

# Experience Reimagined

**A 10-Step Playbook to Turn Exceptional Experiences into Industry-Leading Growth in a Post-Pandemic World**

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# Sources NOT to Trust

Don't trust Kyrie Irving on the shape of the Earth

"The Earth is flat. ...  
I'm telling you, it's right  
in front of our faces.  
They lie to us."



# Sources NOT to Trust

Don't trust Lindsay Lohan for hurricane-related news

"WHY is everyone in SUCH a panic about hurricane (I'm calling it Sally)..? Stop projecting negativity! Think positive and pray for peace."



# Sources NOT to Trust

Don't trust Axl Rose on dating advice

“It's really hard to maintain a one-on-one relationship if the other person is not going to allow me to be with other people.”

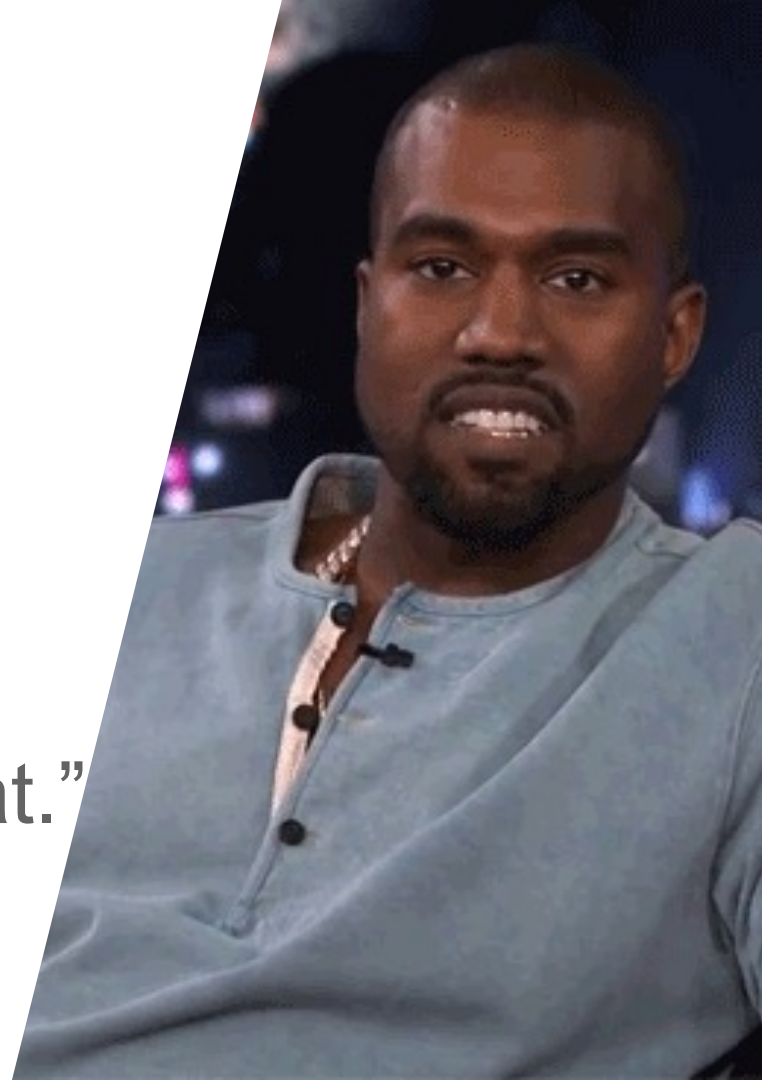




# Sources NOT to Trust

Don't trust Kanye West on history.... or government...

“Damn... the NFL been around longer than our government. We’ve had 48 Super Bowls and only 44 presidents. I didn’t know that.”



# Sources TO Trust

Trust the data and don't overcomplicate the path to accelerated growth

1. More than 2 million client, and internal staff surveys analyzed over 13+ years.
2. Built and run Cx programs for 500+ professional service organizations.



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  - a. One of which recently got 6<sup>th</sup> place in a competitive pie eating contest.







# Understanding Cx

(Customer Experience)

# in Insurance




# CX measurement methodologies

## Net Promoter Score® (NPS)

How likely are you to recommend our company to a friend or colleague?

