



# How to Build Customer Loyalty in Insurance with the Right Technology

Happy customers, empowered employees,  
and new revenue opportunities – with Riverbed.

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EBOOK



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# Setting the Scene: An Outlook on the Current Insurance Landscape

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In the insurance sector, customer security hinges on seamless interactions. Moments that instill feelings of trust and reliability. And to always be the first-choice insurance firm, these moments must be provided time and time again.

To win the race for customers, insurers need to drive superior omnichannel experiences at every touchpoint, whether that's in the context of seamless application performance or fast remediation processes. Considering that **72%** of insurance CEOs say that ESG is fully embedded into their business<sup>1</sup>, it's also necessary to introduce sustainability initiatives at every operational level. It sounds daunting, but it can start to feel much more possible with access to solutions that maintain a laser-like focus on delivering superior experiences, reducing risk, and better serving society.

To meet these heightened modern expectations, it's essential to use tech solutions that enable deeper network observability, enhanced troubleshooting, and advanced infrastructure monitoring. Put simply: harnessing the right technology allows insurers to modernize and transform. That's because bringing together data and insights improves the user experience for everyone, while still empowering insurance firms to meet the key operational, ethical, and financial challenges of the future.

An operational shift is needed, away from the transactional and towards a relationship-based approach – so that today's customers become tomorrow's loyal advocates. That's where digital transformation comes in. It represents a better way for you to manage performance, claim a share of the market, and transform your operations. For your customers, your people, and your business.



# Outlining the Challenges: The Need to Adapt to an Evolving Industry

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Time moves fast, and keeping pace with an ever-changing industry can seem like spinning plates. With risk to be reduced, compliance regulations to be met, sustainability to be incorporated, and **82%** of insurance CEOs deeming cybercrime as a pressing concern,<sup>2</sup> there's plenty of things that already eat into your time – and that's before you contend with simultaneously providing better user experiences than the competition. If it's enough to keep you awake at night, something has to change.

For that to happen, data must be accurate and quick to access – but until legacy systems, outdated applications, and call centers are modernized, employees are forced to provide customer service with the limited tools they've currently got. This elevated support network has to be ever-present, too: it's no longer enough for insurers to suddenly appear at the point of sale, renewal, or when a claim is being made. As the typical insurance customer's purchasing journey consists of anywhere between **17** and **27** digital interactions,<sup>3</sup> there's plenty of scope for things to go wrong.

On the other hand, there could be plenty of ways for things to go in your favor. With the right building blocks in place, you can deliver intuitive, personalized, and exceptional experiences to customers, without compromising on your business potential. Younger generations place huge emphasis on making a difference. Your future employees, customers and reputation are waiting for your change – and you need to have the technology in place to support it.





# Risk, Reputation, and Respect

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## Update Legacy Systems



Resolve customer issues without delay through performance-optimized call centers, ensuring policy and claims systems, and employee mobile applications are up-to-date. It's how the fast, accurate decisions your industry relies on are made.

## Improve the Working Environments



Digital transformation boosts application performances, making your staff more valuable and effective across the omnichannel network. Providing enhanced technology increases employee welfare, as well as their potential - wherever they are.

## Safeguard Data



With the reduction of risk being a central pillar of all organizations, protecting your data through resilient technology is an absolute must. Active metrics for change validation, secure communications, and simplified reporting all have a part to play.

## Transition to Net Zero



Respecting the planet and making it a better place isn't just a regulatory expectation - it's a duty we all have. With sustainable technology, changing for society and its future is change that inspires trust.

# Establishing a Solution: Overcoming Obstacles with Digital Transformation

In the digital age, all operations need to be seamlessly interconnected. You can't rely on complex, siloed tools to manage performance. Your mission to modernize your business from the inside out must be built on joined-up operations that work better, faster, and more effectively. That's where your insurance transformation starts.

Generally speaking, disruptive technology is considered as one of the top two threats to insurance growth today.<sup>4</sup> But did you know that the adoption of AI, automation and other new technologies is anticipated to increase employee productivity by **37%** by 2025?<sup>5</sup> By harnessing the power of these emerging solutions for end-to-

end intelligence and customer visibility, employees are granted the chance to focus on higher-value work – which in turn means improved user experiences, greater customer retention, and stronger business growth.

Digital transformation can be the key to the delivery of customer service excellence, where engagement is assured thanks to a range of intuitive support options that suit user preferences – whether that's online, in-app, via a call center, or with adjusters in the field. By underpinning the omnichannel insurance experience with seamlessly intertwined digital interactions, you'll be able to explore new commercial opportunities and optimize operations like never before.

## Transformation starts with modernization

### Accelerate Problem-Solving

Replicate and automate the best practices of the experts, unifying and empowering IT staff to quickly remediate any issues.

