MetLife Customer Experience Design Principles

MetLife

Contents

# Build remarkable and enduring customer relationships.

MetLife's Customer Commitment

Armed with a clear, unifying purpose, MetLife is on a journey to be a customer-focused company with a bold customer commitment.

Creating quality customer experiences is essential for delivering on this commitment. Customer experience (CX) is the sum of all interactions our customers have with us across touchpoints and their resulting perceptions.

Great customer experiences don't just happen; they have to be designed with purpose and intention. This playbook introduces our five Customer Experience (CX) Design Principles — a set of actionable guidelines grounded in extensive global research that align all of us on how to build remarkable and enduring relationships with our customers.

Leading the Next Horizon with customers
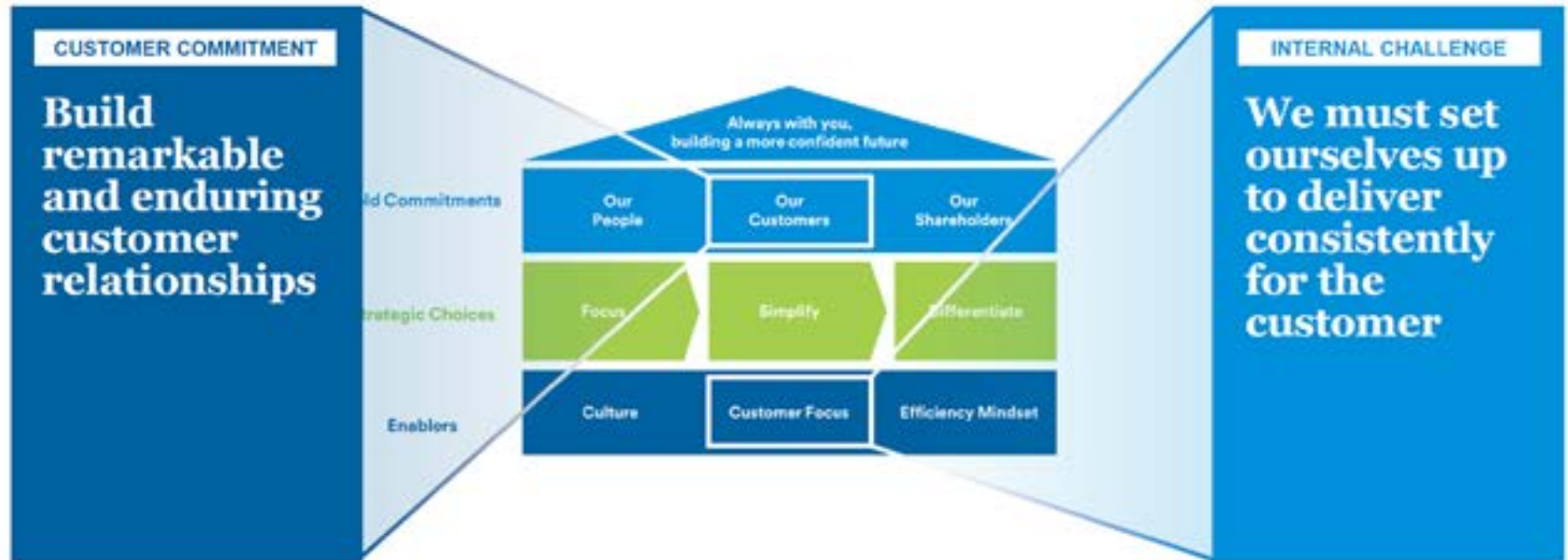
Who is this playbook for?

This playbook is designed to be used by:

1. Anyone at MetLife who shapes customer experience (e.g. develops products, creates customer-facing materials, deploys technology)
2. Anyone at MetLife in a customer-facing role

Use this playbook to understand the MetLife CX Design Principles and apply them to your day-to-day work to identify opportunities to improve customer experience.

