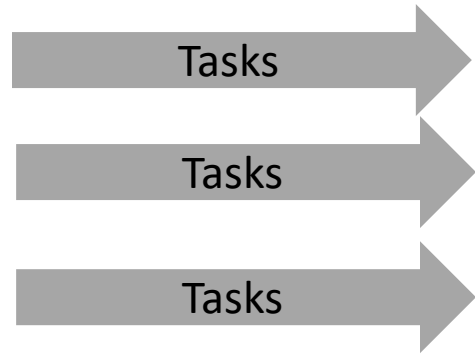




OPEX & OmniChannel in a leading Insurance group

April 2018

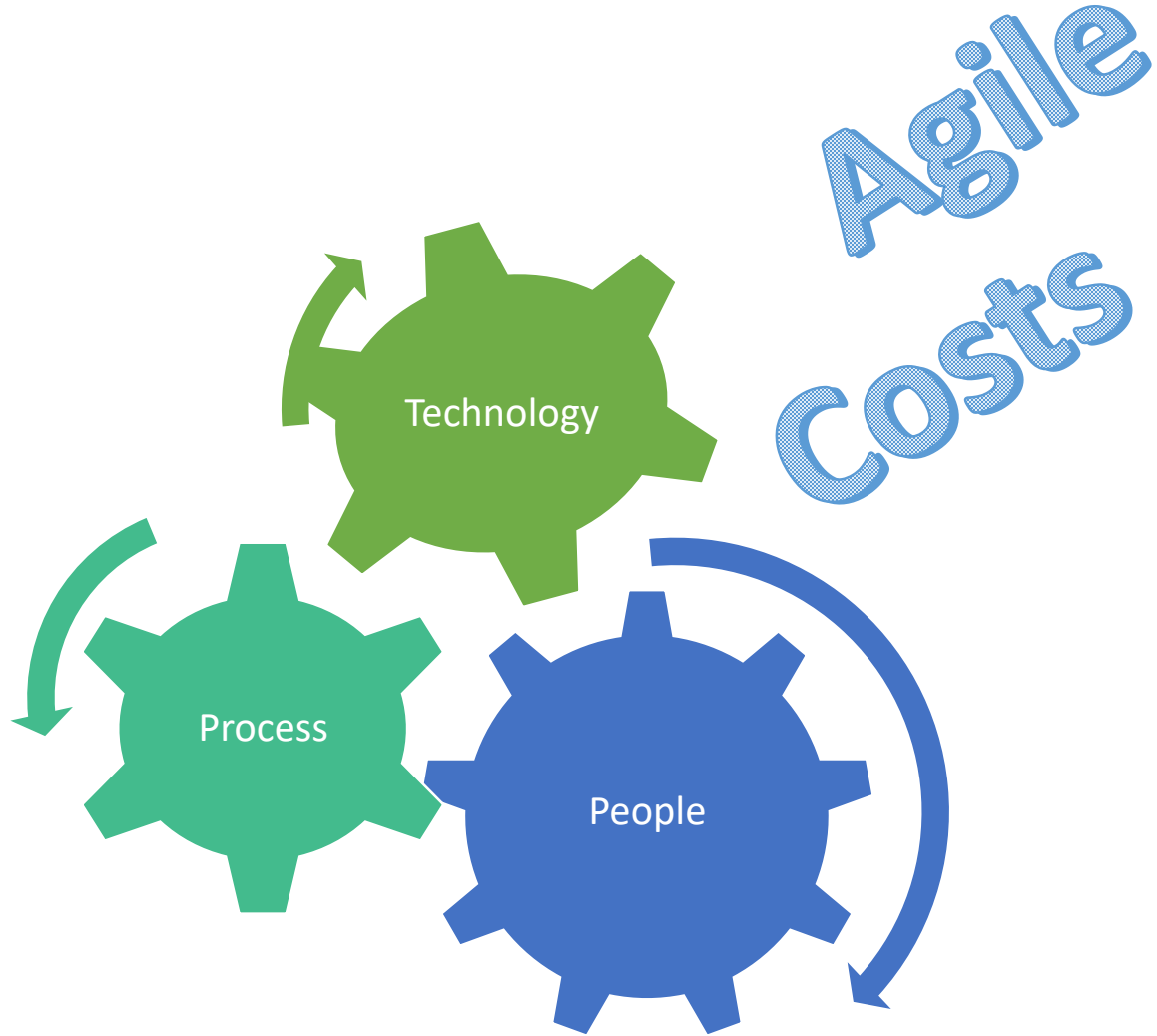
OmniChannel Service Strategy to OpEx & BO Excellence



OpEx – Operational Excellence



- Meeting customer expectations and maximizing customer value
- Effective and efficient process
- Quality and professionalism
- Managing and monitoring operational performance
- Empowerment of human capital



Integrated OmniChannel Service with BO excellence

Customers & Request Segmentation

Level of Service (internal & External)

