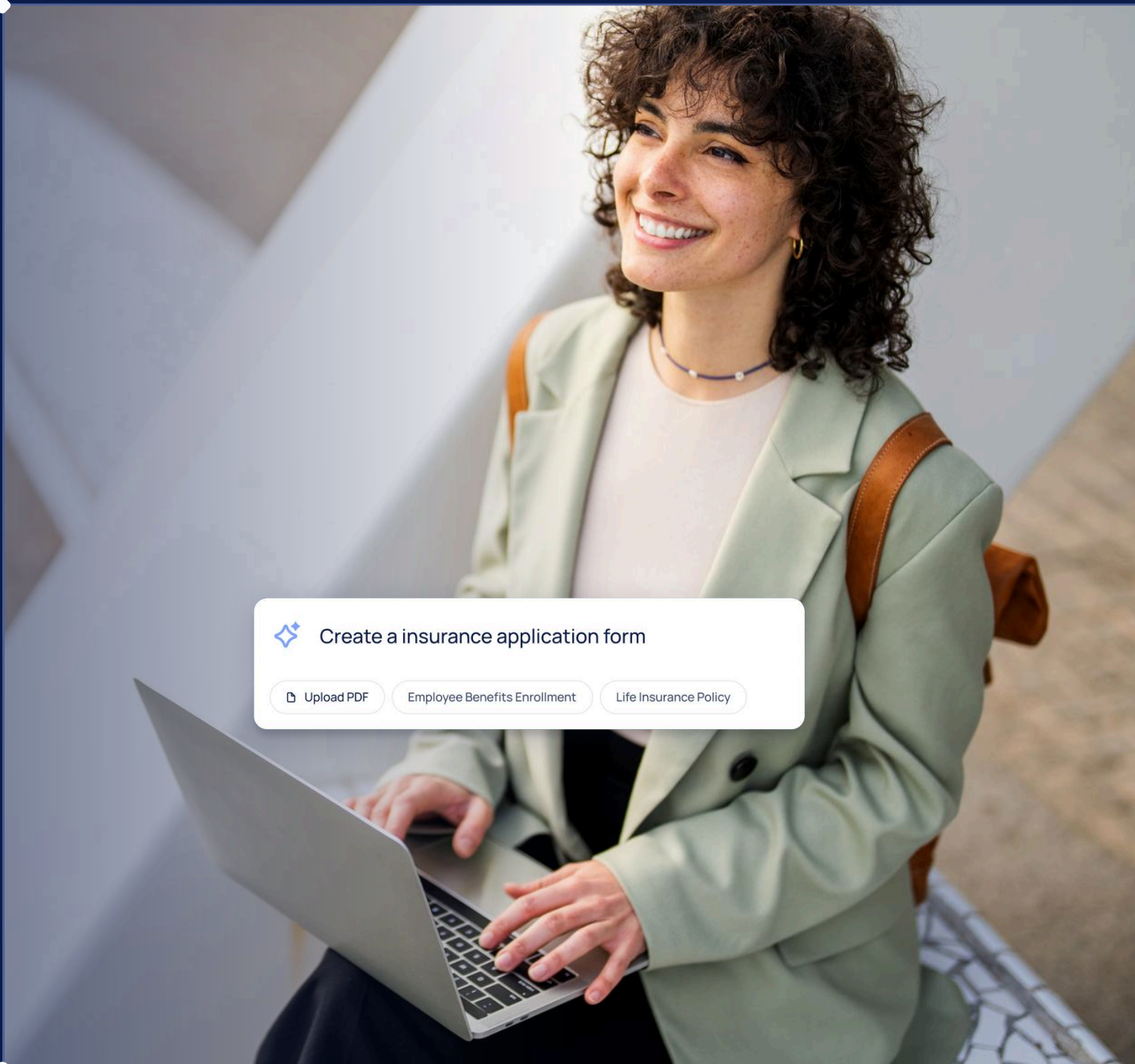


# 16 best practices for customer data collection in insurance



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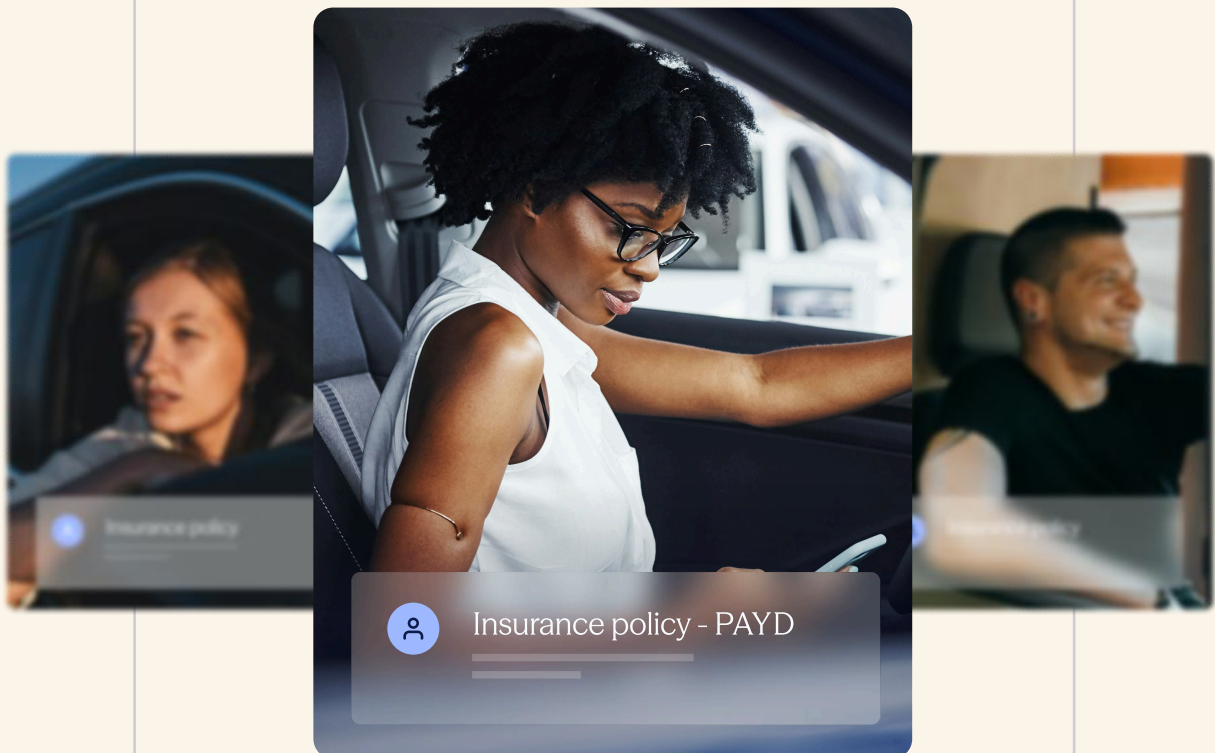
In the digital world, data is king. And when it comes to insurance, collecting high-quality customer data is the prerequisite for doing business. Many core processes from policy onboarding to claims depend on the information and require signed documentation that must be collected from the customer. In the past, most insurance companies collected customer data through paper forms. This was not only time-consuming and inefficient, but also resulted in a lot of errors. The digital age offers new opportunities for collecting customer data.

Online channels provide insurers with a direct connection to their customers and prospects, allowing for the collection of data in real-time. However, some issues remain.

- Customer data collected through digital channels is often unstructured, making it difficult to use for some processes.
- Digital data might be spread across multiple software platforms, making it difficult to get a holistic view of the customer.
- There is a risk that customer data could be accessed by unauthorized individuals.

# 16 best practices for customer data intake in insurance

When it comes to customer data collection, insurers must be strategic to ensure they are adhering to best practices. By following these digital customer data collection best practices, insurers can digitalize their customer data collection process without compromising security or accuracy.





## 1. Define the purpose of data collection

When using digital channels, it's important to consider how the data will be used. Will the data be used for real-time decision-making? If so, the data must be collected in a format that can be easily integrated into the insurer's systems.

Review your workflows and define what data is required for different processes, from policy renewals to claims management.