Not likely Extremely likely

0 1 2 3 4 5 6 7 8 9 10



## Customer Satisfaction Score (CSAT)

How would you rate your overall satisfaction with the service you received?

☒ ★★★★★  
☐ ★★★★★  
☐ ★★★★★  
☐ ★★★★★

★★★★★  
Excellent (5)  
Very satisfied

★★★★☆  
Good (4)  
Somewhat satisfied


★★★☆☆  
Average (3)  
Neither satisfied nor dissatisfied

★★☆☆☆  
Poor (2)  
Somewhat dissatisfied

★☆☆☆☆  
Very Bad (1)  
Very dissatisfied

## Customer Effort Score (CES)

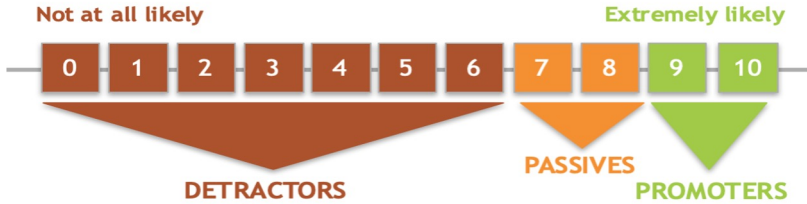
How easy was it to complete your order online?



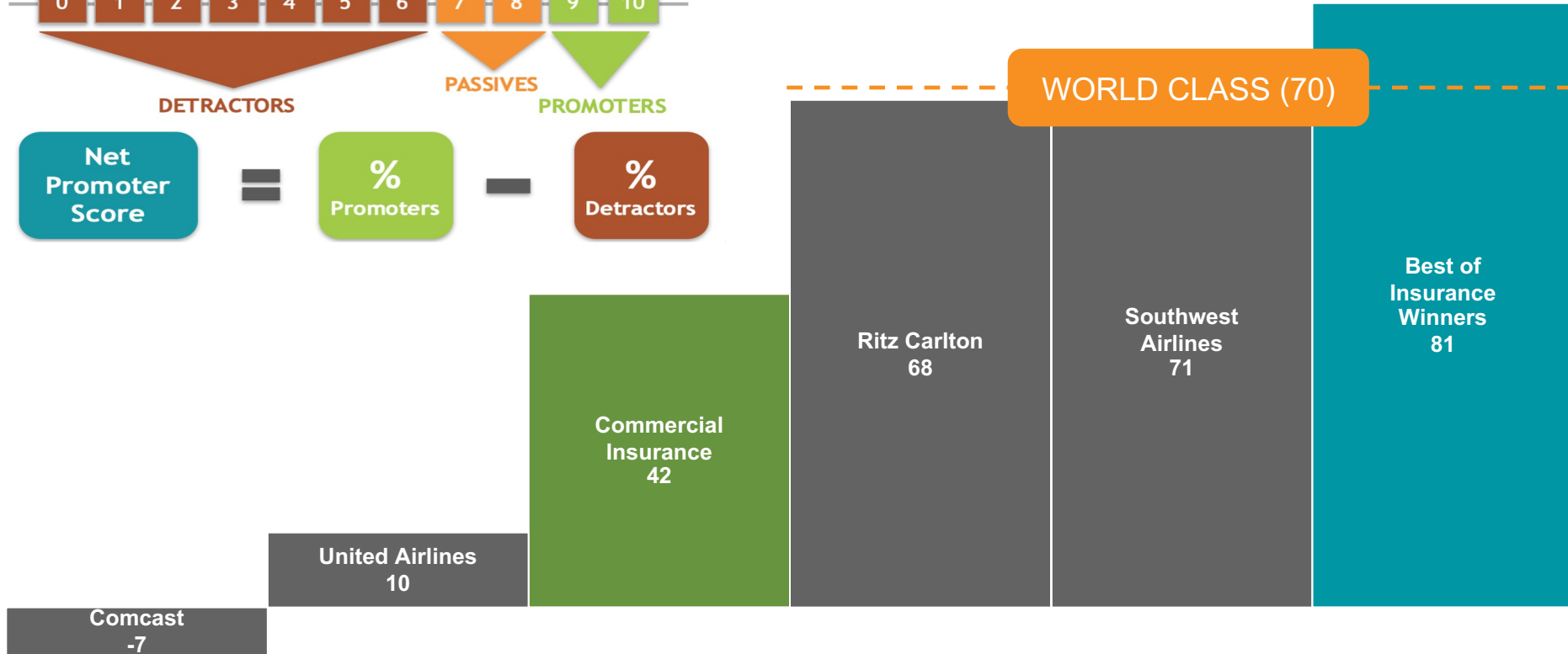
High effort Low effort

# Why NPS?

How likely are you to recommend  
our firm to a friend or colleague?



