

CREATING A DIGITAL CUSTOMER EXPERIENCE FOR CLAIMS



Jose Tribuzio is the founder and CEO of Systema Software (www.systemasoft.com). He has more than 20 years of experience in the software industry. Since 2001, he has focused solely on developing insurance software solutions that provide a unique combination of value, flexibility, and functionality. He can be reached at jose.tribuzio@systemasoft.com.

In response to the digital revolution, insurance organizations must think about creating a superior digital experience for their customers. Today, digital consumers are almost always connected to the Internet, email, and social media. They often own several digital devices, including smartphones, tablets, and wearables. Members of this “touch and click” generation embrace technology, as well as the use of digital transactions. They have high expectations that systems will be intuitive and easy to use. In fact, customer expectations have been shaped by digital experiences with companies like Amazon and Uber. Needless to say, the bar is set high and continues to rise.

Creating a superior digital experience can present challenges as well as opportunities for insurers. According to the McKinsey & Company report, “Making of a Digital Insurer,” only 5% of an insurer’s processes are fully digitized or automated—meaning there’s significant room for improvement and innovation. The following includes key considerations in creating a superior digital experience for claims customers:

- **Intuitive Interfaces.** User interface (UI) design is crucial to compete and stay relevant. As Apple proved with the introduction of the iPhone and iPad—elegant, intuitive, and easy-to-use products are important to consumers. In fact, ease-of-use is no longer a trend; it’s a competitive imperative that has led other technology companies, such as Google and Microsoft, to refresh their UIs in order to remain viable in an increasingly digital society.
- **Speed & Flexibility.** Today, transactions must occur at a “digital” pace or risk being perceived as slow and antiquated. Digital business is all about speed, flexibility, and convenience. Processes must be real-time, mobile-enabled, and driven by data and analytics.
- **Mobile.** Today, 68% of U.S. adults have a smartphone, and tablet ownership has edged up to 45% among adults, according to 2015 survey data from the Pew Research Center. With mobile and tablet use growing exponentially, neglecting mobile will be akin to turning one’s back on the future.
- **Cloud Computing.** Digital consumers are accustomed to subscribing to software, like Microsoft Office 365 and Adobe products, and they’re making similar selections for their companies’ computing needs. Mature enterprises turn to cloud computing for both software and infrastructure needs. And with good reason, cloud computing can provide organizations with a flexible, scalable, low-cost alternative to traditional IT and software delivery models, and therefore, has emerged as an important digital strategy.
- **Digital Intelligence.** Business leaders realize they need to be able to gather and analyze data, as it can fuel the insights and innovations that set their companies apart and give them a competitive advantage. As such, organizations need powerful and sophisticated Business Intelligence (BI) tools capable of dealing with an exponential volume of data. In addition, analytics can help predict outcomes, drive prescriptive actions, and ultimately, result in more informed decision-making. In essence, BI is required to obtain optimal value from any digital investment.

- **Social Media.** Insurance organizations must also embrace social media. It’s a relatively inexpensive marketing tool and a means to engage with and influence digitally savvy millennial customers.

A Claims Platform for a Superior Digital Experience

To implement the components above, organizations must be prepared to let go of legacy claim systems—which are resistant to the change and integration necessary to create a superior digital experience—and adapt more modern solutions.

Systema Software offers SIMS Claims™, the newest, most digitally advanced claims solution. This system provides a modern platform, elegant user experience, robust functionality, and extreme flexibility. SIMS is easy to configure to meet any insurance organization’s business needs. With an agile approach to implementation, clients can quickly put SIMS into production, so they can reap the efficiency and cost-saving benefits sooner rather than later.

Following in the footsteps of other digital innovators, Systema Software has updated SIMS Claims with a completely refreshed UI design, making it contemporary but keeping the same powerful engine and logic underneath.

In addition to an elegant design, Systema offers SIMS Insight, a BI module with powerful data analysis and reporting capabilities. Using these tools, clients have the metrics they need to improve claims results, reduce costs, and minimize future risk.

Leaders in the Digital Age

In today’s unrelenting march toward digitization, insurers cannot afford to sit on the sidelines. Staying in place is tantamount to lagging behind. When looking for a place to start, claims is a prime opportunity that can yield immediate and significant gains.

With a digitally sophisticated solution like SIMS Claims, insurers will be equipped to deal with the uncertain although exciting path ahead. With this platform, insurers can reengineer claims to leverage greater efficiency, increase savings, and enhance customer service. In short, they’ll be able to establish themselves as leaders in the digital age. ■



IF YOU’D LIKE TO KNOW MORE, PLEASE CONTACT US:

Systema Software 900 Larkspur Landing Circle, Suite 201, Larkspur, CA 94939
EMAIL: sales@systemasoft.com | CALL: 800-272-9102 | VISIT: www.systemasoft.com



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900 Larkspur Landing Circle, Suite 201, Larkspur, CA 94939
www.systemasoft.com • sales@systemasoft.com