

## *Insurance: Customer Experience Management Case Study*

A Fortune 1000 insurance provider was consistently underperforming its peers in an annual, customer perception study conducted by J.D. Powers and Associates. The provider was consistently falling short in the areas of overall customer satisfaction and specifically customer satisfaction with its claims process. To address customer concerns, the provider created a company task force to identify and address issues resulting in customer dissatisfaction. A key outcome of the task force initiative was to partner with eTouchPoint to institute a process to continually measure and benchmark metrics that are critical to the customer experience.

### ● Objectives

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eTouchPoint and the provider established three core objectives during the planning and implementation of this customer experience program:

- 1) Identify process, technology, and service issues resulting in negative customer perceptions.
- 2) Provide a mechanism for improving customer churn rates by identifying at-risk customers.
- 3) Track feedback at the employee-level to identify strengths and weaknesses for employee coaching, compensation, and training.

To address program objectives, eTouchPoint consulted on the design and development of survey programs for the provider's claims, appraisal, and call center business units. Each program was supported by an implementation of eTouchPoint's Enterprise Feedback Management (EFM) system.

### ● Achievements

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During the first year of the programs' implementations, the provider experienced a variety of positive and measurable impacts to its business:

- Specific factors leading to customer dissatisfaction (e.g., empathy) were identified and employees were coached to improve their performance in these areas.
- Overall Satisfaction among customers has increased significantly, and scores have increased across every metric tracked.
- Using the eTouchPoint Alerting module to identify at-risk customers, the provider implemented a formal process for following up with dissatisfied customers. The follow-up process resolves customer issues quickly and ensures dissatisfied customers do not move to another provider.
- Using the eTouchPoint Reporting module, the provider is able to continually measure employee service performance. Stakeholders can monitor performance by employee, supervisor group, director group, or geographic region.
- With eTouchPoint's "verbatim" feature, the provider can now listen to actual customer voice comments, which provide insights into customers' perceptions of all aspects of their service experience. This information is used to identify process and technology problems experienced during the entire appraisal process.

## The eTouchPoint Advantage

eTouchPoint is an Enterprise Feedback Management (EFM) system that is cost-effective, highly configurable, and easy to use. It is offered as a Software as a Service (SaaS) platform. There is no hardware or software to install, and the system can be implemented quickly so that you can begin seeing the benefits within weeks (not months).

Features	Advantages	Benefits
<b>Integrated Feedback from Multiple Data Sources</b>	Collect feedback from customers, employees, and partners via Interactive Voice Response (IVR), Online Surveys, and SMS / Mobile text messaging. Integrate eTouchPoint with your other financial, HR, and CRM systems.	Experience data from all touchpoints is integrated into a single platform for data analysis and reporting. The result is greater business intelligence and actionable insights across the entire organization.
<b>Hierarchical and Role-Based Reporting</b>	Access summary results for stakeholders and highly granular details for front-line managers. You can view results by employee, group, location, region, state, or country.	Optimize your ability to improve customer satisfaction by controlling the way you view the reports with an unlimited number of hierarchical “roll-ups” within your organization.
<b>Customer Alerts</b>	Drive operational improvement and customer loyalty with the highly actionable information and customer alerts provided by eTouchPoint.	Ensure that customer-related issues are being handled consistently and in a timely manner. Employees are proactively alerted when to follow up with dissatisfied customers.
<b>Unstructured Feedback (Audio and Text Comments)</b>	Tap the power of unstructured customer feedback through audio or transcribed/text feedback. Customer comments are categorized by sentiment and business process so that issues and successes can be easily identified and acted upon.	Identify key business, process, and technological themes impacting the customer experience. Information can be used to identify problem areas or in coaching employees to improve performance.
<b>Coaching Discussions and Tips</b>	Integrate personalized messages, improvement tips, training strategies, and industry standards into customized scorecards.	Coach individuals, teams, and divisions by placing highly actionable information in the scorecards based on score thresholds.
<b>Data Segmentation and Linkage Analysis Service</b>	Segment customer experience data by product type, service type, channel, geography or other metric.	Leverage data collected to understand performance and underlying themes across business units. Common metrics can be used so stakeholders can easily compare performance across silos.
<b>Scalable, Secure, and Reliable</b>	eTouchPoint uses enterprise Java and Oracle database technologies. All data is encrypted to ensure data security. Our servers are hosted at Tier 1 data centers that are secure, maintain 99.999% uptime, and are prepared in the event of a natural disaster.	eTouchPoint was developed with the flexibility to meet future changes in business needs and with the scalability to handle an unlimited number of locations and employees simultaneously.

## eTouchPoint Delivers

eTouchPoint serves leaders in Communications, Financial Services, Insurance, Retail, Food Services, and other industries. For the past ten years, eTouchPoint has provided actionable customer experience and employee performance information to our clients, helping them reduce customer churn, increase revenues, and enhance their global brand by creating satisfied, loyal customers.