"Customer experience is the last source of sustainable differentiation and the new competitive battleground."
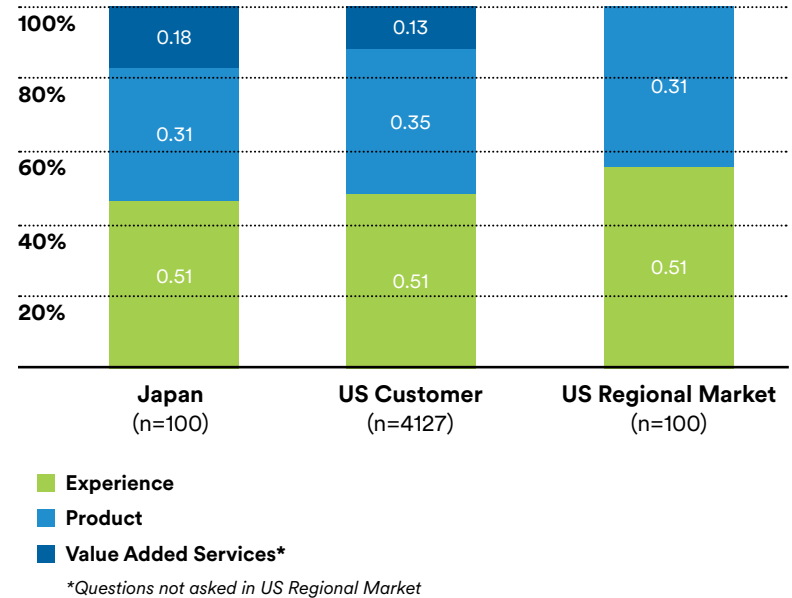
— Tiffani Bova, Salesforce,
Global Customer Growth and Innovation

Customer experience matters

We know experience matters to our customers. In reviewing global customer insight data, NPS scores, voice of the customer data, and customer journey maps we uncovered that a seamless customer experience isn't something customers just want; it's something they expect us to deliver.

Research in the US and Japan revealed that people choose companies based on the customer experience more than the product or service itself.

Contribution to Choice

	Japan (n=100)	US Customer (n=4127)	US Regional Market (n=100)
Value Added Services*	0.18	0.13	
Product	0.31	0.35	0.31
Experience	0.51	0.51	0.51

■ Experience
■ Product
■ Value Added Services*

*Questions not asked in US Regional Market

Accelerating Value Research, 2016

Not to mention, customer experience is essential to driving business value

Increased sales, retention, and persistency

Customers who had the best past experiences spent 140% more compared to those who had the poorest experiences

...with 42% of Americans saying they will stop shopping with a brand after only two bad service experiences

Organic growth through positive referrals

More than **93%** talk about their good customer service experiences, while **95%** talk about bad experiences

On average, customers tell 8 people about good experiences and **21 people about the bad ones**

A referred customer has 16% higher lifetime value

Ability to command premium pricing

More than half (53%) of shoppers say they would pay a higher price for the customer experiences they value most...

...especially among younger audiences, with **69%** of Millennials and **55%** of Gen X, saying they would pay more

Why do we need CX Design Principles?

Everyone at MetLife owns the customer experience. No matter your role, your work is going to directly or indirectly touch pieces of the customer experience.

Design principles make sure the different things we do add up to consistent experiences for our customers across products, channels (web, in-person, etc.) and touchpoints.

Our CX Design Principles are guardrails for what constitutes a 'good' and distinctly 'MetLife' experience. Without them, ten people in ten different areas of the company might come up with ten wildly conflicting experiences for a single customer.

Understanding our Customer Experience Design Principles

Our principles come from our customers' needs and industry best practices

To understand what our customers want and need from us, we analyzed extensive customer data from around the world, including focus groups, digital ethnographies, in-depth interviews, and commissioned studies. We identified four global core benefits that we should be delivering to customers.

We also looked at gold standards in customer experience within and beyond insurance to find out what people expect from world-class brands irrespective of what they sell.

Customer understanding
What do our customers want and/or need from us?

Simple

On my side

Expert

Flexes with my needs

+

Game changers
What is best in class? What will create differentiation and competitive advantage?

"That's shockingly simple"

"This adjusts with me as my needs change"

"They take care of me in ways I didn't expect"

"I know exactly what's happening at all times"

"I have support in achieving my goals"

=

MetLife experience
What are the MetLife CX Design Principles?

