Insurance Industry Collaboration 2020: A Look Ahead

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Contents

Executive Summary

What will be the best way for insurers to collaborate in the year 2020? The answer is critically important to each company's ongoing competitive success. The industry has always been a panoply of interactions. There are employees and producers to onboard, products to develop, underwriting practices to update, claims to manage, and as importantly, service to provide to customers and producers in a manner that reflects the always-heightening expectations of the marketplace.

Obviously, stillness is not an attribute anyone would use to characterize the daily behavior of an insurance company. However, each of the communication and collaboration sessions – whether initiated by customers or prospects, or insurance employees, agents, or producers – needs to be managed in a way that benefits everyone involved, including the insurance company itself.

In this future-oriented report set in 2020, we discuss how an insurance company, NSEW, uses a Five Pillar Framework to manage every collaboration session. The Framework is built on the philosophy that it needs to be a collaboration participant-focused solution created through the use of design skills and software engineering. The creation of the Framework is guided by four principles: easy to use, mobile focused, agnostic of form factors and operating systems, and immersive to the extent that a participant feels "emotionally" surrounded by a collaboration solution.

In addition to the guiding principles, the developers' driving premise behind the organization and continual enhancements of the framework is a philosophy that collaborative interaction is content shaped by context. This means the "why," "who," "how," and "when" are informed by the "what": what the objectives are for the collaboration session. The five pillars are the objectives (i.e. the "what"), participants, platforms, capabilities, and data. We discuss each of these pillars in the report.

We believe, and hope you agree, that by using this Framework with its associated pillars or something similar, every insurance company can turn its contact centers and other departments involved with collaboration into dynamic, seamless hubs of customer, employee, and producer satisfaction.

A gentle pulse on a smartwatch triggers collaborative sessions

Pam sensed the gentle pulse on her wrist from her smartwatch a few seconds before she heard the soft melodic tones that she had chosen as an alert signal. Quickly looking at her watch, she saw the face of her administrator and her brief IM with the reminder. It was time to pull the team together to discuss the status of the claims on the calendar for today. Pam, like her colleagues across the insurance company, would use the Five Pillars Collaborative Framework created during 2016 through 2020. (See Figure 1.)

Figure 1: Five Pillars Collaboration Framework
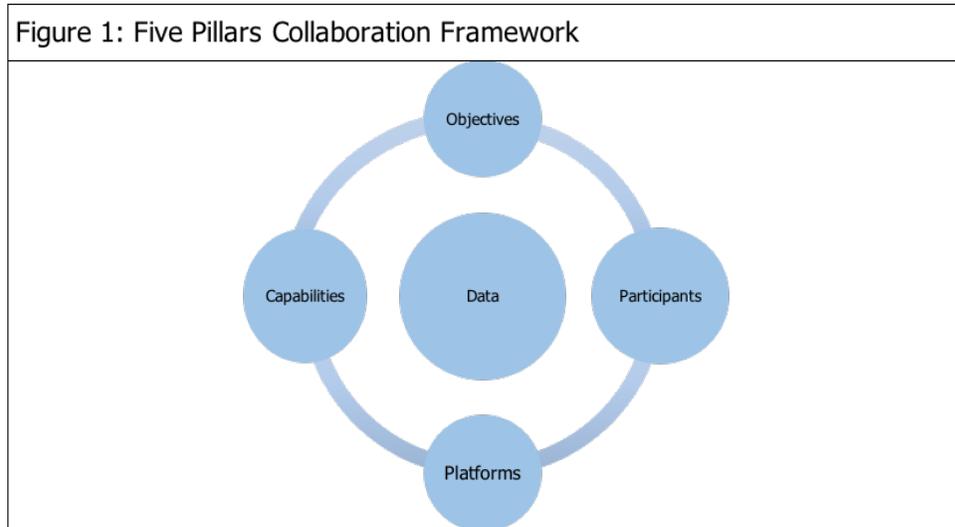
Source: Market Insight Group, Ltd.

Pam knew that although not every person on her team had an alert-enabled smartwatch, her company, NSEW Insurance, had made sure that every member of her team and the rest of her colleagues throughout the various functional departments had smart mobile devices with Five Pillar Framework apps. Further, every NSEW employee had a company-supplied laptop and was authorized to access the framework, whether working in the company or from a remote location. NSEW's independent producers also had access to the Framework, either through a solution integrated into their agency management systems or as apps on their mobile devices

Insurance Collaboration 2020: A Principled Approach

Before calling her colleagues into the collaboration session to discuss today's slate of claims, Pam thought back to the approach NSEW had taken to initially develop the Five Pillars Framework in 2016. NSEW management, with the assistance of NSEW's employees, had begun with the philosophy that the framework should be a collaboration participant-focused solution created through the use of design skills and software engineering guided by four major principles:

- **Easy to use**: Any participant, whether employee, producer, subcontractor, (e.g. third-party adjusters, property remediation specialists, physical rehabilitation specialists), customer, or prospective customer should be able to quickly use the collaboration solution.

