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# 5 Strategies to Enhance Your Insurance Mobile App

Introduction

Today's consumers expect to engage insurers on their mobile phones, whether it's to apply for a new policy, request a quote or file a claim. But insurers aren't fully meeting customer expectations.

When the digital experience on an insurance app falls short of what we've come to expect from companies like Amazon, customers become dissatisfied and frustrated, leading to app abandonment and churn. And while customers rely on their smartphones more than ever, research shows **mobile solutions are the least used methods** for both new policy sales and claims.

The good news for insurers is that this presents an opportunity for growth. In this eBook, we'll cover these 5 proven strategies for enhancing your insurance mobile app in order to drive customer loyalty, protect customer privacy and increase revenue.

1. **Monitor and analyze app performance**
2. **Simplify the onboarding process**
3. **Keep policy related features front and center**
4. **Deeply understand app engagement**
5. **Make customer privacy and security a priority**

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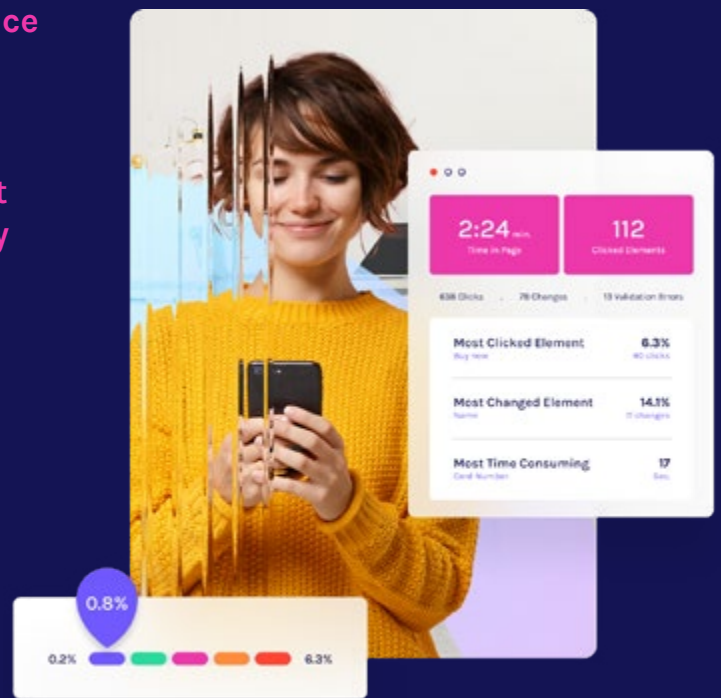
1 Monitor and analyze app performance

Customers expect a smooth, seamless journey while accessing their policy information, applying for a new policy, getting a quote or filing a claim. Slow, unresponsive or crash-prone apps frustrate users, increasing the likelihood of uninstalling or switching to a competitor. Technical issues cause about **11% of all app uninstallations**, so it's critical to identify and correct them as soon as possible.

How to measure app performance

- **Crash analytics**
Crash analytics refers to the process of monitoring and reviewing the crashes and errors that users may encounter while using your app. This data typically includes device information, operating system and app version, making it easier for your product team to identify the root cause and take the necessary actions to improve your app's stability.

Mobile app crash analytics also enables developers to identify and address bugs more efficiently. Checking on the frequency and impact of a bug makes it easier for your product team to prioritize fixes, resolving the most critical and widespread problems before they cause users to abandon ship.

- **Network performance insights**
Making sure your app performs consistently under different network conditions is essential for maintaining a positive user experience. By analyzing the impact varying network conditions have on your app's performance, you can reveal, understand and address issues before they negatively impact the customer journey.

Measuring network performance data allows developers to identify bottlenecks, optimize loading times, minimize latency and improve error handling, so users can enjoy smoother interactions as they navigate between different screens and features.

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By pairing network analytics with the deeper behavioral insights offered by a digital intelligence platform, you can identify patterns of user behavior related to network conditions. For example, you may discover that users abandon certain actions or features when experiencing high latency. Understanding these patterns can help you prioritize the optimizations and feature enhancements that will make the biggest impact on your customers.

