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 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

**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

Organizations should engage their own legal counsel and safety experts to ensure any adopted measures are compliant with applicable laws and standards in their jurisdictions.
The first step of the IDEA framework is to identify interactions and areas of concern across key journeys and interactions.

<table>
<thead>
<tr>
<th>Interaction types</th>
<th>ILLUSTRATIVE EXAMPLE</th>
<th>NONEXHAUSTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee to employee</strong></td>
<td>Detailed areas per type of interaction and operation</td>
<td></td>
</tr>
<tr>
<td><strong>Employee to customer</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Customer to customer</strong></td>
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</tr>
</tbody>
</table>

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

### Services
- 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

### Internal tasks/processes
- Shared office and counter space
- Cleaning, maintenance, general operations at offices
- Interactions during lunch or other breaks
- Processing applications

#### Employee to employee
- 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

#### Employee to customer
- In-person communication about customers’ needs and applications
- Responding to general needs and requests
- Getting signatures from customers
- Informational open sessions

#### Customer to customer
- Proximity with other customers while waiting for medical exam
- Using same keypads, tablets/kiosks, and signature capture devices

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

**ILLUSTRATIVE EXAMPLE**

- **E2E: Employee to employee**
  - Collaborating with coworkers in office (e.g., meetings, discussions)
  - Shared equipment and devices at office (e.g., printers, kitchen)
  - Interacting during lunch and breaks with coworkers and vendors

- **E2C: Employee to customer**
  - Handing cards and marketing materials to leads
  - Touching handles and surfaces at venue
  - Speaking one on one and in small groups with prospects and new leads
  - Product booklets and materials given to prospects
  - Speaking with prospects about their need and goals
  - Touching surfaces and shared objects during visit
  - Collaborating with coworkers in office (e.g., meetings, discussions)
  - Shared equipment and devices at office (e.g., printers, kitchen)
  - Interacting during lunch and breaks with coworkers and vendors

- **C2C: Customer to customer**
  - Educating clients on products and presenting recommendations
  - Working together to start application online or on paper

**Initial inquiry journey**

1. **Advisor presents and networks at local business events**
2. **Advisor meets with a prospective client in person to discuss further**
3. **Advisor prepares a proposal for prospective client with their team**
4. **Second meeting with client to work on forms and application**

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

**ILLUSTRATIVE EXAMPLE**

**NONEXHAUSTIVE**

<table>
<thead>
<tr>
<th>Potential levers that could be utilized in solutions</th>
<th>Innovations and improvements could address employee and customer safety and comfort in life insurance office settings and on the road</th>
<th>Potential additional examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>New offers &amp; services</td>
<td>A Redesigned low-touch doors, handles, and interfaces</td>
<td>F Remodeled movement flows in office space</td>
</tr>
<tr>
<td>Policies</td>
<td>B Visual sanitization cues and reminders</td>
<td>G Improved air filtration and ventilation systems</td>
</tr>
<tr>
<td>Processes</td>
<td>C Clearly identified and marked “hot spot” surfaces</td>
<td>H Fully digitized internal processes (ie, trainings, check-ins, meetings)</td>
</tr>
<tr>
<td>Digitization</td>
<td>D Physically distanced desk arrangements</td>
<td>I Clear safety protocols for agents on the road</td>
</tr>
<tr>
<td></td>
<td>E Real-time safety tracking and risk communication</td>
<td>J Worker proximity sensors</td>
</tr>
<tr>
<td></td>
<td>F File storage</td>
<td>K Strictly scheduled and verified disinfection routines</td>
</tr>
<tr>
<td></td>
<td>G Kitchen</td>
<td>L Staggered shifts and breaks</td>
</tr>
<tr>
<td></td>
<td>H Private offices</td>
<td>M Full digitization of all client interactions and processes</td>
</tr>
<tr>
<td></td>
<td>I Desks and open seating</td>
<td>N Hygiene key performance indicators (KPIs) closely monitored by leadership</td>
</tr>
<tr>
<td></td>
<td>J Meeting rooms</td>
<td>O Upgraded PPE procedures</td>
</tr>
<tr>
<td></td>
<td>K Training</td>
<td>P Limited office visitors</td>
</tr>
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<td></td>
<td>L Lobby</td>
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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**

