McKinsey & Company

Contactless service and operations: Life insurance

Improving and enabling human-oriented service and operations in response to COVID-19



The IDEA Framework in action: sector examples

Contactless Service and Operations was developed to provide a framework for reevaluating an organization's key customer and employee journeys and interactions in light of COVID-19. It focuses on making those journeys and interactions better not just safer.

The goal of the **IDEA Framework** is to help organizations reimagines mission-critical priorities, investments, and operations while providing the "human" elements related to service.

This document provides a sector specific example on how the process of the **IDEA Framework** could be applied.

If you would like to view additional details of this approach please click here (link to CxO)

Organizations should follow local regulations and country-specific circumstances before implementation of specific interventions.

This content consists of insights from McKinsey's operations and design practice and is provided "as is" solely for informational purposes. It does not constitute or is intended to be legal or safety advice. Organizations should consider all applicable laws, standards, and country-specific circumstances before adopting any measures. Organizations should engage their own legal counsel and safety experts to ensure compliance.

The IDEA framework provides a process that can help identify human-centered solutions for evolving business scenarios









Identify interactions & areas of concern

Identify the types of work environment relevant to the business

Identify types of in-person interactions for priority journeys within three main buckets:

- Employee to employee
- Employee to customer
- Customer to customer

Diagnose & prioritize areas of concern

Prioritize areas of concern using multiple lenses:

- Type of interactions
- Evolution of customer and employee experience
- Implications on operations and cost

Develop & Execute solutions

Develop and roadmap solutions across three horizons:

- Immediate needs to continue or re-start critical operations
- Re-prioritizing and accelerating key initiatives
- Investment in distinctive longterm solutions

Adapt & sustain

Operationalize solutions across the organization, iterating and adjusting to meet the needs of the evolving situation

Empower teams to stay ahead of emerging situations and bring learning back to the organization

The first step of the IDEA framework is to identify interactions and areas of concern across key journeys and interactions

ILLUSTRATIVE EXAMPLE

NONEXHAUSTIVE



Detailed areas per type of interaction and operation

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Material transfer





Internal tasks/processes



Handling documents and paperwork Handling paperwork materials Sharing devices, equipment, and office supplies (incl. break room and back office)

Interactions while working on the same customer application or request

In-person meetings, trainings, services

Wholesalers on the road recruiting agents

Servicing claims and cancellations

Shared office and counter space

Cleaning, maintenance, general operations at offices

Interactions during lunch or other breaks

Processing applications





Employee to customer

Exchanging ID cards, medical records, and other required documents

Exchanging application forms

Exchanging monetary materials (cash, credit cards, checks, etc)

Snacks, refreshments, and amenities

Booklets, marketing materials

In-person communication about customers' needs and applications

Responding to general needs and requests

Getting signatures from customers

Informational open sessions

Mailing follow-up communications or documents to customers

Printing, copying, faxing, and other information services



Customer

Using same pens, clipboards, and other supplies during underwriting check

Taking printed materials available in waiting areas (instructions, brochures)

Proximity with other customers while waiting for medical exam

Using same keypads, tablets/kiosks, and signature capture devices

Shared air circulation in offices

Touching the same surfaces, including door handles, chairs, counters

Once identified, organizations are advised to diagnose and prioritize areas of concern

ILLUSTRATIVE EXAMPLE

E2E: Employee to employee

E2C: Employee to customer

C2C: Customer to customer



Trigger and research

Policy application

Underwriting

Contract delivery

Initial inquiry Compare quotes Complete application Sign & submit Medical exam Request & review of records Approval Adjust coverage Decide and pay

Initial inquiry journey



Advisor presents and networks at local business events



Advisor meets with a prospective client in person to discuss further



Advisor prepares a proposal for prospective client with their team



Second meeting with client to work on forms and application

Potential interactions

E2C Handing cards and marketing materials to leads

E2C Touching handles and surfaces at venue

E2C Speaking one on one and in small groups with prospects and new leads

E2C Product booklets and materials given to prospects

E2C Speaking with prospects about their need and goals

E2C Touching surfaces and shared objects during visit

E2E Collaborating with coworkers in office (eg, meetings, discussions)

