Case Study

A $5B insurance company's CX training delivers a competitive edge through greater customer empathy.

mcorpcx

Improving Market Position Through A Customer Experience Strategy Shift

Training employees to better deliver against customer expectations improves net promoter scores 3+ points across all success dimensions.

Challenge: Shifting market dynamics require a new customer service strategy

This 170-year-old insurance industry leader has a long history focused on excellent customer service. As a primarily referral-based business, maintaining their market position and retaining current customers wasn't enough. They wanted to actually improve their market position by increasing loyalty and creating advocates who would attract new customers. Several emergent variables added to the complexity of achieving these goals:

■ **Existing customers**: The base had developed increasingly sophisticated expectations.

■ **New customer segments**: New segments had different needs, expectations and preferences.

■ **Competitive landscape**: Some legacy competitors were failing, and new entrants were emerging.

To address these complexities and support the business, the company desired to shift the culture from a customer *service* focus to customer *experience* focus. This meant that the employees had to shift their thinking from "inside out" to "outside in." In other words, instead of seeing things from their internal lens, pushing internal

A focused, intensive training program aligned employees to deliver a consistent brand experience in a meaningful, measurable way.

strengths outward to their customers, the company wanted to be more customer-oriented, responding to the pull of customers' needs with value-creation.

The new paradigm required employees to deepen their understanding of their customers' perspective across the claims journey and adapt their approach to it. Achieving this culture shift toward greater customer empathy required customer experience training.

Approach: Structured process delivers on-target strategy, smooth execution, and successful results

How claims are handled in the insurance business can have a significant impact on customer perceptions, ultimately making or breaking the relationship. That's why this insurance provider chose the Claims division as the focus for its customer experience efforts. A shared customer-experience frame of reference would enable everyone involved in handling claims to collaborate more effectively when serving customers. The division was large, and to scale quickly, we implemented a train-the-trainer approach.
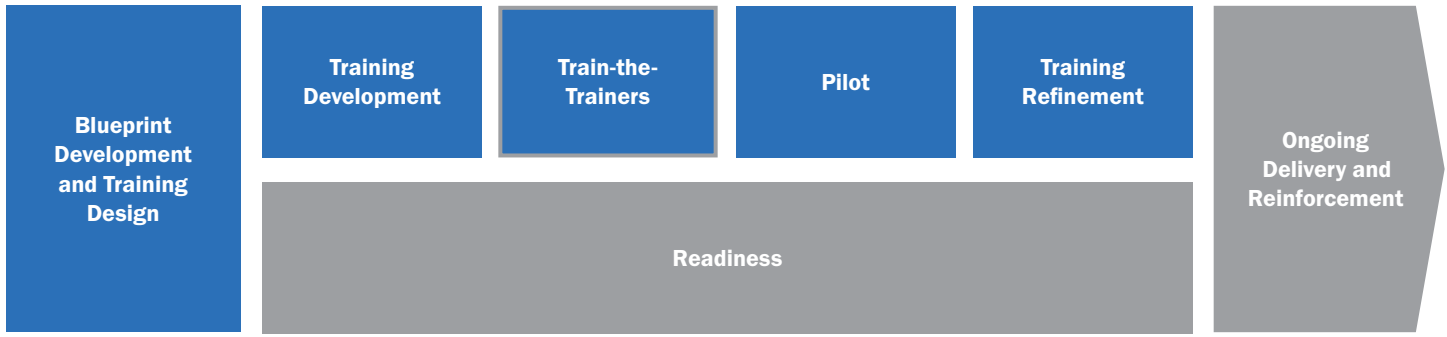
McorpCX worked with executives in the Learning and Development and Claims divisions, along with a core team of representatives, trainers and stakeholders from both organizations.

We designed the training to lead employees through a logical progression, to first give them the customer experience (CX) theory and knowledge that would enable them to orient dynamically to the customer's perspective and expectations. Training then took these theoretical learnings to the concrete, developing skills— real actions and accountability mechanisms—that could be improved upon over time to better deliver against customer expectations.

