



INSIGHT REPORT

Lessons in CX Excellence, 2018

**INSIGHTS AND SUBMISSIONS FROM THE SIX WINNERS OF
TEMKIN GROUP'S 2017 CX EXCELLENCE AWARD**

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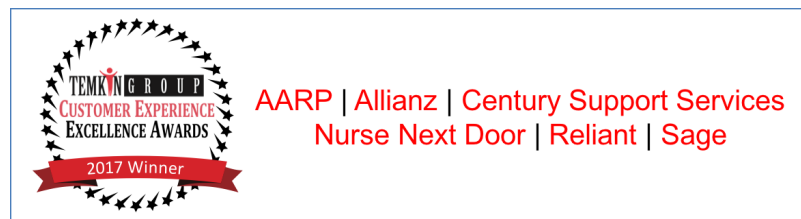
EXECUTIVE SUMMARY

This past November, we named six organizations the winners of Temkin Group's 2017 *Customer Experience Excellence Award* – AARP, Allianz Worldwide Partners, Century Support Services, Nurse Next Door Home Care Services, Reliant, and Sage. This report:

- Highlights specific examples of how these companies' customer experience (CX) efforts have created value for both their customers and for their businesses.
- Describes winners' best practices across the four customer experience competencies: *Purposeful Leadership*, *Compelling Brand Values*, *Employee Engagement*, and *Customer Connectedness*.
- Includes all of the winners' detailed nomination forms to help you collect examples and ideas to apply to your own CX efforts.

CUSTOMER EXPERIENCE EXCELLENCE AWARD WINNERS

Temkin Group created its Customer Experience Excellence (CxE) Award to recognize the exemplary work of organizations that deliver exceptional and sustainable customer experience. The judges evaluate applicants based on three criteria – customer experience transformation efforts, results of efforts, and the sustainability of efforts.



Highlights of the CxE Award Winners

In November 2017, we announced the six winners of the 2017 CxE Award: AARP, Allianz Worldwide Partners, Century Support Services, Nurse Next Door Home Care Services, Reliant, and Sage.¹ Here's an overview of their outstanding CX efforts:

¹ Organizations submitted nomination forms for the CxE Awards during October 2017, and five judges evaluated their entries: Ginger Colon (Chief Editor of MKTGinsight), Shep Hyken (Author and Chief Amazement Officer at Shepard Presentations), Ingrid Lindberg (Customer Experience Officer and Founder of Chief Customer), Aimee Lucas (CX

- When **AARP** established its Experience Team, AARPx, in 2016, it focused on getting the basics of customer experience right. After the team’s initial work mapping and evaluating customer interactions, it turned its attention to making customer experience a priority in enterprise-wide decisions and cultivating a customer-centric mindset. To achieve these goals, AARPx developed empathy programs that bring employees closer to their member base and diligently shared consumer insights both horizontally and vertically across the organization. The team – which is committed to an outside-in approach to business execution – has established enterprise and business unit metrics to reflect their consumer-focused perspective. AARPx engages members (the company’s name for its customers) in co-creation sessions in order to support the cross-functional teams as they develop planning and decision tools to evaluate future initiatives through a consumer lens. Ultimately, the team’s mission is to create a seamless, high value, personalized experience at every touchpoint and make sure that every product, service, process, and program is inspiring, effortless, and personally-relevant.
- **Allianz Worldwide Partners** – a travel insurance company that helps 25 million customers each year – recently began mapping and reviewing its customer journey to identify the issues impacting customers and eliminate customer pain-points. At the heart of this effort lies customer feedback, and Allianz combines real-time data analysis from its voice of the customer (VoC) program with information gathered from customer service call monitoring, customer satisfaction surveys, and social media platforms to help it identify actionable insights about customer preferences or product shortcomings. As a result of this concerted listening effort, the insurer has successfully aligned its products with what customers truly want, such as coverage for existing medical conditions and a “Cancel Anytime” product to help ease the natural anxiety that arises from cancelling a trip due to unforeseen circumstances.
- **Century Support Services** is one of the nation’s largest debt settlement companies, and it differentiates itself through a relentless focus on its customers’ experience. The company defines its “Why” as “improving people’s financial lives,” and this principle has led the company to put its customers at the center of its Value Creation Ecosystem. Because Century’s culture is rooted in the values of *trust*, *experience*, and *integrity*, it places enormous worth on the client relationship. To make this client relationship and client engagement as strong as possible, the company has worked to infuse technology and data analysis with a personal touch, creating a tailored customer journey through lifecycle marketing, customer advocacy, and customer metrics. Since the debt settlement process is often based on the unique circumstances of the customer, Century has focused on increasing touchpoints and communication across channels to keep the customer informed about the process. Century also empowers employees to step outside the box to ensure client satisfaction, and it supports these enhancement efforts by pairing historical data with key satisfaction variables, which allows it to proactively resolve issues and improve experiences.
- **Nurse Next Door Home Care Services** is a private-duty home care provider that aims to deliver a unique, “happier aging” experience to clients across North America by