- **Mobile focused**: The collaborative solution should fully embrace mobile devices, apps, and interfaces. Of course, the insurer had also wanted the Framework to be usable by participants on desktop computers.

- **Agnostic**: The Framework should be form factor- and operating system-agnostic to enable a participant to use an Android, Apple, or Microsoft device and concomitant operating system.

- **Immersive**: Any participant should feel "emotionally" surrounded by the solution, although not necessarily surrounded by the solution's functionality. This means that the platform should support participants using video conferencing, augmented reality, virtual reality, and holograms that might, quite possibly, be available by 2025.

Delving into the Five Pillars Framework

As all the NSEW employees knew, the Five Pillars Framework had five interdependent categories: objectives, participants, platforms, capabilities, and data. In addition to the guiding principles above, the developers' driving premise behind the organization and continual enhancements of the framework was the philosophy that "collaborative interaction is content shaped by context."

This means the "why," "who," "how," and "when" are informed by the "what": what the objectives are for the collaborative interaction. This the reason for making "Objectives" the top-most pillar of the framework. Data is shown within the four pillars because data isn't a function of any one pillar, but of most – and usually all – the pillars. NSEW continued to use the framework in 2020 because the company believed it helped maintain an edge in getting, servicing, and keeping customers.

Objectives

The objectives for collaborating had continued to grow in number and complexity since 2016 because of changes, including NSEW's:

- go-to-market, marketing, sales and distribution, underwriting, and claim management tactics and initiatives

- number and nature of products, distribution channels, target markets, and digital and social touchpoints

- number and nature of customers, customers' platforms, customers' service expectations, and customers' positions in their life cycles or sales/service-experience cycles

- product line, distribution channels, target markets, digital and social touchpoints, and third-party contractors (e.g. medical rehabilitation specialists, property remediation specialists)

- availability and adoption of emerging technology by customers or employees, including telematics-embedded vehicles, IoT appliances or wearables, drones, augmented-reality devices, or virtual-reality devices

Beyond the possible changes listed above that trigger collaborative interactions, NSEW had ongoing reasons for collaborating within any one functional department (e.g. improving existing processes), between functional departments (e.g. creating a new product), or between functional departments in the home office with colleagues in the field offices and/or agency/broker firms (e.g. track, analyze, and strengthen an existing marketing campaign).
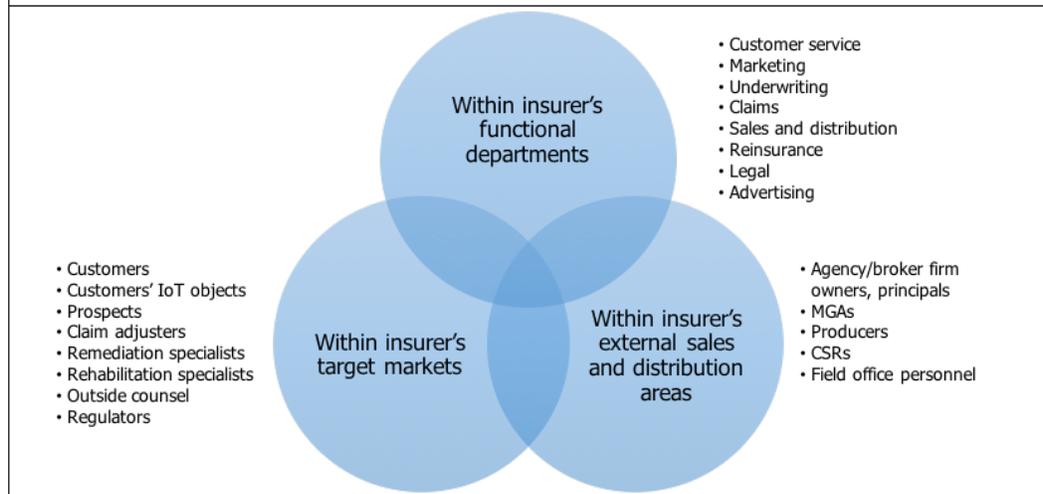
Participants

NSEW realized that the number and nature of customers and employees, whether permanent or subcontractors, who would be participating in a collaboration session would change over time. (See Figure 2.) Moreover, since 2016 NSEW had seen increasingly more "participants" in collaboration sessions that were not human: Internet of Things (IoT) objects, such as vehicles, home appliances, office equipment, palettes of food, pets, and farm animals.

Although none of the IoT objects could engage in conversations in collaboration session (yet), each does provide data about what it does or should do, as well as about whether it should be replaced or what resources (materials and labor) were needed to remediate it back to full functionality or restore it to better health (in the situation of pets and farm animals). As importantly, each IoT object had an owner, manager, or other person responsible for its use, repair, placement, remediation, or rehabilitation.

Another consideration NSEW had taken into account had been the different types of collaborative capabilities that general consumers and the insurer's customers and prospective customers were using. Pam knew the designers and engineers who had created the framework continually monitored the features and functionality of collaboration capabilities, messaging apps, and social media sites available in the general marketplace.

