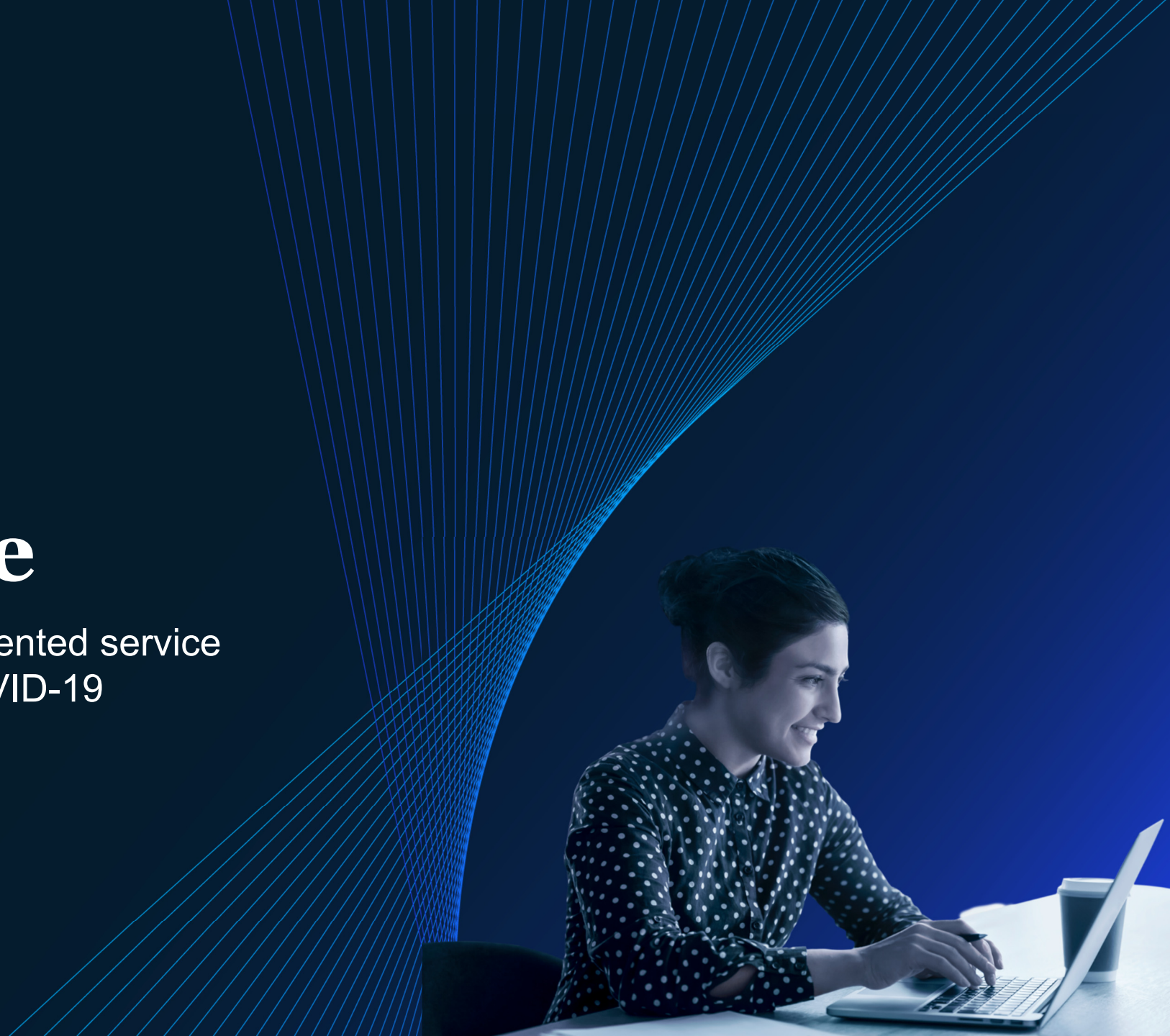


McKinsey  
& Company

# Contactless service and operations: Life insurance

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

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# The IDEA Framework in action: sector examples

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**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 reimagine 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

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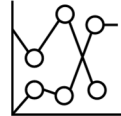


## Identify interactions & areas of concern

### Identify the types of work environment relevant to the business

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

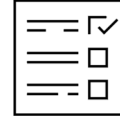
- Employee to employee
- Employee to customer
- Customer to customer



## Diagnose & prioritize areas of concern

### Prioritize areas of concern using multiple lenses:

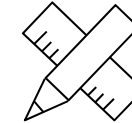
- Type of interactions
- Evolution of customer and employee experience
- Implications on operations and cost



## 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 long-term 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

		 <b>Material transfer</b>	 <b>Services</b>	 <b>Internal tasks/processes</b>
<b>Interaction types</b>	 <b>Employee to employee</b>	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
	 <b>Employee to customer</b>	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
	 <b>Customer to customer</b>	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



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



### 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**

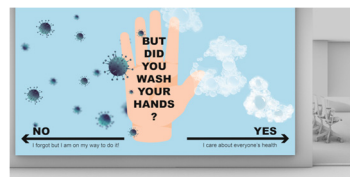


**Digitization**

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



**A** Redesigned low-touch doors, handles, and interfaces



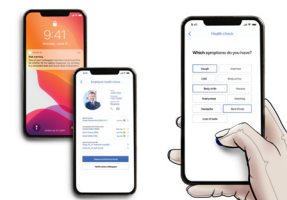
**B** Visual sanitization cues and reminders



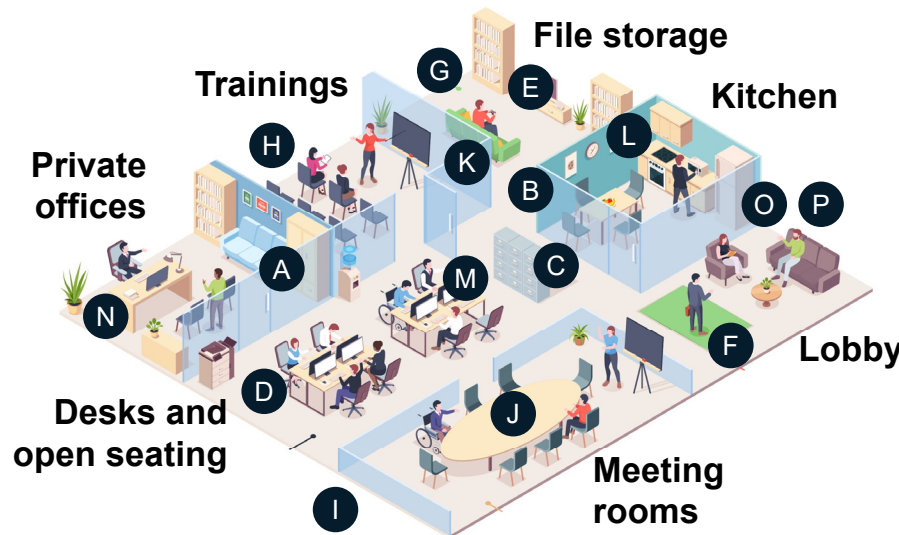
**C** Clearly identified and marked "hot spot" surfaces



**D** Physically distanced desk arrangements



**E** 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)
- I** 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

# 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