Transformist & Vice President at Temkin Group), and Bruce Temkin (CX Transformist & Managing Partner of Temkin Group).

helping them get back to doing the things they love. Nurse Next Door's "happier aging" philosophy revolves around four core values – *admire people*, *WOW customer experience*, *find a better way*, and *passionate about making a difference*. Because the company is genuinely committed to building care around each individual customer's needs, desires, and personality, it attracts and retains quality caregivers. To give these caregivers more direct control and autonomy in their jobs, Nurse Next Door recently instituted a mostly flat organizational structure, empowering team members to deliver the best customer experience they can. And Nurse Next Door makes sure that customers truly do feel taken care of through a "Listen 360 – NPS Survey," which gathers feedback from clients and employees and constructs a holistic perspective of the company's CX.

- In the last decade, **Reliant's** CX program has evolved from focusing primarily on call centers, to becoming a dedicated CX department, to finally turning into a hub-and-spoke structure that employs 15 subject matter experts – called "fanatics" – who are responsible for their department's customer experience efforts. This structural transformation has shifted the "ownership" of CX from one external department to all departments within the organization and, with the help of a coordinated CX director, each fanatic works on aligning their department with the CX program's vision and strategy. To create exceptional customer experiences, Reliant measures various touchpoints at both the relationship and transactional level and uses driver analysis to prioritize improvements that will most impact its customers.
- **Sage's** 2018 goal – "Customer Obsession Starts With Me" – centers around the idea that CX is everyone's responsibility and aims to increase awareness about how CX is relevant for all roles across the organization. To help employees fully commit to this goal, Sage has developed employee CX awareness campaigns, such as "The 12 Days of CX-Mas" and "Customer Success Safari," to highlight how employees can participate in CX initiatives. It has also just introduced "Sage Listens," which connects employees with customers through an online, self-service portal, and "Sage Magic Moments," which allows employees to send small, personalized gifts and notes to inspiring customers. The company also recently launched "Sage Ideas," an online portal where customers can submit, review, and vote on ideas for customer-generated enhancements and improvements. Sage encourages employees to demonstrate Customer Obsession by closing the loop with customers and visiting them both in their place of business and via web conferencing. These conversations serve to strengthen the human connection behind the Sage brand experiences.

THE WINNERS HIGHLIGHT THE VALUE OF CUSTOMER EXPERIENCE

We asked nominees to highlight some of the ways that their efforts have enhanced the experience of their customers and improved their overall business results. Here are some highlights from the finalists:

- **AARP's** Experience Team developed the "Loved Ones of Deceased Members" initiative, which vastly improved the experience of closing the account of a deceased member. This initiative involved enhancing search terminology, building an FAQ database, and even offering condolence cards. As a result of these changes, AARP has received an outpouring of appreciative feedback and has seen a 50% reduction in

repeat calls on this topic. The team has also identified the top negative call drivers coming into the call center, sparking improvements to the clarity and direction of website and marketing communications as well as of the Interactive Voice Response system. AARPx also created the Call Center Driver Reduction (CCDR) project to provide solutions to specific drivers associated with chat, email, IVR, and MRAs. This project has significantly reduced the number of customer-initiated communications to the call center, and AARP's dedication to improving the overall member lifecycle experience has resulted in a cost savings projected at 10x the originally anticipated targets.