MetLife has five principles that drive our Customer Experience

MetLife's five key principles are based on our customer insights, detailed competitive review, learnings from experience leaders, and analysis of MetLife's core strengths. They guide how we create truly remarkable and enduring customer experiences.

Learn more about them in the following pages.

Make it effortless for me
We free up your time and mental workload with experiences that are simple, clear, intuitive, and seamless

Be transparent with me
We openly share relevant information on products, costs, and processes so you always know what to expect

Grow with me
We stay ahead of changes in your life and world to ensure you feel prepared

Help me in unexpected ways
We generously support you every day, even beyond what you think is possible

Empower my progress
We inspire you to achieve more in life and work to make it happen

Make it effortless for me

We free up your time and mental workload with experiences that are simple, clear, intuitive, and seamless

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How does this manifest in customer experience?

Lemonade

Maya, the virtual assistant, provides guidance through the insurance enrollment process and even cancels old policies. Claims can be filed by simply texting Lemonade within the app.
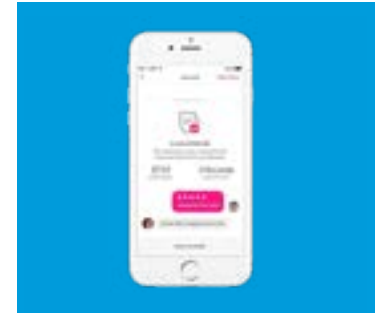
Get insured in under two minutes from your smartphone

HelloFresh

HelloFresh provides clear, step-by-step instructions and end-to-end service. This includes all ingredients, in the right proportions, with the right instructions, and only 30 minutes of prep time.

Delicious ingredients and simple, step-by-step recipes

MetLife Gulf Sales App

The MetLife Gulf Sales App is an intuitive tablet and desktop application for agents that makes complex sales processes simple and easy to manage.

Best-in-class design that simplifies complex tasks

Make it effortless for me

What does this look like for MetLife customers?

Customer Need	From:	To:
I have a question	Having to spend too much time on calls or sites to get my question answered	Finding a resolution quickly and intuitively on my medium of choice
I want coverage	Buying a policy that takes weeks to kick in and cover me	Buying a policy that covers what I need right away
I keep having to share my information	Having to repeat myself every time I talk to a different agent	Everyone knowing who I am, irrespective of what medium I am on

Make it effortless for me

What does this look like at MetLife?

Customer Need: I have a question

From:

Having to spend too much time on calls or sites to get my question answered

To:

Finding a resolution quickly and intuitively on my medium of choice

Business Strategy

Understand the biggest customer pain points with underlying needs and desires. Initiate projects to solve them, such as simplified communications, or customer-focused channel strategy.

Call Center Operation

Create a user-friendly system for call center representatives to view customer data immediately, in order to identify customers and tailor support.

Digital & Technology

Enable a seamless single experience for the customer through all servicing channels – physical, call center, or digital with an ability to jump between one channel and another.

Be transparent with me

We openly share relevant information on products, costs, and processes so you always know what to expect

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How does this manifest in customer experience?

GNP Seguros

The GNP Seguros App offers standout insurance features like the ability to track arrival of a claims inspector after a car accident.

Know what to expect

Everlane

Everlane's motto is "Know your factories. Know your costs. Always ask why." The company follows transparent pricing and clearly breaks down the price a customer pays, revealing the company's profit margin.

Experience radical transparency

Misir–MetLife LumenLab

Misir Guru is an awareness platform that helps its Bangladeshi audience understand insurance basics through bite-sized information in the form of text, images, info-graphics and comic strips in a very colloquial tone of Banga language.

Insurance made simple, and transparent

Be transparent with me

What does this look like for MetLife customers?

Customer Need	From:	To:
I'm confused	Buying confusing products with important information, like rate increases, buried in dense legal jargon	Seeing exactly what I need to know in the simplest and most digestible way
I don't understand my coverage	Only seeing what's covered by my policy	Also seeing explicitly what's not covered by my policy, and how MetLife or I can address it
I am wary of buying insurance from an agent	Worrying about a biased recommendation driven by the commission the agent will earn	Feeling confident that the agent has my best interest in mind when I'm shown costs and agent's commission

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Be transparent with me

What does this look like at MetLife?