Full Customer View

Uniformity in Service and Operation

OmniChanel Service

Proactive Service

Uniform Management



Back Office management challenges

Manual work – non measurable inventory (forms)

Workload Management - Inventory Management

Manual routing tasks

Performance Transparency

Planning of manpower

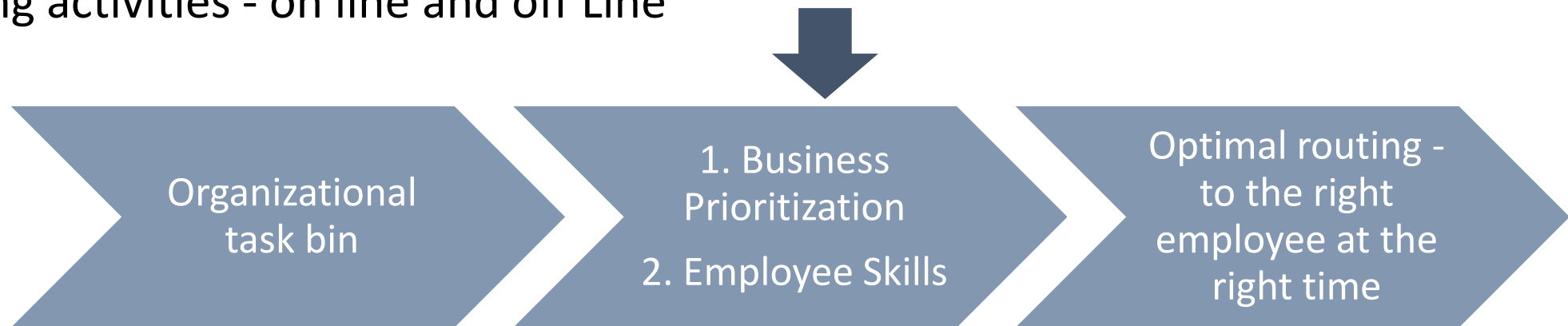
Operation of Back Office tasks - new approach

What can we learn from managing tasks in service systems?

- ✓ Promote tasks by customer value
- ✓ Push calls to representative
- ✓ Measuring activities - on line

Required capabilities to manage tasks in the BO

- Working with tasks rather than paper
- Routing and prioritizing tasks in accordance with organization's policies in an agile manner
- Distribute tasks to employees according to skills and knowledge
- Automatic Workload Routing - Cancel manual workload balancing
- Blending: Routing BO tasks to front representatives and vice versa
- Push instead of pull: Reducing lead time between tasks
- Measuring activities - on line and off Line



Organizational Benefits

Excellence in Operation

- Allocation of resources according to business needs – Agile change
- Effective management - less "supervisor manual tasks management" and more control and training
- High measurement and control capability
- Increasing employee satisfaction



Excellence in service

- Improving the customer experience
 - ✓ SLA compliance
 - ✓ Quality performance
- Increasing loyalty to the organization
- Increasing Sales

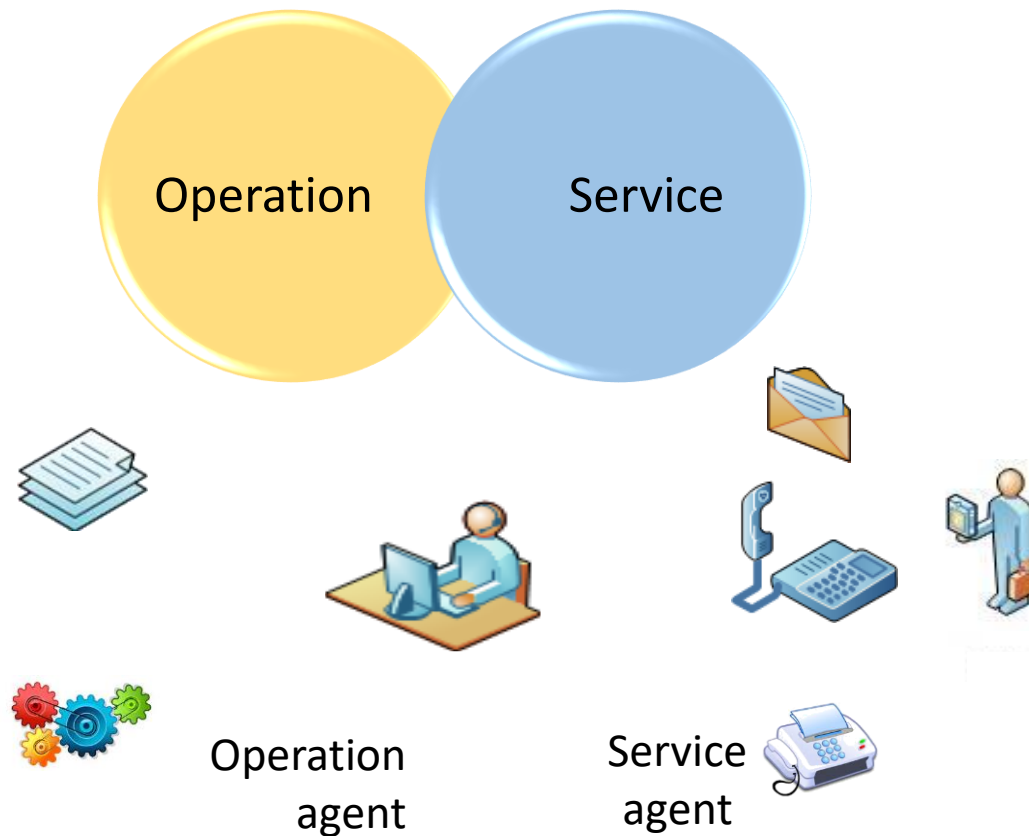
25% -15% workload efficiency
20% quality improvement

