

USE CASE

Improve Customer Experiences With **Customer-Centric** EIS Suite

Great Customer Experiences Matter More Than Ever ... but They're Hard to Create With Modern Legacy System

As the era of product-centricity winds down and insurance shifts to customer-centricity, carriers need to establish strong connections to their customers whenever possible. This need for a robust, accessible, and effective customer experience (CX) holds true across all business lines, from group benefits to term life, property & casualty, and more.

Doing this is possible with the right approach and technology, but too many insurers are held back by the limitations of their modern legacy core systems.



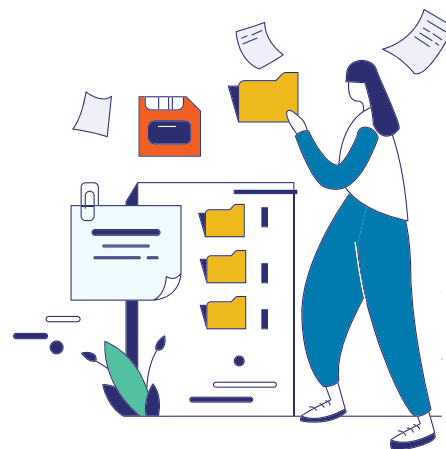
What is Modern Legacy?

Not every insurance core system is 100% manual. Some core systems were considered “modern” at the time of their creation—which may have been 15-20 years ago by now. As technology and customer expectations have evolved, these systems have become incredibly inefficient at handling new levels of customer data to meet customer demands.



For example, modern legacy’s closed architecture, policy-centric setup, and poor integration capabilities prevent insurers from creating a truly unified view of customer data. Customer information is often spread across multiple siloed systems, making it difficult for carriers to keep customer profiles accurate and up to date. This creates internal problems (inefficient claims processing due to inaccurate info), customer-facing issues (confusion over coverage details, incorrect payouts, etc.), and resource-wasting data redundancies.

Meanwhile, brokers stuck with modern legacy technology are constricted by a lack of easy oversight into their customers’ policies. This complicates efforts to develop personalized upsell or cross-sell offers and may make it harder to maintain accurate billing records.

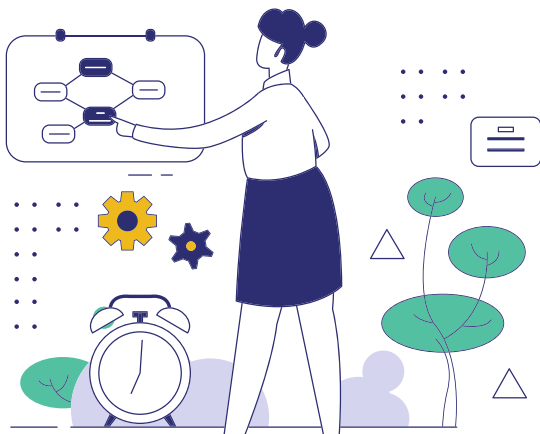


Data Accessibility and Fluidity Support Outstanding Customer Experiences

Multiple solutions within EIS Suite™ help carriers free data from the shackles and silos of legacy core systems, and allow them to form the basis of outstanding customer experiences.

At the center of EIS Suite, CustomerCore™ combines data from disparate sources to present it in organized, comprehensive customer profiles. This gives carriers profound insight into clients — based on meticulous historical records — that help insurers tailor the most relevant product offers.

For example, by integrating claims data with customer interaction histories, insurers can provide faster, more personalized resolutions, reducing processing times and increasing customer satisfaction.



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To further facilitate data access and excellent CX, EIS Suite lets insurers define how customers and other personas access and interact with customer data and insurance products. Carriers using the open APIs of EIS Suite and its middleware platform, can build and deploy intuitive, easy-to-use portals with smooth-running UI, simple navigation, and self-service. Portal users can be confident that relevant data will be available whenever they need it, via their device of choice, anywhere, anytime.

Last but not least, EIS Suite lets carriers craft and implement effective, automated workflows for numerous key functions, ranging from claims adjudication to billing reminders. Coupled with self-service options, this digitally-driven efficiency grants customers a sense of security, knowing their insurer has their back. (They also don't need to worry about call center wait times or scattered documentation when they have a question about their coverage.)

Modern Legacy Processes = Unhappy Customers

esure, a top UK-based personal lines insurer, knew the limitations of their outdated tech stack had begun to impact customer satisfaction negatively:

Their modern legacy core systems were on-premises, inefficient, and offered insufficient digital accessibility for customers, while also making claims — insurance's most customer-facing area — overcomplicated and frustrating. Additionally, this coretech prevented them from easily modifying and scaling their products to match evolving customer demands and industry developments.

Leaders at esure knew they needed to transition to a cloud-based tech stack for all operations.



They also wanted to move fast:

Initial rollout in **12 months**, and full-fledged deployment in **18**.
Eventually, their search for a technology partner that could help them realize these bold goals led them to EIS.



esure partnered with EIS to ditch core systems that made customer centricity difficult.

EIS Suite = Your Golden Ticket to Customer-Centricity

EIS Suite provides insurance carriers with the customer-centric infrastructure they need to supply customers with data- and automation-fueled experiences — and make the insurance lifecycle as uncomplicated, convenient, and efficient as possible.

Here's how it all happens:



Customer data profiles in CustomerCore include complete portfolio details on each client (for both individuals or enterprises) and a full history of all inbound and outbound interactions. This data guarantees that insurers have an accurate portrait of customer needs, and can also be the basis for personalized product offers and optimized customer service.



ClaimSmart™ makes claim filing intuitive and efficient for customers. It enables 24/7 digital claim submissions, asking relevant questions based on customer input and policy information to collect all relevant claim details for downstream processing. Alongside ClaimCore®, ClaimSmart streamlines end-to-end claims processing through intelligent automation. This minimizes the risk of processing errors, facilitates faster claim approval, gives customers ongoing visibility, and enables them to make real-time payments or policy adjustments via an easy-to-use portal.



EIS portals offer pre-defined experiences tailored to different user types within specific lines of business — and these can be further customized as required.



The open API framework and cloud-based, microservices-driven architecture of EIS guarantees that all portals integrate perfectly with EIS core solutions like ClaimCore, PolicyCore®, and BillingCore® — and any other internal or enterprise solutions in use.



EIS-Driven Customer Experiences in Action



Full Customer Service in Any Line of Business

EIS allows carriers to implement pre-built automations tailor-made for specific business lines, such as P&C, group benefits, and life insurance coverage. For example, an auto customer's claim filing will trigger alerts to vendor repair shops and rental agencies, while a group benefits member who files an injury claim could automatically start the process of applying for temporary disability benefits if the right parameters are met. This reassures customers that their insurer is looking out for them in ways beyond a claim's monetary value.



Every User Group

With EIS as your coretech foundation, you enrich not only the customer's experience but also that of every other relevant user group for your business line. In group coverage, for example, EIS Suite facilitates the creation of self-service portals for brokers, group members, and group benefits administrators. Empowering these persona groups and making their jobs easier ultimately benefits the customer (and group end customers) by improving the overall insurance lifecycle.



Boost the Bottom Line

Rich CX provides greater transparency into each phase of the insurance process. This helps improve retention and can be leveraged as a USP in targeted marketing efforts.

Ready to Create Better Customer Experiences?

EIS solutions empower insurance carriers to create user-friendly, digitally-native experiences that strengthen the bond between the insurer and the customer. To learn more, get in touch with one of our experts today.

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