Customer Need: I'm confused

From:

Buying confusing products with important information, like rate increases, buried in dense legal jargon

To:

Seeing exactly what I need to know in the simplest and most digestible way

Sales Approach

Creating tools and training to support sales agents in educating the customer on how to make choices.

Marketing Content

Simplifying product descriptions to explicitly call out what the product covers, what it doesn't, cost increases, and others.

HR / Training

Hiring to ensure that agents have the appropriate communication skills and are customer experience driven, in addition to having product knowledge.

Grow with me

We stay ahead of changes in your life and world to ensure you feel prepared

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How does this manifest in customer experience?

Trov

Trov offers extensive flexibility. Users can select which items and for how long they want coverage, and can turn coverage on and off as needed and instantly. They have the ability to insure products under $1,000 (amounts traditionally too low to be covered by major insurers).
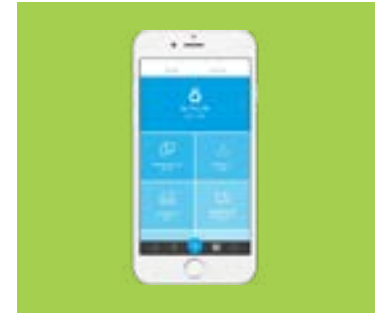
Turn your insurance coverage on when you need to

Google Calendar

Google calendars anticipate needs and stay one step ahead of you. An example is reminders to leave on time based on upcoming events and traffic conditions.

Offering an alternative to a personal assistant

MetLife Educare

First-of-its-kind savings and development plan that helps parents nurture their children's development every step of the way, including: structured play classes for toddlers, tutoring and development activities for children, and university selection and admissions support for teens.

Cares for your child's education every step of the way from birth to university graduation

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Grow with me

What does this look like for MetLife customers?

Customer Need	From:	To:
I have to tell my broker what my employees need	Asking for employee coverage options based on what I share	Proactively being shown what my employees care about and sending me adaptive solutions
I want to change my coverage	Feeling "stuck" with my choices because of always-on policies with monthly premiums	Knowing I can make adjustments at any time because of instantly adjustable and specific protection
I don't know what coverage I should have	Sifting through everything MetLife offers, trying to figure out which policy is right for me	Choosing from a few good policy choices recommended for my upcoming needs and my changing world

Grow with me

What does this look like at MetLife?

Customer Need: I have to tell my broker what my employees need

From:

Asking for employee coverage options based on what I share

▶

To:

Proactively being shown what my employees care about and sending me adaptive solutions

Customer Insights

Ability to combine demographical information on a company's employees with key customer life cycle milestones to inform product strategy groups and the business on designing appropriate solutions.

Group Benefits Relationship Management

Conduct regular check-ins and two-way communications with employers to evaluate satisfaction and get feedback on what's working, what's not, and what can be improved.

Data & Technology

Using MetLife data responsibly, to provide employers with insights and intelligence on their employees to help employers better support them.

Help me in unexpected ways

We generously support you every day, even beyond what you think is possible

How does this manifest in customer experience?

AXA Japan

AXA Japan's "Are you OK?" app helps members feel confident when caring for aging parents, allowing them to connect throughout the day. The "geo-fencing" feature lets caretakers and family know if a parent has left the house, monitors inactivity, and provides emergency support and communication.
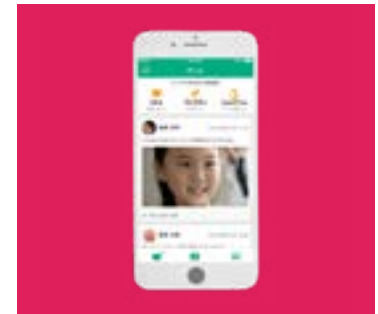
Be at ease about the ones you love

WeChat

WeChat, which is a free, cross-platform and instant messaging and calling application, offers extensive unexpected utility. This includes features for banking, P2P lending, digital pay, shopping, social media, messaging, news, and more.

Instant messaging, with so much more

MetLife.com

MetLife.com shows personalized content for each user based on their location and historical behavior to help them get to relevant content and tasks more quickly.

