

6 Must-Have Features for an Insurance Customer Self-Service Portal

Introduction

According to a report from Microsoft, 90% of global customers expect brands or organizations to have an online self-service customer portal.¹

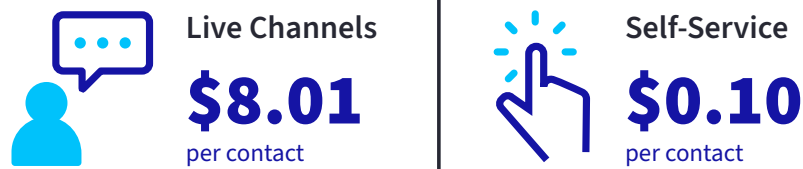
For the insurance industry, it's become increasingly important to digitize the customer journey and offer tools that empower customers to find information, answer questions, and complete transactions.

Even prior to the pandemic, more than 80% of customers were willing to use digital and remote contact channels in place of interacting with insurers via agents or brokers, Ernst & Young reported in 2019.²

Policyholders are increasingly turning to self-service. According to Accenture, “when asked how they would ideally like to open a new account or product with a new insurer—something typically in the past done in-person—48% of consumers say online via their desktop or laptop, and 34% say online via a mobile app or website.”³

At the same time, self-service doesn't mean the agent-customer relationship has fallen to the wayside. According to Accenture, the industry should consider new models and, in particular, “explore the strategic opportunities in intelligent data signals, dynamic personalized content, social engagement, and automated marketing capabilities that support an always-on agent-customer relationship.”⁴

Customers are not the only benefactors of a self-service solution. A customer self-service portal could increase customer satisfaction while decreasing the effort and cost-to-serve for carriers. Gartner's survey found that a self-service customer contact costs \$0.10 (€0,08) while a single live-channel contact costs \$8.11 (€6,71).⁵



1 [The Microsoft 2017 State of Global Customer Service](#)

2 [Seven technologies insurers must master for digital transformation, Ernst & Young, 2019](#)

3 [Accenture's Global Insurance Consumer Study 2021](#)

4 [Accenture's Global Insurance Consumer Study 2021](#)

5 [2019 Gartner Customer Service Behavior and Expectations Survey](#)

As we move into a post-pandemic world and AI becomes more deeply integrated into the industry, today's carriers will need to revisit their customer service platforms and consider investing in solutions that meet the digital demands of their policyholders. This paper offers an overview of six features insurance carriers should require in a customer self-service portal.



A digitally enabled human provides the best of both worlds and can help grow customer trust.⁶

An Effective, Modern Self-Service Portal: 6 Must-Have Features

Insurance carriers expecting to implement a self-service solution in the near future should require their technology partner to offer these features:

1. Experience Management

A self-service portal should be designed to accommodate the demands of today's tech-savvy, time-constrained policyholder accessing your website using a desktop, laptop, smartphone, or another mobile device. They expect an intuitive and easy-to-use platform that seamlessly generates quotes, submits claims, answers questions regarding specific policies, and pays bills.

Your customer experience team should have access to a toolkit that offers these capabilities:

- **Robust site-building capabilities** so non-technical teams can easily update and create pages on their own while front-end developers keep full control of the portal's branding and experience.
- **Personalized views** for each audience segment, including localized or audience-specific images and content.
- **Intuitive content recommendations** based on customers' interests and behavior on the portal.
- **Segment and device previews** that provide businesses with visibility into exactly what each customer will see when they log in.

⁶ Accenture's Global Insurance Consumer Study 2021

2. Forms and Workflows

Carriers utilize web-based forms to capture customer requests or feedback to help track changing customer needs. Forms are often the first feature customers encounter when seeking assistance on a carrier's website when they request a quote or a meeting with an agent or renew or update their policies.

In addition to a powerful workflow engine—essential to triggering processes upon form submission—forms and workflows should offer the following capabilities:

- **Dedicated workflows** such as requiring approval before giving a customer access to service.
- **A powerful form builder** that enables business teams to design, publish, and manage forms with a simple-to-use drag and drop interface.
- **Predefined form rules** that include required fields, autofill selects, show and hide, jump to a page, calculations, conditional success pages, and an API to create and execute new customized rules for form needs.
- **Performance analytics** to better understand form abandonment with metrics behind views, submissions, abandoned fields, and completion time.

