



### SITUATION

Today customers expect high-quality experiences, whether it is paying premiums using smart phones, receiving recommendations using predictive personalization, or efficiently using resources through a sharing economy. Yet, when it comes to the customer experience, many insurance companies are lagging behind other industries. Our client decided to change the rules within their industry and create better experiences for their policyholders.

### WHAT WE DID

We assembled a cross-functional team to map the customer journey and gain a better understanding of what their experience was really like. We listened to call center calls, observed how customers navigated the website, and reviewed forms sent via mail. This first-hand observation required the team to exercise ethnography and listen with

an empathetic ear, to truly hear the job the customer is trying to get done.

After clarifying the real needs and expectations, the team took the qualitative research and surveyed thousands of customers to ask for a quantification of importance and satisfaction. This led to a more refined focus for the next step, discovering ideas to improve the customer experience.

Next, instead of looking to other insurance companies for benchmarks, this team looked at market and customer service trends across several industries and identified those companies with best-in-class customer experiences, like Amazon, Zappos and The Ritz-Carlton.

We came up with a list of under-served opportunities for redesigning the service processes, such as how customers pay, and generated thousands of ideas using sticky notes on the wall. After prioritizing ideas, we selected those to move into solution design and piloting, and later into solution refinement.

### WHAT WE UNCOVERED

We discovered that some customers felt as if they were "in the dark." They did not understand the terms of their insurance policy or the language used by customer service representatives. In addition, we found that most process-

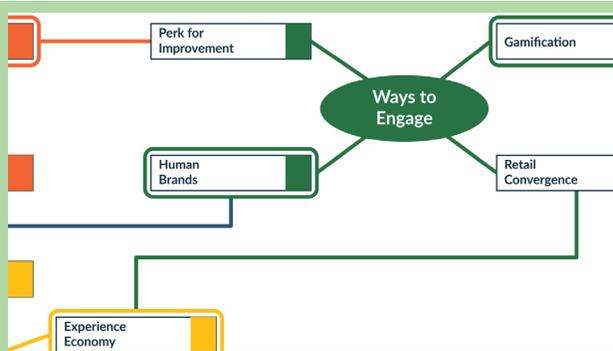
es were impersonal and not designed from the customer's perspective.

### RESULTS

Several changes have been implemented including short-term process changes, such as training customer service reps on how to listen better for true needs and changing call scripts based more on empathy and language customers understand. Longer term process and technology changes include redesigning customer experiences at the most important touchpoints and initiating technology projects to help customers interact with the organization through a variety of channels.

This organization decided to change the rules within their industry and create better experiences for their policyholders. Not only has the customer experience improved, but this effort and related innovation initiatives have also produced measurable results internally. In one area alone, the productivity in processing insurance applications increased by 350 percent. In operations, tens of millions of dollars have been saved due to innovation activities. Customers and the business are clearly benefiting, and so are the employees.

Insurance industry trends from our partner Lacuna used to inspire new thinking.



"I feel part of something much bigger. I know my experience matters, and I am so grateful for this opportunity. I realized I was limiting my own career, but now I feel like I can do anything."

*Client Team Member*