Figure 2: Potential participants in an insurance collaborative session

Within insurer's functional departments
- Customer service
- Marketing
- Underwriting
- Claims
- Sales and distribution
- Reinsurance
- Legal
- Advertising

- Customers
- Customers' IoT objects
- Prospects
- Claim adjusters
- Remediation specialists
- Rehabilitation specialists
- Outside counsel
- Regulators

Within insurer's target markets

Within insurer's external sales and distribution areas

- Agency/broker firm owners, principals
- MGAs
- Producers
- CSRs
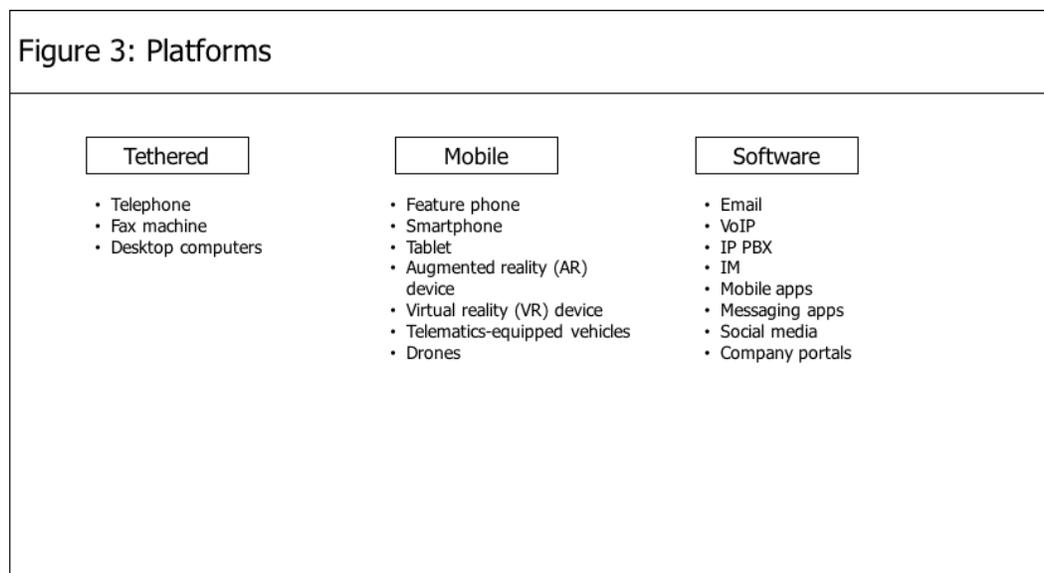- Field office personnel

Source: Market Insight Group, Ltd.

Quite a few of the collaborative interactions that Pam or her colleagues in the various NSEW departments had had included colleagues, customers, and other participants in different locations and time zones, and using different types of computers and mobile devices (including their own devices authorized by the company). However, since 2018, almost everyone participating in a collaborative session, regardless of their location, had been using a smartphone or tablet. A few of NSEW's claim adjusters had also used a new commercial version of Google Glass, augmented reality (AR), and drones to collect real-time streaming video to view and collect loss and property remediation data.

Platforms

For the purposes of this report, platforms represent artifacts (whether hardware or software solutions) that enable a person to use, generate, and share information in a collaborative session. (See Figure 3.) The Five Pillar framework is built to accommodate any of the platforms shown in the figure.

Participants using desktop computers could share a full range of real-time and near-real-time information from emails, documents, and GIS maps to sound, pictures, and video. Moreover, NSEW knew that requiring participants to be tied to a desktop was neither effective nor efficient. That was the reason one of the framework's principles was to embrace mobility. The mobile and software platforms also enabled participants to use, generate, and share the same full range of information during a collaboration session that they would if they were using desktop computers.

However, since 2016 most participants in NSEW's collaboration sessions had favored the messaging capabilities in the Framework because they already had general messaging apps on their own smartphones and tablets.

Figure 3: Platforms

Tethered	Mobile	Software
• Telephone • Fax machine • Desktop computers	• Feature phone • Smartphone • Tablet • Augmented reality (AR) device • Virtual reality (VR) device • Telematics-equipped vehicles • Drones	• Email • VoIP • IP PBX • IM • Mobile apps • Messaging apps • Social media • Company portals

Source: Market Insight Group, Ltd.

Capabilities

The number of capabilities in the Framework had continued to expand since the first version of the solution had been made available in 2016–2017. (See Figure 4.) Building off of the initial release, participants were now able to access a plethora of capabilities, including using mobile apps to initiate, join, rejoin, and record collaborative sessions (not shown in the figure).

Pam and her colleagues appreciated the ability to tag each collaborative session and search for specific sessions using the tags to bring applicable content or discussion into a current collaborative session. Other than these "meta" capabilities, which had been used more than the developers originally thought they would be, Pam and her colleagues had used many of the capabilities supported by the Framework. Many times, Pam and her coworkers had extracted data from the insurer's systems of record (SoR) and then integrated the data into the insurer's systems of engagement (SoE), including the company's customer engagement/relationship management systems.

