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# US-Based Insurance Company Delivers a Complete Customer Experience with Innovative Multichannel Strategy

- Fast app transactions
- Intuitive mobile user interface
- Enhanced customer satisfaction

**Industry:** Insurance  
**Products:** HCL Volt MX  
**Region:** North America/US

## Challenge

This company wanted to expand its digital offerings to mobile, making it easy for customers to access important services anytime, anywhere, from their smartphones.

“We focus on what we need to do to engage with our customers in the best ways possible.”

## Solution

The company launched its mobile app for iPhones and Android-powered devices, providing convenience and personal service that fits in its customers’ pockets.

—Vice President of Corporate Internet & E-Business

## Results

The app enables customers to accomplish transactions in a few clicks from their mobile device, reinforcing and strengthening relationships with insurance agents.

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## Overview

Imagine paying your auto insurance bill or filing a claim with just a few taps on your mobile device or having proof of auto insurance coverage with you whenever your phone is in your pocket. How about receiving automatic alerts when it’s time for an oil change, tune-up, or other routine maintenance?

These are just some of the customer-centric capabilities that this insurance company delivers with its innovative mobile app. Spearheading the company’s effort for engaging its customers and mobilizing their experiences is the Vice President of Corporate Internet and E-Business.

## Building strong relationships

As one of the most respected insurance and financial service providers in the Southeastern United States, this insurance company currently has premiums of more than \$1 billion, with over a million units in-force. “Personal relationships and trust are the essence of insurance in our market,” the VP explains. “Our company focuses on personalized service and an excellent customer experience.”

This insurance company is a people-driven company. It markets its insurance products through a network of agents in the southeastern region of the United States. Their insurance agents provide their customers with complete coverage at competitive prices for their various needs, including property and casualty, life, health, and dental insurance.

## Creating seamless customer experiences

Local agents own the customer relationships. This insurance company ensures that the business-related services — the interactions and transactions between people and the company — run as seamlessly as possible. The company continually invests in innovative solutions designed to reinforce relationships with local agents and make it easy for customers to do business.

The company had redesigned its web site to enhance the agent model for sales and marketing. The company made essential information available over the web and also provided the ability for customers to quickly locate local agents who could provide personalized details about rates and coverage.

The company then expanded its customer connections when it rolled out a self-service portal. This move extended the hours for customer service. Customers could now pay bills, request changes, view policy information, and file claims online. “We want to give our customers the ability to conduct business with our company on their time,” the VP observes.

## Mobilizing customer connections

The company added a second channel, when it launched its mobile app for iPhones and Android-powered devices. “Our mobile app demonstrates our commitment to providing customers with more convenient ways than ever to manage their relationship with our company,” the VP emphasizes. “Customers can still take advantage of the personal service they expect from us, with the option of accessing important services anytime, anywhere, from their mobile devices.”

## Innovating through pocket-sized personal service

Through its mobile offerings, the company provides personal service that fits in customers’ pockets. Digitally engaged customers value the convenience of these multi-channel connections. A growing number have installed the mobile app on their mobile devices and have access to the same information as on the web or when calling their insurance agent. Only the context is different — mobile devices are with them all the time.

In addition to paying bills, filing claims, and receiving alerts (or push notifications) about routine vehicle maintenance, mobile customers can access policy information or view their auto insurance identification cards through a secure connection on their handheld devices. “The ability to view auto identification cards is especially valuable with the recent decision by our state to accept an electronic proof of insurance,” the company VP says. “Alabama was one of the first states in the country to accept electronic identification cards for law enforcement, and we believe other states will follow suit.”

## Delivering a multi-channel solution

Crucial to their success is choosing the right low-code platform solution to build its mobile apps. HCL Volt MX provides the ability to rapidly develop mobile apps, support both iOS and Android devices from a single code base, and easily integrate with back-end web services. The VP reports that, “By moving to this low-code platform, we are future-proofing our apps and ensuring a quick and efficient process for supporting new features, new mobile channels, devices, and OS upgrades.”

The company continues to compete for business through the quality of its customer service. Empowering customers with the information they need, when they need it, is key to the company’s multi-channel strategy. This has not happened overnight. The company steadily builds upon its reputation and invests strategically in the digital technologies that support its business goals.

“We focus on what we need to do to engage with our customers in the best ways possible,” the VP explains. “Several years ago, we designed our customer portal to easily integrate with our back-end systems. This has had an added benefit. We now have the required web services for delivering a useful mobile app.”

By relying on our low-code platform, we enabled the company to easily develop an extensible mobile experience to its portfolio of business solutions.

The mobile app is just the latest addition the company’s connection with customers. By providing a way to stay constantly connected (with digital auto ID cards, push notifications, member benefits, and the ability to easily search for key service providers such as towing services, locksmiths, hotels and gas stations), the company has optimized the complete customer experience. ad

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## Modernizing Medical Supply Distribution with Powerful Self Service

This US-based insurance company offers an array of insurance coverages including life, property and automobile to its clients and has also become known for superior customer service. The company and its affiliates now provide insurance and other financial services to more than 1 million customers in 11 states.

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To learn more about HCL Volt MX, please contact your HCL representative or HCL Business Partner and schedule a demo.

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