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Digital Transformation Made **SMARTer**





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Catering to the Digitally Enabled Customer

David St. Clair, Head of UK Operations, Travel at AXA

The Business



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- Delivery of Global servicing of Travel Assistance and Travel insurance claims
- Multiple servicing centres covering multiple languages
- A few core legacy CMS, heavily designed and be-spoked over a number of years
- Multiple product types including Corporate, Fintech, NAC and Retail

- Multiple legal entities for billing and underwriting
- Multiple payment and billing approaches
- Integrated with a Global network of providers - (Un) qualified and credentialed
- Multiple data, customer and financial regulatory bodies and requirements

Value Innovation Journey Mapping

A customer centric methodology

- ➔ Group Methodology: **Customer Journey Redesign Handbook**
- ➔ **Design Thinking** used in workshops
- ➔ Co-creation & prototyping **with users**

Breaking silos to organize around the voice of customer

- ➔ A wide diversity of participants
- ➔ Innovation, Marketing
- ➔ IT, Digital
- ➔ Finance, Underwriting, Network,
- ➔ **Different geographies** (FRA, UK, ESP, USA)

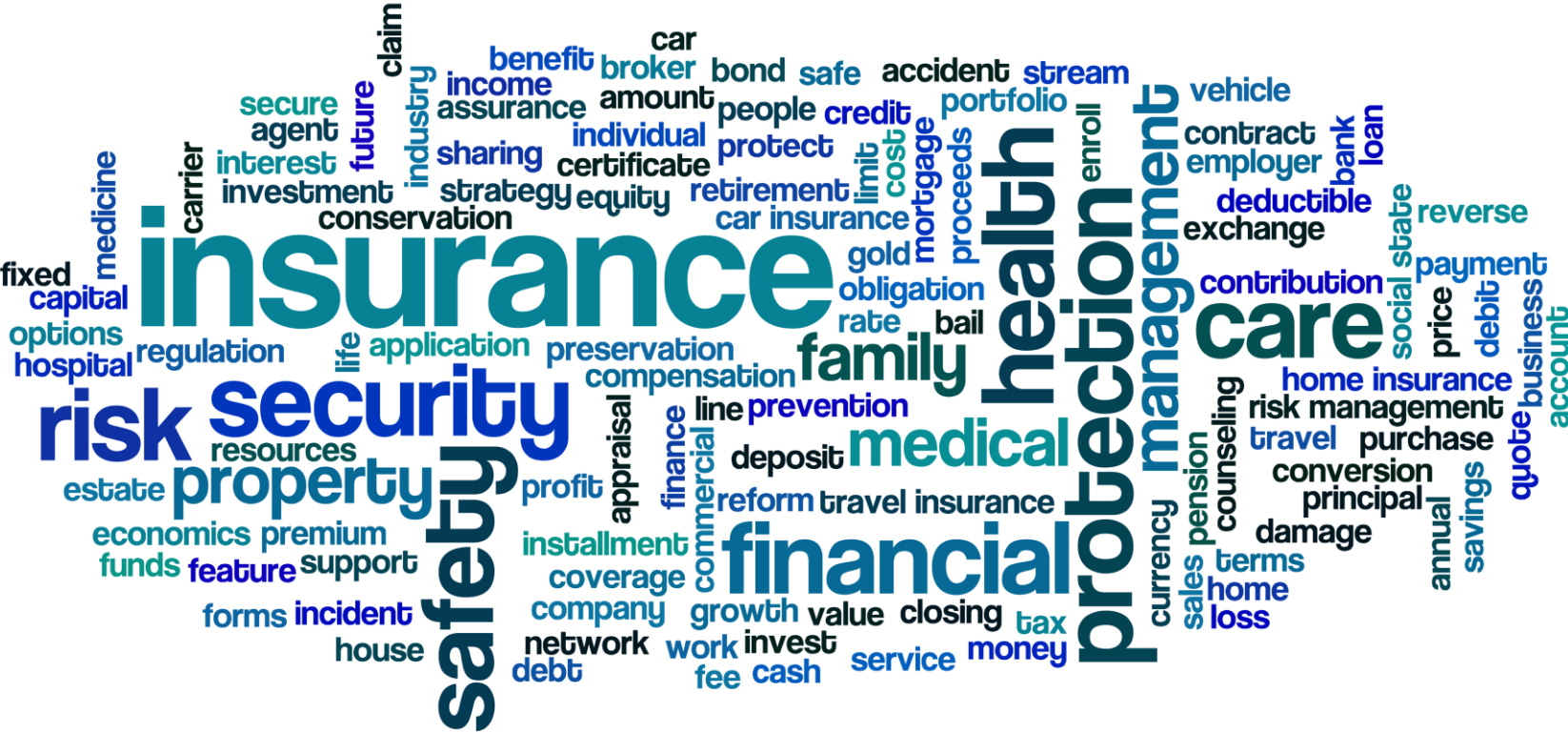
External eye to challenge

- ➔ Inspiration from other industries (benchmarking)
- ➔ Designers & **user experience experts** to challenge customer journeys
- ➔ Getting real end-customers feedback /opinions on new CJ – **Focus Groups**

Value Innovation journey mapping

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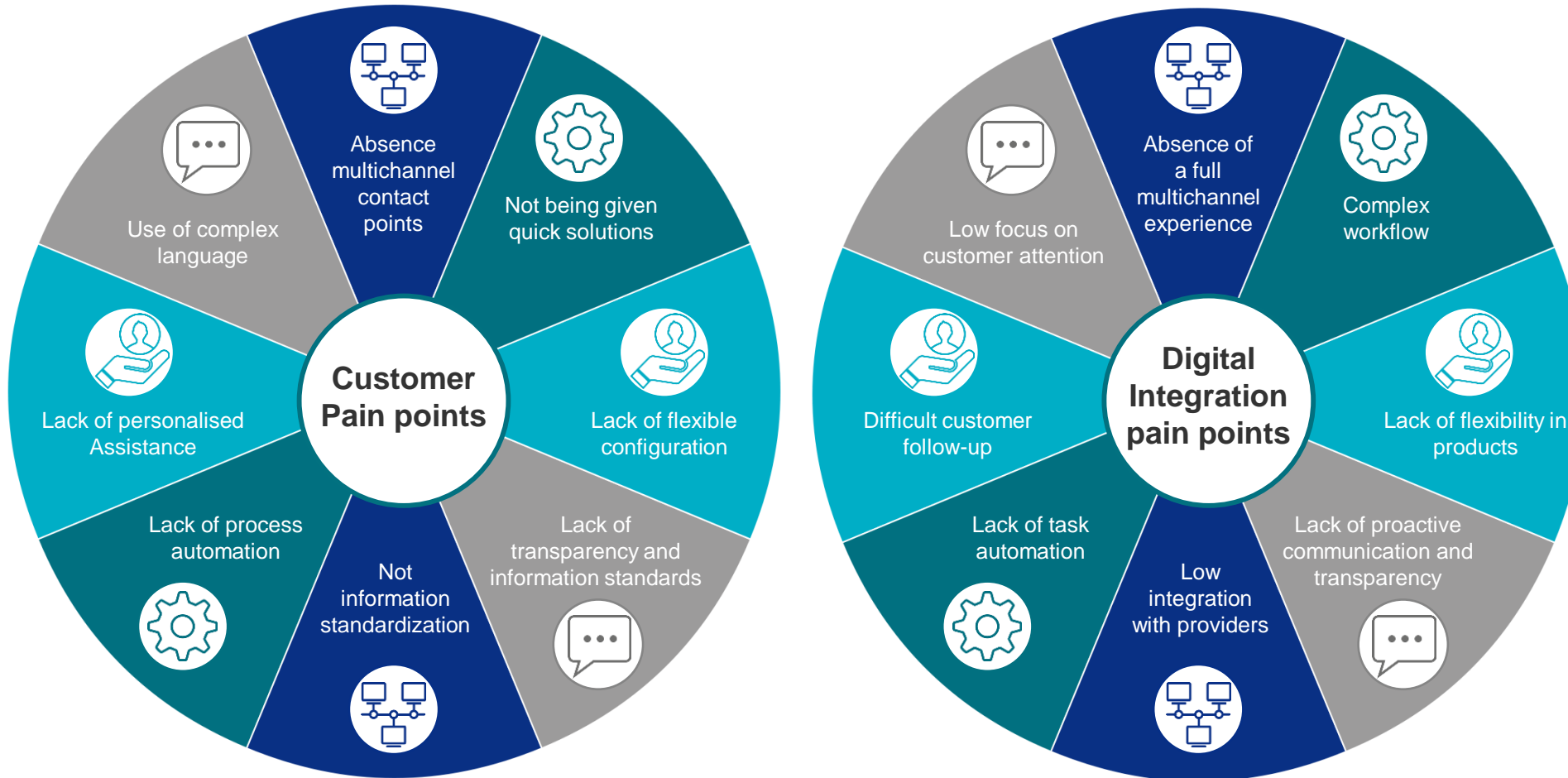


