



GETTING THE MOST FROM OMNICHANNEL EXPERIENCE DESIGN

Digital is the new standard

67%

of insurance customers say they used a mobile device or app for their most recent insurance transaction

30%

said they used their mobile device during their most recent auto insurance shopping experience

70%

of mobile consumers use the channel to manage their existing policies, such as paying their bill or managing a claim



Canadian P&C Insurance customer preferences

29%

said they are satisfied with their insurers' digital experience.

47%

Said they want more online interactions with their insurers.

76%

Say their insurer choice is influenced by the quality of the carrier's claims-handling and customer service





MULTI-CHANNEL EXPERIENCE DESIGN



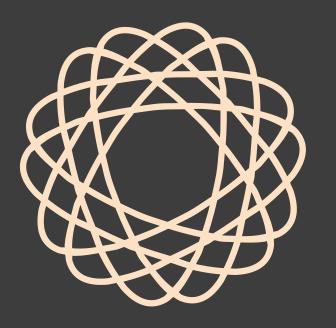


OMNICHANNEL EXPERIENCE DESIGN





COMMON OBSTACLES TO EFFECTIVE OMNICHANNEL STRATEGIES







Disregarding Diversity



Stunned Cooporation



X BY 2

START WITH THE CUSTOMER

KEY ATTRIBUTES

Collect as much knowledge about the users as possible.
Perform high-quality user research of actual users in your target user group.



EMPATHY MAPPING



SEEING

What types of things do they see as they engage?



FEELING

How are they effected emotionally during their journey?



SAYING

What are some of the most common quotes that we hear them say?



DOING

What are the specific tasks that they need to complete?



THINKING

What goes through their mind as they interact?



HEARING

What are they hearing from others?

FORM A HYPOTHESIS

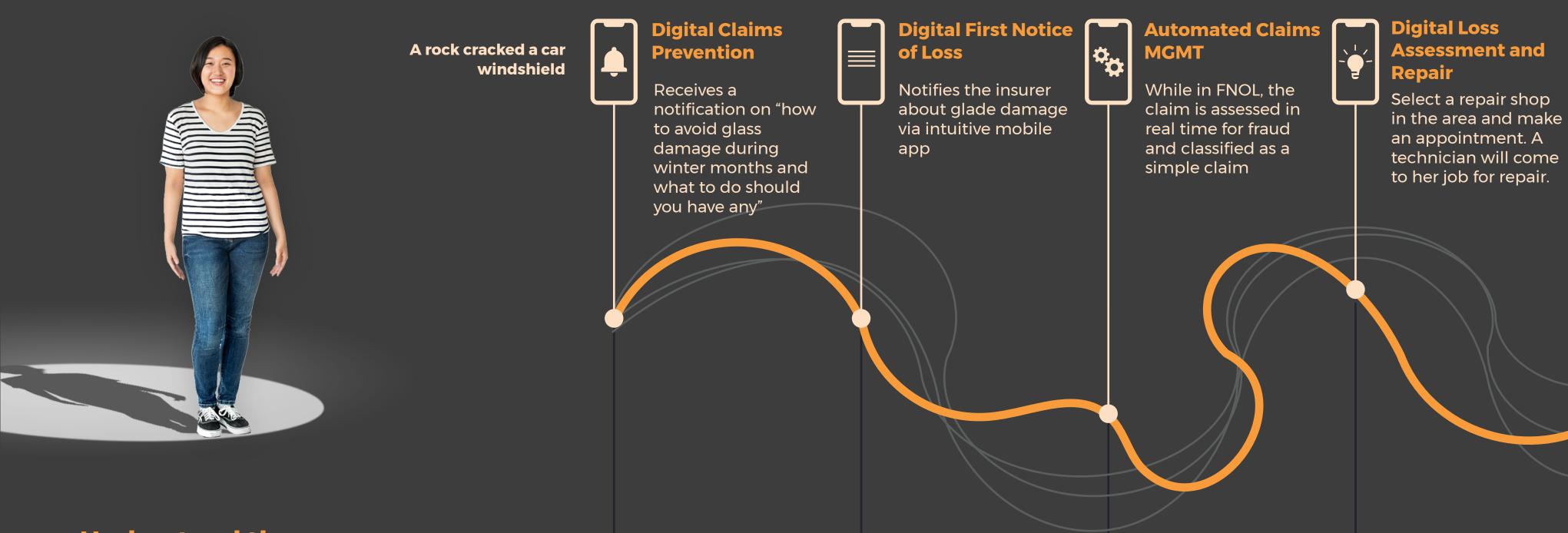
Form a general idea of the various users within the focus area of the project, including the ways users differ from one another

