



**Are your customers
getting a seamless
digital experience?**

Deliver exceptional
customer engagement with
digital self-service customer
engagement platform

As we navigate through the challenges posed by the current pandemic, the focus has shifted to effective remote engagement with value-based in-person connect with insurers.

Digital self-service capabilities have never been more important for insurance organizations, especially in life insurance. Insurers that lack digital capabilities and rely heavily on face-to-face sales models are facing great challenges. Capabilities to remotely support customers for new sales and service will be essential to survive and thrive.

Insurers need to bring together all the interactions with their customers across multiple channels on a single self-service digital engagement interface.

The common barriers to building such a self-service digital interface include:

- User experiences are custom developed and typically specific to a given product and/or channel
- Legacy applications with limited flexibility and high change effort
- Hard-coded product rules that are difficult to change
- Lack of modern APIs forces carriers to process manually, often adding delays

The direct-to-customer channel needs efficient operational support with multi-way collaboration as some products are complex and need a contact center agent to be available to help close the sale. This emphasizes the need for the contact center agent to have an end-to-end view of the customer policy holdings across products and their data.



Digital self-service customer engagement platform from Wipro

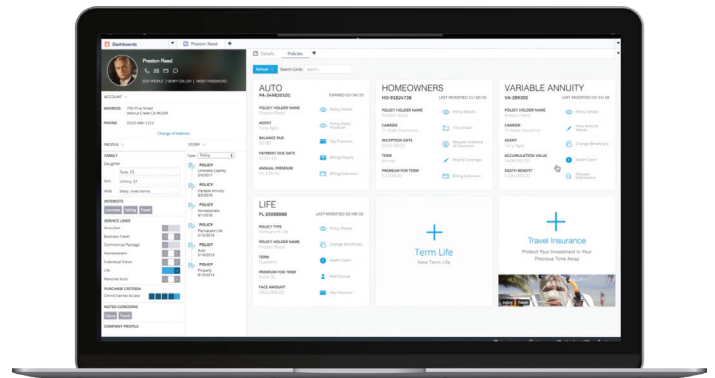
New age customers, millennials and digital natives are poised to become the largest segment of insurance buyers in the near future and are expected to challenge the industry's traditional distribution and service channels. Through this digital interface solution, you can deliver the next generation of personalized insurance directly from the cloud.

The solution gives customers the ability to self-service from any device, any time of day. They can get complete access to the policy holdings across product types and channels with easy access to self-serve transactions like getting a quote, adding an endorsement or submitting a claim.

The solution orchestrates seamless customer journeys with customer-centric experiences for Personal & Commercial lines, Life, Pensions, Annuity and Health across direct, agent/broker channels or group policies – from quote through issue, service and renewal.

Solution features

- Rich customer experience with personalization
- Highly scalable and secure Cloud solution
- Seamless microservices integration with core systems
- Actionable analytics and insights with usage of metadata
- Conversational UI and digital assistance
- Low latency with responsive design for web and mobile
- Move from capex to opex
- Flexible and coherent architecture



Functional capabilities of the digital self-service engagement platform



Complete view of customer portfolio



Answers to frequently asked questions related to valuation, coverage, claims eligibility etc.



Self service capabilities for customers to seamlessly execute common servicing transactions like policy modifications, fund transfers, surrenders etc.



End-to-end claims journey from intimation to settlement



Enable cross sell / up sell based on a holistic understanding of customer portfolio



Self-service financial planning capabilities to help customers understand their financial situations and identify any gaps in coverage



Offer insurers the ability to showcase new and innovative products that fit the needs of the customers



New product recommendations through an intuitive self-service portal

Similar capabilities are available for contact center agents to give a complete customer view and an ability to see customer interactions across multiple channels to help them serve their customer more effectively.

Benefits



Improved experience: Rich customer experience leading to higher NPS and brand loyalty



Reduced cost : Decrease in operational expenses by leveraging power of digital technology



Reduced risk: Knowing the customer really well across policy and customer lifecycle helps insurers identify outliers in terms of risk profiling

Delivering next gen personalized insurance directly from the cloud

Seamless customer journeys with a 360-degree view of the customer portfolio across channels

Improved customer experience with lower cost and risk



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