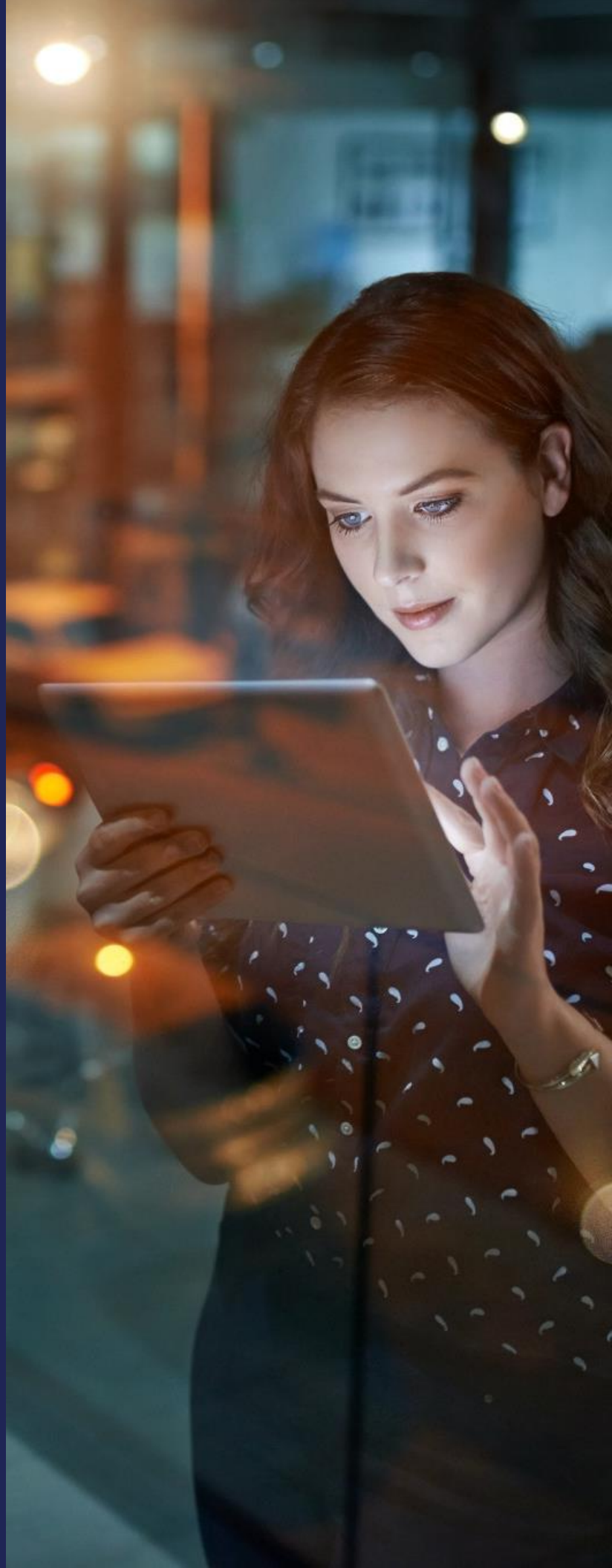




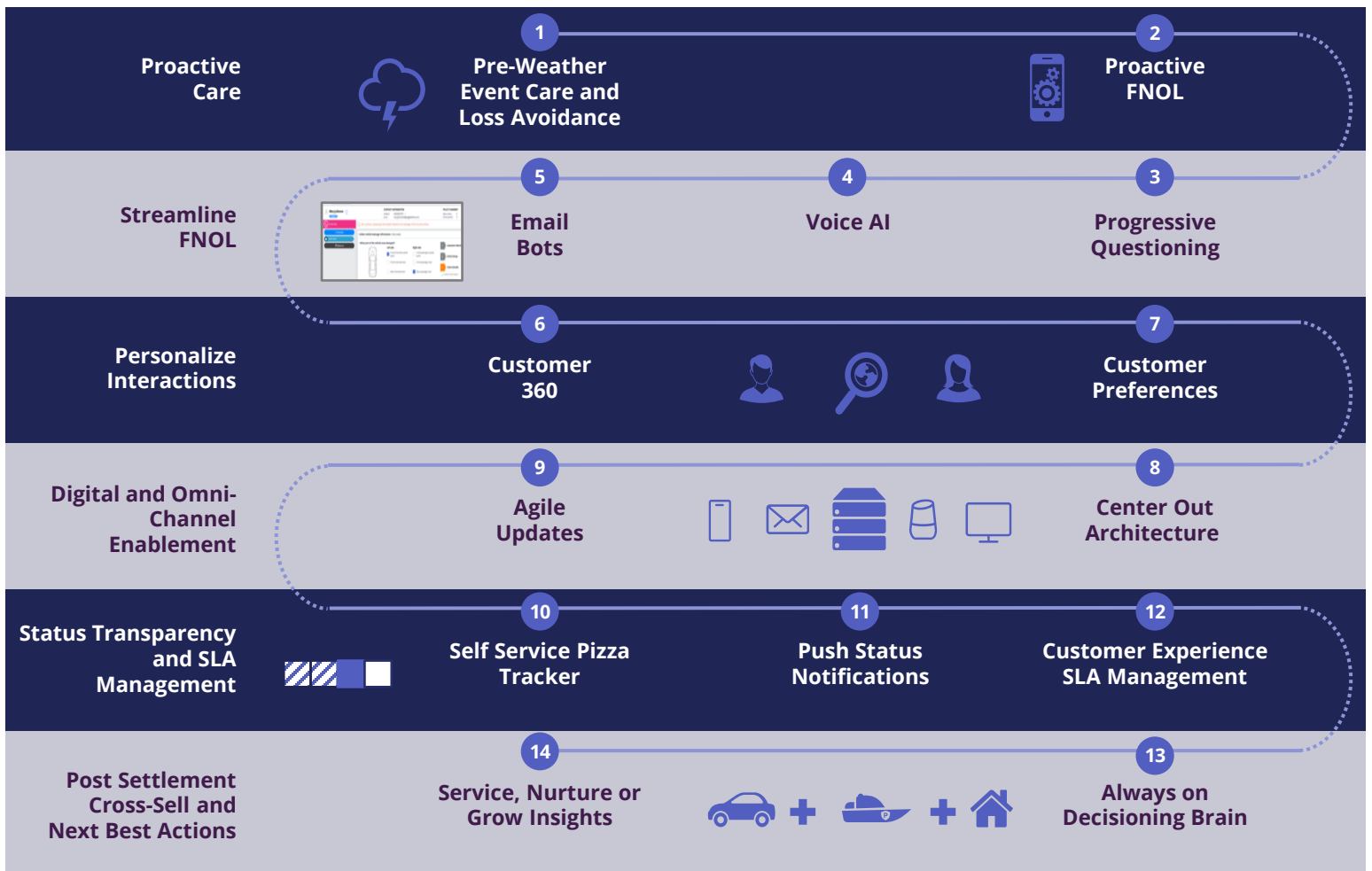
# Pega Modernizes the Claims Customer Experience

Pega Crushes Business  
Complexity



# Pega Modernizes the Claims Customer Experience

**Insurance is shifting from a risk and product centric business to a customer centric business.** The Amazons of the world have set the bar for how companies should interact with their customers. They personalize interactions, anticipate needs, allow customers to seamlessly conduct business across channels, proactively keep customers informed of status and position themselves for the next sale. Learn how Pega enables the modern-day claims customer experience through a single, powerful, unified platform.



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## Proactive Care

Claims is shifting from an inbound communications model, waiting for the insured to call after something bad has happened, to proactive outreach. Pega opens up a host of opportunities for carriers to proactively engage with insureds before, during and after a claims experience.

- **Engage proactively** pre-weather events or CATs for safety, concern and loss-avoidance
- Take the next step by **proactively setting up a claim** and notifying the insured before they have chance to report a loss

## Streamline Claims FNOL

FNOL mobilizes a carrier's 'moment of truth' and sets the stage to optimize the claim handling that follows. Pega customizes, and simplifies claims notification by leveraging an array of leading digital capabilities,

### Progressive Questioning

In lieu of the agent determining the appropriate questions to ask or asking irrelevant questions, Pega tailors claims intake questioning to the specific characteristics of the claim and guides the FNOL taker through the most efficient path.

