



Ein Stück Sicherheit.



ABOUT THE VKB

The Versicherungskammer Bayern (VKB) is one of Germany's ten largest direct insurers and the country's largest public insurer. In 2016, the VKB generated a total premium income of 7.8 billion euros. The organisation's regional subsidiaries operate in Bavaria, the Palatinate, the Saarland, Berlin and Brandenburg. The health insurer of the S-Finanzgruppe cooperates with other public insurers nationwide.

Customer Satisfaction: The Primary Objective

The VKB's fundamental aim is that of a thoroughly customercentric organisation. To stay out front as an industry pioneer, in 2015, the VKB anchored raising customer satisfaction as one of the company's primary objectives. Focusing initially on the customer journey along the many interaction points with the VKB, internal structures are to be optimised corporation-wide to more fully comprehend the customer's perspective. In such extensive change processes, leadership and employee development are key, as the reasons for change have to be compellingly communicated as being part of their commitment to customer satisfaction if the

transformation processes involved are to be successful over the long term. At the same time, employees have to be empowered to address a range of issues in a customer-specific manner. In addition to altering structures and processes, such a transformation project means that the corporate culture has to undergo evolutionary change.

The organisational transformation is supported by flanking measures which deliver continuous input on change process design and enable ongoing monitoring of effectiveness.

Such measures include the MaritzCX, An InMoment company, customer satisfaction measurement system as well as internal operational and financial performance metrics.

Fom Classic Satisfaction Surveys to Systematic Accompaniment Throughout the Customer Journey

Satisfaction surveys are a well-established tool at the VKB. More traditional approaches have been taken however involving surveying individual customers, either about their overall experience or specific processes.

As part of the transformation project, an analysis was conducted to identify the interactions that take place between the customer and the VKB on division and product levels. This led to the identification of eleven different customer journeys within the corporate group, the study of which can yield a holistic understanding of customer satisfaction and its respective driving factors.

The principal advantages of this approach include:

- Focusing on key pain points from a customer perspective to raise overall satisfaction
- Addressing of interfaces/transition spots between customer touchpoints from a customer perspective
- Evaluation on the level of individual customer feedback
- Dependencies and mutual infl uencing between different customer touchpoints on a particular journey
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- Analysis of the overall process

Every customer journey can be seen as a discrete part of the larger customer life cycle. Per customer journey there may be up to twelve relevant touchpoints; these are to be addressed in separate surveys. The VKB's new customer "The goal behind the transformation plans is to get more closely aligned with the customer and understand the entire customer journey from the customer's perspective, feeling what they feel and thinking what they think.

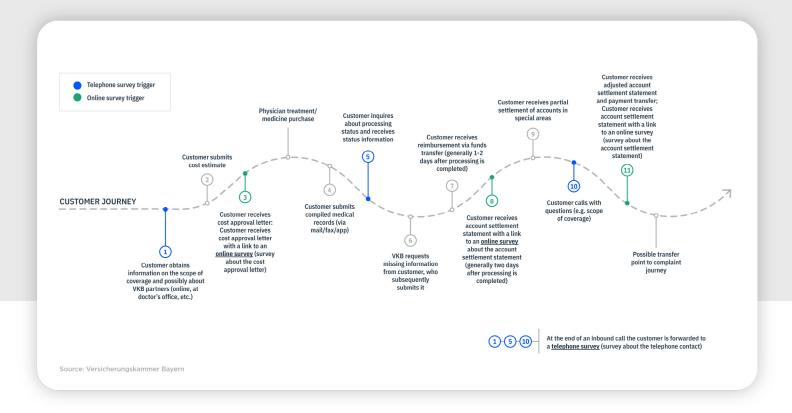
Only then are we able to implement the improvements necessary to better meet our customers' requirements."

HOLGER DAHL, MARKETING STRATEGY DIRECTOR, VKB

satisfaction measurement system is designed around the principle that customers are to be surveyed on all detail levels of the customer journey, which means:

- Surveying overall satisfaction of specific customer journeys
- Surveying customer touchpoints within the customer journey, such as the settlement of accounts experience
- Surveying the satisfaction drivers at a specific customer touchpoint such as completeness and clarity of the account settlement statement

All surveys are designed to yield event-specific feedback which should be obtained in as timely a manner as possible. Thus it was key to define the respective triggers for online surveys. This required taking a variety of diff erent data systems into account. In addition, alternative communication channels had to be used to invite customers to participate whose email addresses were not known. For example: when a claim is received, a written invitation is sent to participate in a customer satisfaction survey, providing a link to the survey online.



