

Enhance policy and claims customer experience with GenAI SaaS content management

Best practices for smarter, faster, and compliant
insurance processes



Contents

Introduction	3
1. Deliver a 360-degree view of customer trusted information	4
2. Use AI automation to stay in the insurance process flow	5
3. Deliver insights faster through integrated content and GenAI	6
4. Secure information to meet growing privacy and security requirements	7

30%

Did you know?

Sales reps spend only 30% of their week actually selling.¹

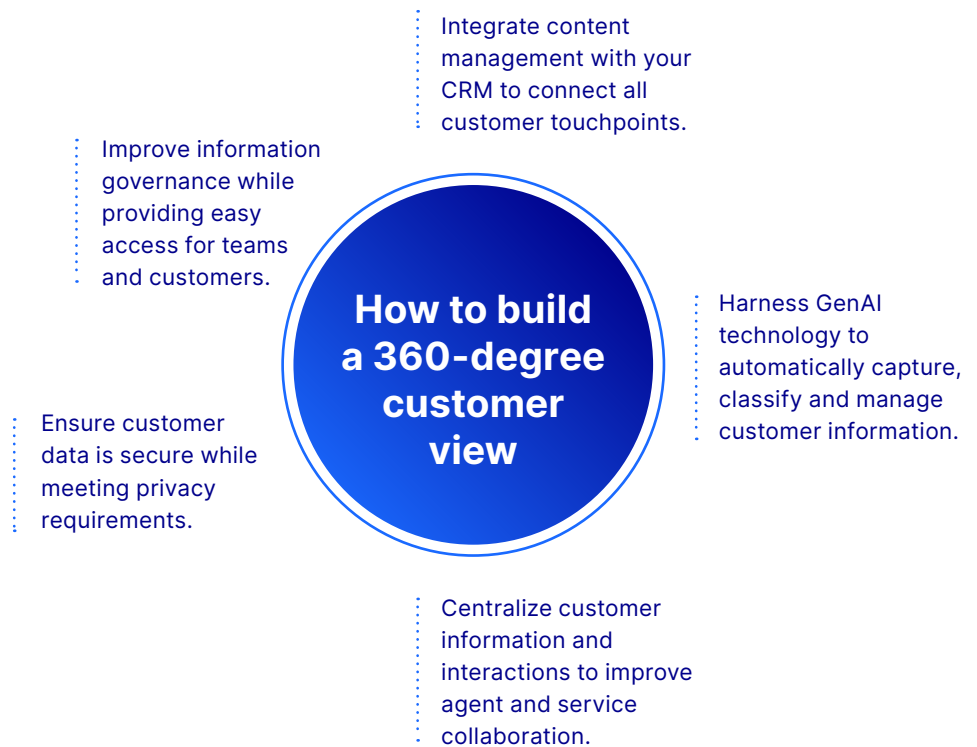
Quick tip:

Save storage costs and avoid errors, wasted time, and lost information by automating the lifecycle of insurance mission-critical documents.

Introduction

Insurance companies must find ways to enhance policy and claims customer experience, manage insurance processes faster and in compliance, and prioritize revenue-generating tasks to support growth objectives. However, insurance agents and service teams are bogged down with repetitive, manual tasks and endless searching through multiple applications, silos, and systems to find the information and insights to best serve customers throughout insurance underwriting, policy, and claims complex processes.

By combining SaaS content management with powerful content integrations, automation tools, and generative AI (GenAI), insurers can bring important knowledge into focus, giving agents and service reps fast and reliable access to relevant customer information to accelerate and elevate efficiency and customer experiences, and help reduce risk and fraud in critical insurance processes.



Create a connected ecosystem through deep integrations with key systems and applications for insurance teams, such as SAP®, Salesforce®, Microsoft®, and Google Workspace™.

¹ Salesforce, *State of Sales, 6th Edition, 2024*

61%

Did you know?

61% of service reps time is spent away from customers.²
Salesforce, State of Service, 6th Edition, 2024

Quick tip:

When integrating [cloud content management](#) with your CRM, take time to evaluate how users will find the information they need. A GenAI-powered [intelligent content assistant](#) that can search both integrated CRM data and customer insurance documents is a huge time saver.



What's a 360-degree customer view?

A 360-degree customer view must include CRM data, but also content related to critical insurance documents and processes. This consolidated view of customer information speeds policy and claims processes, elevates customer experiences, and drives deeper insights, ensuring agents can access all customer touchpoints and valuable knowledge they need to surface more opportunities and foster customer trust and connection.

What potential opportunities could your insurance team be missing due to disconnected information?

By bringing siloed information into a central view through [content integrations](#) and leveraging an intelligent GenAI assistant to search and summarize customer data, agents, claim adjusters, brokers, marketing, and service reps can quickly access the information they need to open new policies or resolve claims faster and cross-sell products and services most relevant to the customer. Working with a content management platform that manages data across various insurance channels means unlocking more customer insight.

1 Deliver a 360-degree view of customer trusted information

Siloed departments with siloed information cause disconnected processes and customer experiences. Seventy-nine percent of customers expect consistency across departments—but 56 percent often have to repeat information to different service agents.³ No wonder it is a challenge for 58 percent of service reps have to toggle between multiple screens to find what they need.⁴ This disconnected experience can be disastrous, affecting insurance agent and service teams' ability to respond efficiently to customer inquiries and forge trusted relationships. Insurers must prevent frustration and losing customers by making sure all have access to a full view of customer information.

To empower insurance teams, insurers must provide an integrated infrastructure that drives productivity through better-connected people, content, and systems. That starts with a solution that delivers a 360-degree view of customer data and empowers sellers with a GenAI intelligent assistant to surface more customer insights, faster.

