

# 8 Rules of Consolidation

Creating a single online touch point for policyholders and producers lowers operating costs and promotes good customer service.

by N.R. Veeraraghavan

The insurance industry has been investing in automation since the early 1960s, when insurance companies adopted punch-card systems. The nature of the insurance business, as well as a need for data analysis, have driven the use of technology. Because insurers invested in automation at a very early stage, many now find themselves stuck with legacy systems.

One of the paramount needs of the insurance industry today is to develop a single view of the customer regardless of the access medium, be it face-to-face or through the call center or Internet. The biggest challenge faced by insurance companies, however, is to integrate the large number of disparate systems catering to either specific product lines or different time frames. A large number of insurance companies are developing a common service workstation for the call centers.

Call center applications serve as the primary interface between the organization and its customers. Call center consolidation is an important way to enhance customer satisfaction and reduce costs. Call centers that provide a single touch point for cus-

tomer accounts are called Customer Interaction Centers. The customers could be the policyholders, agents and brokers or even the marketing and sales department of a company.

The insurance companies may have a host of applications based on various product lines, distribution channels or even on different functionalities. The CIC application will provide a common interface to seamlessly interact with these applications. In other words, the CIC application would act as a gateway for a number of applications running in the background.

Some of the principles that must

## Key Points

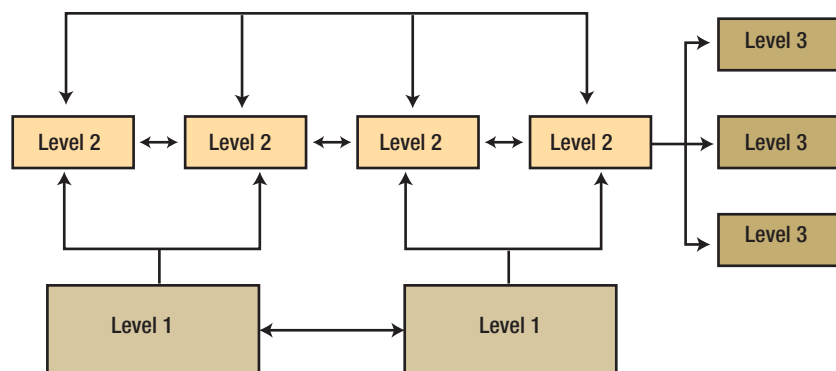
- Integrating disparate existing technology systems and developing a single view of the customer present a challenge for many insurers.
- Large numbers of insurers are developing a common workstation for their call centers.

be kept in mind while developing the CIC application are as follows:

- 1** Tell me what I want to know when I want to know. When the user first logs into an account, the application must not clutter the screen with more than required information. An overload of information on a screen would leave the user searching for the required data. The most

## Moving From One Tab to Another

Users of Customer Interaction Centers must be able to move from one level 2 tab to another level 2 tab without going back to a level 1 tab of another logical bucket.



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relevant information can be provided at the initial pass, and any other information required by the user must be easily accessible through appropriate hyperlinks or sub tabs. The main content page may display basic information on a specific area, and clicking on the hyperlink will display more details on the required element. For example, the main content page within "contract information" may display the primary beneficiary's name with a hyperlink. Clicking on the hyperlink will display more details about the beneficiaries available on the contract, such as their name, relationship, address, the percentage eligibility of the benefits and Social Security number. This information may not have to be viewed by the user at all times, so it shouldn't be placed on the main page. See "Main Content Page" (above) for an example of how the application should look.

## 2 Require no more than two or three clicks.

The user must be able to access the required information within two or three clicks. This means that the data is suitably bucketed into logical groups, providing a first or second level tab for each bucket. Similar information is bundled together. All contract level information could be provided under the tab called Contract Info, whereas financial information could be provided under the tab Financial. This will ensure that the user is able to retrieve the required information within two or, at most, three clicks. For example, level 1 and level 2 could be tabs at the top navigation bar, and level 3 could be hyperlinks provided on the main content page. "Main Content Page" (above) shows how the application's tabs and links could be positioned.

## 3 Be easy to navigate.

Ease of navigation is one of the critical requirements for the Web application. Suitably placed

tabs with tab names signifying the logical grouping allow for easy navigation. The application must be consistent across the tabs, which will help the user to easily navigate back and forth. The user must be able to move from one level 2 tab to another level 2 tab



**MAIN CONTENT PAGE:** The first page of the Customer Interaction Center application should provide only the most relevant information.

without going back to a level 1 tab of another logical bucket. "Moving From One Tab to Another" (page 58) gives a schematic representation of how the interaction could take place between level 1 and level 2 tabs.

## 4 Provide a traceable path.

How many times do we come across people saying "I do not know how I got to this page." The Web application must be able to clearly tell the user where exactly he or she is relative to the home page. The use of logical bread crumbs with proper hyperlinks on the bread crumbs that take the user one or two steps back is a must for any call-center Web application to be effective.

## 5 Provide all information in decoded form.

Due to their inherent limitations, legacy systems provided data/information in coded form. This called for a steep learning curve for the user. Providing all the information in simple English will shorten the learning curve for customer service representatives.

## 6 Provide for different user roles.

The call center application will not only be used by customer service representatives, but also by the managers and senior managers of the call center. The application must be flexible to accommodate various roles and provide for different levels of security.

## 7 Be extensible.

The application must be developed with a framework that is extensible functionally, geographically and by products. This will ensure that when new products are introduced, they easily can be integrated into the existing application. Similarly, if new functions have to be incorporated in the applications, this

will be made possible with a flexible architecture.

## 8 Use repeatable metaphors.

Similar items must appear at the same spot irrespective of the page they are in. This helps users to easily locate information.

It also is advisable to avoid having horizontal scrolling and pop-up windows.

Lowering of the company's overall operating costs is a top priority for insurers. The second priority is to acquire new customers and retain the existing ones. The strategic imperatives for the insurance company are to integrate the disparate existing systems, provide a user friendly front-end application with a middle layer architecture that is able to talk to the various applications and systems leading to appropriate levels of service to its internal and external customers. The CIC application would provide a unified enterprise view of the customer and would be a differentiating factor for an insurance company in this competitive industry. 