E2E Shared equipment and devices at office (eg, printers, kitchen)

E2E Interacting during lunch and breaks with coworkers and vendors

E2C Educating clients on products and presenting recommendations

E2C Working together to start application online or on paper

Companies can seek to develop and execute solutions to help improve safety and experience across key business elements

ILLUSTRATIVE EXAMPLE

NONEXHAUSTIVE



Potential levers that could be utilized in solutions



New offers & services



Policies



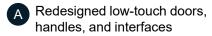
Processes



Digitization

Innovations and improvements could address employee and customer safety and comfort in life insurance office settings and on the road





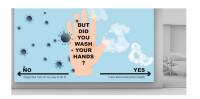
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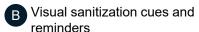
offices

Desks and

open seating

Trainings





File storage

Kitchen

Lobby



Clearly identified and marked "hot spot" surfaces



Physically distanced desk arrangements



Real-time safety tracking and risk communication





Potential additional examples

- **F** Remodeled movement flows in office space
- **G** Improved air filtration and ventilation systems
- **H** Fully digitized internal processes (ie, trainings, check-ins, meetings)
- Clear safety protocols for agents on the road
- J Worker proximity sensors
- K Strictly scheduled and verified disinfection routines
- L Staggered shifts and breaks
- **M** Full digitization of all client interactions and processes
- N Hygiene key performance indicators (KPIs) closely monitored by leadership
- O Upgraded PPE procedures
- P Limited office visitors

Meeting

rooms

The last step to consider is to pilot, adapt, and scale solutions as appropriate, keeping employee and customer experience in mind

ILLUSTRATIVE FUTURE STATE JOURNEY EXAMPLE



Acquisition

Research and application

Communication with customers on



Underwriting & delivery

Requesting and reviewing applicant

Medical examinations

Adjusting coverage

records



Follow up & support



Servicing client needs

Processes & day-to-day

Potential actions to consider

Initial inquiries

Getting and comparing quotes

Agents meeting prospects

Completing applications

Signing and submitting

safety and hygiene efforts

Providing online or virtual

options for most processes

Safe packaging of any printed

materials to be sent to client

Decision, payment, activation

In-home medical examinations by professionals with enhanced PPE

Checking customer temperatures before rest of examination

Provide dedicated hours, staff, and appointments for high-risk populations

Service

Fielding policy-holder inquiries Converting policies

Adjusting policies

Billing and recurring payments

Cross-selling

Courtesy gloves, wipes, and hand sanitizer available in offices

Leverage virtual meeting options, utilizing video conference, online workshop tools

Enforced physical distancing in waiting areas and meeting rooms

Claims and

cancellations

Policy holders submitting claims and collecting payments

Processing cancellations

Meetings, trainings, office work

Growth and

recruitment

On-the-road recruitment of new agents by wholesalers

B2B2C sales and enrollment

Remove high-touch objects from offices (clocks, pen, pads)

Distancing measures at the office

Greater use of clear barriers (ie. plexiglass) between employees, vendors, customers

Staggered shifts, breaks, and entrance/exit procedures

COVID-19 clean certification Spacing out of parking spots

Remote work options for certain periods

Clear safety and hygiene protocols for agents on the road

Touch-free insurance processes

Reimagination

Distinctive long-term solutions

Reopen

Reopen &

immediate needs

Safety measures verifiable by customers

Fully contactless application process with no printed paperwork exchange

"Straight-through processing"

Automated disinfection of door handles and office surfaces

Sanitation stations in parking lot and at clinic entrances

Fully fluid-free medical exams

Improved air circulation. filtering, and disinfection

Virtual customer service using chat functions (in-app, text)

Enhanced remote work functions through remote access to internal servers, VPNs, and highly compatible portals for IT tools

Dual-factor authentication of client identity for increased digital services

Hygiene and safety KPIs closely monitored by leadership

Remote claims adjustment

Controlled and one-directional movement flows in offices

Fully virtual agent recruiting

Dispatching brochures providing information on processes that can be completed online

Dual-shift offices to reduce density in shared space

Remote meetings by default