Opex in one of Israel's biggest insurance groups



The Change

During 2015, a significant restructuring took place in a leading insurance group in the Israeli market - it was decided to separate the service activities from the operating activities



The Technology and benefits

In order to support the change, two supportive systems were selected:

- Service – **CRM system - Microsoft Dynamics**
- Operations – **IWD system by GENESYS™**

Integration and balance between the systems ensured routing tasks to relevant experts while maintaining SLA and high service standards

The operational Change

- ✓ Automatic routing
- ✓ Work by skills and availability
- ✓ Routing tasks according to SLA and business rules

Control the order in which tasks are performed and SLA under regulation
Transparency of on-line performance
The outcome: Inventory decreased by 20% and quality improvement

The change challenges

- Defining simple business rules - Keep It Simple
- Managerial reports available on launch day – ability to measure and control the success of the change and creating dashboards for managers and employees
- Understanding the change impacts on employees, and their critical part in a successful change implementation

System capabilities and operational excellence

Ability to measure employee performance

Old World

- Measurement by unit level
- A constant discussion on data validity

New World

- Measurement by Employee and unit level
- Normalizing tasks by skills
- Transparency on a daily basis of the employee activities = cooperation and agreement

- ✓ A model of targets and measurements was constructed
- ✓ Creating a daily and monthly performance goals
- ✓ Establish bonuses model

System capabilities and operational excellence

- Ability to measure employee performance

On Line performance measures

סל משימות ארגוני

בעבודה

מדיניות | שאלות | כלים

משימות של :

תהליכים בסל שלי | תהליכים בסל ארגוני

מבוסס | פוליסה | מעסיק | סוכן

טאטוס ביצוע משימות

הוצעה: 0	בוצע: 12
משיכה: 9	ידוני: 3

הוחזר: 0

סה"כ (11) =

בטיפול (11) =

שינויים קלים (1)

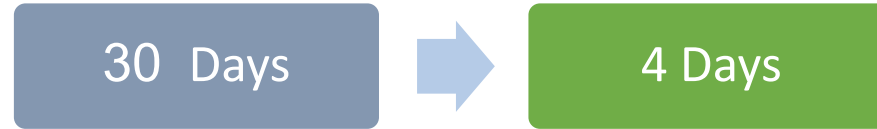
שינויים (10)

מושהות (0)

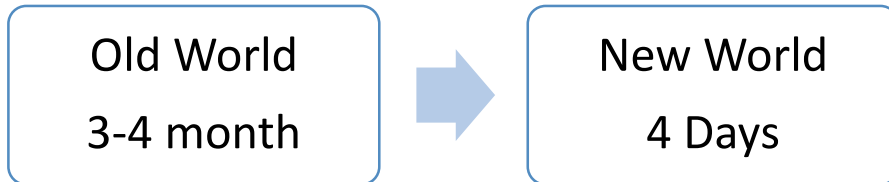
מוצגות תוצאות 1 עד 11 מתוך 11

System capabilities and operational excellence Improving processes improvement in light of regulation

The regulation: Shortening the duration of the redemption process

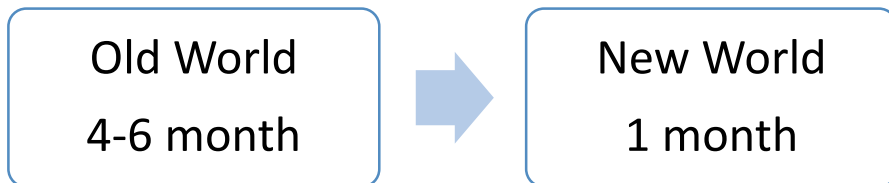


Data collecting is replaced with Data Analytics



- Shortening diagnostic time by 75% (from 4 months to 1 month)
- saving 90% of diagnostic cost

Actual Organizational change is replaced by a virtual change



- There is no need for a complex process of change management
- The process is almost transparent - Change of skills in the system and routing prioritization + management focus on the redemption process

Summery



Managed and measurable operations down to employee level



Management control of task execution - workload balancing and process routing - Agile



Virtual organizational change



Thank you