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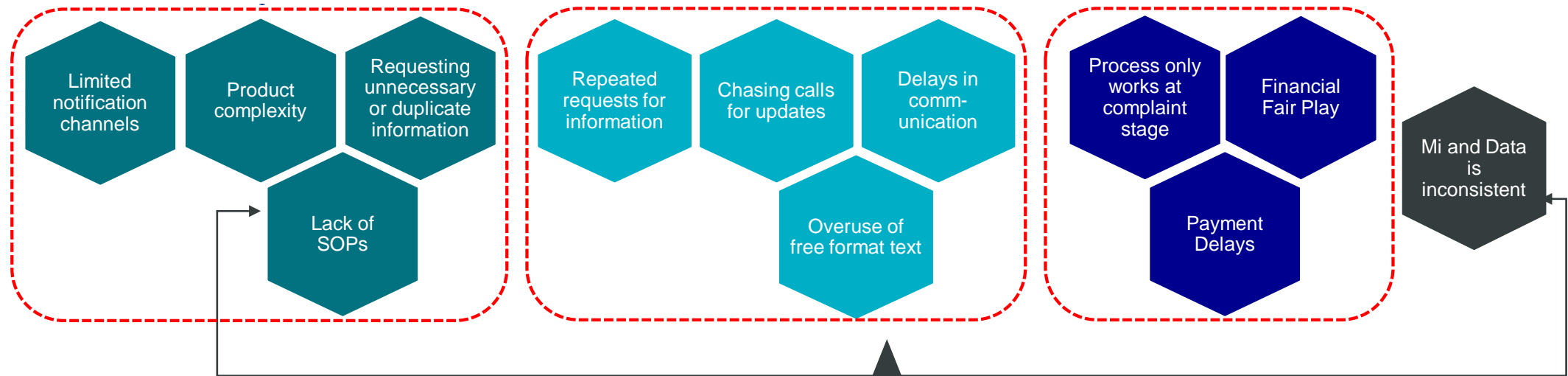
Digital Pain Points and the Customer Journey

The Claims Journey Pain Points



Identified along the touchpoints, from the external perspective

Understanding Your (Digital) Pain Points



- ➔ **Claims journey can be split into Groups**
- Notification
 - Assessment and Evaluation
 - Settlement
 - MI and Data

Leveraging digital tools can help ease this pain

Understanding Your Integration Opportunities



- Walk in the customers footsteps
- Make it accessible to all
- Deliver 2 way comms
- Offer Self resolution

- A portal is a 24/365 solution of jointly helping the customer with their claims journey and reducing your operational overheads and requirements