- **Device performance monitoring** One of the best routes to understanding your app's performance is to look at how it runs on a variety of mobile devices. This will show you how effectively your app utilizes resources such as the CPU, memory, battery and other hardware components. Regularly reviewing device performance data will also enable your developers to improve stability and enhance the overall user experience across various devices. The biggest win? Reducing your app's usage to avoid draining battery life—so customers can access it as often as they want, for as long as they want.

One more thing: it really helps to pinpoint bottlenecks and resolve issues specific to certain devices. You can prioritize these optimizations—and all other development decisions—based on accurate, quantifiable data that directs your attention to the improvements that will have the biggest impact on your app's overall compatibility and performance for the largest number of users.

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2 Simplify the onboarding process

They say you only get one chance to make a first impression, and that wisdom holds true for your insurance app as well. Your customers' initial experience will ultimately determine if they will continue to use your app in the future—or abandon it for a better alternative. The onboarding process:

- Shapes your customers' perceptions
- Sets the tone for their overall experience
- Demonstrates that your app will be easy to use (or a major headache)

While it's tempting to show off every feature and service right away, there's a serious risk of overwhelming your users if onboarding is too complex. Here's why it makes more sense to keep things simple:

- **Reduced friction:** Excessive steps and information overload deters customers from even completing onboarding in the first place. The sooner they become familiar with your app, the sooner they can get value from it—and hopefully become regular users.

- **Faster familiarity:** Equipping customers to quickly grasp the core features instills confidence from day one, so they're more comfortable exploring other areas at their own pace.

- **Clear value proposition:** Streamlined onboarding demonstrates your app's value by clearly showing users what they can achieve and how it can benefit them without getting lost in unnecessary details.

A well-designed, straightforward onboarding process sets the foundation for positive long-term customer relationships. You want your customers to feel excited about your app, not overwhelmed. By keeping it simple, you'll foster trust, increase user familiarity and reduce friction—ultimately leading to higher renewal rates and loyalty.

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3 Keep policy-related features front and center

If your customers don't know about an app feature or service, it might as well not exist. One of the best ways to optimize your insurance app is to ensure that it intelligently guides users toward the features they're likely to find most valuable, like filing a claim or getting a quote.

Mobile app analytics play an important role in helping customers get the most out of your features and services, especially when combined with more advanced digital intelligence. Here are a few examples of how:

- **Understanding user behavior:** Mobile app analytics tools provide insights into how customers interact with different services and features. By understanding these patterns in user behavior, you can identify opportunities for improvement.

- **Personalization:** App analytics enable you to detect different preferences and patterns of behavior among different customer segment. This deeper customer knowledge is the key to personalizing the experience as well as additional product offers based on customer needs and interests.

- **In-app messaging:** Analytics can help you determine the best times for sending in-app messages and push notifications that inform customers about available features and services.

- **A/B testing:** You should test different approaches to presenting specific services, like varied messaging, UI elements or the placement of content, to see which is most effective in driving engagement. Advanced app analytics go beyond telling you which test variant performed better and helps you understand why so you can continuously optimize your testing strategy.

- **Conversion funnel analysis:** By analyzing conversion funnels, you can identify potential drop-off points between awareness and service utilization and better understand where users may be facing obstacles.

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4 Deeply understand app engagement

Almost 40% of app uninstallations occur because people are simply not using it. By measuring and monitoring your customer journeys, you can actually understand why your app was abandoned—and make the necessary corrections to prevent it from happening again and again.

Quantitative methods

Quantitative methods involve collecting and analyzing engagement data to determine when, how and why people interact with your app. Examples of quantitative methods include:

- **App usage metrics:** Tracking metrics such as the number of sessions, time spent per session, and the frequency of app use can provide insight into how actively users are interacting with your app.

- **Screens per session:** Reviewing how many screens users visit in a single session can show you how confident users are in exploring around your app.

- **Feature adoption:** Measuring which features are the most used and which are rarely accessed can help you prioritize improvements and identify potential roadblocks.

- **Retention rate:** Calculating the percentage of users who return to your app after their initial download tells you how strongly they are engaging with it and how satisfied they are with the app overall.

- **Churn rate:** Checking the percentage of users who uninstall or stop using your app over a specific period can help you identify the extent of engagement issues.