Changing to a Fully Automated Process

In the first implementation step the focus was on three major customer journeys in the areas of health insurance, claims handling and advice. To get the process started as soon as possible, existing survey software was used, and results were processed in Excel. Initial experience with the feedback process was gathered in this manner, and internal stakeholders were informed of the output. Efforts simultaneously commenced to form a new team within the Marketing Strategy/Planning department tasked with operational responsibility for the customer satisfaction measurement system going forward. Plans were to trigger an average 10,000 survey invitations daily in Germanspeaking countries for the three prioritised customer journeys. Ultimately, 20 surveys were to be underway simultaneously, mostly online.

A fully automated solution was sought due to the scope and complexity of the data affiliations. The solution was to

meet two primary requirements: data had to be aggregated and administered and the invitation process controlled internally across all departmental systems; secondly, a flexible solution had to be found for the actual survey and reporting which in particular would feature:

- An intelligent measuring system for continuous measurement of the experience along the entire customer journey
- 2. Automatic processing and role-specific reporting
- 3. An intuitive interface for rapid roll-out to employees
- 4. Case management for further customer support

Another mandatory requirement was that the system had to be hosted in Germany.

"In selecting a customer experience platform it was important to us that data—ranging from organisational to customer feedback data—would be centrally merged, analysed and

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provided to the respective areas in real time," explains Dahl.

"The SaaS CX platform by InMoment gives us the flexibility
we need to derive genuine insights for making better
action recommendations."

Customer feedback data flows to the evaluation dashboards in real time. The fully automated InMoment software solution affords the VKB, among other things:

- Complete, automated integration of raw survey data and operational data stored on different VKB systems (such as processing times) that are imported via interfaces using a common "identifier"
- Dashboards with real-time data
- Flexible dashboard views for more than 300 current users with differing information availability and analysis options based on role profile
- Self-service analytics for users to conduct evaluations

Numerous filter options and automated text analysis with differentiation by sentiment are crucial and instrumental in ensuring that systemic improvement needs are identified so that measures can be taken accordingly.

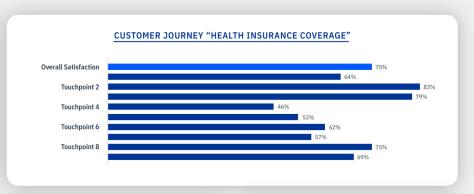
The case management system enables immediate notification of the responsible personnel if specific minimum performance thresholds are not met. Case management is conducted in the user-friendly MaritzCX software application, which delivers the complete range of information required for targeted and effective response to customer concerns.

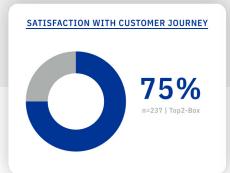
The great flexibility and self-service capabilities of the InMoment software enable the VKB to create additional questionnaires and report views on its own in fully customised fashion. Users can also modify existing reports on their own at any time via simple drag and drop or by adjusting complex user authorisation rules. This is particularly in the starting phase when adjustments are most typically required.



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Mobilising of the Entire Organisation

The transformation approach mobilises the organisation to enable more customer-centric operations on all levels. Broad support from top management proved to be a key success factor for propelling this strategic project forward by providing the necessary means and resources.

Phased introduction of the fully automated customer satisfaction measurement system is steadily enhancing the VKB's understanding of the customer experience from start to finish. And customers appreciate these surveys, as revealed by the double-digit rate of completed survey returns. Customer feedback received is mixed in terms of praise and

criticism, affording direct insights into what measures actually result in increased customer satisfaction.

For VKB employees it is of particular value being able to integrate customer preferences directly into processes.

Customer feedback is thus a primary topic in the morning stand-up meetings, at which the previous week is critically reviewed and studied to develop solutions for any arising problems. A continuous change process is thus being driven forward within the enterprise, the purpose of which is to better accommodate customer needs. Having detailed information regarding strengths and weaknesses in the customer journey affords a starting point for realising concrete improvements in the customer experience.

To request additional information, contact

NORTH AMERICA 1-800-530-4251 APAC **61 (2) 8397 8131**

UK & IRELAND +44 (0) 1494 590 600 GERMANY +49 (0) 40 369 833 0

or email us at sales@inmoment.com