² Salesforce, *State of Sales, 6th Edition, 2024*

³ *ibid*

⁴ *ibid*

98%

Did you know?

98% of technology buyers are interested in leveraging GenAI with a content management solution.⁵

Quick tip:

Adopt AI-powered technology and analytical tools to uncover and address potential oversights, risks or even fraud within insurance documents, such as claims, which could go undetected and result in losses.



2 Use AI automation to stay in the insurance process flow

Insurance agents, sales and service reps, and customers are all looking to reduce repetitive and paper-based tasks. Much of sales reps' average week is spent on non-selling tasks, such as manually entering customer information. Recent Salesforce data shows that sales reps spend only 30 percent of their week actually selling.⁶ Sixty one percent of service reps' time is spent away from customers due to administrative work and mundane tasks.⁷ Insurers are beginning to adopt GenAI to automate many sales-related tasks and deliver wide-ranging insights so sales and service reps can serve customers faster, more efficient and personal to keep lifetime customers.

5 ways insurers win with automation

- Free up time spent searching multiple repositories with a single, central source of customer information.
- Request a summary of insurance process transactions and interactions to quickly understand the customer's experience.
- Automatically draft responses to customer policy and claim inquiries, based on an up-to-date understanding of the customer's history by integrating your CRM data with AI-powered SaaS content management.
- Easily gather policy or claim information to respond to customer requests and automatically generate service responses, update or renew policies and resolve error-free claims fast.
- Seize more opportunities to upsell based on intelligent insights, such as customer history and trends.

It's important to remember that AI and automation technologies can't replace frontline workers. Instead, it gives insurance teams the time and tools to do their best work, while still engaging in human ways, building trusted relationships.

⁵ Foundry Research sponsored by OpenText, *MarketPulse Survey: SaaS Content Management Solutions*, February 2024

⁶ Salesforce, *State of Sales, 6th Edition, 2024*

⁷ *ibid*

Did you know?

Insurance teams, from agents, claim investigators or adjusters, appraisers, and brokers, are only as good as the information they can access.

Quick tip:

Consider employees' work environments and the technology available to them. A distributed insurance workforce is more likely to interact via a mobile device or tablet, significantly increasing the need for cloud-based solutions that support access anywhere, anytime, from any device.



3 Deliver insights faster through integrated content and GenAI

Customers want better, faster service that's tailored just for them. In fact, 82 percent of service reps and 76 percent of mobile workers say customers ask for more than they used to.⁸ The good news is service organizations are getting better at meeting that demand.⁹ Sixty-nine percent of agents say balancing customer service speed and quality is difficult—down from 76 percent in 2022.¹⁰ Now with AI, service professionals at organizations investing in it, 93 percent say the technology saves them time on the job.¹¹ To sell most effectively, salespeople need reliable, secure access to information from any device or location.

Outdated, inconsistent, or conflicting customer information leads to interactions that could erode customer trust, such as incorrect policies and renewals or unresolved and unpaid claims, missed upsell opportunities, or extended delivery times.

Existing customers can also be a vital source of new revenue opportunities. Insurance agent and service teams need access to complete and accurate customer profiles to seize opportunities for meaningful engagement. Sellers need a tool that surfaces critical customer insights from all sources, including CRM data, customer correspondence, and insurance documents, such as policies, claims or contracts.

Surfacing these insights through a unified, AI-powered platform prevents common challenges that drive customers to consider other insurers. These can include:

- Incorrect and unresolved claims and payments.
- Longer insurance policy and claim support cycles.
- Poor insurance customer experiences.
- Missed account insights and slow responses to customer needs.
- Customers forced to repeat themselves due to siloed data.

By providing insurance teams with current transactional, behavioral and demographic data and insights, insurers can equip agents with critical insight that transforms positive experiences into repeat customers.

Don't forget—Self-service tools that allow customers to quickly and easily submit and upload required insurance documents, such as identity proofs and supporting claim content like photos, speed the process, making it more efficient and enjoyable for both the customer and provider. According to Salesforce, self-service solves an estimated 54 percent of customer issues, on average, at organizations that use it.¹²

⁸ Salesforce, *State of Sales, 6th Edition, 2024*

⁹ *ibid*

¹⁰ *ibid*

¹¹ *ibid*

¹² *ibid*

Quick tip:

When evaluating compliance, considering the data within insurance documents is just as important as assessing the information contained in the CRM. Inbound documents and generated communications are likely to include sensitive information about individuals, such as personally identifiable information (PII).

Connect with us:

[OpenText CEO Mark Barrenechea's blog](#) ›

[X \(formerly Twitter\)](#) ›

[LinkedIn](#) ›

4 Secure information to meet growing privacy and security requirements

Customer trust can make or break an insurance policy or claim process. In a climate of new privacy regulations and media coverage of breaches, companies must increasingly reassure buyers that their information is protected.

For insurance teams, this means handling customer data, which often contains personal and sensitive information, with care and according to the latest data privacy laws, such as General Data Protection Regulation (GDPR).

Customers expect data to be used ethically and governed according to evolving regulations. It must be handled in a way that avoids leaks and aligns with both rules of consent and lawful use. Solutions that boost collaboration by improving data access must deliver without affecting proper governance of information. Insurers must demonstrate that they govern data securely, accurately, and in alignment with audit requirements.

Building robust information governance with role-based permissions into cloud content management platforms can ease organizational compliance with mandates and regulations by keeping customer information protected, audit trails accurate, and access secure.

[OpenText Core Content Management](#) ›

[Accelerate policy and claims processing and elevate the customer experience with SaaS Content Management and Salesforce CRM integration. Get started.](#)

About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit: opentext.com.