



PEGA®

Streamline complaints management across every channel

**Simplify intake, review,
inspection, and resolution
of complaints in insurance**

Today's digitally-savvy and connected customers expect fast, accurate, and personalized service. And although insurers are leveraging digital technologies to market to consumers or connect on the front end, the truth is many organizations' back-end processes are still a jumble of manual files, siloed knowledge, bespoke applications, and disparate systems of record – roadblocks to providing the type of service that consumers want. This challenge often becomes acutely clear when a policyholder has some sort of complaint.

Complaints impact retention, customer experience, reputation and compliance

Customer discontent can create wide ranging and adverse economic effects for carriers. How an insurer manages customer complaints has economic and organizational impacts for brand image and reputation, customer retention, regulatory compliance, and the bottom line.

Just factor in the amount of time and resources needed to investigate a complaint and manage in accordance with regulatory requirements. Then add in the potential costs for potential legal action, fines, and customer attrition ... and don't forget the damage to a carrier's image when a customer tweets and posts about terrible service or how long it took to be reimbursed for the gaping hole in their roof.

It's in the carrier's and the customer's best interest to have processes in place that help review and resolve a complaint quickly.

3 ways to streamline complaint processes

On an enterprise scale, a complaints process involves a number of steps and actors. What was once a strictly back-office process has evolved, requiring carriers to connect both the front- and back-offices to drive toward a resolution. It's complex work.

But there are ways to use digital technologies to improve the complaints process. If leveraged correctly these three technology solutions and strategies can help carriers efficiently and effectively drive complaint resolution across varied resources and systems:

1

Omni-channel

Let claimants choose how to interact with your company, transparently transitioning interactions across channels and devices, such as the web, contact center, mobile devices or social media.

2

Intelligent automation

Intelligent automation enables carriers to automate, simplify, and optimize even the most complex business processes rapidly with a patented rules-based technology that enables continuous improvement and innovation.

3

Case management

Dynamic case management lets you connect people, contact center systems, and processes for end-to-end visibility and resolution.

Minimize complexity and ensure compliance by unifying processes from end-to-end

With Pega, carriers can leverage omni-channel, intelligent automation, and case management capabilities as part of a unified complaints solution to remove complexities and streamline processes end to end:


Intake: Carriers can receive a complaint on any channel, verify the complaint, assemble relevant customer history and data, and guide staff on next steps to take.

Investigate / Assign: Intelligent automation and dynamic case management are used to review the complaint and assign work to the appropriate staff for further action.

Intervene / Resolve: Orchestrate activities and tasks from end to end, automating escalations or remediation based on SLAs, enabling collaboration, and closing out the complaint.

Correspondence: Trigger automated confirmation via preferred channels.

Insight / Reporting: All actions are captured as part of an audit trail for reporting and regulatory tracking.



"We are thrilled with the results from the business transformation program so far. Using Pega has already helped us improve the efficiency of a number of high volume, high importance operations by more than 50%."

Martyn Johnson
Manager, IT BPM Delivery Centre, Aegon

Who's getting it right?



USAA chose Pega to deliver an enterprise solution to ensure complaints were handled and resolved efficiently within regulatory requirements. The solution streamlines the intake, routing and resolution of complaints. Pega's case management drives efficiencies through intelligent routing, notifications, and SLAs. It also empowers business users maintain policy requirements as business needs change.



Enhancing the contact center capabilities of Aegon resulted in significant performance improvement, including an increase in first call resolution (FCR) rate from 50% to 80%. The changes are also credited with significantly improving the quality of customer interaction and reducing training time 92% reduction in applications (13 Agent Desktop applications reduced to 1).

[Learn more](#)



**The time to act
is now.**

Are you interested in
resetting your customer
service strategy?
Read our whitepaper to
learn how to get started.

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