

7 MARZO 2018

MILANO

## L'INNOVAZIONE PER L'ASSICURAZIONE AGILE

# Customer experience, un obiettivo a vantaggio di clienti e compagnie

*Roberta Lucchetti, senior account executive di Genesys*

*Andi Alisinani, senior solution consultant di Genesys*

insurance Trade®  
WWW.INSURANCETRADE.IT



INSURANCE  
Daily



 GENESYS™

*Roberta Lucchetti*  
*Sr. Account Executive*

*Andi Alisinani*  
*Sr. Solution Consultant*

# About Genesys

**9 OUT OF 9**  
TIMES AS THE  
MARKET LEADER

**NUMBER 1**  
CLOUD CX  
VENDOR  
GLOBALLY

CLOSE TO  
**25 BILLION**  
ENGAGEMENTS  
EVERY YEAR

**10,000**  
CUSTOMERS IN  
**100** COUNTRIES

MORE THAN  
**95%** CUSTOMER  
RETENTION

**NUMBER 1**  
CX PLATFORM  
FOR ALL  
CUSTOMER  
SEGMENTS

**INNOVATOR**  
MORE THAN  
1,000 PATENTS

**5,000** ENGAGED  
& PASSIONATE  
EMPLOYEES



# 5 Major Emerging Trends in Insurance

## Data is the New Currency

Today's consumers understand the value of their data, and they expect those providers to whom they entrust it to deliver added benefits, such as a **priority service, pricing benefits**, or more **personalized** product, service or non-regulated **financial advice**.

## Millennials Are Drawn to a GAFA Model

For many consumers—especially Gen Y and Gen Z respondents— Google, Apple, Facebook and Amazon (collectively known as GAFA) are attractive **alternatives** to traditional financial providers.

## Consumers Warming to Automated Robo Advice

A very high number of respondents are open to a purely **automated service** and **support experience**, even when making more complex decisions around product choices.

## People Still Want That Personal Touch

Tailored advice related to product selection and asset allocation are key to a successful relationship between customers and their financial providers. Individuals increasingly expect interactions to be **personalized** and **relevant** to their financial needs and objectives.

## Insurance Consumers Are Channel Omnivores

Most customers say they are less and less likely to care about which channel they use to communicate with their bank, insurer or investment advisor. Their primary concern is that they can get what they need **quickly** and **easily**.

# Addressing the Trends with Genesys

- 1. Data is the New Currency**
- 2. Millennials Are Drawn to a GAFA Model**
- 3. Consumers Warming to Automated Robo Advice**
- 4. People Still Want That Personal Touch**
- 5. Insurance Consumers Are Channel Omnivores**