Pam knew that her colleagues in marketing used a fuller range of data integration, including the capability to generate analytical insight during a collaboration session and then integrate the data from the insurer's systems of insight (SoI) into the SoEs.

Figure 4: Collaboration capabilities

- Tagging each collaborative session
- Storage, searching, and access to collaborative sessions
- Click-to-chat (voice)
- Click-to-text (IM)
- Co-browsing
- Presence
- Voice recognition
- Calendaring
- Employee directory
- Messaging

- Participant recognition (including IoT object)
- Real-time video viewing, capture, and storage
- Content pushing to anyone or all participants
- Document annotation/telestration/editing
- Indexing/search/access to content used or generated during the collaboration session
- Links to external content (e.g. web sites, social media)
- Integration of data flows between SoE, SoI, and SoR
- Seamlessness between two or more collaboration frameworks (if applicable)

Source: Market Insight Group, Ltd.

The CSRs used the capability to annotate specific parts of a document, including showing the customer where to sign (using e-signatures, which were also supported by the Framework). Corporate customers had told CSRs and producers that they appreciated having content pushed to them during collaboration sessions and being able to co-edit documents with the CSRs or producers. NSEW knew that these capabilities helped to provide a "sense of immersion", which was one of the principles guiding the development and enhancement of the Framework.

If an IoT object could "talk", it might also state a similar sense of satisfaction with its ability to participate in the collaborative process by sending content about its inability to function properly, have the content analyzed, and then have a digital remedy sent to it.

Data

Data is the fuel of collaboration. NSEW had created the framework on a foundation of six major data components: meta issues, sources, types, granularity, freshness, and authority. (See Figure 5.) However, NSEW realized that the specifics of the data components would change. The company would continue to enhance the Framework to support the ongoing changes within the data components:

- **Meta issues**: The meta issues include the times the collaboration session began and ended; the types of devices and operating systems used during the collaboration session; and the names, locations, and number of participants in the collaboration session, including the time in and time out of each participant.

- **Sources**: The sources include the data generated during the collaboration session; the data from internal insurance company core administration, CX, financial, and other business systems accessed and used during the collaboration session; and the data from external systems, including the internet and blogs, accessed and used during the collaboration session.

- **Types**: Types include structured, semi-structured, and unstructured data, which, in turn, could include emails, documents, maps, audio, video, and pictures.

- **Granularity**: Granularity includes the level of detail of the data available to, used in, or generated by the proceedings of the collaboration session.

- **Freshness**: Freshness relates to the age of the data available to, used in, or generated by the proceedings of the collaboration session. The Framework should be able to support real-time data, including streaming real-time video.

- **Authority**: Authority relates to the authority each participant has to see, use, or edit specific company, client, prospect, producer, or other data available to, used in, or generated during the collaboration session.

Figure 5: Data aspects
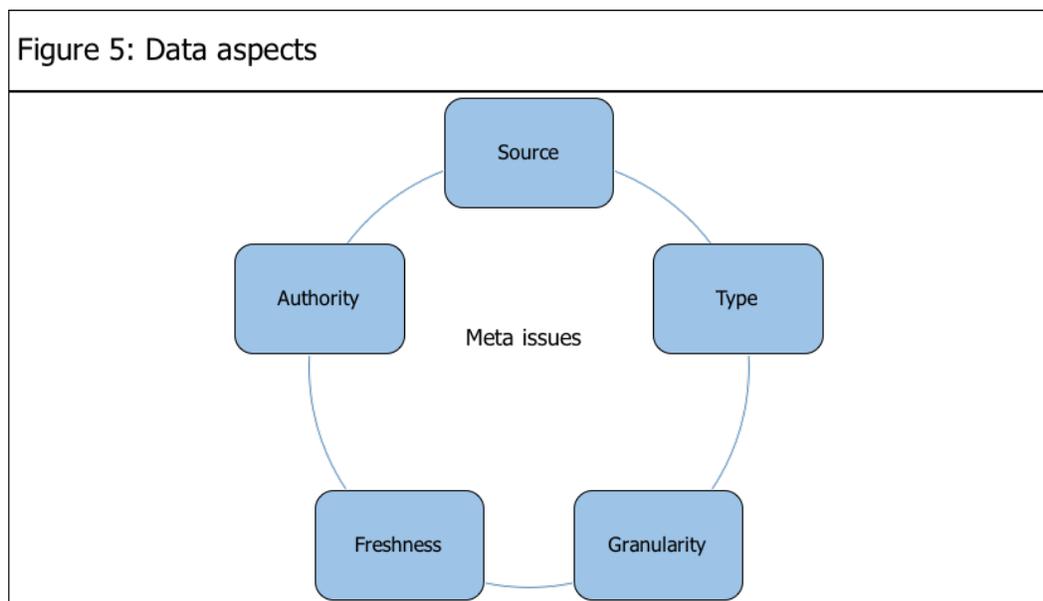
Source: Market Insight Group, Ltd.

