Today’s customers have high expectations. From ordering coffee to online banking, they experience personalized, on-demand service from the businesses they interact with, and they expect the same from their insurers.

How can insurance claims organizations adapt to a digital world and continue to exceed customer expectations? Start by reading these five tips from industry experts for humanizing the collision claims experience.

1. Understand the Customer Journey

Having a customer-centric approach is key to humanizing any business process. “This means understanding the customer journey, what they need to do and how they feel at each stage of the journey.”¹ To do this, you must begin by understanding the customer journey and the customer’s pain points. Recognize how, when and where your customers want to engage with you, not the other way around.

Customers increasingly prefer self-service solutions. However, automated services need to have an escape hatch to connect with a live agent quickly. According to Insurance Nexus, “Customers want choice in how and when they engage, as well as the information they receive, but, during a claim, when a distressing loss may have occurred, the importance of human empathy cannot be understated.”¹ While chatbots help automate the claims process, they have not all mastered the sympathetic ear. Make sure to have the right mix of human and automated customer communication.
2. Invest in the Right Technology

Avoid succumbing to the shiny object technology solution by asking yourself: how is this technology helping my customers? Sometimes an older technology applied in new ways can bring about better outcomes for both insurer and claimant. In his article, *How Video Chat Is Enabling New Types of Interactions in the Claims Process*, Alex Sun, President and Chief Executive Officer of Mitchell International, states “the best technology to solve a challenge, expedite a process or connect with a customer may not always be the most current or cutting edge technology.”

In the case of collision claims, invest in technology that can be used to both simplify and personalize the claims process. For example, automating administrative tasks provides employees with more time for jobs that require a human touch.²

3. Break Down Silos

Many companies tend to operate in vertical departmental silos, which hinder a seamless customer experience. As PropertyCasualty360 points out, “Sales, underwriting, claims and other departments may not operate the same, but the customer doesn’t need to feel those disconnects.”³ Now that customers are connecting with insurers in a variety of ways, internal silos are more likely to be noticed.

For example, a disconnect may occur when a customer has to repeat their issue or personal information on a phone call after unsuccessfully solving the problem online. To prevent disjointed customer experiences, equip agents with tools to access a customer’s full interaction history. Also, make it easy for all customer-facing employees to collaborate across departments to resolve customer issues quickly.

4. Provide more Personalized Outcomes

Machine learning allows computers to analyze large amounts of data, extract meaning and learn from it, without explicitly being programmed to do so. Companies throughout the insurance ecosystem are turning to artificial intelligence to deliver advanced analytics. Moreover, advanced analytics, when applied throughout the claims lifecycle, enable insurers to make better, more informed decisions around claims—a win for both insurers and their customers.

However, no amount of data will substitute for a person behind the technology who cares about the process and the outcome. In her article about *AI’s impact on human interactions in insurance*, Nina Smith, EVP and General Manager of Mitchell’s Casualty Solutions, writes, “On the other end of those interactions and that data are individuals—people—and people for whom better outcomes are highly individualized and who will always have the need for personal, human connections.”
5. Hire the Right Team with the Right Skills

While it’s no surprise that the rise of new technologies such as AI will bring increasing demand for technological skills, the need for social and emotional skills will also accelerate. These are “skills that machines are a long way from mastering,” states a recent McKinsey briefing. The demand for these skills will grow by 26 percent between 2016 and 2030.\(^4\)

It’s time for insurance companies to start building the workforce of the future through hiring, retraining and redeploying team members to more critical tasks.\(^4\)

In the end, these tips for humanizing the digital claims experience boil down to aligning technology and your organization with the needs and behaviors of the people you serve. Advanced technology that expedites the claims process cannot be considered successful unless it also delivers an optimal experience to the claimant.

\(^1\)https://www.insurancenexus.com/blog/21st-century-claims-boosting-claims-efficiency-digital-technologies


\(^3\)https://www.propertycasualty360.com/2019/05/10/customer-engagement-breaking-with-convention/