Anticipating needs as a trusted partner

Help me in unexpected ways

_____

What does this look like for MetLife customers?

Customer Need	From:	To:
I applied for coverage	Not knowing what happened to my insurance application	Getting quick decisions and being recommended alternative packages if I get rejected
I am exploring coverage options	From me having to make decisions in isolation	Providing data and insights to intelligently fuel my decision making
Supporting 1,000 employees is hard!	From putting all the weight on me and my broker to support our employees on group benefits	Facilitating self-sustaining customer communities that can also support each other

Help me in unexpected ways

What does this look like at MetLife?

Customer Need: I applied for coverage

From:

Not knowing what happened to my insurance application

▶

To:

Getting quick decisions and being recommended alternative packages if I get rejected

Digital & Technology

Ability to drive a digital end-to-end sales experience, automated underwriting, and digital delivery of documents.

Data Analytics

Integrate MetLife data with customer application information to quickly create alternative recommendations that are better suited and useful to the customer.

New Business Underwriting

E-statusing capabilities — ability for the customer to obtain application status through digital channels.

Empower my progress

We inspire you to achieve more in life and work to make it happen

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## How does this manifest in customer experience?

Aviva

Aviva UK's Life Planning tools are designed and contextualized for users. The tools create anticipated budgets for retirement based on desired lifestyle, including descriptive options about lifestyle preferences in home, entertainment, food, and others.

Plan not just your finances, but your life

Nike+ Run Club

Nike+ Run Club helps inspire users and move them forward. It is community based. Nike+ coach creates custom plans to help users reach their goals and adapts to users' changing schedule if they miss a day of training. It also supports the user by offering the option to chat with a running expert for specific advice from 5am–7pm every day.
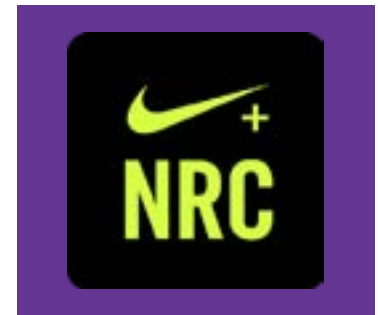
Reach your goals and stay inspired

MetLife Beautiful

MetLife Asia offers this product for young single women leaving their family to work in the city. It includes a health concierge that can help them find the best doctor and also includes services such as cosmetic dentistry and others that might be life enhancing.

Lead a beautiful life

Empower my progress

What does this look like for MetLife customers?

Customer Need	From:	To:
I reached out to MetLife	Asking me what products or forms I want	Asking me what my goals are or what I am trying to overcome
I rarely use my insurance policy	Making me do the work to understand the value of my benefits	Proactively notifying me about my underutilized benefits and demonstrating how they can truly help me
I may need coverage	Being pushed toward the right (or additional) products	Being helped, and guided toward holistic packages that deliver everyday utility, along with insurance

Empower my progress

What does this look like at MetLife?

Customer Need: I reached out to MetLife

From:

Asking me what products or forms I want

▶

To:

Asking me what my goals are or what I am trying to overcome

Customer Insights

Empowering and training call center representatives to engage beyond a fixed script and do what it takes to solve the customer's problem — from booking a hotel room for homeowners displaced by a hurricane, to sending flowers to someone who has lost a loved one.

Product Strategy

Taking an advisory/consultative approach and building holistic solutions based on proactive and deep understanding of customer needs.

Experience Design

Creating user-friendly, seamless, and differentiated end-to-end design and process to deliver the created solutions to the customer.

Applying our Customer Experience Design Principles

It's time to put our principles to work.

Now that you understand our CX Design Principles, actively use them in your role to improve existing experiences and create new ones. They can be used to inform strategy, design and delivery of new and existing products, services and supporting technology.

Whether you're part of a team that develops products, creates customer-facing materials (e.g. forms, documents, advertising), deploys technology (e.g. apps, websites) or if you face customers directly yourself—you can apply these principles in the work you do to improve the experiences you deliver or create new ones.

What's the best way for you to apply these Principles?