- Highly configurable, low-code progressive questioning
- Includes instructions and prompts for the FNOL taker
- Questioning logic can be easily extended across all self-service channels, guiding insureds through the most efficient path

### Voice AI

Pega leverages speech to text, NLP and AI to further expedite claims intake and identify the need for special claims handling.

- Dialogue within FNOL calls are analyzed as it happens
- The insured's reply to claim intake questions is interpreted and transcribed directly into the appropriate fields
- AI can be trained to interpret the need for special handling and prompt the agent with scripting (e.g., advise insured to preserve scene and evidence if loss could be attributed to a 3rd party) \*

### Email Bot

Pega's Email Bot leverages Natural Language Processing (NLP) and Adaptive AI to understand and action emails.

- Both email content and attachments are analyzed to interpret intent and sentiment
- AI performs triage and drives the next best action. For example, emails sent to generic email addresses are routed to the appropriate team for follow up, automated replies are sent to acknowledge receipt and next steps
- Extract data from ACORD forms to process claim set up in backend systems

## Personalize Interactions

You can't begin to personalize interactions with customers until you know who they are. This goes beyond listing of policies within a household, but the context of the relationship, their journey, and challenges. Few things are more off-putting to a long-term customer than speaking to a representative who knows little of your relationship. Insureds would rather be met with a personalized interaction that might go something like this: "Hi, Mr. Armstrong, thank you for being a valued customer. I see that you've filed a claim on your Chevy Camaro and have inquired about how to return your rental car. I'd be happy to assist." Pega provides agents what they need to know about a customer when they need to know it, while simplifying management of customer channel preferences.

- **Personalize Customer Interactions** through insights about the customer's needs and journey with your organization
- **Channel Preferences** are understood and followed to meet customer needs

## Digital and Omni-Channel Enablement

Pega easily enables carriers to allow insureds to conduct business across virtually any channel (e.g., chat, mobile, web) and provides the, synchronized and connected omni-channel brand experience today's insureds expect

- With Pega **business and process logic** sits at the **center of your business**, not coded in channels or back-end systems.
- Insureds reporting a loss on one channel can **seamlessly transition** to another with the ability to pick up where they left off
- **Adding new channels** (e.g., telematics, future TBD channels) and **making updates**, as necessitated by processes changes, are fast, easy and reflected across all channels

## Status Transparency and SLA Management

Provide greater transparency of claims status while keeping a watchful eye on the Customer Experiences in process.

- Provide at-a-glance status updates through **pizza trackers** on self-service channels
- Keep insureds informed with **proactive status updates and reminders** (e.g., inspection appointments) pushed through their desired channel
- Monitor the **evolving customer experiences** and take action as required

## Post Settlement Cross-Sell and Next Best Actions

There has traditionally been a separation between claims and sales. Some carriers would like to leave it that way. Others recognize that they have limited touchpoints with insureds and therefore limited opportunities to extend the depth and breadth of the customer relationship. Clearly not every claim is an opportunity to engage in cross sell referral conversations. With many claims however, such as low severity, high customer sat. or 3rd party claims, payloads of goodwill go underleveraged. Insights served up at the right time in the right way can make all the difference.

- **Pega's always on decisioning brain** enables insurers to put the customer squarely in the center of their business and optimize customer lifetime value
- **Predictive analytics and proven AI** senses your customer's state and needs
- Informs each touchpoint and customer facing employee of **the right action to take** at any given moment in time
- **Claims adjusters** are prompted with scripting to facilitate the cross-sell referral discussions

## About Pegasystems

Pega delivers innovative software that crushes business complexity. From maximizing customer lifetime value to streamlining service to boosting efficiency, we help the world's leading brands solve problems fast and transform for tomorrow. Pega clients make better decisions and get work done with real-time AI and intelligent automation. And, since 1983, we've built our scalable architecture and low-code platform to stay ahead of rapid change. Our solutions save people time, so our clients' employees and customers can get back to what matters most.

For more information, please visit us at [pega.com](https://www.pegasystems.com)

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