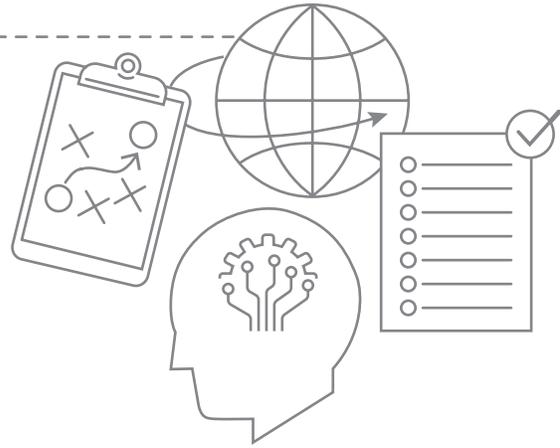


CASE STUDY:

Building a measurable plan to improve the digital customer experience



A common pain point is, 'We've invested in a given technology, why isn't it working?' And it's because often leadership teams are sold on the technology itself, not where it fits into the customer experience.

Alex West, Manager,
Strategy and Management
Consulting, RSM

RSM helped a global insurance company develop an actionable strategy

When a global insurance company set out to become a more customer-led organization, the crucial first step was to define what its customer journey experience should look like. Within a span of five weeks, RSM US LLP helped the global insurer achieve that initial goal by mapping out various phases of the ideal future-state digital customer experience, identifying critical customer touchpoints and determining which customer metrics the company could track.

Key elements of RSM's work for this project included:

- Working with the client to establish four guiding principles for customer experience: speed, simplicity, transparency and responsiveness
- Mapping out the characteristics of five points along the customer experience: research and evaluation, purchase, follow-up and servicing, claims, and renewal
- Identifying key capabilities the company needed to reach its ideal future state and building a plan to develop those capabilities
- Helping the client get buy-in from people across the organization, which was crucial because of the company's size

This work culminated in a clear path and vision for how the company could best engage with customers, which in turn could also guide leaders to make the right investments and decisions.

"A common pain point is, 'We've invested in a given technology, why isn't it working?' And it's because often leadership teams are sold on the technology itself, not where it fits into the customer experience," said Alex West, a manager in RSM's strategy and management consulting practice and a lead on this project. "Part of the work we did lays out exactly how and where they can use technology to support customers and employees."

Gaining clarity and direction

To help the global insurance company better understand its digital customer experience, RSM had to get a clear understanding of customers' and brokers' experiences and expectations today, while also defining the future-state client experience five years down the road—and then identify steps needed to bridge the gap between the two.

RSM conducted interviews with key stakeholders at the company to understand their customer experience goals and reviewed customer survey data, satisfaction scores and prior research the company had done on its customer profile, all of which helped inform the ultimate strategy document RSM developed for the business.

Armed with those data-driven insights, RSM was able to create customer personas for the company, document how each of those personas would likely feel at each point along the customer journey and identify the target outcomes throughout that journey.

Mapping out the customer experience

RSM used that customer information to design a map of the future-state digital customer experience. The digital journey map provided an end-to-end visual for how customers, brokers and employees would all interact. The journey map outlined business and customer metrics to manage and track, for example, when potential customers are researching and evaluating their options with the global insurance company.

Target outcomes for that first phase of the customer experience include:

- More pre-qualified generated leads
- More new customers
- Greater market share in target markets
- Less time from onboarding to the first sale
- Fewer broker servicing/training calls

Target outcomes of the fifth phase of the journey—renewal—include:

- Higher renewal rates
- Increased total policies per customer
- Shorter duration for the renewal process

“At the end, what we were able to deliver for the client was an end-to-end digital customer journey visual that outlined each specific moment of truth across that journey, and all those critical touchpoints for the customer, but also for the broker,” said West. “And we also called out the key digital capabilities needed to make that happen.”

Those capabilities included:

- A single portal for customers, linking what once was a separate portal for each product
- Optimized search functionality to enable brokers and customers with the right information
- An application process progress tracker with integrated communications to the broker and customer
- An interactive scenario analysis model tool

Visualizing the future state

Just as important as developing these personas and a visual representation of the customer journey was getting the entire organization familiar with the goals for its future-state customer experience. To achieve that, the company blew up the journey map to a size big enough to become essentially a mural on a wall in the office.

“That was really meant to create excitement and alignment,” said West. “We helped them craft a message to foster buy-in throughout the organization.”

That buy-in is a critical element of success for any organization in the effort to improve the customer experience; the type of thoughtful strategy RSM helped this insurer develop can align internal stakeholders around a common goal for the future, and identify the best steps to get there.

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