The Framework produces superior customer experiences

As Pam and her team considered the number and nature of the claims they had been discussing that morning, she thought of the numerous examples of how using the Five Pillar Framework had resulted in a superior customer experience. Customers weren't aware of the magic happening behind the curtain. But customers were very aware of being able to connect and interact with the NSEW professionals to efficiently and effectively resolve the problem or request that had driven them to reach out to the insurer.

Pam and her colleagues knew how the magic worked. They knew that with NSEW able to integrate all five components – objectives, participants, platforms, capabilities, and data – into a seamless, omnichannel environment with different types of communication and collaboration among employees, producers, specialists, and customers occurring simultaneously, customers were almost always impressed.

Transforming the customer journey into an easy trip for customers and NSEW

Pam remembered two specific instances when NSEW had been very happy that it had made the investments to build and continually improve the Framework. These instances had occurred during two different parts of the customer journey (see Figure 6) and in two different parts of NSEW's company: The customer service department and Pam's claim management department.

Pam knew that NSEW had used, and continued to use, the Framework to support all activities of the customer journey, including helping prospective customers become aware of the need for insurance, evaluating NSEW's policies, making the choice to buy an NSEW policy, using the policy (whether by supporting administrative requests or guiding customers through the entire claims process), transforming rants into recommendations, and striving to turn customer terminations into retained business.

The Framework, through its essence of helping customers through every step of the customer journey, had transformed NSEW's contact center into a dynamic hub of customer satisfaction. The Framework played a similar role in enabling NSEW to serve and retain the company's agents and brokers.

Figure 6: Customer journey
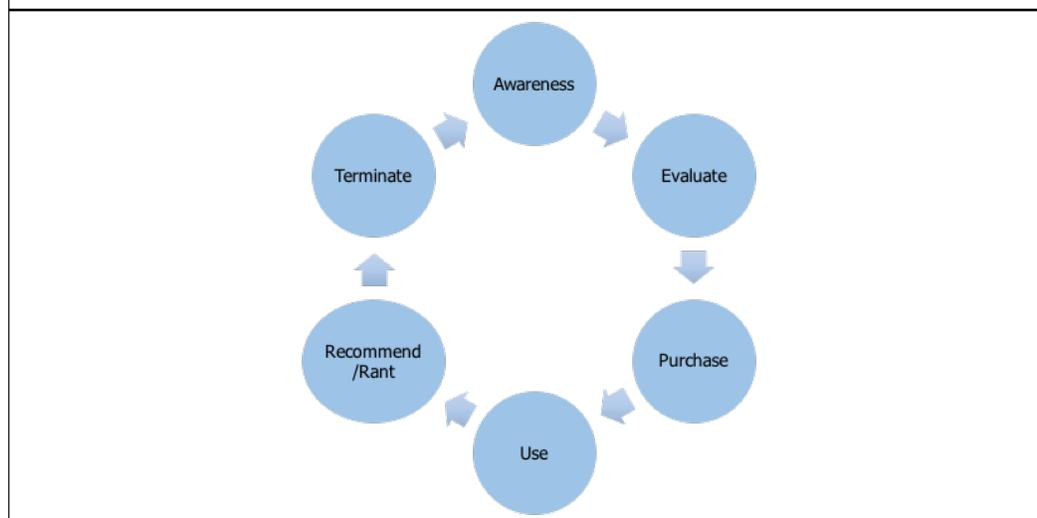
Source: Market Insight Group, Ltd.

Buying a second insurance policy

Sam, one of the CSRs in NSEW's home office customer service department, got a call from Colleen, one of the company's agents. Colleen told Sam that she was in the field at a local Starbucks near her office, using her smartphone to talk to one of her clients, Robert, about purchasing a second policy from NSEW. She had some of Robert's historical information from the agency management system, but she needed further information. "Not a problem," Sam said. "Just let me know what you need." Sam heard Colleen tell Robert that they would have the information in a few seconds. Sam pulled the policy information from NSEW's systems of record and Robert's past CSR interactions from NSEW's systems of engagement.

Colleen agreed that Sam should open a video collaboration session tying Robert and Colleen together with Sam. After Sam did that, he asked Colleen and Robert if Robert wanted to see the details or overview of the historic policy information. At this point,

Robert wanted to see just the overview. Sam put that content onto a screen in the video session. Sam annotated the key points of the overview. During all of this interaction with the three of them, Robert had been IMing Colleen with other questions, and at one point suggested that he remembered some questions about new NSEW policies that he had previously called and asked about with another CSR. Colleen asked Sam if he could search for and bring those previous interactions into their collaborative video session. Sam did a quick search using Robert's name and found several telephone sessions between NSEW's CSRs and Robert. Sam asked Robert if he could remember the approximate time period, and after Robert told him the months, Sam brought up the telephone sessions, put the vocal tracks onto another screen, and played them for the three of them to listen to.