- In 2017, **Allianz** worked steadily to turn direct customer feedback into additional resources that add value to its travel products. In the last year, the company added pre-trip emails to provide customers with information about their coverage before they depart and offer tips on how best to use its travel services. Allianz also began to engage in more proactive communication surrounding events like hurricanes and earthquakes, checking in with customers in affected areas. These efforts, along with a redesign of policy documents and the development of an online portal that makes filing claims easier, have resulted in a net promoter score of 77, well above industry average. By prioritizing CX across the organization, regularly sharing customer feedback, and increasing the level of transparency of the company overall, Allianz has earned a customer satisfaction rating of 96%, proving the power of their customer-first culture.
- **Century Support Services** negotiates on behalf of its clients to considerably reduce their amount of debt, saving clients an average of \$4,600 post-fee. However, for clients to receive benefits – such as rejuvenation of credit scores and stopping additional penalties accumulating on accounts – alongside these savings, they must stay in the debt settlement program long enough for the first settlement to occur. Because the customer may cancel at any time without penalty, Century focuses on retaining clients through customer-centric efforts, such as setting up Welcome Calls, improving the ease of interaction, and reducing the time to first-settlement. Since Century only sees tangible business results once it's settled the client's account, it measures success in terms of retention through two main metrics: First Settlement Rate and Cancellation Rate. Century tracks these metrics at months 2, 3, and 6, and over the past year, the company has seen a 20% growth in its active client base and a steady 94% retention rate. These numbers validate the success of its retention and customer experience initiatives.
- In order to deliver a WOW customer experience, **Nurse Next Door** has focused on cultural fit and employee retention, creating opportunities to build lasting, customer-focused relationships. The company's innovative approach to customer experience revolves around the concept of "happier aging," which adds value to its service by allowing it to compete on value, not price, and by building margins for franchise partners. Its animating belief that employee engagement and passion drive exceptional care has led Nurse Next Door to adopt a culture of self-leadership and recognition, and it strives to connect people to their purpose by humanizing caregivers, employees, and culture.
- To improve its customer experiences, **Reliant** recently added a slew of new feedback opportunities, increasing the number of touchpoints it surveys by 220%. The company uses all this customer feedback to develop plans and programs and reduce

customer effort in call center and online interactions. These efforts have led to a 152% increase in NPS over the past year and the highest annual customer renewal rate in Reliant history. The company also just launched an e-learning module for all employees that explains why CX is important and how it's relevant to every individual – regardless of department, title, or interaction with customers. As a result, employees across the company are now taking a more customer-centric approach to decision-making and problem solving. Reliant has additionally integrated several questions into its hiring process to measure candidates' likelihood of embracing its customer-centric culture so it can continue to deliver the types of experiences its customers have come to expect.

- **Sage's** CX efforts have resulted in over 160 customer experience initiatives aimed at improving various aspects of customers' interactions with Sage. The company also encourages customers to submit feedback about their experiences, and creating this open dialogue has enabled Sage to directly apply customer-based suggestions to implement dozens of product improvements across the organization. Over one thousand employees have participated in CX activities, such as closed loop calls and health checks, resulting in a rise in both customer spending and retention – not to mention a +10.6 improvement in Sage's end of year NPS score. The company's commitment to an ongoing dialogue has helped it close the loop with over 7,800 customers, assuring them that their feedback was heard and appreciated.

LESSONS LEARNED ACROSS THE FOUR CUSTOMER EXPERIENCE COMPETENCIES

We have identified some of the winners' best practices from across the four customer experience competencies:²

- **Purposeful Leadership:** Leaders operate consistently with a clear, well-articulated set of values.
- **Compelling Brand Values:** Brand attributes are driving decisions about how you treat customers.
- **Employee Engagement:** Employees are fully committed to the goals of your organization.
- **Customer Connectedness:** Customer feedback and insights are integrated throughout your organization.

Purposeful Leadership Best Practices

Here are some of the best practices from the finalists:

- **AARP** established its Experience Team (AARPx) in 2016 and then, based around that initial team, built out a best-in-class experience management group, which it organized around three core functions: *Strategy & Governance*, *Design*, and *Implementation*. The company's leadership explicitly named AARPx an "Enterprise

² See Temkin Group Insight Report, "Four Customer Experience Core Competencies" (April 2017).