Utilize data for Hyper-Personalization, Prioritization, Proactiveness

Hyper-Personalization, Innovation, 'Wow'-Experience

Connect Mobile Robo Advisor App w/ customer service; Proactiveness; Alerts

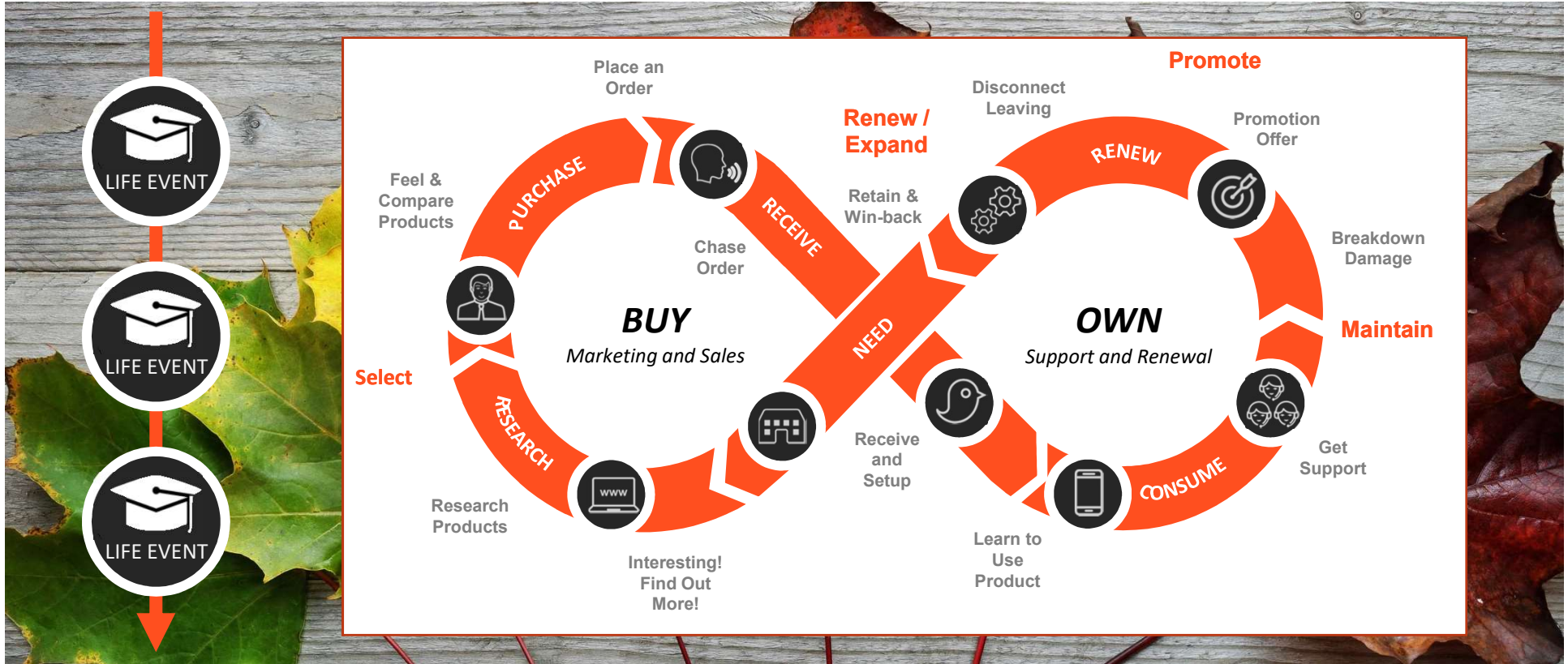
Agency Network Integration, Blended AI

Omnichannel → Optichannel

CX Management



# It's time to change



# The Power of the Right Touch Point with the Right Channel



# Journey into the Future

## Hyper Personalization

Lead conversation / guide activities based on knowledge & context

- Know customer value & potential
- Know reason for visit
- Know history (transactions, interactions, last visits/activities)

## Identification & Verification

- ,Traditional': swipe card, scan QR code
- ,Innovative': biometrics (voice / finger print, face recognition)

## Scheduling Appointment

- Mobile application & Online banking
- Look-up expert availability if required
- Send reminder on due date (SMS, Push Notification, Email)

## Location Finder

- Mobile application & online banking
- Digital & regular branches
- Integrate route navigation

