

What agents are really asking for?

3 digital imperatives
life insurers can't ignore

In brief:

- 01 Insurers can help to solve agent concerns about increasing market reach, selling more policies and better servicing clients with user-friendly field marketing tools that don't overwhelm.
- 02 To reverse declining life insurance adoption, insurers must empower both agents and customers equally with a compelling, easy-to-understand and transparent value proposition powered by digital tools.
- 03 Agents with real-time insights, access to field sales and marketing tools, streamlined customer onboarding and customer service drive best-in-class experience.



Just 51% of consumers reported having life insurance in 2024, compared to [63% in 2011](#). American consumers cite cost as the primary reason for the change, and yet more than half (54%) of those that believe life insurance is too expensive admit their assumptions are based on a gut feeling or guess.

To counter this decline in consumer interest, life insurers must change public perception and reignite trust in life insurance, which starts with your most important advocates: your agents.

On the front lines of educating consumers, agents are too often constrained by siloed, legacy and cumbersome processes and technology. This handicap hinders their ability

to deliver clear, compelling messages about the value of life insurance products. Outdated technology also serves as a barrier for consumers who site long wait times to speak with customer support, or their inability to access and make changes themselves on their policies.

The solution lies in reimagining the self-service experience for the customer (with their agent in the loop) through a connected digital ecosystem. By investing in modern, seamless distribution and servicing platforms — where quoting, underwriting, and claims servicing are intuitive for both agents and insureds — life carriers can empower agents to spend less time on administrative tasks and more time building meaningful customer relationships.

Full spectrum solutions fuel agent growth

There are three main areas of concern for life insurance agents looking to grow their business: expanding market influence, enhancing operational efficiency and providing strong customer service. Insurers that equip agents with modern digital capabilities to help them to achieve these goals and facilitate their [ease of doing business](#) will remain relevant and successful in the decades to come.

Here are three areas of concern life insurance agents consistently say they need support on:

1. “I want to increase my market reach.”

Most agents are not marketers by nature or trade — they are salespeople who engage with their customers and hope to close the deal. As they grapple with how to expand their presence and reach beyond their family, church and closed-net ecosystem, carriers can help by responding with localized, field marketing campaigns for agents to activate in their communities.

Providing agents with third-party marketing contact lists that align with their target market or pushing notifications that inform and remind them of local

associations that could benefit from their services, for example, give agents scalable models for success.

Case in point: One life insurer offered their 10,000 advisers and agents a white label marketing service via subscription model to help boost sales and revenue. The low monthly payment granted agents and brokers access to tailored, quality, effective marketing campaigns that expanded their top of funnel while digitally nurturing prospects through the purchase journey.

The utilization of AI alongside internal and third-party data can help agents expand their reach as well. For example, one sophisticated AI tool leverages a large consumer database to target audiences and offers a multi-channel marketing approach to support agents in strategically growing their reach. Other AI-driven technologies automatically identify the specific products and demographics an agent sells well, enabling insurers to reinforce and support successful agent activities.

How are you as an insurance carrier helping agents increase their market reach?



2. “I want to sell more policies faster.”

A positive sales and onboarding customer experience is central to improving the rate of sales in every business. Life insurance is no exception. Policy holders who have a good experience with an agent are more likely to refer them to friends, family and colleagues. Understanding the roadblocks of the onboarding experience are a first step in eliminating them.

The top three onboarding challenges faced by retail life customers are:²



Complex terms and conditions (35%)



Complicated and lengthy application processes (27%)



Delayed underwriting (25%)

In the [“Capgemini Financial Services Top Trends 2025: Life Insurance.”](#) insurers told us that data-driven distribution tools are their top priority in their quest to better onboarding processes for agents and insureds. More specifically, carriers are looking at optimizing and improving access to three core technologies in the agent toolbox to achieve seamless, positive consumer onboarding experiences:

1. Centralized CRM systems
2. User-friendly field tools
3. AI-powered predictive analytics

Robust digital technologies and unified CRM systems provide agents with integrated customer data, enabling them to deliver personalized recommendations that build trusted customer relationships over time. Effective CRM solutions also provide lead nurturing and management while generating instant quotes that allow agents to manipulate data and outcomes on the fly.

On the front end, agents actively closing new business have a greater success rate if they are equipped with streamlined, fast and easy-to-use field tools for marketing, sales and onboarding. This TechnoVision 2025 Report outlines how the financial services industry is undergoing a rapid transformation, driven by evolving customer needs and the emergence of innovative technologies.

Imagine a life insurance agent is meeting with a new prospect in their home. The customer expects immediate clarity about what a life insurance policy will cost, the coverage details and the benefits it offers. During the conversation, the prospect decides they don't want to spend \$100 a month for \$1 million in coverage, and they want to know how much coverage they can get for a \$60 monthly payment instead.

