

Going digital? Here's how to keep a personal connection with clients

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With technologies such as electronic signatures, digital forms and automated workflows, clients shouldn't need to drive to their agent's office anymore to slog over cumbersome paperwork. (Photo: iStock)

The **insurance industry, like the rest of the world, is going digital.**

With technologies such as electronic signatures, digital forms and automated workflows, clients shouldn't need to drive to their agent's office anymore to slog over cumbersome paperwork. And that's a good thing — digital convenience is a powerful competitive advantage.

Even so, insurers know that clients stick around for the long haul because of the relationships that are formed through quality service and positive, personal interaction. Clients want to know that a human being is on the other end of a transaction — someone who knows their kids' names and favorite baseball team. Technology can't be the exclusive tool for client interaction, or these relationships will suffocate.

The ideal digital strategy is to deploy technology that complements and enhances personal experiences while making insurance transactions easier, safer and more convenient for clients.

In-person technology

Making software an ingrained part of the in-house client experience is one of the best ways insurance professionals can blend today's digital sophistication and market demands with key client face time. Minimize clients' paperwork burden by digitizing processes, like securely emailing copies of documents to a client so that he doesn't have to manually file a stack of papers when he gets home.

Devices such as digital signature pads are another way to improve transactions. These can provide biometric evidence that a signature is unique to a signer — making it more secure than a paper-based transaction. And to signers, it feels like signing on pen and paper. Even better, because the process is fully digital, there are no reams of paper to carry and store.

Mobile services

More than **24 billion devices will be connected to the Internet by 2020**, so it's no surprise that customers today value mobility. They want to access information and finalize transactions on their own time — whenever and wherever that may be. That's why it's becoming status quo for companies to build online portals and workflows for transactions to be completed on the go. At the same time, it's important for your mobile strategy to intentionally create client touches, and not detract from them, which could set your firm apart from the competition.

With cloud-based digital signature technology and a tablet (or another mobile device), almost any insurance transaction can be discussed, signed and completed from anywhere there is an Internet connection, including a client's home or office. So, if insurers take devices with them when they make house calls, clients will still get a personal, face-to-face consultation that builds trust and rapport without having to deal with the inconveniences of traffic and paper.

Intuitive integrations

Brand consistency is extremely valuable to your personal client relationships. Many websites incorporate outside technology, such as digital form workflows, e-signing capabilities or other automated processes, and it's important for those to maintain your firm's look and feel. If clients are dealing with disjointed applications or ones that lead to a separate and unfamiliar website, they may feel lost and just exit the process.



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Integrating robust technology through an [application program interface \(API\)](#) allows you to white-label the technology so that your company's brand is maintained. That level of familiarity and consistency also makes it easier and more personal for your clients. Additionally, such technology can be customized to your company and your clients' specific needs, again making the process simpler and more intuitive.

Tech-driven conversations

There are plenty of studies that analyze how technology is changing social interaction. But in business, that shift doesn't have to be a negative consequence. Technology can actually drive connection when pursued intentionally.

Insurers can use technology adoption as a reason to re-engage with clients. Call them and ask for feedback and suggestions. Find out if any pain points can be addressed or questions can be answered. Take a few minutes to talk them through the technology step-by-step, if the client desires.

And since many software programs today include automatic notifications to administrators, you'll likely be notified if, say, a digital transaction is finalized. Even if it occurs remotely, this real-time alert system can prompt you to send a personal note to a client, or make a quick follow-up phone call.

However you plan to use technology in your practice, remember that's it's never a zero-sum game. Technology and personal interaction can not only co-exist, they can complement one another to bridge clients' new-age needs with old-line priorities.

Pem Guerry is the Executive Vice President at [SIGNiX](#), an Independent E-Signature solutions provider. He can be reached via [LinkedIn](#). Opinions expressed in this article are the author's own.