Hearing his voice and previous questions spurred Robert to ask a few more questions while he had both Colleen and Sam in the current collaborative session. Now Robert knew he wanted to purchase a second policy. Colleen reminded Sam about the policy application and regulatory documents she needed from NSEW. Sam pulled the necessary digital documents together and "put them" into the collaboration session. Colleen clicked the download button and brought the documents into her agency management system. She also showed Robert where the download function was located in this session so he could download the documents into his content storage. Robert downloaded the documents into Box and told Colleen and Sam he'd read them carefully later. She told Robert that she was available if he had any further questions.

Before the three of them signed off from the session, Colleen asked Sam to open the specific pages requiring signatures. Colleen then annotated the portions of the document to show Robert where he needed to sign. She told Robert that he could sign digitally and then send a completed application back to her. Colleen also reminded Robert that NSEW could store the completed policy document in Box or any other cloud content storage.

Later, after Robert had sent the completed paperwork, Colleen stored the documentation in her own agency management system. She double-checked with Sam that NSEW had received the documentation and begun the commission process. Sam assured her that it had been taken care of and that Robert's updated information, including the content and conversation of the three-way collaboration session, had been tagged, including keywords and phrases, and stored in NSEW's CRM and policy administration systems.

Filing an insurance claim

Pam's team knew that a claim file not only grew quicker than most of her colleagues in the other NSEW departments realized, but also contained a mixture of various types of real-time, near real-time, and systems of record and systems of engagement information. The cornucopia included the first notice of loss, SIU investigation documentation (if fraud was suspected), adjuster-typed forms and rough hand-written notes, phone calls between and among a large number of people (e.g. claimants, claim adjusters, property remediation specialists, medical providers and other healthcare specialists, and lawyers), and pictures and videos of the damaged areas of the claimant's vehicle, home, business facilities, or stolen assets. The kicker was that any, and sometimes all, of the information had to be quickly brought into a claim collaboration session.

Alex, one of Pam's claim team members, looks forward to using the Five Pillar Framework to resolve NSEW's client claims issues. Jacqui and Steward have been NSEW clients for many years. During the last snowstorm their home suffered significant water damage from ice dams. Water was flowing smoothly through several ceilings of their home, as if the home had been turned into a water park. As the water cascaded

down the walls and ceilings, Jacqui took video pictures of each impacted room with her smartphone.

When the waterfall turned to a trickle, Jacqui and Steward called their NSEW agent, John, who in turn contacted Alex in Pam's claim department. Jacqui told them what had happened, and that she had captured the water flow on her smartphone. Alex opened a video collaboration session, and, after tying all three of them into the session, showed Jacqui the icon to use to upload her video. As John and Alex watched the video showing the falling ceilings and drenched wallpaper in real time, Alex decided to bring in one of his colleagues who was a specialist in severe home claims. Using the requisite keywords, Alex did a quick search of his directory (off to a side of the collaboration session; neither John nor the claimants could see) and found two colleagues who were available.

Alex chose the colleague – Devon – who knew the geographic area better than the other claim experts. He IMed Devon through their internal chat capability, told him what was happening, and asked if he would join the larger session. After introducing himself, Devon asked Jacqui and Steward when he could come and see the damage in more detail. They agreed on a day and time, and Alex and Devon both put the home site meeting in their respective calendars.

While everyone was in the collaboration session, John asked Alex to show everyone the policy details on one of the screens in the collaboration session and point out the major points of the home insurance coverage Jacqui and Steward had in force. Alex extracted the policy from NSEW's systems of records, including previous claims that Jacqui and Steward had filed, their amount, and the final disposition of each claim. Alex showed the highlighted points of coverage to everyone. However, he kept the claim history information in a part of the collaborative session that only he, John, and Devon could see and comment on without the claimant's knowledge.

Devon suggested that it might be helpful to reach out to one of NSEW's third-party home restoration experts to bounce ideas off of during the home visit. Jacqui and Steward thought that was a good idea – anything to get their home back to some semblance of normalcy as quickly as possible. Devon used one the external general-market messaging apps the Framework supported, and, as luck would have it, Herbert was available on the same date everyone had agreed to before.

They all discussed what had happened and agreed to meet at the planned time and place. After Herbert and Devon left the session, John and Alex agreed to pull the claim forms and other required documentation from NSEW's systems of record. Alex put the forms into the collaboration session, showed Jacqui and Steward where they needed to spend more time reading, and then, using a claim notice form, walked them through how to fill out the form and discussed what information NSEW required beyond the video. He told them that Devon would take his own notes and help them complete the notice-of-loss forms if they required.

After everyone left the session, Alex tagged the key parts of the collaboration session, including the entire conversation, the names of the people involved, the claimant's video, the content used during the session, and the dates of Devon's and Herbert's planned home meeting.