- Upload and create invoices
- Track payments and service status
- Straight through processing
- Directional care
- E-payment solutions

Provider and supplier portals can deliver similar servicing benefits to customer portals, but also deliver improved control processes

- More dynamic payloads mean less templates
- Reduce your product volumes
- Templated fields provide better MI and searchable data
- Aim to deliver auto updates and responses

Communication should be considered for both inbound, outbound and channel of delivery

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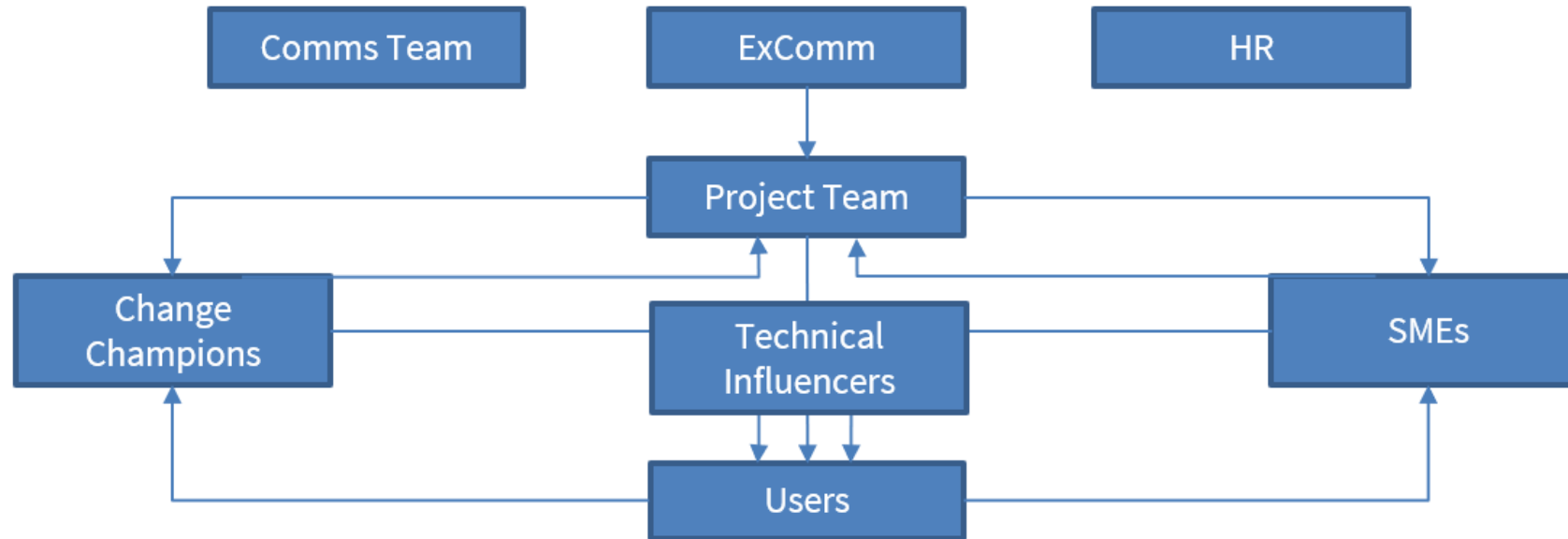
Change and Communication

The Process...



The Prosci ADKAR methodology underpins our change management process. The process can be translated into the 5 key elements of the Prosci ADKAR Model, **Awareness, Desire, Knowledge, Ability, Reinforcement**

Build a Network of Change...



Top Down & Bottom Up

The change network is not just made up of Change Champions, there are other key user groups that must all work together to ensure change is adopted successfully.

