Digital Onboarding Accelerator (DOA)

for a frictionless customer onboarding experience

Introduction

Onboarding is the first opportunity for insurers to win over new customers. The process must be seamless so customers can immediately benefit from the products and services offered. The digitization of claims filing and settlement processes enhance customer experience and lead to **higher conversion rates, reduced handling time, and improved efficiency.**

80% of businesses are dissatisfied with their conversion rates, according to Econsultancy.

Challenges that lead to poor customer onboarding experience

- **Insurance marketers require custom development to create experiences**
Marketers can't quickly create and publish online web forms without support from IT, leading to an **increase in cost and a decrease in efficiency.**

- **Experiences are cumbersome**
Completing paper forms or PDFs is a difficult and clunky experience for customers trying to quickly settle claims or obtain policies. This results in **reduced conversion rates.**

- **Incomplete understanding of customer segments and behaviors**
Little insight into how customers engage and react during different journey stages leads to **revenue loss when customers drop out of the journey.**

- **Lack of content velocity to iterate and keep up with demand**
Siloed content systems and inability to automate repetitive tasks related to web forms manipulation leading to **slow time to market** with new experiences and difficulty keeping up with demand.
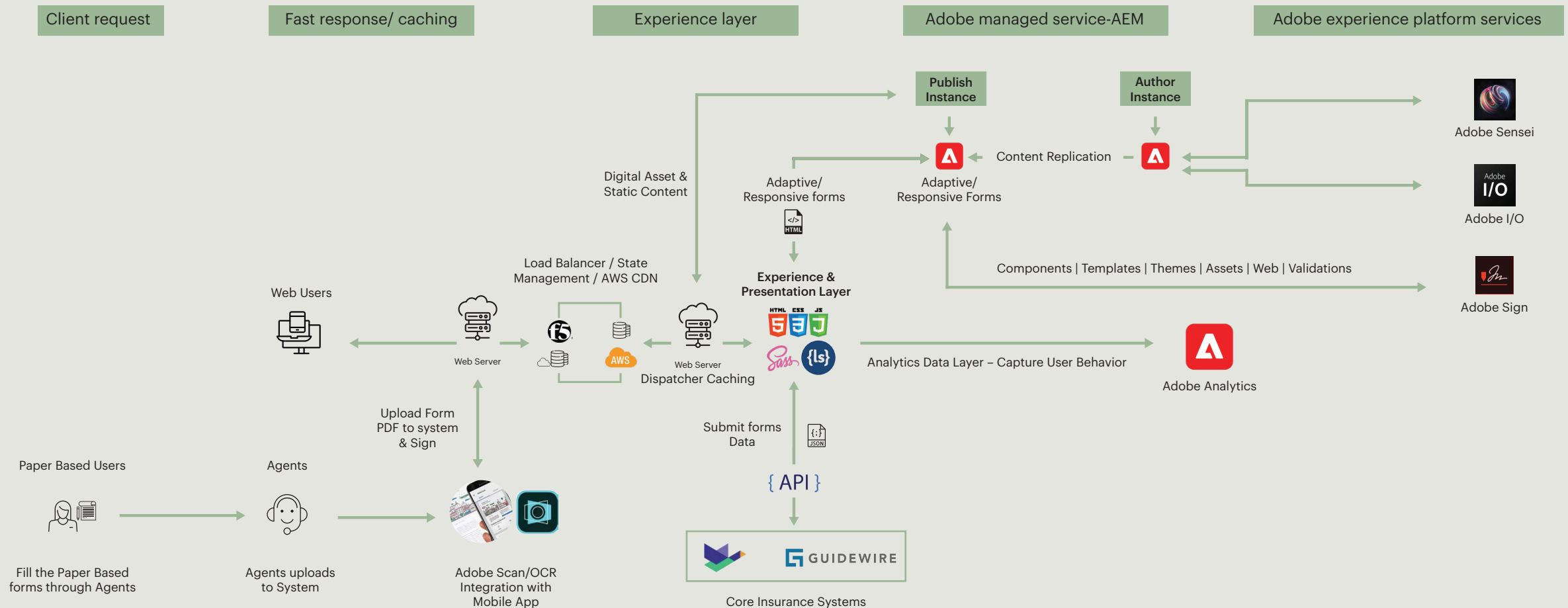
Zensar's digital onboarding accelerator

Zensar's digital onboarding accelerator is a plug-and-play solution to accelerate customer journey digitization for insurers. Awarded best solution under Adobe's Fly Towards Amplify program, it is built on top of Adobe Experience Cloud and Adobe Document Cloud. It digitally enables intermediaries/agents with features including:

- Prioritization of the implementation of modules in the insurer's existing ecosystem (one at a time or all at once)

- Omnichannel capabilities with an out-of-the-box mobile-first approach, keeping intermediaries need in mind

- Resolution of customer onboarding and customer service processes

- An integrated conversational platform to deliver seamless conversations between customers, intermediaries, and insurers

- AI-based automated form conversion, mobile-first and modular architecture driving reuse, forms as-a-service

Digital Onboarding Accelerator solution

Client request

Fast response/ caching

Experience layer

Adobe managed service-AEM

Adobe experie

Publish Instance

Author Instance

Content Replication

Adaptive/ Responsive forms

Adaptive/ Responsive Forms

Digital Asset & Static Content

Load Balancer / State Management / AWS CDN

Experience & Presentation Layer

Components | Templates | Themes | Assets | Web | Validations

Web Users

Web Server

AWS

Web Server
Dispatcher Caching

Analytics Data Layer – Capture User Behavior

Adobe Analytics

Upload Form PDF to system & Sign

Submit forms Data

Paper Based Users

Agents

{ API }

Fill the Paper Based forms through Agents

Agents uploads to System

Adobe Scan/OCR Integration with Mobile App

GUIDEWIRE

Core Insurance Systems

Digital onboarding accelerator enables intermediaries/agents to accelerate customer journey digitization during onboarding. It allow integration with the existing ecosystem and technology stack to create a digital link between customers and intermediaries/agents.

Use cases

Scenario 1:
Automate form conversion
Editors can automate the form conversion process through artificial intelligence (AI)

Scenario 2:
Online application
Case 1: Insurers can use an online form and Adobe Sign to apply for insurance and claims.

Case 2: Agents can use the online form to submit customer data (Agent + Online AEM Forms : Internet + Laptop)

Scenario 3:
Agent reaching out to a customer for insurance/policy/claims
Case 1: Paper form (No internet + No smartphone/laptop): Scan and upload the information - manual typing is not needed as all information is extracted automatically

Case 2: Smartphone/Laptop + No Internet (AEM Forms app) - offline app captures information on the form, and when the internet is available, information is automatically uploaded to the system

Benefits

The solution creates a transparent platform for insurers while enabling intermediaries to onboard clients and provide remote products and services. It leads to efficient data collection and analysis and digital inclusivity in the ecosystem. Intermediaries can onboard and service clients faster through digital and hybrid channels. Clients get products and services more quickly. Some of the benefits realized by our customers include:

- **50%** increase in digital onboarding

- Digital enablement of customer and agent value chain

- Improved **wallet share**

- **60% increase** in policy renewals

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