<table>
<thead>
<tr>
<th>Potential actions to consider</th>
<th>Acquision</th>
<th>Underwriting &amp; delivery</th>
<th>Service</th>
<th>Claims and cancellations</th>
<th>Growth and recruitment</th>
<th>Processes &amp; day-to-day</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Research and application</strong></td>
<td>Initial inquiries</td>
<td>Medical examinations</td>
<td>Fielding policy-holder inquiries</td>
<td>Policy holders submitting claims and collecting payments</td>
<td>Meetings, trainings, office work</td>
<td>COVID-19 clean certification</td>
</tr>
<tr>
<td>Gettting and comparing quotes</td>
<td>Requesting and reviewing applicant records</td>
<td>Adjusting coverage</td>
<td>Converting policies</td>
<td>Processing cancellations</td>
<td>On-the-road recruitment of new agents by wholesalers</td>
<td>Spacing out of parking spots</td>
</tr>
<tr>
<td>Agents meeting prospects</td>
<td>Adjusting coverage</td>
<td>Decision, payment, activation</td>
<td>Adjusting policies</td>
<td>Removng high-touch objects from offices (clocks, pen, pads)</td>
<td>B2B2C sales and enrollment</td>
<td>Remote work options for certain periods</td>
</tr>
<tr>
<td>Completing applications</td>
<td>Billing and recurring payments</td>
<td>Cross-selling</td>
<td>Billing and recurring payments</td>
<td>Distancing measures at the office</td>
<td>Clear safety and hygiene protocols for agents on the road</td>
<td></td>
</tr>
<tr>
<td>Signing and submitting</td>
<td>Cross-selling</td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
<td>Leverage virtual meeting options, utilizing video conference, online workshop tools</td>
<td>Greater use of clear barriers (i.e., plexiglass) between employees, vendors, customers</td>
<td></td>
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</tr>
<tr>
<td>Communication with customers on safety and hygiene efforts</td>
<td>Checking customer temperatures before rest of examination</td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
<td>Flatten virtual meeting options, leveraging video conference, online workshop tools</td>
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</tr>
<tr>
<td>Providing online or virtual options for most processes</td>
<td>Provide dedicated hours, staff, and appointments for high-risk populations</td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
<td>Enforced physical distancing in waiting areas and meeting rooms</td>
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<tr>
<td><strong>Reopen</strong></td>
<td></td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
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</tr>
<tr>
<td><strong>Reopen &amp; immediate needs</strong></td>
<td></td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
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<td><strong>Reimagination</strong></td>
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<td>In-home medical examinations by professionals with enhanced PPE</td>
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<tr>
<td><strong>Distinctive long-term solutions</strong></td>
<td></td>
<td>In-home medical examinations by professionals with enhanced PPE</td>
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<tr>
<td>Safety measures verifiable by customers</td>
<td>&quot;Straight-through processing&quot;</td>
<td>Automated disinfection of door handles and office surfaces</td>
<td>Improved air circulation, filtering, and disinfection</td>
<td>Dual-factor authentication of client identity for increased digital services</td>
<td>Fully virtual agent recruiting</td>
<td>Dispatching brochures providing information on processes that can be completed online</td>
</tr>
<tr>
<td><strong>Fully contactless application process with no printed paperwork exchange</strong></td>
<td>Improved air circulation, filtering, and disinfection</td>
<td>Virtual customer service using chat functions (in-app, text)</td>
<td>Enhanced remote work functions through remote access to internal servers, VNs, and highly compatible portals for IT tools</td>
<td>Dual-shift offices to reduce density in shared space</td>
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<td>Enhanced remote work functions through remote access to internal servers, VNs, and highly compatible portals for IT tools</td>
<td>Remote claims adjustment</td>
<td>Remote meetings by default</td>
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