$$\text{Net Promoter Score} = \% \text{ Promoters} - \% \text{ Detractors}$$



# NPS benchmarks for insurance companies

WORLD CLASS (70)

General  
Commercial  
Insurance  
42

General  
Liability  
48

Worker's  
Compensation  
53

Property  
57

Other  
Commercial  
Insurance  
54



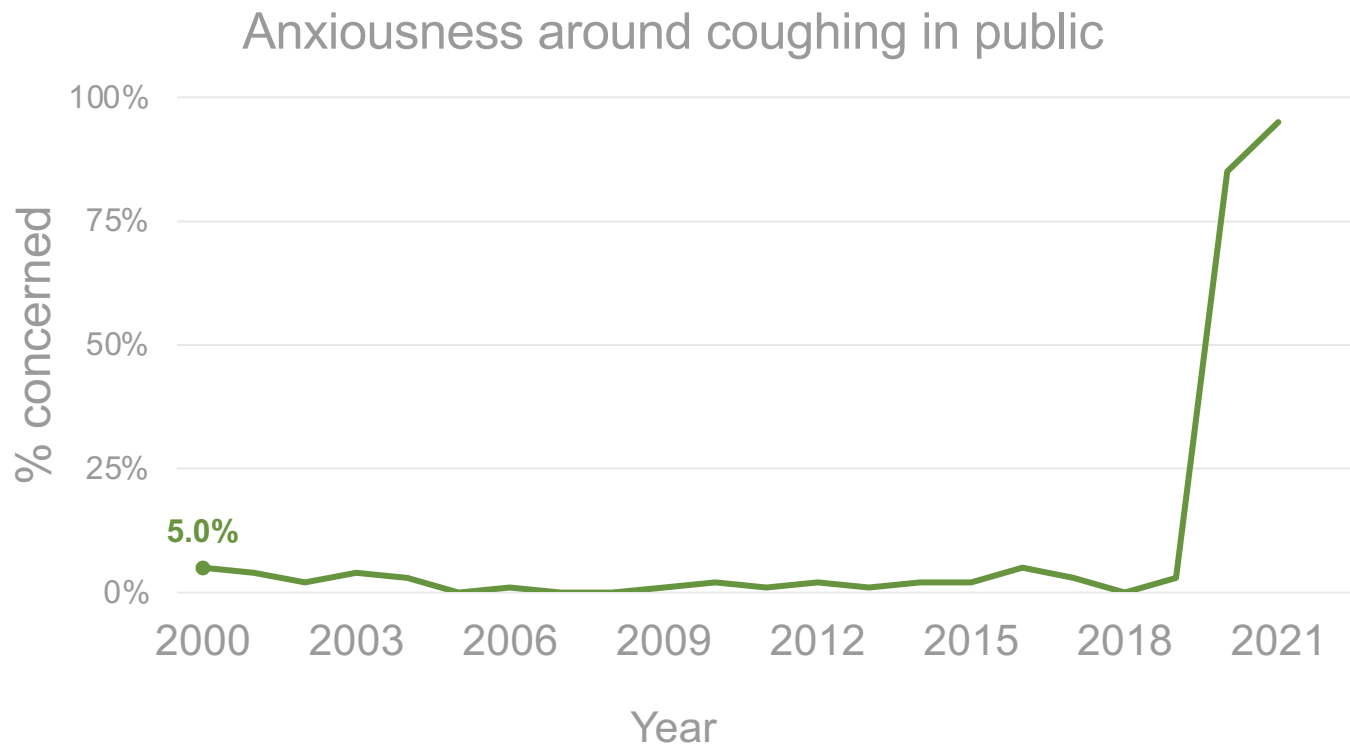
A woman with blonde hair and glasses, wearing a denim shirt, is sitting at a desk. She is holding a smartphone to her ear with her right hand and a stack of papers with her left hand. She appears to be in a professional setting, possibly an office or a call center. The background is slightly blurred, showing some office equipment and a plant.