PREPARE SCENARIOS FOR YOUR PERSONAS

This engaging persona method is directed at creating scenarios that describe solutions. For this purpose, you should describe a number of specific situations that could trigger use of the product or service you are designing. In other words, situations are the basis of a scenario.







Understand the personas' different needs and follow the steps that each **customer takes** along a given journey.

Relevant Digital Assets (sample)

Push notifications w/Safety Warnings

> IoT based behavior coaching

Automated FNOL, eg, via telematics

Intuitive digital **FNOL for customer**

> Simple Digital FNOL for intermediaries

Automated intelligent case management

Automated fraud detection

Digital real-time progress tracking Digital self-service damage assessment

Digital appraiser appointment selection

Digital repair shop appointment selection

Insurer digitally

Automated

Settlement

receives the repair invoice, with is automatically checked and paid

Digital offering of cash settlement

Digital offering of repair of damaged items

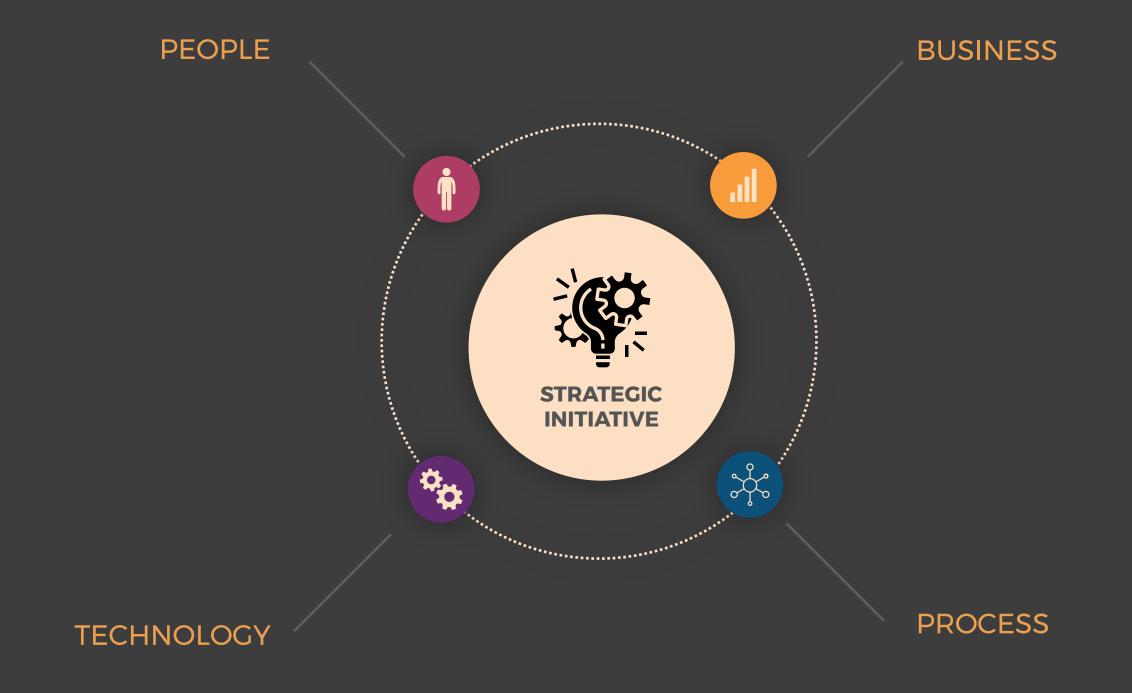
Automated invoice verification

Automated payment processing



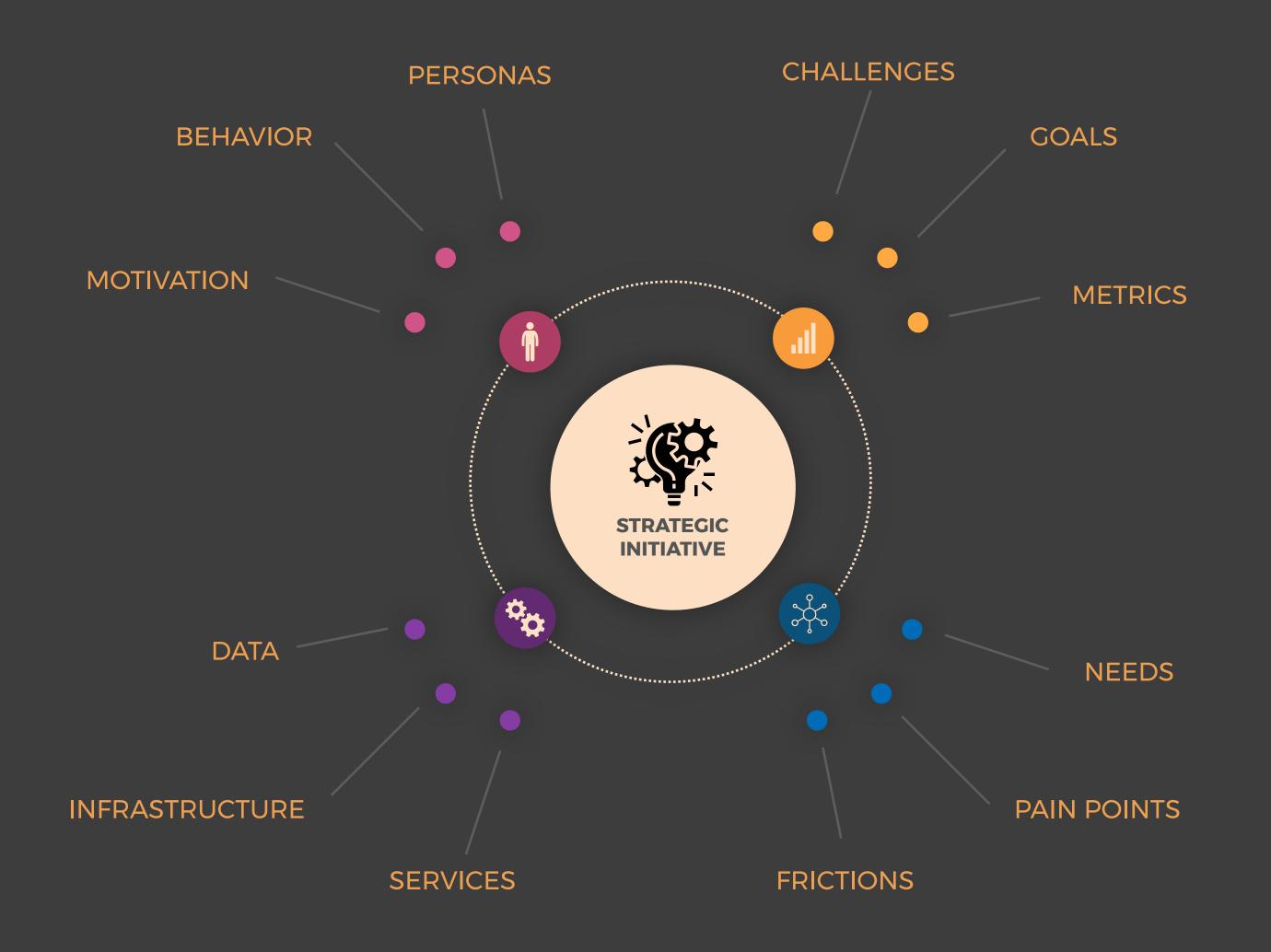
Step 3 Designing a Portfolio of Initiatives