When an agent is equipped with field service tools that enable them to seamlessly input and update unique client variables and show customized projections and accurate quotes, they have what they need to move the sale forward right at their fingertips. If the agent must navigate multiple front-end systems to get a prospect list from one, input data into another and generate a quote from a third, they waste precious time and risk losing out on a sale because the customer walked away in the process.

Predictive analytics can further identify cross-selling opportunities and assess risk profiles for personalized life insurance recommendations. If a prospect or client recently has a life event, like a baby, for example, the system would analyze customer data to inform the agent on cross-selling opportunities.

AI-enabled financial planning tools can offer real-time product comparisons, suggest optimal coverage and visualize long-term scenarios, helping customers understand their options and empowering them to make more confident decisions on the spot. Insurers can maximize their investment in AI tools by incentivizing customer data sharing through personalized financial wellness solutions, integrating data sources and deploying intelligent chatbots that enhance transparency by clarifying policy terms.

Which tools are you employing to aid agent engagement with their customers?

3. “I want to provide my clients with a best-in-class experience.”

Beyond the sale, agents are challenged with providing customer-centric service experiences that promote loyalty, facilitate up-selling and cross-selling opportunities, and encourage customers to become a part of their broader referral and marketing network for years to come. Simply put, the same level of support and easy-to-use digital field tools that supported onboarding must extend through the lifetime of the policy they sold.

According to our report, the top two service challenges faced by life insurance customers include:³



Long wait times to speak with customer support (22% of retail customers; 32% of group customers)



The inability to self-serve policy changes (20% of retail customers; 28% of group customers)

In both cases, a strong and robust digital platform in which both agents and insureds can access accounts with ease, backed by the online support needed to self-serve when they want to transact, is the ultimate goal.

During the lifetime of the policy, insureds and agents

most commonly **experience long wait times to speak with customer support** during the claims process. Three of policyholders' main frustrations with the claims experience are:³



Complicated claim application processes (35% of retail customers)



Challenging access to customer support (34% of group customers)



Lack of clarity on claim status and requirements (35% of retail customers; 38% of group customers)

Deploying intelligent platforms for a richer claims experience is a top priority for 38% of life insurers seeking to respond to policyholder concerns.³ Legacy technology constraints and siloed data make it difficult to quickly deduce claims status and offer alternative payout options, such as converting a claim into a new policy or executing a partial payment.

When **self-service changes** like adding a beneficiary, increasing coverage or changing their address is made difficult for policyholders, they ask their agent to facilitate the change. The problem is that agents often don't have any more access to the insurer's contact center than the insured does. So, to get even the simplest transaction completed, the result is a lengthy, negative experience for the agent and the customer while increasing insurers' costs to maintain robust contact centers.

Insurers that equip agents with streamlined digital tools for serving clients save significant time, resources and staffing, while agents are empowered to deliver a top-notch customer experience at each client interaction, no matter when and where it takes place.

Life insurers that operate with consolidated, customer-centric tools can execute cross-sell and up-sell opportunities. When there's a change in a customer's address, for example, ideally, the back-end system automatically signals a notification in the agent's portal that the insured's recent life change may necessitate additions to their coverage. AI technology can make further intelligent recommendations that enhance agents' ability to offer personalized, value-added services that simultaneously strengthen client relationships and increase profitability.

To achieve this customer centricity both when there are long wait times for customer service and in the case of self-service policy changes, digital systems enablement is key. [Features to look for include:](#)

1. Streamline all policyholder data across policy administration systems, claims management, customer service and digital platforms into a centralized data lake to support digital and field channels.

2. Segment policyholder information in real-time to ensure consistent, accurate profiles that enable efficient customer relationship management.

3. Predict customer needs and behaviors and recommend personalized product solutions by leveraging data analytics and AI-driven insights and trends.

4. Ensure data integrity and security while complying with regulations through resilient governance, encryption and regular audits.

Carriers that focus on reducing complexity and improving real-time visibility into policyholders' claims status and more through digitization will improve both agent and customer experiences. AI-enabled copilots can help insurers:

- Improve beneficiary access through user-friendly digital experience by engaging them before the claim event
- Enable seamless transitions between AI and human agents through intelligent routing based on request complexity
- Automate claim initiation for death notifications for group members through direct integration with employer HR systems
- Point customers in the right direction to get information on their policies and more

A superior claims and service experience hinges on using generative AI to blend empathy with efficiency for swift, accurate resolutions.