# The ROI of Cx

(and other cool acronyms)

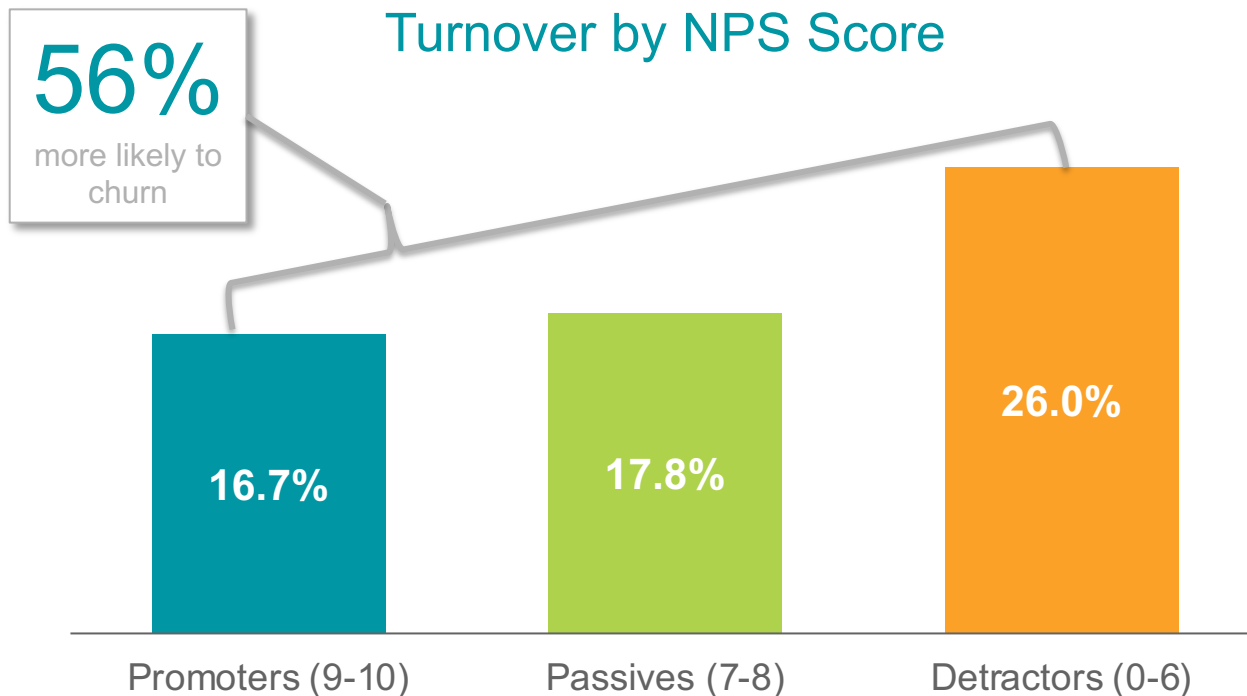
# in Insurance

# Understanding research charts: The line chart





# NPS is a powerful predictor of client churn



# But even detractors who don't leave, spend less next year

## Change in Following Year's Spend



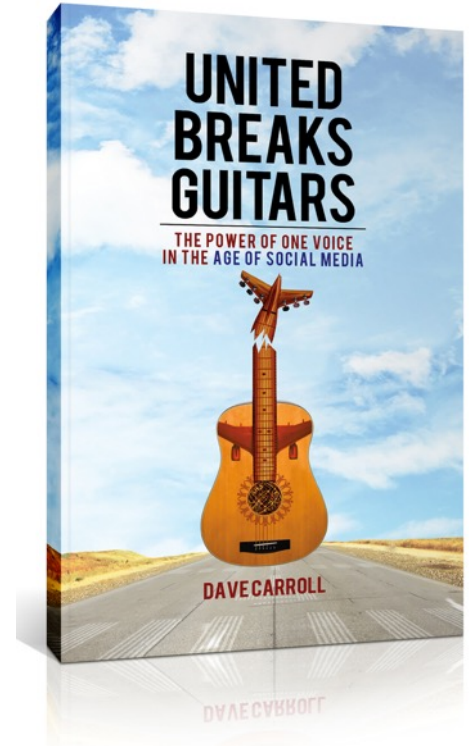


# Key Data Trends

(and maybe a few opinions)

