

# *Construction of Innovative Customer Service System for Property Insurance Enterprises*

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**Abstract:** With the rapid development of the financial market, property insurance companies are facing fierce competition and the ever-changing demands of customers. This paper aims to construct an innovative customer service system to enhance the service quality and market competitiveness of property insurance companies. By analyzing the current state of customer service in domestic and international property insurance companies, it reveals the existing problems in the services and emphasizes the necessity of innovation. The article discusses the theoretical basis for customer service innovation based on economic and financial theories and proposes an innovative system framework that includes customer relationship management and technology-driven innovation. Furthermore, the paper proposes specific strategies for implementing the innovative system, including personnel training, process optimization, and the establishment of a customer feedback mechanism. Through the analysis of successful cases and empirical research, the effectiveness and feasibility of the innovative system are verified. This study has significant theoretical and practical implications for property insurance companies to improve customer satisfaction and enhance core competitiveness.

## **1. Introduction**

With the rapid development of the economy and continuous progress of society, the property insurance industry has become increasingly important in the national economy. As an important bridge between insurance companies and customers, the quality of customer service directly affects customer satisfaction and loyalty <sup>[1]</sup>. However, traditional customer service models have become difficult to meet the increasingly diverse and personalized needs of modern customers. Especially driven by the wave of informatization and digitalization, customers have raised higher demands for service efficiency and service experience. Against this backdrop, property insurance companies urgently need to innovate and upgrade their customer service to cope with market competition and changes in customer demands. By constructing a new customer service system, companies can not only enhance customer experience and market competitiveness but also achieve operational efficiency improvement and effective cost control through technology empowerment <sup>[2]</sup>. Therefore, researching and constructing a customer service innovation system suitable for property insurance companies has important practical significance and value.

At the same time, with the rapid development of financial technology, emerging technologies such as artificial intelligence, big data, and cloud computing provide strong support for the innovation of customer service. The application of these technologies can not only improve service response speed but also accurately grasp customer needs through data analysis to provide more personalized services. Therefore, discussing how to effectively utilize these technical means to construct a customer service innovation system that adapts to future development has become an important issue that property insurance companies urgently need to address <sup>[3]</sup>.

## **2. Analysis of the current situation of customer service in property insurance enterprises**

### **2.1 Comparison of Customer Service in Domestic and Foreign Property Insurance**

The comparison of customer service in domestic and foreign property insurance can be conducted from three aspects: service philosophy, technology application, and customer experience.

Firstly, in terms of service philosophy, foreign property insurance companies generally place more emphasis on customer-centricity, emphasizing personalized services and long-term maintenance of customer relationships. For example, many European and American insurance companies have gained a deep understanding of customer needs through big data analysis, and then provide customized insurance products and value-added services. Domestic insurance companies, on the other hand, have a relatively traditional service philosophy, focusing more on short-term performance and product sales. The depth and breadth of customer service need to be improved.

Secondly, in terms of technology application, foreign insurance companies have adopted cutting-edge technologies such as artificial intelligence and blockchain earlier to enhance customer service efficiency and customer satisfaction. For example, some international insurance companies have achieved 24/7 intelligent customer service and ensured the transparency and efficiency of the claims process through blockchain technology. Although domestic insurance companies have made progress in technology application, the overall level is uneven, and some companies still rely on manual customer service with relatively limited technological means.

Finally, from the perspective of customer experience, foreign insurance companies usually provide a smoother and more convenient service experience, striving to simplify every aspect from insurance application to claims processing. For example, some foreign companies have launched mobile self-service platforms, allowing customers to check the status of their policies and the progress of claims at any time. Domestic insurance companies are gradually improving in terms of customer experience, but there are still issues such as cumbersome processes and slow response times, and customer satisfaction needs to be improved.

Overall, foreign property insurance companies are relatively mature in customer service, while domestic companies need to further enhance their philosophy, technology, and experience to enhance market competitiveness.

### **2.2 Issues in Customer Service**

In current property insurance companies, there are a series of issues in customer service that urgently need to be addressed. Firstly, the professional quality of customer service personnel varies greatly, with some employees lacking in-depth understanding of insurance products, making it difficult to provide accurate and efficient consulting services to customers <sup>[4]</sup>. Secondly, the customer feedback mechanism is not sound, and many customers find it difficult to receive timely and effective responses and solutions after raising questions or complaints, leading to a decline in customer satisfaction <sup>[5]</sup>. Furthermore, the lag in technological application results in a relatively limited customer service channel. Most companies still rely on traditional telephone customer service,

lacking multi-channel service methods such as online customer service and intelligent customer service, which cannot meet the diverse needs of modern customers. The existence of these issues not only affects the customer experience but also restricts the long-term development of the company to some extent.

