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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

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

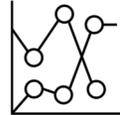


Identify interactions & areas of concern

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:

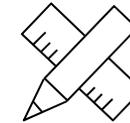
- Type of interactions
- Evolution of customer and employee experience
- Implications on operations and cost



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

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



Material transfer



Services



Internal tasks/processes

Interaction types



Employee to employee

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 to 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

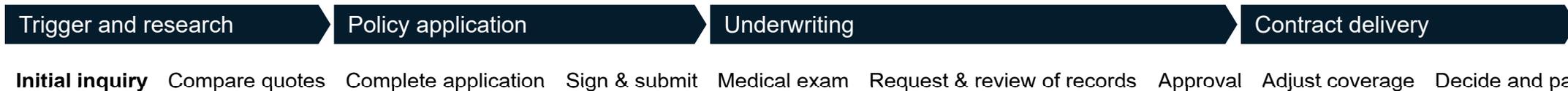
Once identified, organizations are advised to diagnose and prioritize areas of concern

ILLUSTRATIVE EXAMPLE

E2E: Employee to employee

E2C: Employee to customer

C2C: Customer to customer



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



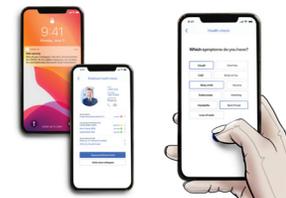
B Visual sanitization cues and reminders



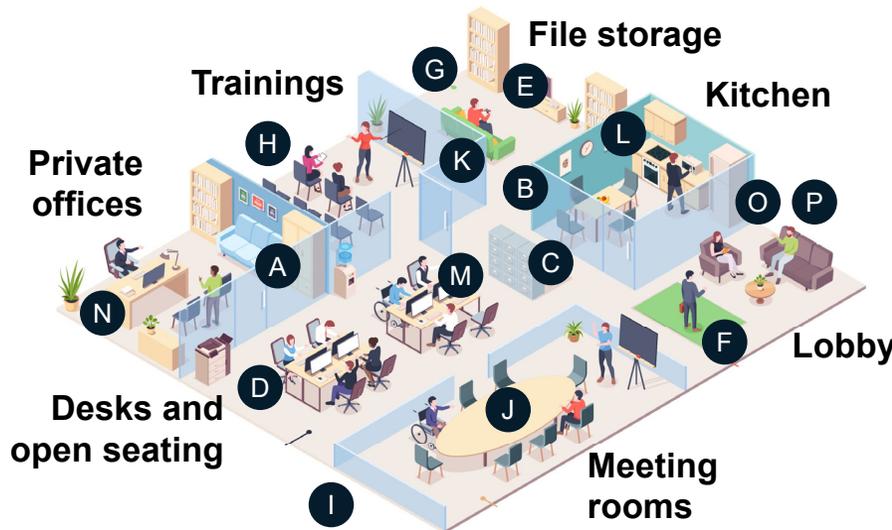
C Clearly identified and marked "hot spot" surfaces



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