Qualitative methods

Qualitative methods involve collecting and analyzing non-numerical data to understand user experiences, perceptions and motivations. In other words, they help uncover the "why" behind the quantitative "what" and "how." Qualitative sources include:

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- **Voice of the customer (VoC):** Open-ended survey questions and feedback prompts allow users to express their opinions and provide detailed information about their experiences.

- **Reviews and ratings:** Customer reviews and star ratings on app stores can offer insight into user satisfaction levels.

- **Usability testing:** Observing and recording users' interactions with your app can identify usability issues and pain points.

- **Heatmaps and session replays:** Visualizing and analyzing user interactions can highlight areas of interest or confusion.

- **User interviews and focus groups:** Conducting an in-depth interview or group discussion with your users can be instrumental in gaining a deeper understanding of their experiences.

Digital experience intelligence platforms bridge the gap between quantitative analytics and qualitative user feedback, so you can gain a deeper understanding of customer interactions and engagement. This makes it easier to drive targeted, impactful improvements to the overall user experience.

How to measure insurance app engagement

Your mobile analytics reports will help you understand user engagement so you can increase the number and length of interactions with your app and create value for your users.

Digital customer journey mapping
Customer journey maps provide you with a complete understanding of how users interact with your app at each touchpoint throughout their journey. Journey mapping tools visualize each

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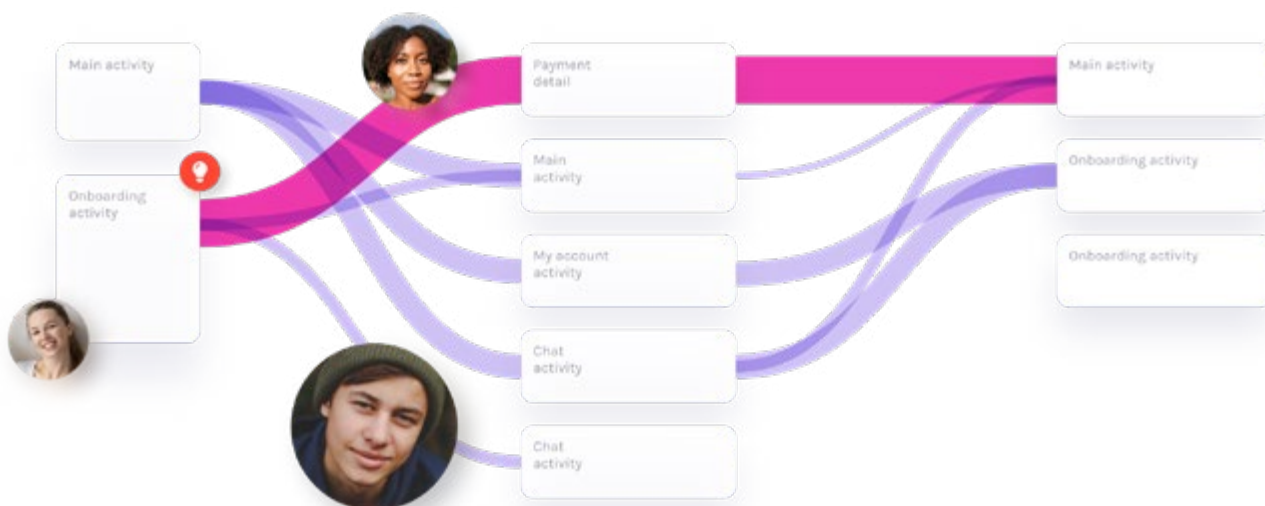
stage of the customer journey and identify key interactions. By seeing exactly how users behave as they navigate your app, you gain a greater understanding of which features are used most frequently and where customers encounter obstacles. You can then eliminate the pain points to help users complete their intended journeys more easily. Conversely, you can also enhance engagement by capitalizing on touchpoints where users are already showing high levels of interest and satisfaction.

Better insights with digital experience intelligence

While standard mobile analytics tools can inform you about how customers are engaging with your banking app, they can't provide the context that clearly explains why. Here are just two examples of how digital experience intelligence can be combined with traditional analytics to create a clearer picture of the user experience:

- **A/B testing:** By integrating A/B testing with digital customer journey mapping, you can compare how different flows (e.g. checking claim status) influence user behavior and engagement at different touchpoints in the journey.

