

# Maximizing the first point of customer contact

OCT 26, 2015 | BY [SCOTT LACOURSE](#)



Millennials and Gen X customers find self-service portals more attractive than traditional call center help lines or in-person meetings with agents. Photo: Purestock/ThinkStock

Clients expect to be able to find the information they need when they need it. For the insurance industry, that means opening up access to a wide range of channels. It also means delivering a high level of service across all of them. As a first response, millennials and Gen X customers go online to research products. They find self-service portals more attractive than traditional call center help lines or in-person meetings with agents.

There's a real opportunity for providers to deliver a smooth online experience, guide customers towards the right policy, and differentiate themselves from the competition in a crowded field. Clear cost savings can be made with the self-service model, and that makes it possible to offer more competitively priced products.

## **Adapting and complementing**

To make the most of this opportunity, insurers have to design self-service portals that are intuitive and accessible. Clarity and usability are essential. This new channel should also be

supported by traditional sales channels. Many customers will start their journey online but will eventually make that phone call to a live agent.

By adapting your existing products and services, and blending in traditional sales support, insurers can meet the expectations of potential customers shopping around for a new provider. Self-service portals lead to more comprehensive and accurate inventories for home insurance, they reduce the cost of acquisitions and investigations, and the claims process is faster, which boosts efficiency and customer satisfaction.

### **A good first impression**

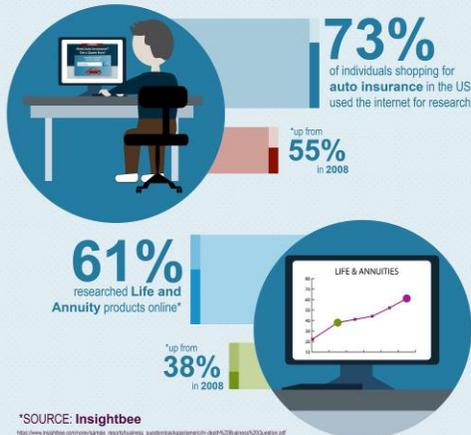
Since the first contact with a customer is most likely online, it's smart business to create that strong first impression. If customers are impressed, they're more likely to commit, to consider other product lines, to stick around, and to recommend your services to friends and family. Investing in a consumer-friendly self-service portal presents an opportunity to build enduring relationships with your prospects and customers.

The following infographic provides a detailed overview of the online customer service process.

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# Meeting the Challenges of SELF-SERVICE INSURANCE

While a growing number of policyholders want the option to utilize self-service portals, they are often hampered by the potential complexity of both product and process.



Yet there is clearly significant room for improvement



\*SOURCE: Bain  
http://www.bain.com/publications/articles/customer\_experience\_in\_insurance-0414-1328160003203a0101.pdf

The Upshot? Self-service sites are often the *first* point of contact. A good first impression can lead to **customer loyalty**.