

Comarch makes your insurance front-office fully digital

Digitalisation is no longer an option. It is expected

We use more and more digital tools in our daily routines. We've grown accustomed to them and simply expect the same level of digitization in any organization we interact with on a regular basis – be it our employer, bank, telecom operator, or insurer. Digitization becomes a must.

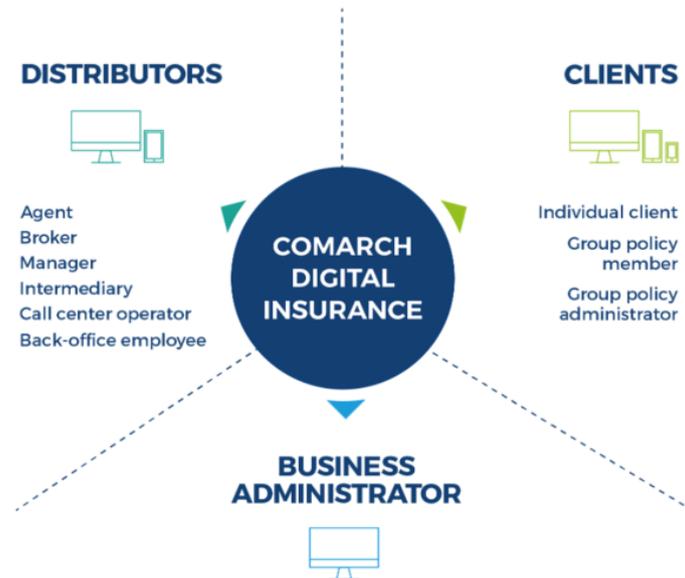
Even though the insurance sector has been disrupted by new technologies in recent years, it is still lagging behind other financial institutions. Insurers are not very eager to deploy new front-office and back-office solutions. But there's no denying: digitization can facilitate all stages of the insurance value chain.

'For software providers, digitization of the insurance business means building a complete digital ecosystem that can comprehensively handle sales and service processes both on the sales force and the end-customer sides. It is high time to make better use of digital tools in the insurance industry, argues Małgorzata Moderacka, Insurance Product Manager at Comarch. 'Think about mobile-first generations who will soon become insurers' customers. Insurers must take active part in the digital transformation to meet their demands', adds Ms. Moderacka.

Comarch's proprietary front-office platform for insurers supports insurance sales force in their day-to-day activities, and comes with a direct sales channel and customer portal. The platform, Comarch Digital Insurance, supports agents, brokers or intermediaries and helps them not only advise on and sell insurance products but also provide post-sales services, manage tasks and monitor business performance.

[Comarch Digital Insurance](#) also allows insurance customers to smoothly purchase policies online and effectively self-manage their insurance product portfolio. Thanks to the omnichannel approach, both salespeople and customers can switch channels and resume the selling/purchasing process anytime and anywhere, which makes it more effective and user-friendly. The solution also has dedicated features for group insurance members and group policy administrators.

'Thanks to the access to Comarch Digital Insurance on smartphones, tablets or laptops, insurance customers can check policy prices unassisted, and purchase the chosen insurance variant. What is important, they can also ask for support from an agent or a call center employee any time. Moreover, insurance sales force is able to carry on with the purchase process started by the customer or just supervise it', says Małgorzata Moderacka of Comarch.



Comarch Digital Insurance was designed from the start as one comprehensive solution to provide salespeople with all crucial features supporting their everyday work, and give customers a self-service portal to purchase covers and manage policies. The solution was extended step by step from just an agent portal to a full platform for both [distributors](#) and [end-customers](#). The decision to broaden the system’s scope was made due to current trends focused on digitization, omnichannel and customer-centricity in line with recent Gartner and Celent reports. Comarch Digital Insurance is continuously expanded according to the product roadmap, where all improvements result from market research, in-depth analysis and user experience best practices.

A wide range of techniques were also used to design and test the solution. The UX department analyzed benchmarks and used qualitative research which resulted in better insights into real users’ needs. Comarch Digital Insurance was not only tested by experts but also regular people working with the solution in the lab, and any problems they had encountered were quickly resolved.

‘Our company has been awarded for carrying out a complete digital transformation for one of major insurance groups in Italy. This took place at the Italy Protection Forum, an annual event dedicated to welfare, health and life insurance, running under the auspices of EMFgroup, a local consultancy specialized in financial services. The merit is related directly to Comarch Digital Insurance’, highlights Ms. Moderacka of Comarch. *‘We’ve also been mentioned in “The State Of Digital Insurance, 2019” report by Forrester – as one of “digital experience platform providers”’,* adds Moderacka.

Comarch prides itself on being one of the leading software houses in Europe with over 6,000 employees worldwide and thousands of successful projects carried out for the largest international brands. With 20 years’ experience in the industry, Comarch Financial Services, a business unit within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets. Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset

management companies in more than 30 countries. Our client list includes AXA Luxembourg, UniCredit, Aegon, BNP Paribas, Ergo, Oney, Allianz, and more.

Read more: <https://www.comarch.com/finance/insurance/comarch-digital-insurance/>