Answering these questions will help to determine the most appropriate method of data collection.



## 2. Choose the right digital method

Once the purpose of data collection has been defined, the next step is to choose the right digital method.

There are many digital methods of data collection, but not all methods are created equal. Some digital methods are more accurate than others, and some are more convenient for customers

Here are some examples:

- **Online forms**  
are the most common digital method of data collection in insurance. They are relatively easy to create and can be embedded on an insurer's website or shared via email or social media.
- **Email attachments and PDF forms**  
Email attachments and PDF forms are similar to online forms, but they require the customer to download the form, fill it out, and then send it back to the insurer. This process is often cumbersome and can result in lost or misplaced forms. In the back-end, it presents data entry challenges since the insurer will have to manually input the data into their systems.
- **Service and call center interactions**  
Customer data intake can be manually handled when a customer interacts with a company representative, either in person or over the phone. This method is convenient for customers but can be time-consuming for insurers. It also requires a customer to submit signed documents via another method, such as email or customer portal, and is not suited to end-to-end completion.
- **Digital customer portals**  
provide customers with a self-service platform to view and update their information. This method is convenient and can help to reduce the number of customer service calls. This can be quite expensive and time-consuming to develop.
- **Digital journeys for data intake**  
digital data collection method in which the insurer guides the customer through a digital process, such as policy renewal or claims submission. This method is convenient for customers and can help to reduce processing time.