Strategic Priority,” ensuring the team has the executive commitment and the financial investment necessary for developing robust insights, prioritizing areas of need or differentiation, redesigning experiences, and generating solutions. Along with the Chief Communications and Marketing Officer, who serves as the team’s Executive sponsor, AARPx maintains an enterprise-wide Steering Committee comprised of influential department leaders. This committee focuses on intentional behavior modeling and the role each employee plays in the company’s progress towards realizing its CX vision.

- **Century Support Services’** leaders have created a culture rooted in the company’s “Why,” which is, “we improve people’s financial lives.” To expand, deliver, and drive its “Why,” Century assesses its CX initiatives to provide direction about where to focus its efforts. For example, one assessment showed employee training to be a weak point, so Century dubbed 2017 “The Year of Training,” with particular emphasis on growing leaders. To improve this area, the company created a monthly communication meeting where at least one member of the Executive Team joins to help steer the discussion and then relay ideas and new information back to the rest of the team. As a result of these meetings, the Executive Team has introduced two new processes. The first introduces the RACI model, which defines who is Responsible, Accountable, Consulted, and Informed for projects, and the second introduces Gemba Walks – exercises that allow employees to experience the Century journey from the client perspective. Century has also worked on training leaders around the company. The VP of Human Resources, the Century Training staff, and the CEO all recently collaborated to design a formal Leadership and Development program, which covers topics like leadership basics, customer experience, approachability, and how to read body language. Century also created the Management 360 process where employees and peers assess leaders’ skills across a multitude of areas, and the results help leaders improve their management style. And finally, in keeping with “The Year of Training,” Century began a formal leadership mentor program, which recognizes high potential employees and pairs them with the leader who can most effectively develop the mentee’s skills, needs, and goals.
- **Nurse Next Door’s** leadership team uses the company’s core purpose and values – centered around making lives better – as a foundation to build productive, engaged, and independent teams by fostering a culture of self-leadership. In 2016, Cathy Thorpe, Nurse Next Door’s President and CEO, began to restructure the organization by eliminating middle manager roles, which gives employees across the organization more access to customers and breaks down barriers to efficient implementation of customer-facing solutions. This restructuring has increased employees’ engagement and connection to the brand, as demonstrated by the results of a late-2016 internal survey showing that 94% of employees agree they are inspired to do their best work with the company. The company’s Leadership Team also eliminated annual performance reviews in favor of in-the-moment feedback, referred to as “Bold Kindness,” which is built from Kim Scott’s concept of “Radical Candor.” To normalize this feedback system, Nurse Next Door has held workshops, provided education tools, and encouraged team members to practice giving guidance with care. By operationalizing “Bold Kindness,” the Leadership Team not only helps drive improvements at a much faster rate, it also helps the company live its mission of “making lives better.”

- Elizabeth Killinger, President of NRG Retail and **Reliant**, is a strong CX advocate who understands the role that customer experience plays in driving long-term differentiation and success. She has helped shift the company's view of CX away from thinking of it solely as the responsibility of call center representatives to instead seeing it as a way of doing business in which every employee – even those who never directly interact with customers – are held accountable. Her top-level support has driven company-wide participation in CX workshops, where managers and executives learn about best practices and how to stay aligned on goals and objectives. In conjunction with the CX team, Killinger holds a meeting with a board of cross-functional executives roughly two to three times per quarter to discuss CX performance metrics and provide updates on projects and upcoming initiatives. In addition to Killinger, other executives also follow up with customers about their experiences with Reliant based on their survey comments and visit retail store locations for face-to-face interactions with prospective and current customers.

Compelling Brand Values Best Practices

Here are some of the best practices from the finalists:

- **AARP** recently launched a new set of brand character traits, which describe the company as impactful, humane, and innovative. To help employees understand and speak about the new brand traits effectively, the company created an accompanying Brand Voice Book. This book digs deeper into these organizational characteristics so that employees can live the values both internally and externally. When issues arise, AARP uses these brand traits, in addition to their experience principles, to identify the areas where the brand and the experience are misaligned and then prioritizes fixing those issues. Not only is AARP dedicated to delivering on its values itself, it is also integrating these principles into provider partners' contracts to ensure 3rd party experiences delivered on behalf of AARP also meet its internally defined standards and customer expectations.
- **Allianz's** brand revolves around the tagline, "How can we help?" To bring this tagline to life, the company first of all makes the customer's voice and satisfaction ratings one of its most important corporate performance metrics, which helps ensure that customer experience remains embedded in corporate culture. Allianz has also integrated empathy mapping across multiple customer touchpoints, and it continuously analyzes consumer behavior and economics to anticipate customers' needs as they travel. Another way it integrates CX into its culture is by circulating a digest of verbatim customer comments every week on "Testimonial Tuesdays," which serves as a reminder to all employees of Allianz's mission and brand promise. Furthermore, the company celebrates employees who proactively look for solutions for customers, and it strives to deliver products and services designed to do one important thing: help people.
- **Century Support Service's** brand promise comes down to three words: *trust*, *experience*, and *integrity*. Century begins building trust with clients before they even become official clients by hosting independent review platforms that highlight both the positive and negative aspects of the company. Prospective clients can read the reviews and decide for themselves if Century is a good fit for them. In addition to informing prospective clients, these review platforms help Century build

trust with its current customers because whenever a client leaves a negative review, Century's Senior Advocate team immediately contacts them and posts a public response on the site so others can see how the team handles a client who is not completely satisfied. Meanwhile, Century delivers on its promise of *experience* by making sure all employees – from new hires to management – participate in a comprehensive, skills-based training and development plan. During this training, employees are taught management and behavioral skills while learning about meaningful topics such as motivation and approachability. Finally, Century behaves with *integrity* in its client relationships by actively communicating with them about any changes to their situation, owning up to its mistakes, and providing viable solutions to any program issues or concerns that may arise.

- **Nurse Next Door** uses its core values to support its core purpose, “to make lives better,” and keep the whole company focused on its “happier aging” mission. Its four core values – *admire people*, *WOW customer experience*, *find a better way*, and *passionate about making a difference* – act as a moral compass, informing the company's entire decision-making process. The first value, *admire people*, is a promise to employees that Nurse Next Door will put them first, help fuel their passions and desires, and embark with them on a journey to help one another achieve their dreams. Through their “Dreams Program,” the company helps employees succeed and flourish outside of the work environment. For example, it brought one Care Services Specialist's family over from Hong Kong to Vancouver for a two-week visit to her new home for the first time. Second, Nurse Next Door promises a *WOW customer experience*. One way it fulfills this promise is through its recruitment and hiring process, as it selects employees based on “the smile” and cultural fit. The company also challenges its employees to ask themselves, “Did I search for ways to make my client have a WOW experience?” at the end of every day. Third, *find a better way* is a promise to promote an entrepreneurial culture that encourages team members to find creative, out-of-the-box solutions to problems. Finally, Nurse Next Door promises to be *passionate about making a difference* by always seeking out passionate, driven people who are connected to the company's core purpose of improving people's lives.

Employee Engagement Best Practices

Here are some of the best practices from the finalists:

- **AARP** supports its employees through three AARPx programs: Recognition, Internal Communications, and Training. The Experience Team designed its recognition program to acknowledge employees who demonstrate consumer-centric values and are committed to solving any customer issues. AARP shows gratitude for these employees' behaviors by presenting them with both a card and “recognition points,” which can be spent as cash. Employees who make larger commitments to a customer-first approach also earn an AARPx trophy and a thank you card from the executive sponsor and CCMO, Martha Boudreau. As part of AARP's internal communication effort, AARPx keeps the entire company updated and aware of the status of their experience efforts by coordinating company-wide communications such as intranet, newsletters, live meetings, and special events. In addition to these more general communications, the Experience Team also spends time in more intimate sessions with various stakeholders delivering more tailored communications about CX. Finally, to help all employees understand the value of customer-centricity, the team also

developed a foundational, self-paced, online training course for all employees between 2016 and 2017 called “Adopting & Applying the AARP Experience Principles.” This course, along with a module for the New Employee Orientation class, reinforces the idea that every employee, no matter their role, is responsible for delivering exceptional CX on behalf of AARP. To tie these three programs together, AARPx created empathy programs to bring employees into closer contact with members and started more effectively sharing consumer insights both horizontally and vertically.