# Impacting Cx

# The customer has never had more power



## We review everything now

*"Has anyone else tried pouring this stuff over dry cereal? A-W-E-S-O-M-E!"*



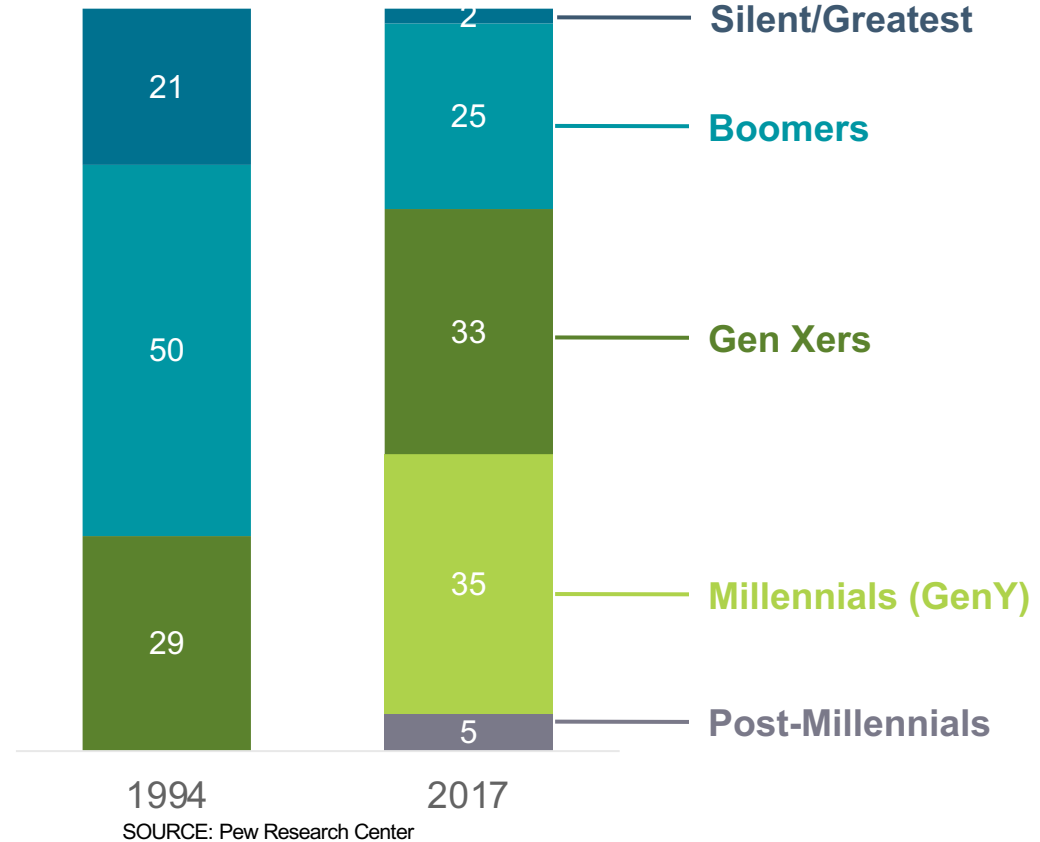
*"They really need to put a warning label on this thing. Apparently, if you put it into your body, it turns into urine. Urine!"*

*"Do you have any idea where this stuff comes from? It's excreted by squeezing the wobbly thingie on the UNDERSIDE OF A COW! That's hardly made clear anywhere on the label."*

