EIS™®

Portals: The Gateway to Efficient Insurance for All Users

No one likes to deal with a less-than-ideal user interface, especially in a time of personal crisis that can result in an insurance claim.

Most of today's best insurers recognize this, and are eagerly looking for how to offer both the best customer interfaces, and better interfaces for all of their support staff. When claims adjusters, call center representatives, and brokers all have a customized, easy-to-navigate portal, it makes all the difference in providing state-of-the-art customer service, and time-saving job efficiencies that render significant cost savings.

Navigation Blues: The Need for Persona-Focused Digital Experiences

Ideally, portals tailored to the requirements of different user personas help every party get what they need. But dealing with portals that don't quickly lead insurance users to the information they seek is pretty disorienting. For example:

A customer wants to know exactly what their disability coverage entails. But they can't seem to find that information anywhere without calling customer service and waiting on hold — and then, they get sent a long, complicated document full of legal jargon.

A broker reviewing policies that fall under their purview hopes not to find any irregularities or delinquencies within payment cycles. However, they have trouble figuring out if there are any billing problems because weeding through the data is difficult and time-consuming.

The lack of integration and interoperability between your core data set and front-end user access to that data often stems from using outdated core systems, which can't readily support streamlined user experiences. That's problematic not only for customers and brokers, but also for claims adjusters, policy administrators, billing analysts, and other staff members. In the long run, difficult-to-navigate insurance experiences create inefficiencies that frustrate customers, increase operational costs, and lead to lost business.

The Power of Portals Built with EIS

EIS® Digital Experience Platform (EIS DXP®) enables insurers to create and deploy intuitive, customizable, and user-friendly portals that guide users to the exact information and features they need. They're tailored to the requirements of key personas (end customers, brokers, employers, group plan members, providers, and even prospects), and driven by up-to-date data obtained through seamless, open API-based integrations with disparate sources.

EIS portals are truly omnichannel, accessible on mobile devices and through web-based touchpoints. By deploying portals through the DXP API middleware or as add-ons to other EIS products, you can ditch the limitations of legacy insurance technologies, deliver personalized experiences for each persona group in your market, and digitally distribute new products and services.

Accessibility Obstacles to Overcome

Legacy core systems can't easily support portals that simplify data access and enable self-service: They lack the integration capabilities that'd allow a portal to funnel relevant, necessary data to users in each persona group, forcing carriers to manually set up integrations through time-consuming hard coding. Even those may not be strong enough to reliably support customer self-service, rapid product deployment, and other valuable functions like near-real-time claim updates.

Also, many of the so-called "modern" insurance software platforms on the market require carriers to have a separate customer data management system in place. That means spending even more on technology, increasing your technical debt, and making the path of essential information from insurer to customer, broker, or group member more complicated. With the ease of integration provided with EIS Suite, carriers have the option to forego the cost of additional integrations to existing master data management (MDM) solutions.

Roads to Everywhere: Accessibility and Flexibility Via EIS Portals

Multiple insurers who wanted no part of those accessibility obstacles — including a major North American carrier with over 100 years in the sector — have chosen EIS as their coretech partner for developing portal-equipped platforms. Here's why:

EIS DXP empowers insurers to develop portal UIs tailored to specific business lines Customers can leverage the out-of-the-box capabilities of EIS DXP to create portals quickly, enabling faster time to market, but they also have the flexibility to extend and modify these functionalities to meet their specific user experience standards and visual design requirements.

EIS persona apps or portals offer pre-defined experiences tailored to different user types within insurance carriers.

For example, in the **member portal**, individuals can review policy documents, check the status of filed claims, manage dependents, change their coverage, and much more.

Meanwhile, **broker and agent portals** include customizable dashboards that provide brokers with a clear overview of their entire client portfolio's payment status. Brokers can easily send automated reminders about upcoming payments or start conversations regarding late payments, all within the platform. The system can also generate automated alerts for past-due payments, allowing brokers to prioritize follow-up actions.

Due to the **open API framework and cloud-based, microservices-centric architecture of EIS Suite**, portals made and deployed via DXP integrate perfectly with core solutions like CustomerCore™ and ClaimCore® as well as any third-party tools you may use. (Specific portal types purchased a la carte as add-ons integrate just as seamlessly.)

Any EIS portal can be configured to include **self-service capabilities for all persona groups**. This increases operational efficiency by empowering customers, brokers, and employers to directly manage aspects of their insurance while reducing the workload of customer service, claims, and policy administration staff.

More Uses for Portals

Capitalizing on New Opportunities

EIS portals for customers aren't just convenient for an existing customer base — they can also function as e-commerce channels for prospects. Whether it's a person or organization buying a policy for the first time, or you're upselling a current client on a bigger benefits package, shopping portals make it a breeze to examine and compare plans, obtain quotes, and complete purchases. Additionally, this portal's seamless integration with CustomerCore, coupled with the underlying event-driven architecture of EIS Suite, enables carriers to funnel relevant offers to customers after the system detects qualifying life events like growing a family.

Improving Time to Market

With EIS Suite carriers can rapidly deploy new product offerings and other easy-to-access services. In the recent past, 18 months (or longer) was a typical timetable for implementing new insurance solutions. By contrast, in some recent implementations, EIS only took five to six months for a successful market launch.

Assessing Enrollment and Commercial Performance

All of the persona portal types include intuitive dashboards, but these are particularly useful for employers and brokers who want to benefit their bottom line. Employers can see how enrollment in their group coverage is trending up or down and determine the appropriate response (depending on the result). Brokers can see which benefits are most (or least) popular and work with their clients to fine-tune pitches for the next enrollment cycle, as well as ongoing voluntary benefit sales.

Create Better Experiences for Everyone in Your Value Chain

Portals built and maintained with EIS give insurers the power to make sure every party in the insurance lifecycle has the information and features they need via user-friendly, digitally native experiences. To learn more, get in touch with one of our experts today.

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