

Cognizant Policyholder Connect

Grow Market Share While Optimizing Customer Experience

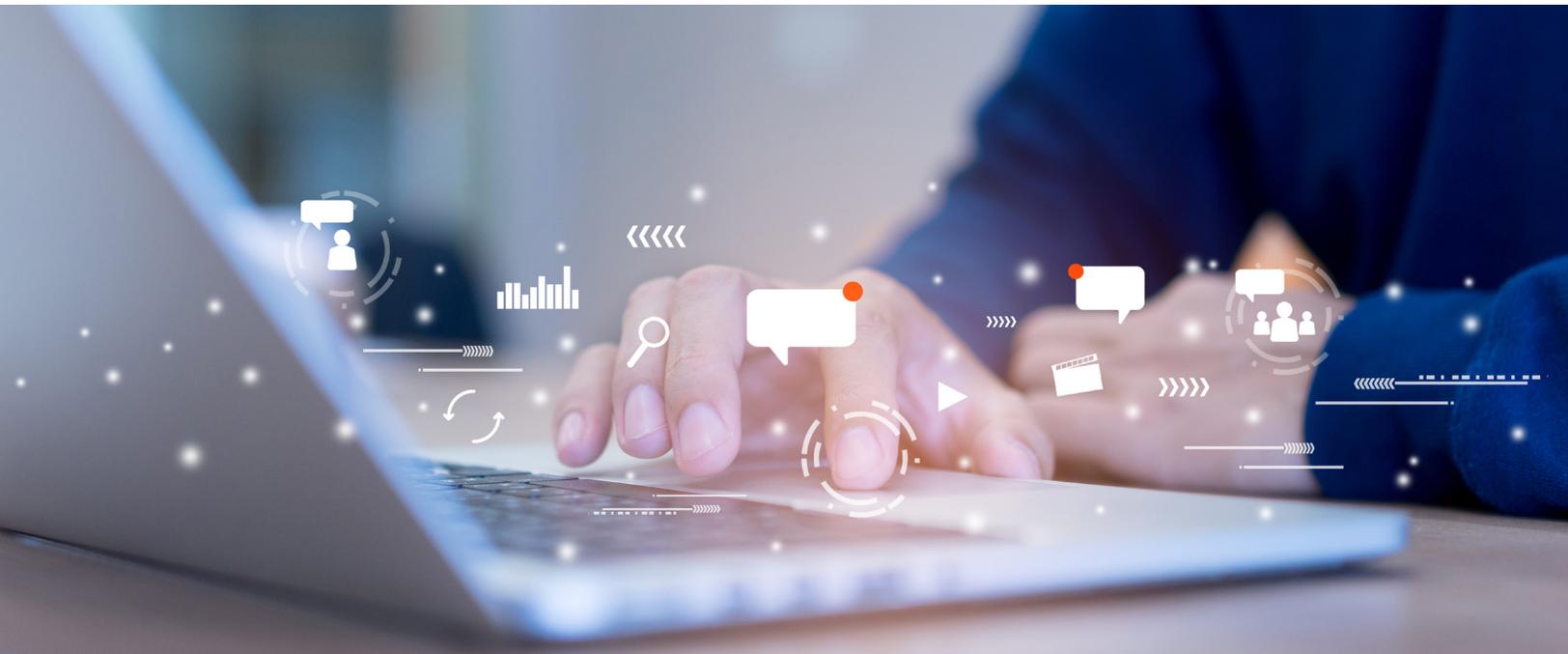
In the wake of COVID-19, insurers are helping customers everywhere, just not always in person. Cognizant Policyholder Connect delivers remote interactions that ensure customers feel valued — and complete more transactions for higher conversion lift.

Customer experience is the sum total of every interaction consumers have with your company, its employees and its channels. Cognizant Policyholder Connect powers your brand with a modern CX that lets you build relationships by helping customers to feel understood and valued.

With a cohesive omnichannel experience that's focused on outcomes, insurers in life and annuity, retirement and property and casualty can enable

policyholders and prospects to get the information they need more easily, resulting in greater completion of forms and transactions and higher conversion rates.

Whether your goal is more comprehensive customer support, a distinctive video experience or data-based sales effectiveness, Cognizant Policyholder Connect has a module to help your insurance organization grow.



Reinvent How You Support Policyholders Online

Sorting through insurance options can be complex for consumers. The innovative **Digital Sales and Service** module provides the guidance they need to complete transactions and boost conversions for your organization.

Proactively start support conversations with **Live Observation**. Customer service agents can offer to assist based on predefined triggers by viewing visitors' browsing sessions in real-time as customers navigate the site or fill in forms. Live Observation lets customer service agents reach out to visitors who get stuck, offering assistance right away, whether it's answering questions about an insurance form or directing customers to the policy or claims information they're looking for.

Live Observation resolves customer issues 20% faster. It also creates a natural progression to **Co-Browsing**. Agents who leverage Live Observation are 3x more likely to leverage Co-Browsing, according to data.

Co-Browsing is short for collaborative browsing and it's a form of screen sharing in which a customer service agent and customer browse a single webpage together in real-time.

Co-Browsing advances the high-touch, deep engagement that Live Observation starts. It enables agents to guide customers through the insurance process, from choosing options to filling in the application and digitally walking them through account changes. With dual-cursor Co-Browsing and instant screen-sharing, customer service agents collaborate with customers on web forms, PDFs, portals, apps or any digital property you manage.

Live Observation and Co-Browsing maintain high levels of security because they're enabled on a site-by-site basis, not across the entire web or a customer's device.

Co-Browsing creates a lasting impression at critical moments of the customer journey.



Deliver a Distinctive Video Experience

The **Personalized Interactive Video** module provides real-time customization based on insight, delivering the distinctive experience that policyholders demand.

Personalized Interactive Video assists customers with insurance details that are sometimes hard to follow, such as new policies and endorsements, billing statements and renewal reminders. It can also help them sort through the claims payment process. It provides proactive communication to customers resulting in reduced calls to the contact center.

Viewers each see a unique video that's based on the choices they make along the interactive path. With each choice viewers make, insurers gain the ability to better analyze their behavior and deliver personalized guidance, such as a next-best action based on video based on video navigation.

The result is that insurers in life and annuity, retirement, and property and casualty deliver an enriched online experience that steps up to customer expectations.

Bridge CX and Data

With our **Interaction Analytics** module, insurers bridge customer experience and data. All interactions coming from multiple channels generate valuable insights into agent and customer behaviors as well as customer satisfaction and intent. Broken connections in the customer journey stand out. Customer churn drops.

Interaction Analytics understands the voice of the customer, literally. Unlike many speech analytics, it's able to decipher tone through features such as topic and trend discovery. It sorts calls based on positive and negative sentiment. Word clouds include filters for sentiment, speaker and phrase length. The dashboard provides an easy-to-read visual display of trending sentiment.

The module includes a full slate of features to organize and analyze data, plus reporting and business intelligence tools that ensure you build better customer relationships by adjusting your strategy and messaging for customers.

Discover the difference that
Cognizant Policyholder Connect
can make for your insurance organization.

About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 194 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us @Cognizant.

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