Fierce Competition in the Property and Casualty Insurance Market

Founded in 1901 and based in Bucyrus, OH, Ohio Mutual Insurance Group writes more than $220 million in premiums each year – covering homes, autos, farms and commercial properties in seven states through 400 independent partner agents.

Maintaining a Competitive Edge

President and CEO Mark C. Russell knows the value of leveraging technology to maintain a competitive edge. To help Ohio Mutual stand out from the competition in the minds of their independent-agent partners and their policyholders, he wanted the company to adopt a formal Customer Experience program.

Ohio Mutual Insurance Group Implements Experience Program to Differentiate Their Business

Results

- Achieved improved response rate of 25 percent with email surveys
- Compared to paper-based surveys which ranged from 5 to 18 percent response rate
- Received feedback from a broader range of customers
- Surveyed policyholders from nearly 400 agent partners as opposed to a sample group of customers from just 38 agencies
- Decreased survey response time from a few weeks to a few days
- Unified customer loyalty efforts across departments by creating a CX culture
Creating a Customer Experience Culture

First, Russell formed a multi-departmental Customer Experience (CX) Champion Team to begin searching for a robust and intuitive Customer Experience solution. The team included members from sales, customer service, personal and commercial underwriting business units, claims, human resources and IT. Chris Neeson was named Customer Experience Leader for the team.

“In any organization, there are invariably silos of perspective among your associates. Developing a multi-departmental team brought a breadth of perspective to the process,” Neeson says. “It also significantly increased awareness and buy-in at all levels of the organization as members of that team became ambassadors for this effort with their peers.”

A major goal of the Customer Experience Champion Team was to create a culture of CX among the 230 employees of Ohio Mutual. This includes deeper insights, potential process changes, and quick distribution of results to appropriate employees and departments.

Moving the Needle

Ohio Mutual chose the InMoment (Formerly MaritzCX) platform because it was a powerful, do-it-yourself solution that included text analytics and case management.

“We wanted a full-featured CX solution that was simple enough to handle ourselves,” Neeson adds. “We knew we wanted to go electronic and leverage email. We didn’t want to hire consultants every time we did a survey.”

After the launch of their program, they sent their first email survey to their independent agent partners, a total of 2,500 surveys.

An earlier test survey of the company’s agents and policyholders had been conducted using a combination of direct mail and off-the-shelf survey tools, but the response rate was low and insights gathered through that effort were difficult to compile and quantify.

“Until our first email survey, we had no reliable way to measure why someone would go to a competitor. We could infer some things from feedback, but we wanted to be more targeted in the areas that needed improvement,” Neeson says. “The results were eye-opening.”

The email survey’s response rate was 25 percent.
The most surprising survey result was how Ohio Mutual compared to other insurance companies the independent agents represented.

“That first survey set a bar. Agents rated us in the middle of the pack and we want to be among the leaders of the pack. We want our program to give us a better idea of what moves the needle for our agents,” Neeson says.

One of the improvement initiatives triggered by the agent survey was quoting ease. In addition, agents indicated interest in enhanced communications and more billing flexibility. The CX team is working across departments to address agent loyalty issues. They plan to survey their independent agents every six to nine months to assess their B2B relationships.

For their B2C relationships, Ohio Mutual is using their automated customer experience solution to improve the breadth, depth and frequency of their insurance claims follow-up.

In the past, a paper-based satisfaction survey was mailed monthly to a sample group of ten claimants whose claim had been managed by each of the company’s claim representatives. Completed surveys were returned by mail, and results took weeks to gather and analyze. Because it was on paper, results were only shared with one or two departments.

Now, Ohio Mutual can survey a much larger group—every claimant with an email address—instead of a small sample. The surveys happen automatically as part of the claims process, so the company receives ongoing feedback.

“We’re sending out hundreds of surveys weekly now on every closed claim,” Neeson says. “We receive more feedback, we get it much faster electronically than we did with paper-based surveys, and we can easily distribute the results to multiple departments.”

The company is currently conducting analysis on the early round of claims survey results.

**Uncovering the Blind Spots**

With text analytics and case management, Ohio Mutual can handle the increased quantity of claims feedback with quality responsiveness.

“We’re getting additional insights with text analytics that show how satisfied customers are with the claims process, not just how easy it was,” Neeson explains. “The SmartProbe technology is an effective way to encourage more detailed responses in our surveys.”

Ohio Mutual is also taking full advantage of case management. A negative score is automatically sent to the proper person in house handling the claim, with requirements to follow up and respond within two days.

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CHRIS NEESON, CUSTOMER EXPERIENCE LEADER, OHIO MUTUAL INSURANCE GROUP
The company is now beginning to survey all policyholders—not just claimants—to uncover any blind spots and better understand customer loyalty.

**Changing How We Listen**

The new customer experience solution allows Ohio Mutual to hear more voices, and the quantity of feedback is giving the company a clearer picture of agent and policy-holder loyalty.

“We’re starting to see the culture change, and hearing the term ‘customer experience’ within our walls. We’re asking ourselves, ‘how can this be a win for the customer?’ and trying to create win-win situations,” Neeson says.

The company has already changed how claims surveys are used. In the past, survey results were mainly used for employee performance reviews. Now, with more targeted questions and more in-depth results, claims surveys are expected to be used throughout the company for improving the customer experience.

Though still in the early stages of their program, Ohio Mutual’s CEO has noticed an important improvement in the company.

“The Voice of the Customer is changing how we listen, not only to our agents and policyholders, but also to our associates,” says Russell. “In the future, it will dictate the investments we make in our people, the services we offer, and our long-term focus.”

*Case studies are illustrative only and do not imply an endorsement of any particular product or service. Each customer’s situation is unique and results will vary.*