3. A Knowledge Base

A carrier's knowledge base is a valuable self-service tool that provides customers with a repository of information designed to help them make the best policy-related decisions. A knowledge base could include resources such as policy comparisons, a glossary of legal terms, claims application guides, education about potential risks as well as informative articles and videos.

Here are several capabilities content teams need to maintain a knowledge base:

- **Easy content authoring** enables knowledge teams to create knowledge articles faster and add rich media and styling to articles.
- **Localization** translates or tailors articles to specific geographic regions and can also automatically display localized content based on a user's IP address.
- **Publishing workflows**, as well as approval processes, should be incorporated into articles with metrics to show overdue tasks and completion velocity.
- **Search engine optimization** ensures knowledge base articles show up in search engines by defining friendly URLs and metadata fields for each article.

4. Analytics and Data Visualization

How can a carrier best understand if customers are adopting self-service or if their team needs to pinpoint areas of improvement? Analytics and data visualization enables carriers to measure what's working best and delivering value to customers. In addition, carriers must have the ability to identify potential cross-sell/upsell opportunities to successfully achieve business goals. By analyzing knowledge base activity, insurers can discern customers' common needs and challenges and come up with solutions. Here are some must-have measurement capabilities:

- **A/B, or split, testing** evaluates which page elements or content perform better for business goals.
- **Segment analytics** analyzes interests, activity history, and demographics per audience segment.
- **Path analytics** enables carriers to visualize user journeys through the portal by identifying previous and next pages.
- **Traffic sources** identify traffic types and sources, including user locations, device type, and browser.

5. A Personalized Dashboard

Personalization has become a key part of the insurance customer experience. Insurance carriers can personalize the policyholder experience by using information available and recent activities. Capabilities of a personalized dashboard include the following:

- A **policy summary** lists a user's policy details upfront in an easy-to-understand presentation.
- **Up-to-date billing information** enables customers to view their billing-related information, including payments, billing statement review, management of payment methods, and the setup of auto-pay schedules.
- **Downloadable essentials** such as electronic and printable copies of ID cards as well as an efficient claim submission feature.
- **Historical records retrieval** of purchased products and services.



Consumers say they are more willing to offer personal data in exchange for more personalized pricing, offers, and discounts.⁷

⁷ Accenture's Global Insurance Consumer Study 2021

6. Integrations

Establishing a single source of truth within a carrier's self-service platform is key for any seamless customer experience. Many carriers often must integrate existing systems and unify common service processes with a self-service portal's integration tools. A self-service platform should easily integrate with any third-party applications such as an AI chatbot, social media sites, or claims management software. Capabilities include these:

- **Single sign-on and authentication** to unite all the sites customers use under one login and password. A self-service platform should also support multifactor authentication.
- **An integration framework** enables the integration of back-end systems and data without having to create custom integrations from scratch.

Putting It Together

While the agent-customer relationship will continue to drive loyalty, today's insurance customers are ready and eager to utilize an efficient self-service platform to find information and execute transactions without hassle. The six features presented benefit carriers, agents, and customers by offering modern tools and efficiencies that will foster long-term customer relationships.



Nearly every insurer on the planet — no matter its size, structure, or particular circumstances — should undertake digital transformation immediately.⁸

⁸ Seven technologies insurers must master for digital transformation, Ernst & Young, 2019

Conclusion

Whether your business has yet to invest in a self-service platform or you have already deployed one and are looking for a more advanced solution, it is critical to work closely with your team and assess the efficiency of your current customer service as the industry moves into a post-pandemic world.

Learn more about the [latest self-service solutions available to insurance carriers](#) in search of new efficiencies that increase revenue and customer satisfaction.

Get the Client's Perspective

If you are curious to see how this top insurance company successfully built a better workflow and improved experience management to meet customer expectations, offer real-time customer information, and provide intuitive quotes, [read the case study](#).



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