

# Silverline and PURE Build a Premier Customer Experience

Learn how PURE is delighting customers, disrupting the market, and building loyalty with Salesforce

The PURE logo features the word "pure" in a lowercase, teal-colored, sans-serif font. A small registered trademark symbol (®) is located to the upper right of the letter 'e'.

Privilege Underwriters Reciprocal Exchange (PURE) is a policyholder-owned insurer dedicated to creating an exceptional experience for responsible high net worth individuals and families. The PURE product suite, includes best-in-class, customizable coverage throughout the U.S for high-value homes, automobiles, jewelry, art, personal umbrella liability, watercraft, and flood.

## Challenges

At PURE, a top business priority is to create what they call an 'exceptional member experience', one that produces member (policyholder) enthusiasm that will yield lasting growth through word of mouth. PURE began using Net Promoter Score® (NPS) to benchmark that enthusiasm and identify ways to create greater value for the membership.

Segmenting PURE's NPS proved that they create an extraordinary level of enthusiasm and loyalty through the claim process, but that claimants yearn for even more 'real-time' information. They also observed that members who never experienced a claim while with PURE generally weren't as enthusiastic as those who did, prompting them to invest in enhancing non-claim interactions and communication. Finally, a disproportionate share of PURE's membership is among the 49% of U.S. adults that connect regularly to the internet via three or more devices, and that they needed to better serve them on whatever device they choose.

PURE wanted a secure private member portal to provide members with online access to vital services and information, all from one location.

PURE teamed with Silverline to create a member portal to:

- Support PURE's commitment to deliver the single best service experience members will ever have
- Provide 24/7 access to important information and documents (i.e., policies, invoices, and insurance ID cards) in a secure, responsive, mobile-friendly online environment
- Make it easy for members to conveniently manage their coverage portfolio for all policies in a single place
- Address the top 20 member service issues and questions, thereby improving member experience while reducing service call volume
- Encourage even more members to 'go paperless'
- Eliminate confusion associated with the billing process
- Enhance the claims process with a transformational level of transparency, real-time information, and human-centric options

## Solution

Silverline leveraged the Salesforce Service Cloud and Communities to create a portal where members now have enhanced visibility and 24/7 access to coverage, bills and claims information. The entire Portal is built on the force.com platform, enabling every employee to deliver outstanding service at every point of interaction.

In order to enhance the claims process, PURE implemented a first-of-its-kind Claims Tracker in the portal. Through it, members are able report losses, upload documents and photos, and communicate with their assigned adjuster and Member Advocate. They can also access real-time status updates, payment history, contact information for vendors and service providers, and details about repairs that have been conducted.

PURE's Claims Tracker provides a level of transparency that is truly revolutionary and unlike anything available in the insurance industry today. Members are provided visibility into the actual notes and statements recorded by their adjusters. They can access real-time status updates, payment history, contact information for vendors and service providers, and details about repairs that have been conducted. They are also able to report losses, upload documents and photos, and communicate with their assigned adjuster and Member Advocate.

## Results

PURE now has a complete view of an insurance policy from conception, through approval and renewal in real time. They receive instant updates when members renew through the portal. The ability for members to access information in one place saves them time by reducing redundant logins and makes it easier to file claims, improving the overall client experience.

As more members continue to use the portal, member call volume is expected to drop by 10-20%. As PURE's membership has grown by more than 40% in each of the last seven years, this decrease in call volume will contribute to valuable operating scalability.

Members can not only get answers to their questions, they can also file claims and even see a picture of the adjuster who is going to come to their house – allowing for added security and peace of mind. Controls within Salesforce also ensure that privacy is maintained and information sharing meets compliance regulations and the entire site is mobile responsive – allowing for a consistent experience across all devices anytime, anywhere.

Just one year after the inaugural member survey, PURE's NPS is trending seven points higher to 65, a truly exceptional result. PURE believes that investments like the member portal are contributing to this increased level of enthusiasm, as they help members stay connected and informed, enable them to access information whenever needed, save them time, and reduce stress.



Silverline really embraced our vision for our member portal. We collaborated to ensure we had the best member experience possible. Because of this, our Portal is more intuitive, responsive, and connected to our business processes than anything we could have imagined.

- Stuart Tainsky, Senior Vice President & Chief Information Officer



## About Silverline

Silverline has real-world expertise in the Financial Services industry, including banks and credit unions, mortgage companies, wealth management firms, investment banks, hedge funds, and insurance companies. We combine strategic planning, implementation, and ongoing support to help clients realize continuous value with the Salesforce platform. To find out more, contact us at [financialservices@silverlinecrm.com](mailto:financialservices@silverlinecrm.com).

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