CREATING A MULTI-PRONGED STRATEGY



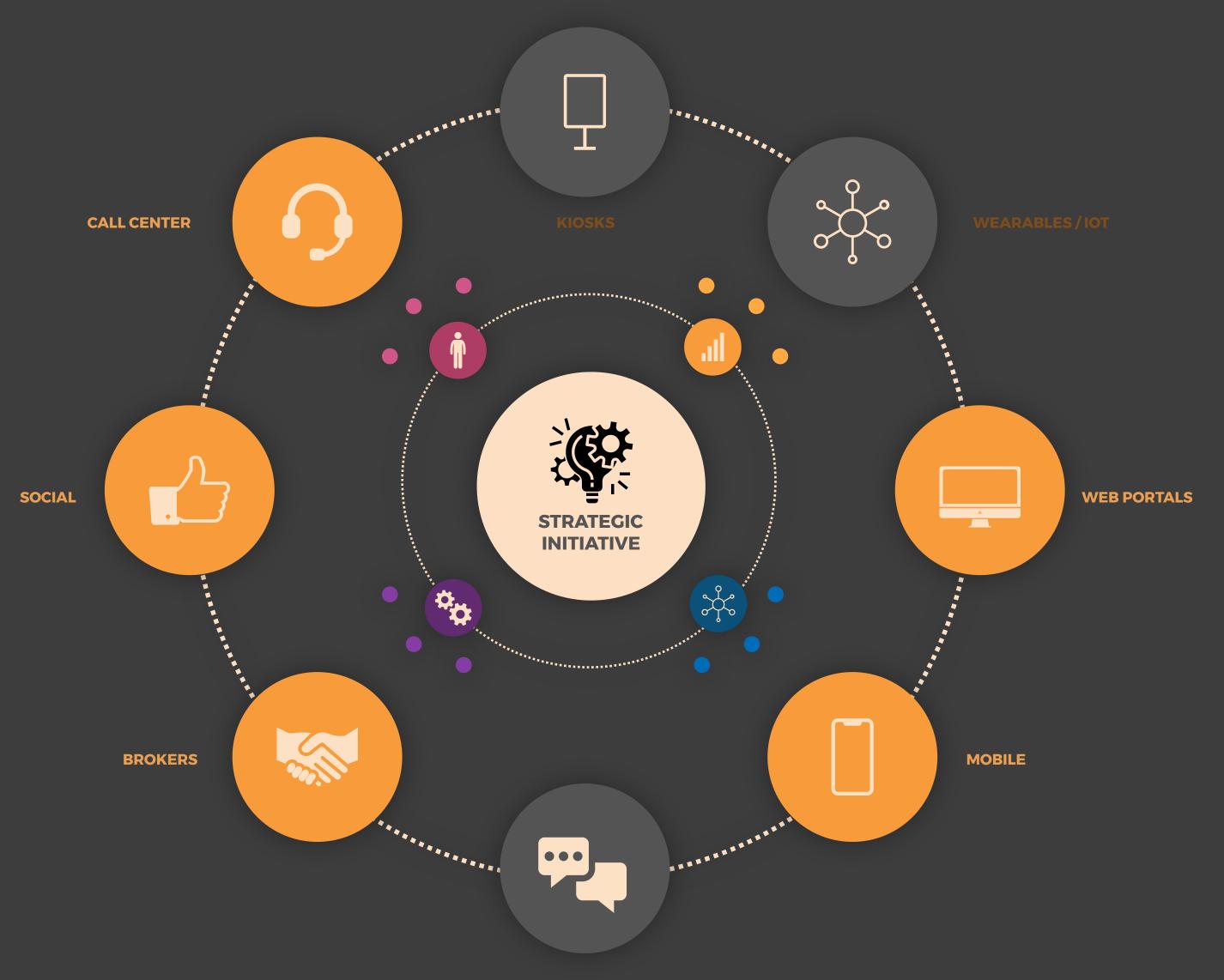
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CREATING A MULTI-PRONGED STRATEGY





What would it mean for your organization if you could promise your customers that they'll get the service they need, however they need it?



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