Finder

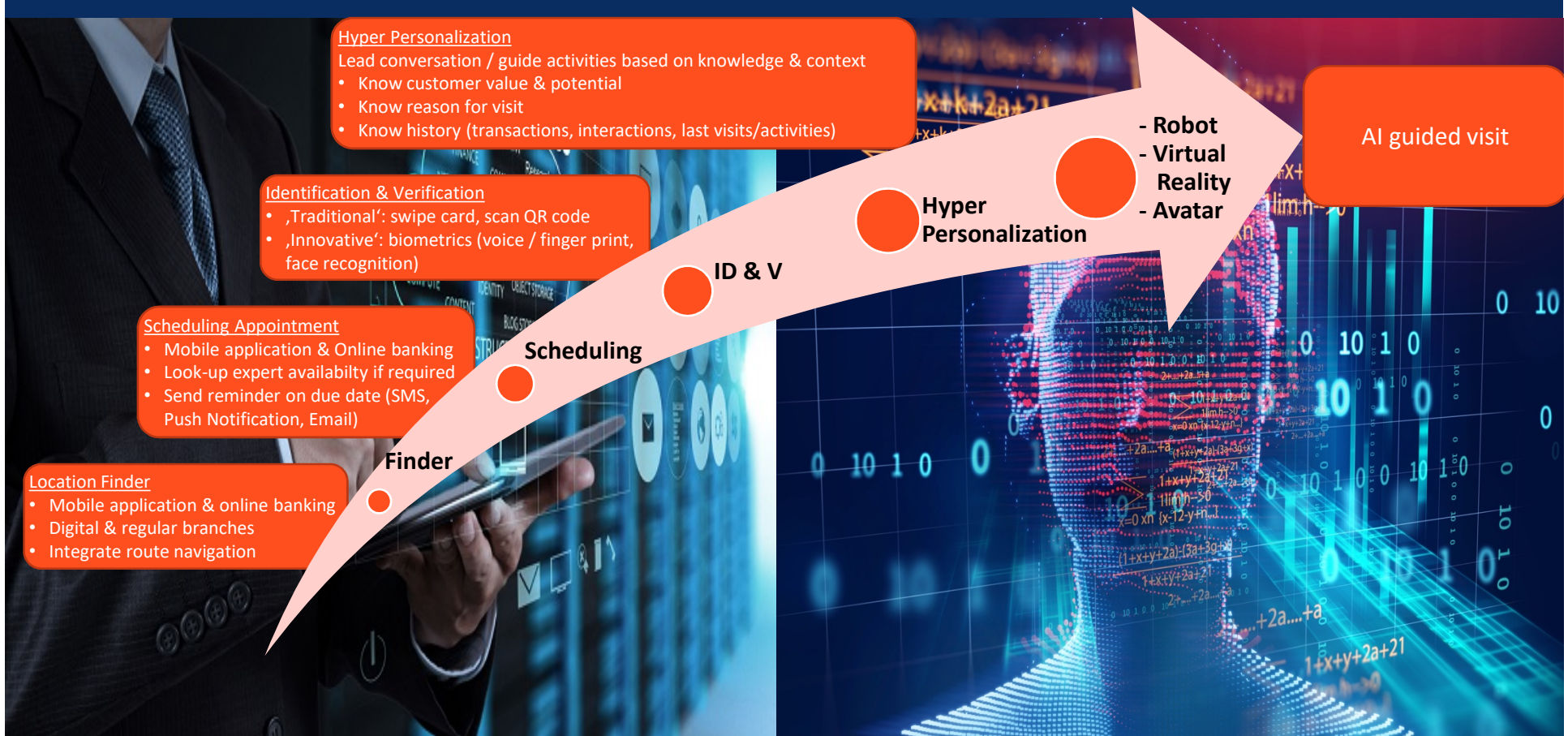
Scheduling

ID & V

Hyper Personalization

- Robot
- Virtual Reality
- Avatar

AI guided visit





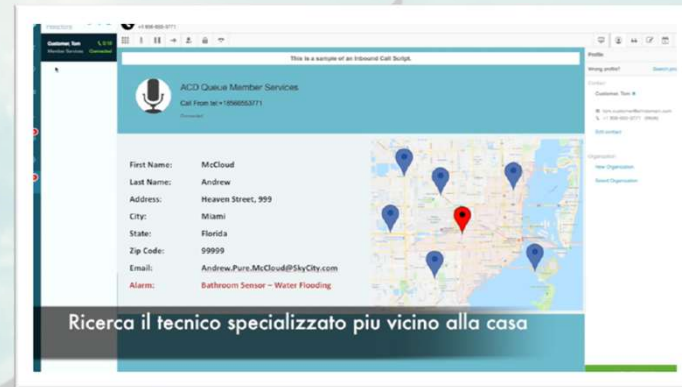
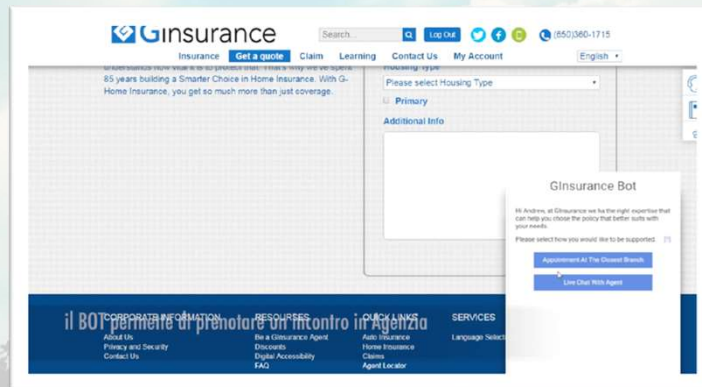
# Linking Digital Branches with Customer Service / Experts