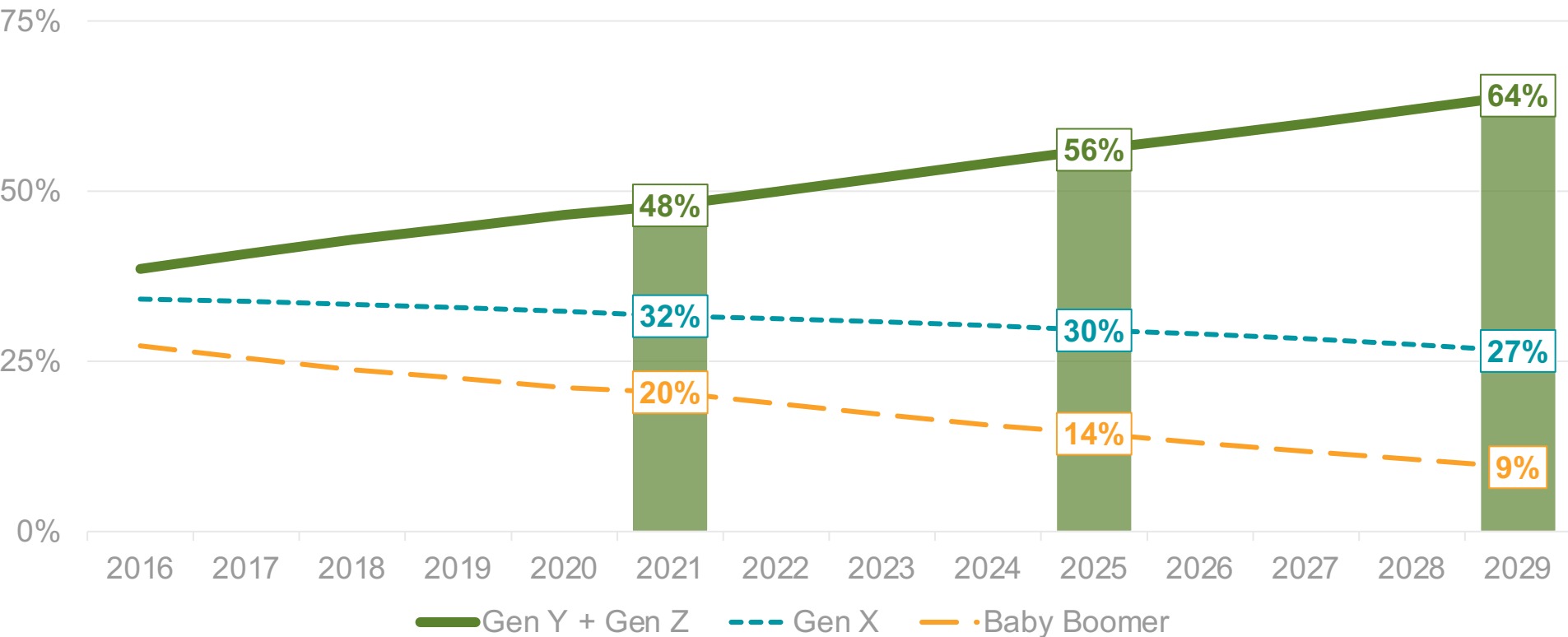


# Gen Y

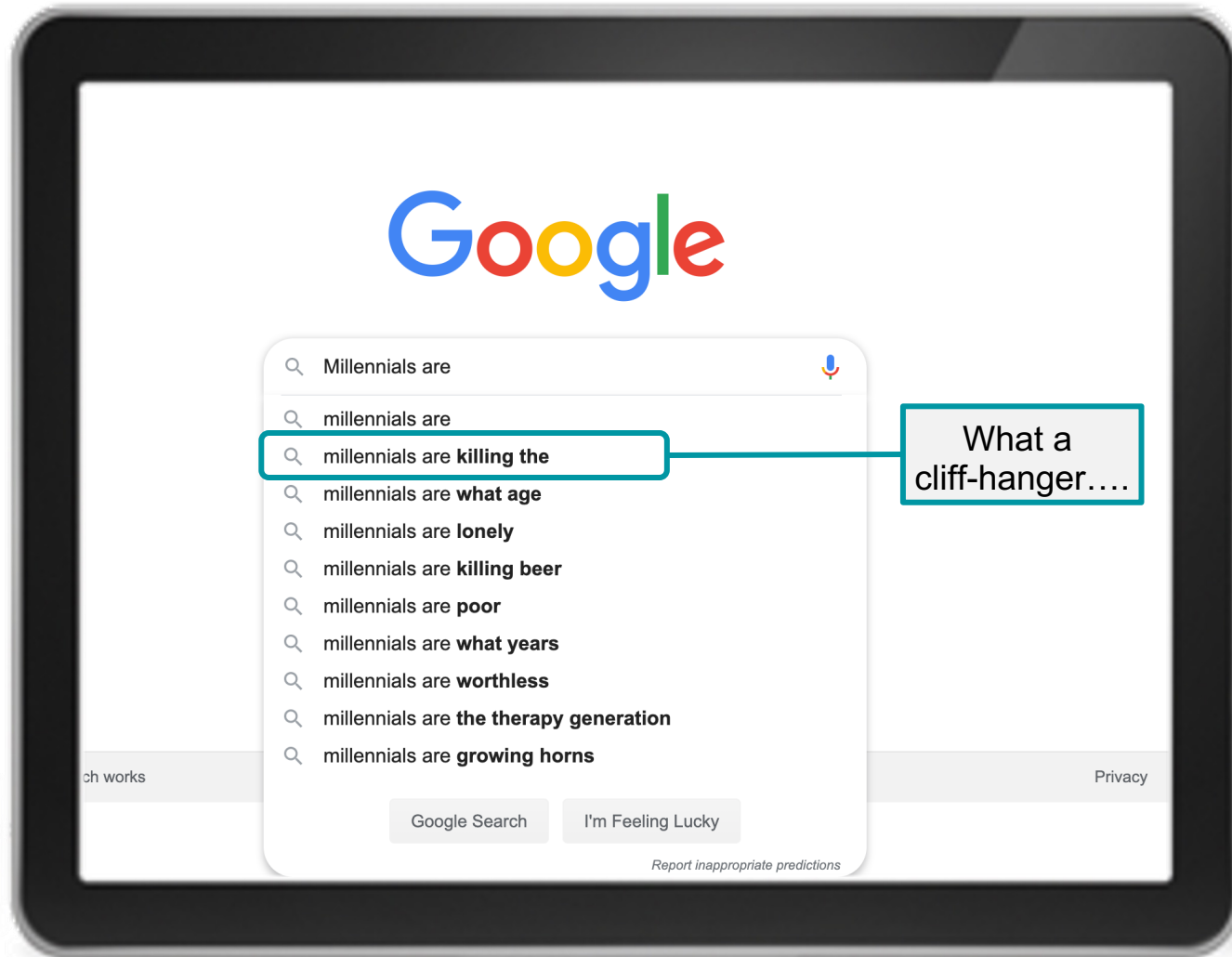
The Largest Generation in The Workforce is Fundamentally Reshaping It