### Mitigate Risk

Prioritize robust security measures and offer risk management solutions, including technology that detects and prevents fraudulent threats.

### Unify Data

Capture and unify full-fidelity telemetry of real user experiences across the entire digital ecosystem, without the need for unreliable sampling.

### Drive Actionable Insights

Receive context-rich, filtered, and prioritized data that identifies and addresses the key challenges of all IT domains.

# Looking Ahead: How to Reimagine Insurance Experiences

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By unifying telemetry from devices, applications, and networks together on a single platform, you can deliver insights and context on user experiences across the entire insurance digital space. Only then, with a modern and unified approach, can you build closer customer relationships and enhance your profitability. However, with many IT teams already overwhelmed by a plethora of challenges, delivering and maintaining this level of observability is no simple task.

Thankfully, there's a way to win the race for customers, reduce risk, and ensure lucrative long-term revenue growth for your business – and it's through technology that empowers your business and its people to unlock the next stage of insurance.

## Start with modernization



Accelerate your digital transformation by modernizing your core policy admin and claims applications.

Transform your call centers by optimizing operations and enabling swift issue resolution. And future-proof your tech environment with an efficient, compliant, customer-centric, omnichannel insurance experience.

## Optimize the employee experience



Minimize errors, improve performance, and realize the full potential of your systems by making staff more effective wherever they are. Strategic optimization of networks, applications, and devices helps you cut costs and streamline operations so your people can do what they do best – resulting in productivity gains across your business.

## Deliver new revenue opportunities



Move from transactional to transformational, as AI driven, omnichannel, end-to-end visibility helps you optimize every interaction and reimagine the insurance journey. Monitor interactions efficiently to deliver the insights that drive enhanced user experience, leading to customer retention and new revenue opportunities.

## Reduce risk, maintain compliance



Create trust that's underpinned by monitoring performance. Deliver regulatory compliance and sustainability. Protect your business against risk through data integrity and a resilient technology foundation. Build your brand by accelerating digital transformation, reducing risk, and optimizing the omnichannel experience. With Riverbed, you can harness the power of advanced technology to develop strong customer loyalty – and step confidently into the future of insurance...





# Better Together: Experience Insured, with Riverbed.

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At Riverbed, we give insurance organizations the openness, composability, and agility they need to cut through infrastructure complexity and transform for the future. Unlike other observability products, The Riverbed Platform integrates data from across the entire IT landscape and captures full stack telemetry on every single transaction across the digital ecosystem.

In fact, we're the only platform that can truly offer real end-to-end visibility. Our solutions give insurance firms the agility and the power they need to reduce IT costs and beat the competition. By associating performance with business metrics, such as revenue, conversion rate and abandonment rate, teams can then refocus their efforts on the most impactful issues at hand.

With SaaS-delivered AIOps, Riverbed proactively surfaces potential issues and automates remediation, enabling IT staff to spend more time on strategic digital transformation initiatives. Not only has this resulted in a reported **20%** increase in employee productivity over **3 years**, but it also means customers can be offered exceptional, personalized experiences that drive long-term loyalty- unlocking more long-term profitability in the process.



# The Power of Unified Observability

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1

**10 of the top 15** largest direct insurance companies in the world use Riverbed.

2

More than **200,000** direct insurance laptops, PC and VDI are monitored by Unified Observability.

3

Riverbed's observability platform is used by direct insurers in more than **170** countries.

“We can measure actual end-user experience, remotely, proactively, and non-invasively – which is especially important because the business cannot afford any interruption into the productivity of the workforce. Having facts and accurate insight, rather than relying on anecdotal feedback is hugely beneficial.”

Joost Smit, Digital Workplace Solution Architect and Engineer, **Swiss Re**<sup>6</sup>



# Discover how Riverbed can help provide a seamless digital experience within the insurance industry.

[BOOK A FREE DEMO TODAY >](#)

1, 5 Deloitte 2024 Global Insurance Outlook

2, 4 KPMG 2023 Insurance CEO Outlook

3 Just Global Research 2023

6 Riverbed Swiss Re Case Study



## Riverbed – Empower the Experience

Riverbed is the only company with the collective richness of telemetry from network to app to end user that illuminates and then accelerates every interaction so that users get the flawless digital experience they expect across the entire digital ecosystem. Riverbed provides two industry-leading solutions: the Riverbed Unified Observability portfolio, which integrates data, insights, and actions across IT to enable customers to deliver seamless digital experiences; and Riverbed Acceleration, which offers fast, agile, and secure acceleration of any application over any network to users, whether they are mobile, remote, or on-premises. Together with our thousands of partners, and market-leading customers across the world, we empower every click, every digital experience.

Learn more at [riverbed.com](https://riverbed.com).

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