- **Voice of the customer (VoC):** You can integrate user feedback, opinions and sentiments with digital customer journey mapping to provide qualitative insights into their experiences, pain points and preferences at different stages of the customer journey. You can also identify specific areas of improvement, address user concerns and validate the effectiveness of A/B test results in terms of user satisfaction.

Engagement analytics

App engagement analytics help you understand how users behave while

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using your app, how frequently they use it, and how engaged they are with the available features and content. By monitoring key metrics, you can make data-driven decisions to optimize performance, enhance the user experience and improve engagement. These include:

- **Session duration:** The average duration of user sessions.

- **Screens per session:** The number of screens users typically visit during each session.

- **User activity by time:** The time when users are most active within the app.

- **Frequency of app usage:** How often users access the app.

- **In-app actions:** Monitoring specific in-app actions, like form submissions, taps or scrolls.

- **Screen heatmaps:** Visualizing areas where users engage the most (and least).

- **Feature usage:** Which features are used most or least frequently. This can be segmented by user type to identify which features are popular among different audiences.

Struggle scores
A struggle score measures the level of difficulty, frustration or friction cus-

tomers experience while interacting with your mobile banking app. This helps you identify areas that may be causing difficulty, confusion or annoyance.
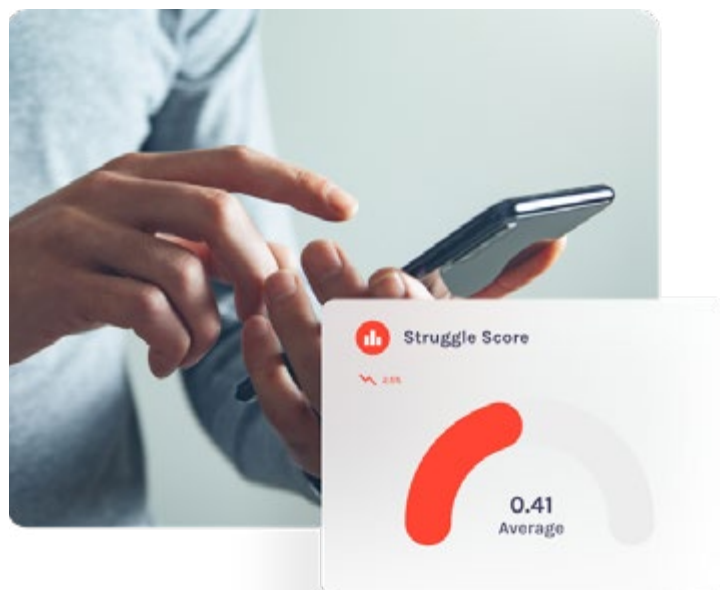
Struggle scores are calculated based on user interactions and behavioral data. There are different ways you can do this. At Glassbox, our proprietary struggle score incorporates more than 30 types of indicative behaviors and technical events referenced against trillions of user sessions. A high struggle score indicates that users encountered more difficulty during a particular action. Reviewing and lowering these scores isn't just an impactful method of increasing user engagement, it's also a great way to create a more positive user experience overall.

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5 Make data privacy and security a priority

Keeping customer data private and secure is of the utmost importance for your insurance business. Policyholders trust you to handle their sensitive information with care, and any breach could irreparably damage their confidence in you and lead to penalties for failure to comply with legal and regulatory requirements. Here's how to ensure you are protecting customer data while analyzing and optimizing your insurance mobile app.

Mask and omit data

Data omission involves excluding sensitive or personally identifiable information (PII) from datasets to limit exposure and reduce the risk of data breaches. By omitting specific data from your insurance app's analytics, you can obtain valuable insights without compromising data privacy.

Data masking works differently by replacing or disguising PII with scrambled or encrypted values. This approach is useful when you need to keep the structure or format of a dataset intact while still preventing unauthorized access to sensitive information.

Glassbox allows you to easily configure what customer data is visible to your employees based on pre-set rules or business needs, ensuring the privacy of information is always retained.

Data minimization

Another way to maintain privacy while enabling analytics is to only collect, process and retain the minimum data necessary for a specific purpose.

Data encryption

Encryption is fundamental for safeguarding the data submitted by your customers. Because encrypted data remains protected even in the event of unauthorized access, it's an important level of protection that reduces the risk of data breaches, identity theft and other cyber threats. Encryption is also required to comply with data protection regulations.