### **2.3 The Necessity of Customer Service Innovation**

With increasingly fierce market competition, property insurance companies are facing the challenges of diversified and personalized customer demands. Traditional customer service models have gradually exposed issues such as slow response times, limited service options, and a lack of interaction, making it difficult to meet the expectations of modern customers. This not only affects customer satisfaction and loyalty but also restricts the long-term development of the company. Therefore, innovating customer service models has become a key factor for companies to enhance their competitiveness.

Firstly, customer service innovation is an inevitable choice to respond to changes in customer demands. Modern customers place more emphasis on the convenience and efficiency of services, expecting timely support and solutions at any time and any place. Traditional manual customer service models clearly cannot meet this demand. Companies must enhance the flexibility and response speed of services through technological innovations, such as introducing intelligent customer service and online self-service.

Secondly, customer service innovation helps to improve the operational efficiency of the company. By introducing automation and intelligent technologies, companies can effectively reduce labor costs and optimize resource allocation. For example, using big data analysis technology, companies can more accurately understand customer needs and behavior patterns, thereby formulating more targeted service strategies and enhancing the precision and efficiency of customer service.

Lastly, customer service innovation is an important means to enhance customer experience and strengthen market competitiveness. In an era where customer experience is paramount, high-quality customer service has become a key factor for companies to win the market. By innovating service models, companies can not only provide more personalized services but also increase interaction and fun in the service process, thereby enhancing customer loyalty and retention. This will help companies stand out in fierce market competition and achieve sustainable development.

## **3. Construction of customer service innovation system for property insurance enterprises**

### **3.1 Framework Design of the Innovation System**

When constructing the customer service innovation system for property insurance companies, it is first necessary to conduct framework design from a holistic perspective to ensure coordination and unity among all aspects. The design of the innovation system framework should be customer-driven, combining the company's own resources and capabilities to develop forward-looking and operable plans.

Firstly, clarifying the innovation objectives is the core of framework design. Companies need to determine specific goals for customer service innovation based on market changes and customer feedback, such as improving customer satisfaction, shortening response time, or enhancing service personalization. The objectives should be measurable and time-bound to facilitate subsequent evaluation and adjustment.

Secondly, construct a multi-level innovation system structure. In the framework design, the innovation system can be divided into three levels: strategic, management, and operational. The strategic level mainly involves the senior management's grasp and decision-making on the direction

of innovation; the management level is responsible for the organization and coordination of innovation projects; and the operational level specifically implements innovation measures to ensure that various service innovations are put into practice.

Finally, establish an effective resource allocation mechanism. The implementation of the innovation system requires corresponding resource support, including human, material, and financial resources. Companies should allocate resources reasonably according to the priority of innovation projects to ensure the smooth progress of key projects. At the same time, insurance companies should establish a dynamic adjustment mechanism to optimize resource allocation in a timely manner based on implementation effects, in order to achieve the best innovation results.

Through scientific and reasonable framework design, property insurance companies can better integrate internal resources, promote continuous innovation in customer service, and thus occupy a favorable position in fierce market competition.

### **3.2 Integration of Customer Relationship Management (CRM) System into the Customer Service Innovation System of Property Insurance Enterprises**

The integration of the Customer Relationship Management (CRM) system is a crucial step towards achieving service upgrades in the customer service innovation system of property insurance enterprises. Through the CRM system, enterprises can more accurately grasp customer needs and provide personalized service experiences <sup>[6]</sup>.

Firstly, the CRM system can help enterprises comprehensively record and analyze customer information. From customers' insurance application history, claims records to consultation preferences, all these data are systematically organized and stored. With these data, enterprises can better understand customers' behavior patterns, enabling them to provide "tailored" services during the service process.

Secondly, the CRM system enhances the interaction efficiency between enterprises and customers. With the help of automated tools in the system, enterprises can achieve rapid response and multi-channel communication. Whether it is through phone calls, emails, or online chats, the CRM system ensures that customers' issues are resolved in a timely manner, thereby improving customer satisfaction.

Finally, the CRM system provides scientific decision support for enterprises. Through the system's data analysis function, enterprises can identify potential market opportunities and high-value customers, enabling them to formulate more precise marketing strategies. At the same time, the system can also assist enterprises in risk assessment, predicting the possibility of customer churn in advance, and taking corresponding retention measures.

Through the comprehensive integration of the CRM system, property insurance enterprises can not only improve the efficiency and quality of customer service but also occupy a favorable position in fierce market competition <sup>[7]</sup>.