Digital customer data collection is essential for insurance companies. By using the right method, insurers can save time and money while ensuring the accuracy of their data.

### 3. Break the process into manageable steps

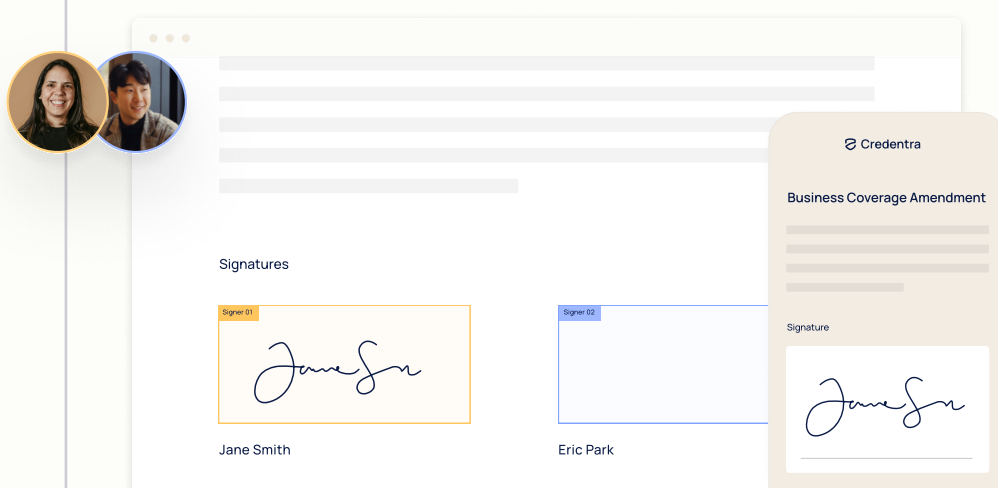
Some forms are long and complex, which can make them daunting for customers to fill out. To overcome this, insurers should break the data collection process into manageable steps. This will make it easier for customers to understand what information is being collected and why. It will also make it more likely that they will complete the form.

### 4. Use clear and concise language

The language used in digital customer data collection forms should be clear and concise. Customers should be able to understand what information is being requested and why. Using jargon or technical terms that customers may not be familiar with will only serve to confuse them and make them less likely to complete the form.

### 5. Offer digital document signing

Digital document signing is a convenient and secure way for customers to sign documents. It also helps to ensure the accuracy of data by allowing customers to review the form before they sign it. By offering digital document signing, insurers can make the data collection process more convenient for customers while still maintaining a high level of security.



## 6. Validate at the point of entry

Data entry errors can occur when data is collected manually. To prevent this, insurers should validate data at the point of entry. This means that the customer's information should be checked for accuracy in real-time as the customer is filling in the form.

## 7. Integrate with your internal systems

In order to streamline the digital customer data collection process, insurers should integrate it with their internal systems. This will allow data to be transferred seamlessly between different departments and make it easier to track and manage. It will also help to reduce the risk of data entry errors.

## 8. Unify all data input into the digital channel

In order to streamline the digital customer data collection process, it is important to unify all data input; that means that customers can complete the entire process in the digital channel.

Customers must be able to complete all the steps required to achieve their goal digitally without having to reach out to a representative, this includes uploading attachments, verifying their identity, and signing the documents.

## 9. Balance self-service and support

Giving customers the possibility to complete the process by themselves doesn't mean that you can ignore the support and service aspects. Make it simple for customers to get support when they need it by providing them with different channels such as co-browsing sessions or phone calls with agents and representatives.

## 10. Offer to save and continue later feature

This feature is especially useful for longer digital customer data collection forms. It allows customers to save their progress and come back later to finish the form. This is convenient for customers and can help to increase completion rates.

## 11. Use progressive profiling

Progressive profiling is a digital customer data collection method that allows insurers to collect additional information about customers over time. This is done by storing customer information in a database and then displaying different fields to different customers based on their previous interactions with the insurer. By using progressive profiling, insurers can gradually collect more detailed information about their customers without overwhelming them with too many questions.