# Genesys Use Cases for the Insurance Market



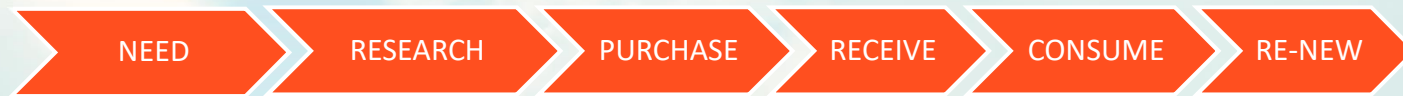
# Mapping Customer Lifecycle into Use Cases



**LEAD CONVERSION**

**INCIDENT MANAGEMENT**

# Mapping Customer Lifecycle into Use Cases



A screenshot of a customer service interface. It features three prominent orange buttons with white text: 'PROACTIVENESS', 'HYPER PERSONALISATION', and 'AGENCY INTEGRATION'. Below these buttons, there are smaller text elements and a search bar.

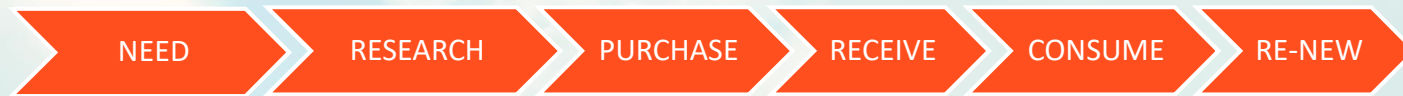
A screenshot of a customer profile page. It displays personal information for a user named Andrew McCloud, including his address (Heaven Street, 999, Miami, Florida, 33199) and contact details. A map shows the location of the user's home. The text 'Ricerca il tecnico specializzato piu vicino alla casa' is visible at the bottom.

LEAD CONVERSION

INCIDENT MANAGEMENT



# Mapping Customer Lifecycle into Use Cases



A screenshot of a user interface showing three orange boxes with white text: 'PROACTIVENESS', 'HYPER PERSONALISATION', and 'AGENCY INTEGRATION'. Below these boxes, there are some UI elements like a search bar and a footer with links like 'Contact Us', 'Digital Accessibility FAQ', and 'Claim Agent Locally'.

A screenshot of a user interface showing three orange boxes with white text: 'OMNICHANALITY with IOT', 'AGENCY INTEGRATION', and 'WOW EXPERIENCE'. Below these boxes, there are some UI elements like a 'Zip Code' field and a map.

LEAD CONVERSION

INCIDENT MANAGEMENT

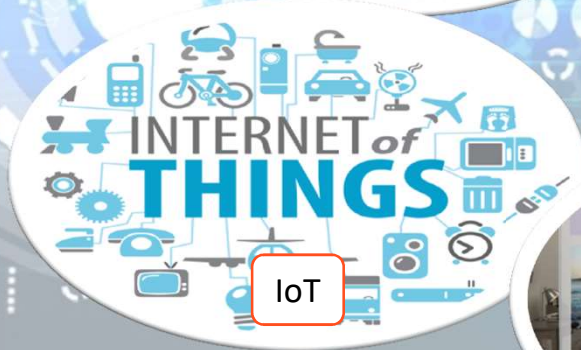
# WHY GENESYS



Omnichannel



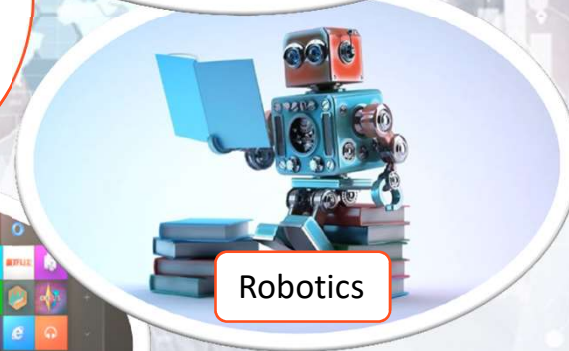
Artificial Intelligence



IoT



Augmented Reality



Robotics



Developing amazing CX.  
**TOGETHER.**

 GENESYS™