Case study: Customer-centric transformation sparks quantifiable benefits for policyholders and advisers

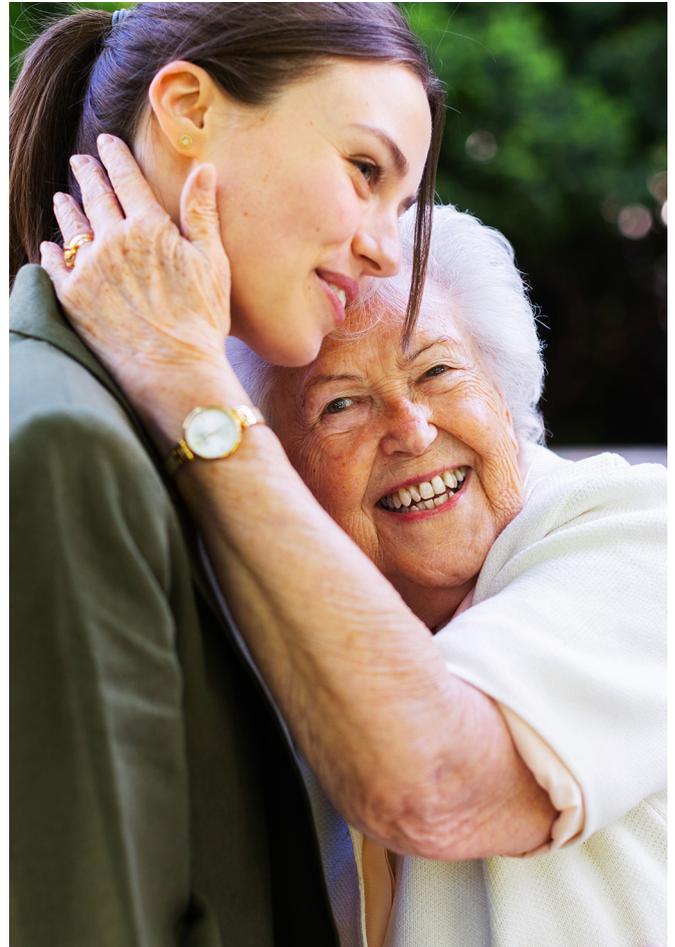
A French insurer teamed up with Capgemini to create superior experiences for policyholders and advisors through digital system modernization.

A European insurer sought to strengthen its position in the savings and retirement insurance landscape by implementing new digital onboarding and contract servicing standards for all life and retirement contract underwriting and servicing journeys.

The insurer initiated a three-year transformation based on seven principles:

1. Put the customer and adviser at the center of the experience design process, prioritizing their pain points, needs and goals above all else.
2. Challenge underlying frameworks, processes and product features to simplify and enhance the user experience while leaving behind unnecessary or overly complicated relics.
3. Leverage customer data to personalize journeys at critical touchpoints to promote positive customer experiences that bolster satisfaction and loyalty.
4. Think “omnichannel by design” to enable a seamless cross-channel experience for all users.
5. Consistently monitor conversion performance from day one.
6. Deploy agility at scale.
7. Rationalize the number of applications used to simplify IT architecture.

By designing a superior omnichannel customer experience, empowering agents and relentlessly monitoring conversion performance, the insurer more than doubled the conversion rate of one mobile self-care journey and plans to commence with additional client journeys moving forward.





Comprehensive digital solutions are key to elevated distribution

As carriers look to increase their market share and thrive amid a volatile life insurance landscape, a positive agent and broker experience is critical to their success. Distribution systems are comprised of many components, and a strong distribution arm requires cohesion among the back-end core system, middle-ware data and analytics, and front-end customer- and agent-facing digital tools. When insurers prioritize holistic distribution transformation, they create myriad opportunities to streamline processes, support agent sales and growth and conserve internal resources.

The best distribution modernization strategy, systems and tools will vary based on your specific business, goals and workforce.

Contact Capgemini today to help with a customized distribution model tailored to your needs with cutting edge technology recommendations.

Meet our experts



Sumit Uppal

*Head of Digital Customer Experience Practice
at Capgemini*

Sumit Uppal is an expert in Digital Experience Technology and Strategy initiatives working across Financial Services, Insurance and Health industries. He brings over 21 years of years of experience supporting several customers across North America and Europe on solving their digitization and digitalization challenges across Experience, Marketing, Sales and Service journeys. He also leads several product and platform delivery teams at Capgemini.



Samantha Chow

*Global Life and Annuity Sector Leader
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Samantha Chow is an expert in the global life, annuity, and benefits markets and has 25 years of experience. She has deep expertise in driving the growth of enterprise-wide capabilities that facilitate transformational and cultural change, focusing on customer experience, operational efficiency, legacy modernization, and innovation to support competitive advancement



Divij Chopra

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Divij Chopra is an expert in the global life, annuity, and benefits markets and leads Capgemini's Life and Annuities Insurance Portfolio for Global Insurance Business. He has deep expertise in driving the growth strategy through digital transformation, with a keen focus on distribution and marketing modernization, digital customer experience, intelligent insights, and experience innovation.

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