You can use our CX Design Principles in different ways depending on your role. To start, which best describes you (it might be both!):

☐ I am an individual who interacts directly with customers

☐ I manage or am part of a team that shapes customer experience

On the following pages you'll find different worksheets to use based on how you answered. These exercises are designed to help you put the customer at the heart of your problem-solving and ensure the experience you deliver is consistent and distinctly MetLife.

Individual Exercise

15 minutes

This exercise is designed to help customer-facing employees think about how the CX Design Principles apply to the experience they create for customers through direct interactions.

Think about the experience you deliver to customers.

Who is my customer?

_____

_____

_____

_____

_____

Which principles do I already deliver on?

☐ Make it effortless for me

☐ Be transparent with me

☐ Grow with me

☐ Help me in unexpected ways

☐ Empower my progress

Which new principle(s) can I introduce in my day-to-day? What might that look like?

☐ Make it effortless for me

_____

_____

☐ Be transparent with me

_____

☐ Grow with me

_____

_____

☐ Help me in unexpected ways

_____

☐ Empower my progress

_____

Team Exercise

45 minutes

This exercise is designed to help teams who develop solutions, create customer-facing materials, or build and deploy technology to think through opportunities to integrate the CX Design Principles into their work.

When should you do this?

1. At the start of a project or initiative, when you align on the customer problem you are solving

2. During a project or initiative, before or as you define what to create to solve those problems

3. Independent of project or initiative, when you think about ways to build customer-focus into your regular processes

When we think about our core customers, what is a significant or common problem they encounter in their experience today?

What are they trying to do or achieve?

_____

_____

_____

_____

_____

_____

Who is our customer?

_____

_____

_____

_____

_____

_____

Where does this need fall within their overall journey or relationship with MetLife?

☐ Learn

☐ Buy (Purchase, Renew, Up/Downgrade)

☐ Manage (Contact, Complain, Withdraw)

☐ Claims

☐ Aftercare (Agent, Communications)

How can CX Design Principles help us identify opportunities?

Customer Need (from previous page)

_____

_____

_____

_____

In the ideal experience, our customer....

goes from feeling _____
                          (negative emotion)

to feeling _____
                  (positive emotion)

Which CX Design Principle (or Principles) is most important to addressing this need and delivering a better experience?

☐ Make it effortless for me

☐ Be transparent with me

☐ Grow with me

☐ Help me in unexpected ways

☐ Empower my progress

How can you incorporate CX Design Principles into your team's regular processes to identify opportunities?

_____

_____

_____

_____

_____

_____

How can you ensure your solutions deliver on the relevant Design Principles?

Would delivering on these Design Principles require a shift in the way we behave today? If so, how?

What will we need to change or adapt to successfully deliver on these Design Principles?

☐ People

☐ Processes

☐ Tools & Training

☐ Technology

How can you incorporate Design Principles into your regular processes for ideation or requirements gathering?

How can you ensure your solutions, materials or technologies actually deliver on these Design Principles for customers?

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What internal or external partners do you need to work with to deliver on these Design Principles?

Marketing and Communications (e.g., creative strategy & messaging, content creation, graphic design, video/ video production, experience design, UX design, journey mapping)

How you'll collaborate:

_____

_____

Metrics and Measurement (e.g., analytics, testing)

How you'll collaborate:

_____

_____

Technology (e.g., website/mobile/app development, network infrastructure, CRM)

How you'll collaborate:

_____

_____

Business operations (e.g., product, actuarial and risk management, financial controls)

How you'll collaborate:

_____

_____

Procurement (e.g., vendor sourcing and management)

How you'll collaborate:

_____

_____

Customer Service (e.g., call center forms and correspondence, claims processing)

How you'll collaborate:

_____

_____

Legal and Compliance (e.g., regulatory filing intellectual property, review and approval)

How you'll collaborate:

_____

_____

Thank you for reading

We hope you reference this along the way to help guide your work. We know that creating remarkable and enduring customer relationships won't be easy, but by sticking to our CX Design Principles and focusing on designing meaningful end-to-end experiences, we're confident we can do it.

The CX Design Principles are particularly powerful when used in combination with other MetLife Experience Design methods and approaches like Journey Mapping or Design Thinking.

Please contact ExperienceDesign@Metlife.com with any questions about these resources and how to apply them to your work.