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Measuring Success

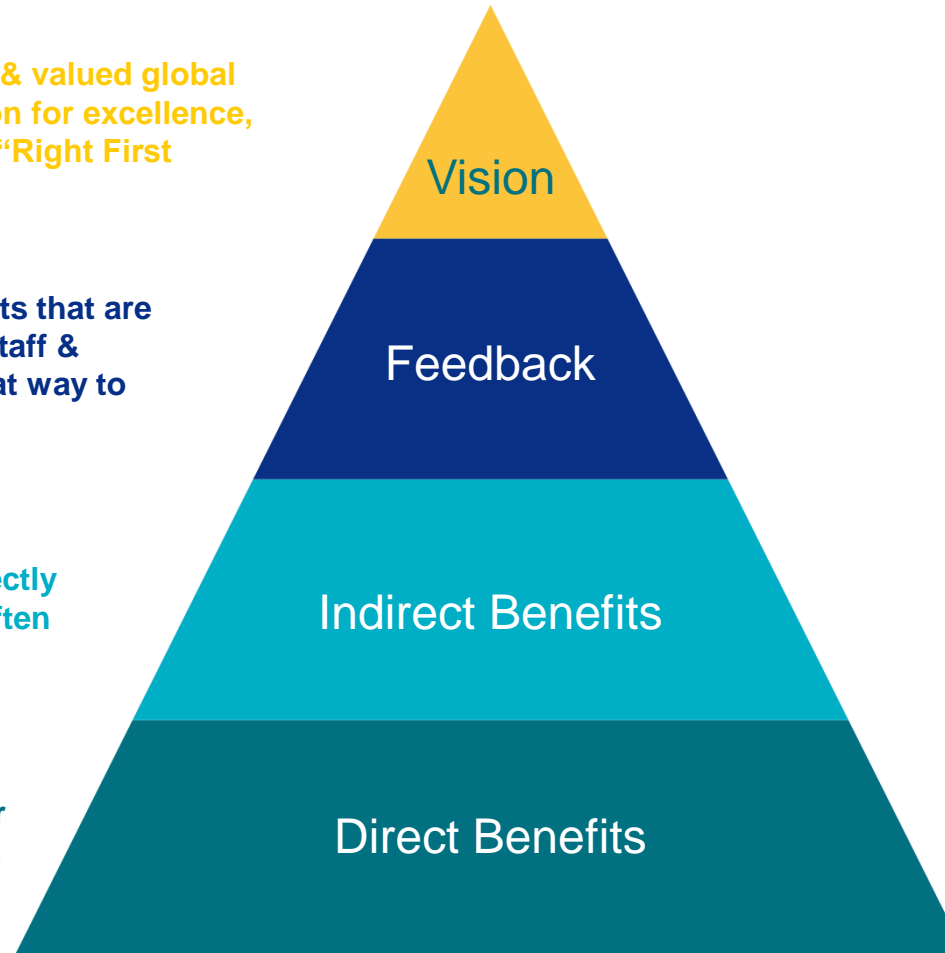
Measuring Success – Our Benefit Measurement

Our Vision is to be the trusted & valued global partner of choice with a passion for excellence, demonstrated by a consistent “Right First Time” service.

Change can bring many benefits that are valuable to the organisation. Staff & Customer satisfaction is a great way to measure success.

Indirect benefit refers to improvements that are not directly impacted by the change and often high level or hard to measure

Direct Benefit is where the process has improved in either efficiency or quality as a result of the change