Participants shared that "flexing their empathy muscles" helped them when they were dealing with claimants at difficult times in their lives.

McorpCX Train-the-Trainer Process

Blueprint Development and Training Design	Training Development	Train-the-Trainers	Pilot	Training Refinement	Ongoing Delivery and Reinforcement
	Readiness				

The process was as follows:

1. Blueprint Development and Training Design

After an in-depth discovery period, McorpCX led development of a detailed blueprint which linked desired customer experience outcomes to learning objectives, and then to the training module design. The blueprint detailed specific knowledge and skills needed, as well as the most effective approaches for training delivery.

2. Training Development

The framework for the training had a modular design. Co-created customer training materials blended facilitated learning with self-paced e-learning and included job aids, trainer guides, and LMS integration. The facilitated learning could be delivered in-person or remotely, and included whiteboarding sessions, videos, written exercises, small group breakouts, and group discussion.

3. Train the Trainers

We developed a dedicated Train-the-Trainers' module to: explain the training design, run through the materials, and provide opportunities for training delivery practice to on-board the organization's in-house trainers and prepare the organization for wide-scale rollout.

4. Pilot Training Refinement

The pilot was the initial delivery of the program by trainers to a selected set of Claims employees. The program was refined and iterated during this stage, based on learner feedback and trainer assessments before widespread rollout.

5. Readiness

A focus on individual and organizational readiness underpinned the entire program. It ran in parallel with the training development and piloting activities, to prepare management and employees, set expectations, and ensure success.

6. Ongoing Delivery and Reinforcement

Delivery included systematic rollout to the full Claims division, organized into training cohorts. Frequent reinforcement activities for learners and managers ensured the new knowledge and skills were put into practice for maximum learning value. Every training experience had dedicated, custom training workbooks, which reinforced the materials taught and extended to resources that allowed learning to continue outside of training sessions. Growth action plans supported integrating learnings into the workplace and helped employees work with their leaders to be accountable for their development and to achieve targeted outcomes.

Results: Measurable improvements across operational and customer experience KPIs

This insurance company had made a significant investment to align its customer experience strategy with its business objectives—branching into new markets and creating avid promoters. In the end, the investment included approximately 30 hours of training per individual for a 1,000+-person Claims division.

While the bar was already high in terms how this company ranked for customer service, there have been significant, measurable improvements in operations which were directly linked to the cohorts' completion of training.

- Results were based on operational metrics and customer service surveys for employees who completed the training curriculum in the first six months of the program.
- All KPIs measured improved.
- Pre- and post-training surveys confirmed the customer experience program hit its mark as a key strategy for achieving the business goals.

Results based upon operational metrics and customer service surveys for employees who completed the training curriculum in the first six months of the program.

NET PROMOTER SCORE UP	CX KPIs UP ACROSS 5 DIMENSIONS
3.35 ↑	1.2-3.2% ↑
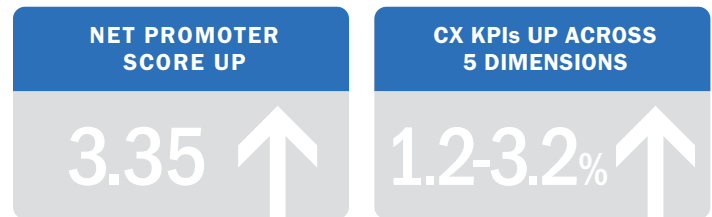
At the end of each training session, the client and McorpCX trainers conducted a roundtable participant interview. As participants shared their experience of the training, several anecdotally acknowledged how the value of the training extended beyond the walls of the organization.

They indicated that thinking about customer experience before, during and after their interactions with customers—essentially, flexing their empathy muscle—helped them professionally when they were dealing with claimants at difficult times in their lives. But their CX training also gave them skills to be more effective communicators overall, in and out of work. It gave those who had undergone the training program a greater understanding of how they communicated and their life experiences in relation to others', lowering communication barriers and giving a clearer path forward to resolution.

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Our clients' confidentiality comes first. Because of this, we don't typically reveal client identities in our case studies. But the facts remain.

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