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Do's and Don'ts for Insurance Mobile Apps

Do's

☐ Decide which elements are most important for meeting your customers' needs and keep them front and center

☐ Create a clutter-free, smooth and easy-to-use interface

☐ Stay on top of your app's technical performance via analytics

☐ Monitor the impact of technical issues to prioritize improvements

Don'ts

☐ Overwhelm users by adding too many features to your mobile app

☐ Skimp on user testing

☐ Sacrifice technical performance

☐ Prioritize downloads over user experience

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Final thoughts

We hope you are feeling inspired to dig into the world of mobile app analytics and see exactly how to change your insurance app for the better. Whether it's identifying the root cause of technical issues and poor app performance, finding the onboarding process that works best for your users, or gaining a clear view of how to prioritize feature development, mobile app analytics will give your app the edge it needs to delight and retain policyholders

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Insights unlock better app engagement

Glassbox goes beyond traditional analytics tools to provide a complete digital experience intelligence platform. With a deeper understanding of how your customers behave and why, you'll cultivate long-lasting, positive customer relationships and optimize your mobile app to deliver on your business' strategic priorities.
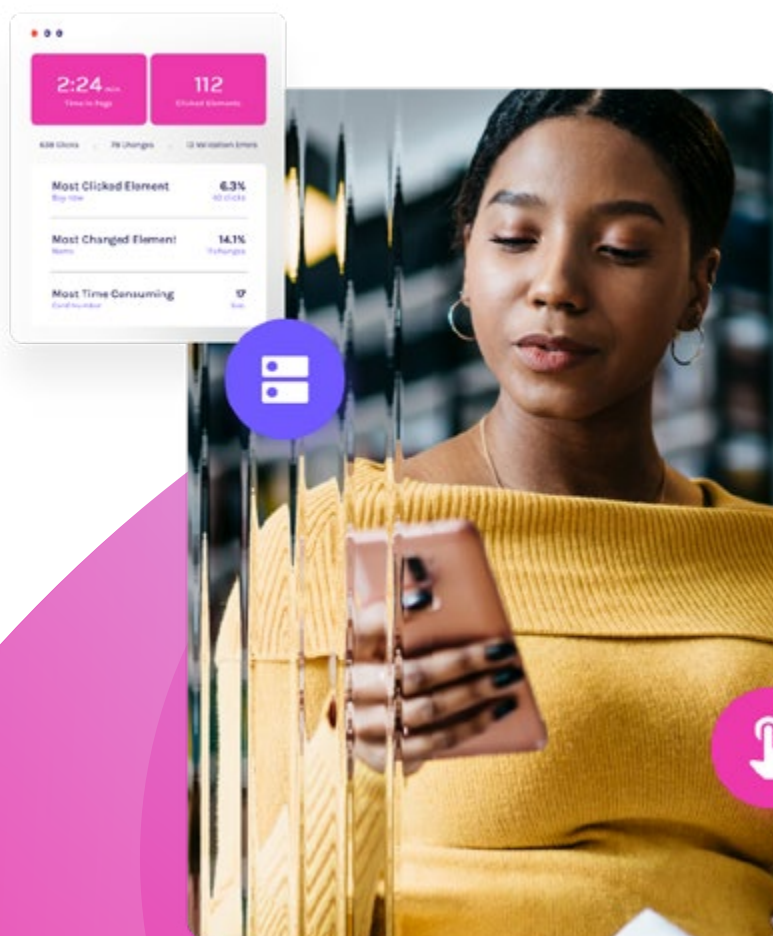
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Ready to optimize your app?

If you want a clearer picture of how users engage with your app, where they struggle and why they leave, Glassbox offers unmatched mobile app analytics capabilities to many of the worlds largest insurers. We'd love to help you too!

Get a demo

About Glassbox

Glassbox empowers digital product teams to predictably delight their customers with high-value features and frictionless in-app experiences. Our digital experience intelligence platform leverages AI-driven visualization and analytics tools to form a 360-degree view of the customer's entire digital experience. Consolidating product analytics, web analytics, technical performance and VoC data in real-time, Glassbox brings better data, deeper insights and vastly improved visibility to product management.

Learn more at **glassbox.com**.

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