



**CHAMPIONING MUTUALLY  
POSITIVE FUTURES  
EVERY DAY**



# HOW CUSTOMER JOURNEY MAPPING REDEFINED THE CLIENT EXPERIENCE FOR SA'S LEADING SHORT-TERM INSURANCE PROVIDER

As one of the leading companies in Southern Africa's non-life insurance (also known as short-term insurance) Old Mutual Insure (OMI) has been around for almost 190 years. Ranked #3 in the country, it seems this historic organisation is never tempted to rest on its laurels. Instead, OMI consistently evaluates its offering to see how they can do better through ongoing CX improvements.

In 2019, we were asked to work with OMI on a Customer Journey Mapping (CJM) exercise in their claims area. CJM is a CX tool that enables companies to get a better understanding of what their clients, intermediaries, and business partners, are thinking and feeling at each touchpoint. Simply put, it's one of the most effective ways to theoretically and even literally 'put yourself in your customer's shoes.'

For those in the insurance game, claims is often considered the biggest moment of truth, because it's at this point when the customer finds out if the insurance they have been paying for has added any value. And therefore, OMI wanted to review this critical touchpoint. They were eager to understand how they could make things more seamless, frictionless, and consistent for the customer.

***"Claims is such a critical customer stage for us, so we wanted to zoom in on this area and identify opportunities for CX improvements. There are many different role players in the claims journey, and it's easy for feedback or status updates from your broker or customer to get lost. Communication gets lazy, loops aren't always closed, and uncertainty creeps in. This is when all parties get frustrated."***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)



## IDENTIFYING THE UNNOTICED TRUTHS

To begin the journey mapping process, we gathered OMI employees in each of the different areas of the claims division (including divisions like marketing) to sit around the same table and articulate what they believe is the ideal customer experience for their clients. This crucial step of having more than just one or two department heads and staff in the CJM process goes a long way in both gaining the most thorough insights and getting 'buy-in' from all involved on the CX improvements that will need to be implemented.

In the case of OMI, it was clear that the team all wanted the same thing; a claims experience that was straightforward, hassle-free, and would evoke trust.

To make this desired vision for their customer a reality, we needed to first conduct an internal gap analysis. The aim of this was to rate and measure the OMI team's own understanding of how key CX drivers fit into their claims process (e.g., personalisation, innovation, ease of doing business, staff empowerment, digital innovation, and customer feedback).

The lowest score in this exercise was personalisation, which referred to understanding different client personas and their pain points. What this told us was that this absence of 'emotional awareness' by staff, meant there was very little empathy for what different clients were experiencing.



## IDENTIFYING THE UNNOTICED TRUTHS

***“Learning that there were several staff in the claims division who didn’t understand the pain points of our clients was a big eye-opener for us. This is why journey mapping is so valuable because it reveals truths that are going unnoticed, while silently damaging your CX.”***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)

As part of the CJM process, we also asked the team to identify the concerns they believed were hindering the client experience. Below are just a few they listed:

- Lack of proactive feedback to brokers
- The need for additional and effective resources to meet client requirements
  - Too many contact points within the organisation

***“We found that having an independent party facilitate customer journey mapping sessions, and employee training programmes was very beneficial, as staff are more willing to open up.”***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)



## RESULTS AND WAY FORWARD

Once we had identified the 297 claims touchpoints and walked through the client's practical and emotional needs at each of the 12 customer stages, we were able to define what an 'ideal' OMI customer journey should look like.

Since you can't implement all the changes overnight, we then sat with the team to compile a list of feasible 'quick-win' solutions (things that can be adjusted or implemented quickly, effectively, and affordably). For OMI, one of the most impactful quick-win solutions was providing brokers and customers with an infographic to guide them through the different stages of the claims process. Another was their windscreen automated claims system which enabled brokers and customers to lodge and finalise windscreen claims quickly and seamlessly without much human intervention.

***"The CJM process gave us a much deeper understanding of our customers and brokers pain points, which informed key changes to be made to our claims process. Since implementing these changes, we've seen a noticeable rise in client satisfaction. We've also been able to identify where our focus needs to be with regards to digital innovation and UX design. Improving client satisfaction is an ongoing task as the ambition is to consistently exceed expectations"***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)



## RESULTS AND WAY FORWARD

Further to this, OMI saw that there was an urgent need to embed a customer-centric culture within the organisation, and as a result, 80% of the OMI staff so far have gone on to receive extensive training in customer experience, however post COVID we have had a huge recruitment intake and a need for a repeat of the CX training is needed.

***“What we’ve come to understand is that you can’t have a great client, broker, or customer experience unless you have good employee experience and engagement.”***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)

In line with their mission to inspire a customer-led culture that is based on empathy and understanding, we are now working with OMI on an “I AM OMI” culture strategy, which will help drive their CX vision within the different business focus areas. More on this in a follow-up case study.

***“The great thing about working with nlightencx is that they won’t just leave you when the journey mapping is over. They guide you from a thought leader perspective and go on to give you a holistic, well-informed report which guides the organisation on what to fix, what to prioritise, and which remedial actions to implement to be the best in the industry within which you operate.”***

- Antonia Oakes (Customer Experience and Sustainable Business executive, Old Mutual Insure)