This was one claim that Alex figured would have a fairly long tail. He knew there would be further collaboration sessions with specialists who restored property, and possibly with merchants who sold furniture, appliances, and whatever else Jacqui and Steward would

purchase. He imagined the client's surprise when they found out NSEW could show them pictures (in the Framework, of course) of furniture, appliances, and whatever else they needed to purchase.

Challenges collaborating in 2020 and the years ahead

The Framework developers and upgrade committee knew there were two major interdependent challenges NSEW had to continually resolve: acceptance and support.

Acceptance

Acceptance encompasses an insurance company, its plethora of potential participants working within and across the various functional departments, and external stakeholders (e.g. customers, prospective customers, claim adjusters, reinsurers, and regulators) using the collaboration Framework. Expressed simply, resolving the acceptance challenge is entirely about doing what is necessary to overcome cultural inertia. But identifying and implementing the initiatives required to overcome the inertia – within NSEW, throughout is distribution channels, and among customers, prospects, and other external stakeholders – is far from simple.

Support

NSEW continually brought its resources – software engineers, designers, employee time-to-test upgrades, and budgetary approval – to enhance the Framework's capabilities by:

- developing and deploying new training videos for employees, producers, and customers

- improving the access, use, and integration processes for the data needed or generated during a collaboration session

- monitoring collaboration trends in the general marketplace to decide what collaboration solutions should be woven into the next version of the Framework.

At this point in time, the Framework had templates that provided pro-forma guidance (but not a requisite script) based on activities within the insurer's value chain to support customer service, product development, claim adjudication, sales campaigns, marketing campaigns, new product alerts for field offices and agency/broker firms, and creation of underwriting guidelines for new products.

But the upgrade committee knew that to give NSEW a stronger competitive edge, the Framework also needed pro-forma templates to support employee-to-customer/-prospect collaboration. To that end, the Framework also had templates that supported activities across the customer life cycle of research, selection, purchase, and use of the insurer's products. A customer could access any of the templates from the Framework mobile app, which also provided video education and video connection with a CSR in an agency/broker firm or the home office.

Taking stock of the 2020 Famework

Humans are a social species. From the cave walls of France to Facebook to the tweet storms and visual broadsides of Instagram and Snapchat, we love to share our thoughts, opinions, and pictures. NSEW management, Framework developers, and the upgrade committee knew they had to continually repurpose the social communication instincts baked into our human essence to resolve business objectives. That was one of the key reasons that design skills had been integral to creating and enhancing the Framework. The Framework had to be approachable – "inviting" people to use it by being familiar,
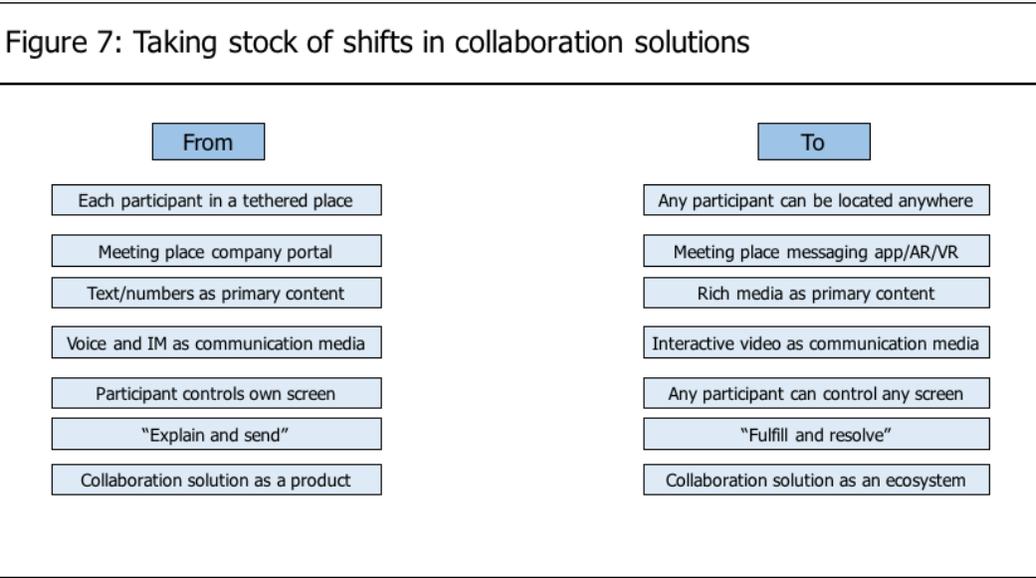
easy to use, and, of course, having its entire set of capabilities available on mobile devices.

When Pam's upgrade committee met, they reviewed the shifts in collaboration solutions that had been occurring through the years until now. (See Figure 7.) The biggest shift they agreed to was viewing a collaboration solution as an ecosystem that could support third-party technology solutions through APIs or a SDKs rather than thinking of a collaboration solution as a product. This philosophy has enabled NSEW to weave in capabilities the insurer had neither the resources or inclination to create or support previously.

