Client Story

A top Farm Bureau insurer

Our client provides top quality property, casualty and life insurance to its 600,000-plus members.

Omnichannel Solution Transforms Insurer's Customer Experience While Maintaining Agent Centricity

NTT DATA's omnichannel solution and data management framework leverage insurance accelerators to create a compelling, yet cost-effective immersive experience.

Challenge

An outdated digital environment inhibited client/agent effectiveness and new client retention at this top Farm Bureau insurer. The insurer's number of registered customers was very low and its online registration process was less than ideal. The quality of its digital experience did not reflect that of big carriers: It lacked self-service capabilities, offered limited support of personalized content and the insurer could not update the website without assistance from its outside agency.

To increase customer loyalty and reduce churn, the insurer knew it needed to provide a better omnichannel experience. NTT DATA's proven approach gave the insurer the insight and roadmap to digitally enable its customers without leaving its agents behind.

Solution

NTT DATA conducted primary research with the client's captive agents and customer service representatives to understand their needs and expectations, and reviewed the insurer's website against best practices to determine areas of improvement.

After NTT DATA's team identified design requirements for a new customer portal and marketing site, it drafted conceptual layouts for how the sites would look across user devices and created a fully responsive digital solution that functioned seamlessly across desktop, tablet and smartphone devices.

NTT DATA's solution delivered:

- A portal platform that allows the insurer to push relevant, personalized notifications to policyholders

- Drupal CMS platform and governance models for the marketing site that provided the insurer's internal marketing team with more compelling site templates and the ability to update the site more efficiently

- Updated site features, including e-signature capabilities and an end-to-end process for online career application

Results

NTT DATA's digital roadmap and omnichannel solution will provide the foundation for the following:

Expanded Self-Service Capabilties

Increased portal functions align with policyholder expectations, enabling interactions beyond standard policy viewing and bill pay.

Increased Customer Engagement

New and improved online channels are expected to increase customer engagement by providing intuitive and guided task completion, while still maintaining the insurer's agent-centric model. It also will use customer information to push relevant alerts and notifications to the policyholder and help insurers target upselling and cross-selling opportunities.

Better Online Experience

Improved online experiences will be optimized across desktop, tablet and smartphone devices for all key tasks, including the following: getting quotes, finding agents, registering accounts, viewing policies, paying bills, filing a claim/claim management, changing policies, retrieving documents and profile management. This seamless digital experience enables users to choose when and where they interact with the insurer. For example, policyholders can begin filing a claim using a mobile device and complete the claim request on their desktop.

Integrated Digital Experience Begins With Data Integrity

Digital channels are changing the way insurers interact with prospective customers, policyholders and agents. Users want an engaging, seamless digital experience that is optimized across all devices, and insurers need better data to effectively communicate with targeted audiences. NTT DATA helps insurers overcome the digital experience gap with our omnichannel design and development solution and data management framework.

Omnichannel Design and Development

NTT DATA's omnichannel services span the discovery, design, development and delivery stages to provide insight, plan a future state roadmap and build a personalized solution that puts the user first. NTT DATA offers turnkey, configurable and responsive insurance wizards that accelerate project implementations, lower costs and provide an industry leading, out-of-the-box user experience.

Data Management Framework

NTT DATA's data management framework leverages insurance-specific templates, repositories and processes to enable the creation of master data systems and provide business intelligence capabilities. This framework creates a foundation to achieve data consistency and transparency across business functions, giving key stakeholders the ability to proactively manage business performance and execute a successful digital strategy.

Let's Get Started

To learn more about how we can help you succeed, please contact:

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About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating approximately $100 billion in annual revenues and partner to 85% of the Fortune 100. Visit www.nttdata.com/americas to learn more.