## 12. Use adaptive forms

Adaptive forms are digital customer data collection forms that change based on the customer's input. For example, if a customer enters their date of birth, the form may automatically adjust to display questions about their age range. This is a convenient way for customers to fill in forms as it reduces the need for them to enter redundant information. It also helps to ensure that customers are only presented with relevant questions, which can help to increase completion rates.





## 13. Make the data collection process secure

When collecting customer data, security must be a top priority.

All data collected should be encrypted and stored in a secure database. In addition, customers should be made aware of the security measures that are in place to protect their data. This will help to build trust and increase customer satisfaction.

## 14. Set up roles and access control

Some forms must be filled out and signed by more than one person with different roles. For example, a digital customer data collection form for a life insurance policy may need to be signed by both the insured and the beneficiary.

In order to manage this, insurers should set up roles and access control. This means that each user will only be able to see and edit the fields that are relevant to their role. For example, the insured will be able to see and edit their personal information, but they will not be able to see or edit the beneficiary's information.

## 15. Integrate front-end customer data collection and back-end workflows

According to the latest data, less than 38% of claims can be completed end-to-end on mobile devices. This means that although claims journeys are often initiated digitally, completing the journey requires the customer to have multiple touchpoints with the insurer.

This lack of digital integration can be a hindrance to digital transformation as it creates silos of data and manual processes that are time-consuming and error-prone.

In order to digitally transform, insurers must integrate their customer data collection interfaces with their existing back-end workflows. This will create a single source of truth for customer data and documents, which will make digital transformation initiatives much easier to implement and manage.

**Less than 38% of claims can be completed end-to-end on mobile devices.**

## 16. Focus on digital completion

When using digital channels, it's important to consider how the data will be used. Will the data be used for real-time decision-making? If so, the data must be collected in a format that can be easily integrated into the insurer's systems.

Review your workflows and define what data is required for different processes, from policy renewals to claims management.

Answering these questions will help to determine the most appropriate method of data collection.

# Use digital customer data collection to improve the customer experience

Digital customer data collection can help insurers to improve the customer experience in a number of ways. It can make it easier for customers to find the information they need, provide them with convenient ways to sign documents, send attachments and give them the ability to save their progress and come back later. By using digital customer data collection, insurers can make the process of collecting customer information more efficient and improve the overall customer experience.

The way data is collected is changing, and insurers need to be able to adapt to these changes. Insurers must develop fully digital customer experiences that collect data in new ways. This data can then be used to improve underwriting processes, improve customer service, and make claims management more efficient.



# Build a state-of-the-art UX layer on top of your legacy core systems

A way forward for updating your data collection method is to build a state-of-the-art UX layer on top of your existing processes and workflows. This would give your customers a better experience when interacting with your company, while not requiring any high-profile redevelopment work on your core systems and processes.

You don't have to reinvent the wheel - the UX best practices and approaches have already been worked out. All you need to do is find a company that can help you build the UX layer and then make sure that it is integrated with your core systems.

This is a more manageable option for most insurers, as it doesn't require a huge investment in development work and it can be done quickly. You can start by implementing the UX layer for the customer data collection on channels such as your website or mobile app in a matter of weeks, and then move on to other digital customer touchpoints.

The beauty of this approach is that it can be tailored to your specific needs. You don't have to use the same UX layer as everyone else.

Using the no-code approach allows for a high degree of customization, so insurers can create journeys that are specific to their needs.

This would give your company a modern and up-to-date look, without the need for expensive and long development.

Many companies are choosing this approach, as it allows them to keep their existing systems while upgrading the customer experience. It also allows them to avoid the massive investments required for redeveloping legacy systems from scratch.

# Reduce time to market for new products and services with no-code

No-code/low-code development tools can help insurers reduce the time to market for new products and services.

These tools allow for the rapid development of digital customer experiences that are seamlessly integrated into the way you work without the need for coding. This means that insurers can launch new data collection processes much faster than traditional methods would allow.

No-code/low-code tools also allow for the easy integration of digital customer experiences with back-end systems. This means that insurers can launch new digital customer journeys quickly and easily, without the need for complex coding.

EasySend is a no-code platform for creating digital customer experiences, enabling any organization to streamline data collection and integrate it directly into their existing workflows.





EasySend is a no-code platform that empowers enterprises to digitize complex customer-facing processes. Fast. From insurance onboarding to banking workflows and investor journeys, we help teams build secure, compliant, and dynamic digital experiences in days, not months.

Learn more at [easysend.io](https://easysend.io)