

# Insurers Must Beat the Customer Engagement Disconnect



*Insurers must overcome the customer engagement disconnect*

Insurance marketing professionals are striving to beat the customer engagement disconnect.

They know that customer engagement must go beyond internet and social media participation to meet customers where they are — at their cell phones. We live in a world where the mobile phone has become the center of people's lives. Insurers should be taking full advantage of this.

Sure, customers are using their smartphones to surf the net and participate in social media. However, the best way to reach customers personally is through voice mail, text messages and email.

My most recent [blog](#) for [SPLICE Software](#) covers the results of a recent [Marketo study](#) of marketers from many industries across four countries. The study reveals that marketers, in general, know they must overcome what I call the customer engagement disconnect. Not surprisingly, the study also reveals that customers are willing to be brand advocates for companies that demonstrate they care for them.

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Insurance marketers need to find the tools to help engage more directly with potential and current customers. Usually, sales and customer service departments already have such tools. To ensure messaging and branding are consistent, marketers should be partnering with other departments that are contacting policyholders.

While my SPLICE blog centers on personal lines insurers, the study also offers insight for B2B

communicators. If you market commercial insurance take note: B2B customers have even higher expectations on brands when it comes to engagement. And note this: they are more willing to be brand advocates compared to B2C customers.

I hope you'll check out the blog. It offers much more specific information to encourage marketers to start thinking about how to topple the customer engagement disconnect.

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## [Claim Prevention Tips Can Upgrade Customer Experience and Mitigate Losses](#)



*Claim prevention tips can improve customer experience and prevent losses.*

Claim prevention tips give personal lines insurers ample opportunities to upgrade customer experience and mitigate losses. Catastrophic (CAT) events such as hurricanes Harvey and Irma are reminders of why providing critical information to policyholders will quickly become a best practice.

As I explain in [my blog for SPLICE Software](#), directly delivering useful safety and loss prevention information to customers via their communication channel of choice — such as text messages — allow insurers to tangibly demonstrate their commitment to policyholder protection.

Further, arming customers with critical information allows them to take positive steps to decrease

the frequency and severity of claims. These tips can also build customer loyalty and provide a new way to reinforce marketing strategy.

[My blog](#) explains other reasons why insurers should use claim prevention tips. Happy reading!

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## [The Difference Between Customer Service and Customer Experience](#)



What's the difference between customer service and customer experience for personal lines insurers?

I tackle that question in a blog for one of my clients, the award-winning [SPLICE Software](#). The [fact-based blog](#) includes research that demonstrates why customer service and customer experience is different — and why it matters. I hope you will check it out.

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## [Salesforce Report Makes Case for Greater](#)

# Marketing Investment



*Effective customer experience (CX) relies on a greater marketing investment.*

Need case-building ammunition when convincing the C-Suite to boost its marketing investment? Check out Salesforce's 2016 [State of Marketing](#) report.

According to the report, high-performing marketing teams focus on improving customer experience (CX), i.e. "keeping pace with customers" while those with moderate or underperforming marketing teams share "budget constraints" as their top concern (see page 11). Customer experience (CX) supports omni-channel communication, allowing customers to choose how they want to digitally hear from a company.

Common sense and previously published studies insist that it's more cost-effective to keep customers than to acquire new ones. Other studies show that customers want to hear from companies that provide useful information at the right time. Since customer expectations are growing along with digital communication, companies should ensure their marketing and communications practices are truly customer centric.

Companies that focus on CX throughout the customer journey are seeing greater returns. "High-performing marketing teams," according to the report, "are 8.8x more likely than underperformers to strongly agree that they've adopted a customer journey strategy as part of their overall business strategy"(see page 14).

The customer journey approach to knowing customers provides more specific insight necessary for reaching them across communication channels.

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***Companies that focus on CX throughout the customer journey are seeing greater returns.***

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I help clients develop customer journeys in the insurance industry. The customer journey is more than how a potential customer purchases a product or service. Developing a customer journey does include sales-enhancing insight, but customer retention is the focus. Customer journey research also

identifies customer pain points and those “keep in touch” moments when customers should receive a useful (read: hypeless) brand-enhancing content.

Companies with generous budgets are using predictive modeling to learn more about customers. For tight marketing budgets, however, tried-and-true approaches are still effective. They include:

- “listening” to customers on social media;
- conducting focus groups;
- interviewing customers;
- offering customer satisfaction surveys; and,
- tracking customer feedback.

### **Other Useful Insights**

The report offers strategies worthy of greater marketing investment. Here are three:

**Email** is an effective strategy for reaching customers. Clients often find this hard to believe. Here’s the proof: Seventy-nine percent of respondents said email generated a return on investment (ROI), up from 54 percent in the 2015 report (see page 35). “Intelligent” email based on predictive modeling works even better (see page 34).

**Social media works** (see page 38). Top performers respond in a timely manner. They also “listen” carefully. Companies are investing more in social media advertising as well

**Content marketing** is now a primary business tool (see page 42). However, producing unique, original content is the #2 concern of high-performing marketing teams (see page 11). This is not a great surprise. Internet content saturation is a real problem. To produce quality and meaningful content, enlist a writer/editor who understands your customers and your business.

### **Final Thoughts**

On a basic level, effective marketing and communicating has always been about knowing customers well enough to reach them. Now, the key is to understand customer needs well enough to connect with them with the right brand-enhancing message at the right time with the right tool.

As a result, convincing the C-Suite to make a greater marketing investment is more important than ever.

Do you believe companies are as customer-centric as they assume?