- **Century Support Services** recognizes that engaged employees are the key to delivering an excellent client journey, so, for the third year in a row, it deployed the Gallup Employee Engagement Survey to understand how its employees feel about their work. Results from this survey are broken down by operational department, and each department holds a team meeting to go over the results of the survey and create new team goals. Century has found that employee engagement has increased by 10 percentage-points since it first implemented the survey, and this improvement correlates with a jump in positive customer feedback. One way the company engages employees is through training that reinforces its emphasis on Customer Experience Excellence. In 2017, Century designed a comprehensive Training and Development Plan that focused on skills development, robust new-hire training, CX, and mentorship. These trainings are taught by current leaders and outsourced professionals and cover subjects like management skills, tactics, soft skills, and other topics that affect everyday work life. Century is also dedicated to growing its “bench team” – a group of high potential employees who all possess a drive and desire to learn. These individuals, who have been identified as possible future leaders, become the mentees of more senior employees.
- **Nurse Next Door’s** culture centers around self-leadership, so to develop employees’ autonomy, the company instituted a mostly flat organizational structure, giving team members more direct control and power in their jobs while simultaneously increasing accountability. Along with this organizational restructuring, the company also introduced a “self-led award,” where every two to three months a member of HeartQuarters (Nurse Next Door’s Headquarters) and a member of Care Services are chosen by their peers for demonstrating independence and going “above and beyond” in their work. The company presents winners of this award with an engraved crystal paperweight and a lunch date with a member of the Leadership Team. Team members can also recognize each other during daily huddles, nominating peers who embody the company’s values through All Star ballots and the Pink Heart Star award. Then, quarterly, Nurse Next Door holds a party where they tabulate these ballots and award \$100 worth of “flowerbucks” to team members according to their scores. Employees can use these flowerbucks to bid on prizes at auctions. Nurse Next Door extends its organizational goal – to make lives better – directly to its employees by bringing teams together for social, goal-oriented activities such as hikes on local mountains, health focused lunch-and-learns, and annual Christmas parties and summer barbeques.
- Since 2009, **Reliant’s** CX program has evolved from a centralized department to a federated, “hub-and-spoke” model, which is comprised of a team of 15 subject matter experts, or “fanatics,” from various departments across the organization. These fanatics are passionate, influential team members who are trained on customer experience and the customer insights platform. They are responsible for reviewing

metrics and insights to identify improvement opportunities, attending monthly meetings to discuss ideas and obstacles, and presenting their efforts and the status of various projects at executive level board meetings. Reliant holds these fanatics accountable for their department's CX efforts and successes and for maintaining alignment with the company's overall vision and strategy. To share insights around CX strategy and employee involvement more broadly, Reliant holds customer experience workshops that are tailored to the needs of various groups. These workshops explain how everyone in the organization – from IT to executives – plays a part in the customer experience Reliant delivers. The company pairs these workshops with an e-learning module that discusses the impact of Reliant's Customer First Commitment and identifies tools to help employees become more customer-focused.

- To align everyone around its organizational customer experience goals, **Sage** developed a number of employee engagement programs designed to increase employee involvement in its CX initiatives. Its customer experience team developed regular customer experience awareness campaigns – including “The 12 Days of CX-Mas,” “Customer Success Safari,” and “CX Day,” – aimed at communicating the company's CX strategy, highlighting the ways employees can participate in these efforts, registering employees for initiatives (such as NPS closed-loop calls), and recognizing employees who have been customer champions. In addition to these campaigns, the customer experience team has also established regional internal Chatter groups where employees can continuously share CX-related information and customer success stories. And to help employees truly understand the power of recognition, the company also launched “Sage Magic Moments,” which allows employees to send small, personalized gifts and notes of encouragement to customers who have inspired them.

Customer Connectedness Best Practices

Here are some of the best practices from the finalists:

- **AARP's** Experience Team initially focused on mapping and evaluating the most important interactions members have with the company, and this “Member Lifecycle Optimization” initiative informed the development of the company's multi-year CX strategy and roadmap, which focuses on creating enjoyable, seamless customer experiences. To ensure that it is delivering these types of experiences, AARP examines customer feedback in two ways – through its voice of the customer (VoC) program and through its frontline feedback app. The AARPx VoC program is a company-wide effort aimed at embedding feedback from members, prospects, and others engaging with AARP into the company's decisions, strategies, and offerings. It collects member feedback from calls, emails, surveys, and social media, and then mines the insights to help it create the enjoyable, seamless experiences it aspires to. The AARP Frontline Feedback program, meanwhile, is based around an app that allows any employee who comes into contact with an AARP member to collect feedback from them. The company has found that state employees have embraced this app as they regularly come into contact with members interested in providing feedback about their experience. Once an employee captures this feedback, it gets funnels back into the VoC program and is acted upon accordingly. The app also has a Member-in-Need function that allows the employee to route any significant member issues directly to the membership team responsible for adjudication and resolution.