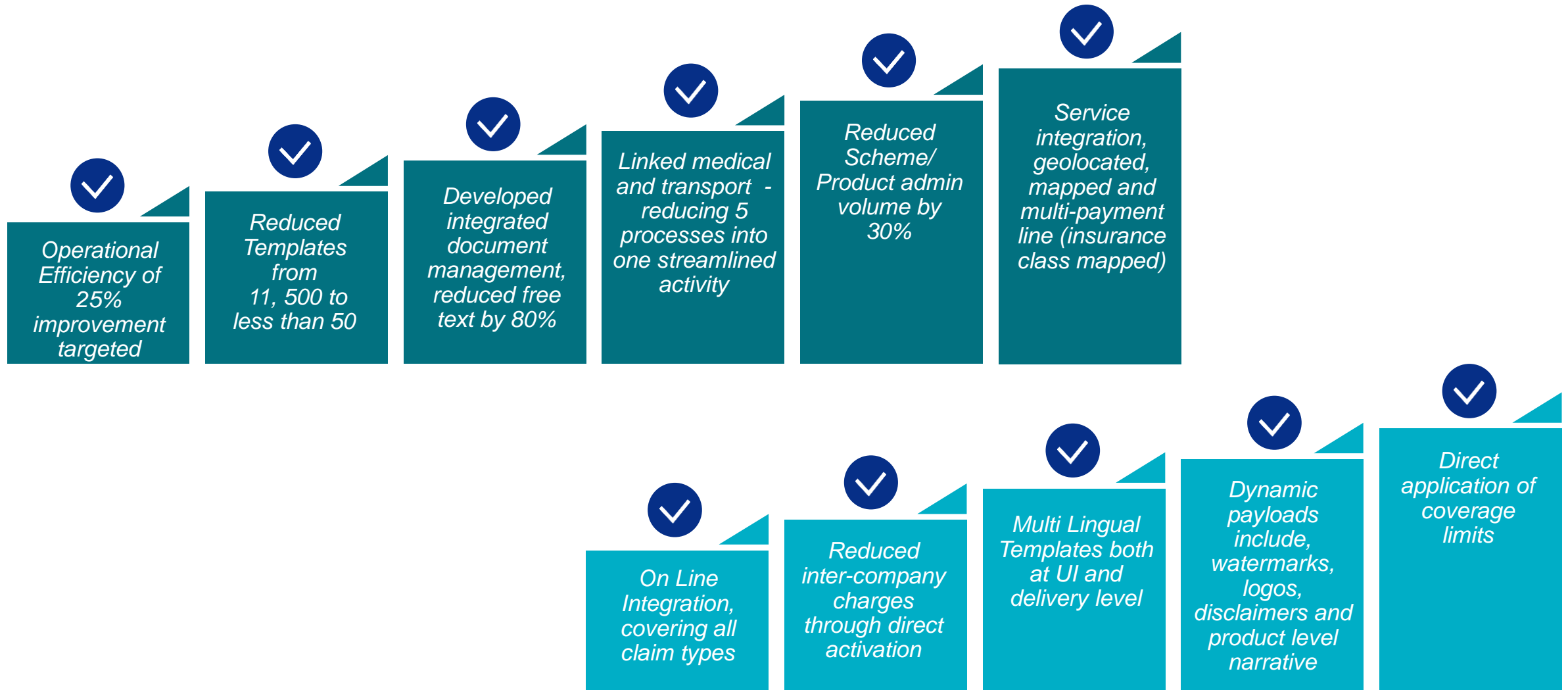
- Executive feedback
- Delivery to Budget
- Adherence to OTB (adopt not adapt)
- Alignment to Values

- NPS Customer– Top Quartile
- Ad hoc Verbatim Staff
- NPS - Staff L&D Pulse survey

- Increase in Recoveries identified
- Reduction in Scheme volume & Administration
- Automatic coverage, reserve and exposures
- Reduction in document templates
- Improved technical and data controls
- QA Score +xx%

- Reduction in AVHT
- Reduction in Call to Case ratio
- Productivity improvement (blended Claims, +XX%)
- eNOL for XX% of claims
- Xx% reduction in Soft & Hard leakage

An Example Of Achievement, Discovery To Delivery



**Transforming claims capability
through a digital revolution in
customer service & efficiency with
a concurrent improvement in cost
control**

3 KEY FUNDAMENTALS

TARGET
OPERATING
MODEL



OrDesign People
Programme
organisational

CORE
TECHNOLOGY



CMS
DataLake
Portals

DIGITAL
TOOLS



eNOL
Omni Comms



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