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Premier Member Editorial: The Future of Insurance Tracking - Technology, Expertise, and the Customer Experience

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Access to digital insurance data, advanced automation, and AI-supported tools is transforming insurance tracking operations. These capabilities reduce manual work, accelerate information exchange, and create a more connected customer experience.

The long-term opportunity extends beyond automating more tasks. Insurance tracking providers must create natural, intuitive interactions that make it easier for homeowners to get assistance, provide information, and complete required actions.

Technology alone cannot address every insurance-related question or situation. Homeowners facing unexpected policy issues, coverage changes, or recovery after a property loss often need a knowledgeable person to explain what is happening and identify a clear path forward.

For mortgage servicers evaluating insurance tracking providers, the number of digital tools a provider uses matters less than how effectively technology, people, and controls are combined to deliver accurate, consistent and reliable outcomes across the servicing portfolio.

Technology should remove friction, not create new steps

The most effective technology makes the insurance tracking process easier for homeowners and servicers. Digital data integrations streamline the exchange of insurance information, while self-service tools allow customers to submit information, find answers, and complete routine tasks. Automated processing can further reduce manual effort, speed verification and eliminate unnecessary steps.

The goal, however, is not to simply automate more tasks. It is to reduce customer effort while improving efficiency, accuracy, and quality for the servicer. A process does not automatically become customer-friendly because it is digital. Repeated requests for the same information, disconnected channels, or unclear next steps can add friction rather than remove it. The best experiences manage complexity behind the scenes and make it clear what the customer needs to do.

Effective technology must also accommodate different levels of digital comfort and different accessibility needs. Self-service options should be intuitive, but they should not become barriers. If a customer

becomes stuck in an endless IVR path or cannot resolve an issue through a virtual agent, there should be a clear and timely route to assisted service.

Technology must also be implemented in a controlled and accountable way. Faster processing provides value only when outcomes remain accurate, consistent, explainable, and aligned with client, investor, and regulatory expectations. Testing, validation, documentation, monitoring, and human oversight are therefore essential parts of responsible innovation. As AI-supported capabilities become more sophisticated, strong governance and clear accountability become even more important.

Some moments still require human expertise

Even well-designed technology cannot anticipate every circumstance. Insurance tracking regularly involves more complicated situations.

Homeowners may not understand why information is being requested, and policy changes can create circumstances that do not fit a standard response. Customers recovering from a catastrophe are often navigating property damage, insurance-related requirements, and uncertainty at the same time.

In these situations, experienced representatives provide context that technology alone cannot. They can listen to the customer's specific circumstances, explain what information is required, clarify what happens next, and help move the issue toward resolution.

Technology can make these conversations more effective by giving representatives organized, relevant information and reducing the time required to gather context. The strongest operating models assign routine activity to technology and enable knowledgeable people to focus on the interactions that require explanation, judgment, and responsive support.

The experience should feel connected

Customer satisfaction ultimately depends on outcomes, not on the technology operating behind the scenes.

Customers remember whether the provider communicated clearly, resolved the issue, and made the process easy. Customers increasingly expect interactions to feel personalized and context-aware.

If a homeowner begins an interaction online and later speaks with a representative, the experience should feel connected. The customer should not have to restart the process simply because the delivery method changed. Delivering that experience requires connected information, disciplined workflows and consistent execution across digital and assisted-service channels.

The strongest insurance tracking programs combine digital convenience with responsive human support and compliance-minded execution.

Independent validation and quality controls matter

Servicers should look for evidence that a provider's customer service and operational approach deliver results.

Internal reporting is important, but objective measurement and independent validation provide additional perspective. Customer satisfaction benchmarks, contact center performance standards, quality

monitoring, process reviews, and continuous improvement programs provide evidence of how the provider maintains service quality over time.

Independent recognition also moves the conversation beyond marketing claims. Awards and certifications do not replace due diligence, but they offer an additional indication that an independent organization has evaluated aspects of the provider's service quality and performance.

The future requires the right combination

Technology should improve efficiency, information quality and customer convenience. Human expertise should remain accessible when customers need guidance, judgment, or reassurance. Compliance, quality oversight, and regulatory discipline should remain central to both.

Servicers should look for insurance tracking partners that use technology to remove friction, simplify complexity, and create more connected customer experiences while providing the knowledgeable, responsive service homeowners expect.

The future of insurance tracking is not a choice between automation and people. It is smarter technology, stronger controls, and experienced people working together.