### **3.3 Customer Service Innovation Driven by Technology**

With the rapid development of technology, customer service in property insurance companies is undergoing a profound transformation. The application of artificial intelligence (AI) and big data technology has shifted customer service from the traditional passive response mode to proactive prediction and personalized service.

Firstly, the introduction of AI technology has greatly improved the efficiency and accuracy of customer service. Through intelligent customer service robots, companies can provide 24/7 customer service, responding to customer needs in a timely manner. Meanwhile, natural language processing

technology enables robots to understand customer intentions more accurately and provide more appropriate solutions.

Secondly, the application of big data analysis technology in customer service allows companies to better understand customer behavior and needs. By analyzing customers' historical data and behavior patterns, companies can predict potential problems that customers may encounter and provide solutions in advance. This proactive service not only enhances the customer experience but also increases customer loyalty.

Furthermore, the development of mobile internet and the Internet of Things (IOT) has provided new channels and methods for customer service. Customers can interact with companies through various channels such as mobile applications and social media, while companies can monitor customers' usage in real-time through IoT devices, promptly identifying and solving potential issues.

In summary, customer service innovation driven by technology not only improves the efficiency and quality of service but also brings a new customer experience. Property insurance companies should actively embrace new technologies and continuously optimize and innovate their customer service systems to remain invincible in fierce market competition.

## **4. Implementation strategy for customer service innovation system**

### **4.1 Personnel Training and Cultural Construction**

In property insurance companies, building an innovative customer service system begins with personnel training and corporate cultural construction. Training is a key way to enhance the professionalism and service capabilities of customer service personnel. Companies should regularly carry out multi-level training programs, including training in product knowledge, communication skills, complaint handling, and innovative thinking. In addition, with the development of digitalization and intelligence, customer service personnel also need to master the use of emerging technological tools, such as artificial intelligence customer service systems and big data analysis tools, to improve service efficiency and accuracy.

In terms of cultural construction, companies should focus on creating a customer-centric cultural atmosphere. This requires that everyone, from management to frontline employees, establish a strong sense of customer service awareness. Companies can enhance employees' recognition of corporate values and customer service concepts through internal publicity, incentive mechanisms, and team activities. At the same time, insurance companies should establish open and transparent communication channels, encourage employees to propose innovative suggestions, and reward effective innovative practices, thereby stimulating the innovative vitality of all employees.

Through systematic training and active cultural construction, companies can not only improve the overall quality of customer service personnel but also form a good innovation environment internally, providing a solid foundation for the effective implementation of the customer service innovation system.

### **4.2 Process Optimization and Reengineering**

In the process of customer service innovation in property insurance companies, process optimization and reengineering are key links to enhance service efficiency and quality. Firstly, companies need to comprehensively review their existing customer service processes, identifying redundant and inefficient parts. By introducing lean management concepts, unnecessary operational steps can be effectively reduced, simplifying the process of handling customer issues.

Secondly, with the help of information technology means such as automation tools and artificial intelligence, companies can achieve automated processing of some processes. For example, using



intelligent customer service systems to automatically answer common questions can reduce the workload of human customer service representatives and improve the overall service response speed. At the same time, through data analysis techniques, companies can accurately predict customer needs, optimize resource allocation, and further enhance service quality.

Finally, in the process of process reengineering, companies also need to focus on employee participation and training. By regularly organizing employees to participate in discussions and training on process improvement, not only can their business capabilities be improved, but their sense of responsibility and service awareness can also be enhanced. This will help ensure the smooth implementation of new processes and continuously promote the innovation and development of customer service.

### 4.3 Establishment and Improvement of Customer Feedback Mechanism

The establishment of a customer feedback mechanism is a crucial step in enhancing the customer service quality of property insurance companies. Firstly, companies need to establish multiple feedback channels, including telephone, email, online customer service, and social media platforms, to ensure that customers can easily express their opinions and suggestions. These feedback channels should have efficient response capabilities to enhance customer engagement and trust.

After collecting customer feedback, companies should establish a systematic data analysis mechanism. Through data mining techniques, customer opinions can be classified and analyzed to identify common issues and potential needs. This not only helps to improve existing services but also provides strong support for product innovation. In addition, companies should regularly generate feedback reports and submit them to relevant departments to ensure effective internal circulation and application of information.

To ensure the continuous improvement of the feedback mechanism, companies also need to establish a closed-loop management system. For issues raised by customers, timely feedback and solutions should be provided, and the implementation status should be tracked. Through customer satisfaction surveys and other means, the effectiveness of improvement measures can be evaluated, and the feedback process can be continuously optimized based on the evaluation results. This continuous improvement mechanism will help companies maintain a competitive edge in a fiercely competitive market and continuously enhance customer satisfaction and loyalty.

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