AARP also expanded its ability to hear directly from members by creating AARPx's Social Response team, which reads through more than 100,000 Facebook posts each month, searching for ways to improve service for members, and maintains a consistent dialogue through its Twitter brand page on Lithium.

- **Allianz** created additional resources for customers based on continuous feedback generated by their VoC program. By combining data from customer service call monitoring, social media platforms, and customer satisfaction surveys with empathy mapping and consumer behavior concepts, Allianz vastly improved its ability to predict what customers think, feel, and want at each stage of their journey. So, for example, the company now sends pre-trip emails to provide customers with information about their coverage and tips on how best to use Allianz's services during travel. Allianz also proactively communicates around events like hurricanes and earthquakes, keeping customers safe and offering assistance or services as needed. Real-time data analysis of customer insights has helped the company identify and fill potential gaps in insurance coverage, resulting in benefits like more coverage for existing medical conditions or for customers who have to cancel their plans due to work obligations. This feedback has also driven innovations in customer-facing documents and claims processing, resulting in re-designs that make the experience simpler and faster with fewer opportunities for errors. These changes have significantly decreased the amount of incomplete forms, which were previously the most common reason for delayed claims.
- **Century Support Services** depends on client retention to drive results, which makes delivering satisfying, successful interactions with customers vital to its business. In 2017, the company developed an omnichannel approach designed to empower their more technologically adept clients, but remained dedicated to also supporting clients who prefer more personal forms of communication. At the beginning of their journey with Century, all clients participate in a Welcome Call. Because Century wants clients to use the channel they feel most comfortable with, they can take this call with a representative over the phone, virtually via the Century Client Portal, or through a combination of the two. To ensure that it is delivering satisfying, successful interactions, the company sends out individual transaction and overall satisfaction surveys at multiple touchpoints throughout the client journey. It also analyzes the sentiment of open-ended comments, categorizes the feedback, and classifies them as positive or negative. As part of the company's White Glove Campaign, Century's Senior Advocates reach out to clients who leave negative comments, opening a dialogue with them about how to improve the relationship and about weak points in the client's journey. Century also recently implemented a "Silent Rating," which gauges a client's level of understanding and engagement during their first interactions with the company. These ratings, along with other qualitative and quantitative data, have helped Century tailor journeys to client segments and predict possible future negative experiences, allowing them to proactively communicate with clients to ensure the best possible outcomes.
- To make sure it has a complete picture of its customers and their journeys, **Reliant** measures CX at both the relationship and transactional level. At the relationship level, it measures the experience of new customers separately from the experience of customers who have been with the company for longer than a year. Meanwhile, at the transactional level, Reliant gathers customer feedback at all key touchpoints,

including sales, customer care, online, and face-to-face interactions. It then compiles and analyzes the data on a single platform, where it can use correlation analysis, regression analysis, and text analysis to identify key themes and trends. Reliant's "fanatics" then review customers' comments and suggestions to look for improvement opportunities and are responsible for responding to unresolved issues within 48 hours via the integrated customer portal. The portal also houses Reliant's customer outreach program, which it uses to generate supplemental feedback by reporting on themes and trends identified in customer surveys and metrics and capturing any additional insights.

- In 2017, **Sage**'s central CX team – with the help of local CX leads and cross-functional teams – used customer feedback from NPS and other voice of the customer channels to successfully implement 160 customer experience initiatives. For example, the NPS registration process now allows customers to specify their region and topic so the regional CX leads can send them more relevant NPS and customer feedback surveys. The company also recently launched a new portal, "Sage Ideas," which customers can use to send improvement ideas directly to the company's development team, who then submit them for review to the product and marketing teams. Sage keeps customers who submit ideas informed of any improvements they helped create, and this feedback encourages them to continue to communicate with the company. In addition to giving customers a voice, Sage Ideas also provides a platform for customers to interact with each other by reviewing other customers' suggestions and voting on those they would most like to see enacted.