Several members of the upgrade committee also appreciate having:

- Fulfill and resolve: This capability enables participants to send documents that are required to complete a transaction or answer a customer's question, annotate the key parts of a document, including where a signature is required, ask the participant to sign it digitally, and then send the completed document back, all within one collaboration session. To provide more help, NSEW integrates video for training or education in the same "fulfill-and-resolve" capability.

- Meeting place within a messaging app, AR device, or VR device: This capability enables NSEW participants, including field-office personnel, agents/brokers, and claim adjusters, to participate in collaborative sessions within these non-traditional meeting places. Everyone using AR and VR devices have commented on the strength of their immersive experiences.

Interactive video as a communication media: As more customers have gotten used to video within Facebook and by using messaging apps, NSEW has found that customer satisfaction has steadily improved through the Framework's ability to support interactive video between the insurance personnel and the insurer's customers and prospects.

Figure 7: Taking stock of shifts in collaboration solutions

From	To
Each participant in a tethered place	Any participant can be located anywhere
Meeting place company portal	Meeting place messaging app/AR/VR
Text/numbers as primary content	Rich media as primary content
Voice and IM as communication media	Interactive video as communication media
Participant controls own screen	Any participant can control any screen
"Explain and send"	"Fulfill and resolve"
Collaboration solution as a product	Collaboration solution as an ecosystem

Source: Market Insight Group, Ltd.

Planning ahead

Looking back at the 2016-2020 enhancements made to the framework

As the current rotating chair of the Framework upgrade committee, Pam planned to ask her colleagues she met face to face throughout the day in customer service, marketing, sales and distribution, underwriting, and IT what enhancements they wanted to see put on the upgrade list. The Framework upgrade committee had a standing meeting monthly using the framework (including real-time video presence) to discuss "what's next". But Pam still enjoyed the warm immediacy of face-to-face meetings over coffee or lunch with her colleagues.

Through the initiatives of the Framework upgrade committee and input from producers, the insurer's reinsurers, and third-party subcontractors (e.g. TPAs, rehabilitation specialists, remediation specialists), NSEW has enhanced the Framework throughout 2016–2020 to reflect new:

- capabilities, encompassing collaborative technologies that are being adopted in the marketplace by consumers (consumers are, after all, insurance clients and claimants, whether of retail or corporate insurance lines of business)

- participants, encompassing non-human stakeholders such as IP-enabled, sensor-embedded physical artifacts (i.e. IoT objects)

- expectations of participants concerning how they expected to collaborate, whether they are employees or stakeholders external to the company

Improvements continually required in the years ahead

NSEW, Pam's upgrade committee, and the Framework's developers know they have to plan ahead to constantly improve the Framework. Whether holograms become a reasonable communication media to support or not in the near future, everyone involved in the planning and development process knows that in the years ahead, the Framework has to be tuned to:

- seamlessly integrate all the insurers' and insurance agency/broker firms' systems – systems of engagement, insight, and record

- manage new types and higher volumes of data from IoT objects the company is insuring, or provide value-add services associated with the IoT objects owned by customers

- provide the requisite storage for all the data accessed, generated, or used in a collaboration system

- get participants into collaboration sessions more quickly

- support new communication media

- improve the mobile Framework app to perform at a "five-nines" level

There is no shortage of challenges in the years ahead. However, NSEW feels that with the Framework, it can successfully meet whatever comes its way.

The Authors

Barry Rabkin is the president of Market Insight group, Ltd., an independent insurance technology analyst firm. Mr. Rabkin's multi-decade insurance career is driven by curiosity and passion to analyze the "why and what" about technology's potential impact on insurance customers, channels, and commerce. He has been fortunate to have worked for almost two decades within the insurance industry, been a management consultant to insurers for a decade, and since 1997 has led insurance technology analyst practices at technology analyst firms in the US and UK. Mr. Rabkin's analyst areas include customer experience, marketing and distribution, social media, mobility, geospatial, and the Internet of Things. He has delivered presentations to insurance and insurance technology audiences across the globe about the role technology does and should play in the insurance industry to get and keep customers.

Chuck Wilson is the vice president of business automation solutions at Interactive Intelligence. Mr. Wilson has 20-plus years of experience helping insurance companies automate processes using document management and voice technologies. Since 2009, Mr. Wilson has led the insurance solutions group at Interactive Intelligence, with a focus on integrating document management, business process automation, and contact center technologies. Prior to joining Interactive Intelligence, Mr. Wilson co-founded insurance document management company, AcroSoft Corporation, which was founded in 1996 and acquired by Interactive Intelligence in 2009. At AcroSoft, Mr. Wilson was responsible for the design and development of the company's software, as well as its integration to core insurance solutions. Prior to AcroSoft, Mr. Wilson spent 5 years at Policy Management Systems Corp., an insurance software provider, where he was a department leader in the document management and voice technology division. There he was responsible for designing, developing, and deploying document management, workflow, and document print solutions for insurance companies around the world, including GEICO, Hartford Steamboiler, Commonwealth Connect Insurance Ltd. of Australia, Norwich Union, Commercial Union, The Co-operators, Tennessee Farm, and State Auto.