# Gen Y and younger represent the future of B2B buyers.... TODAY



# What Google knows about Millennials

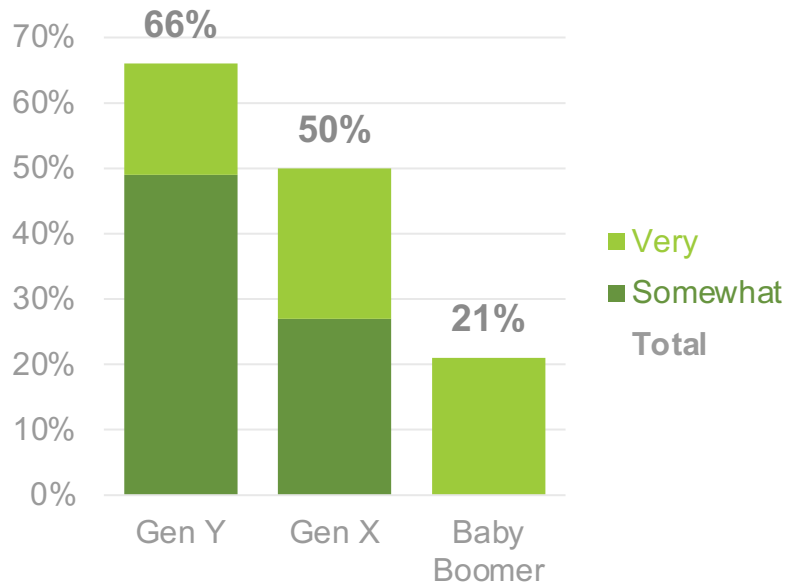


# What Twitter knows about Millennials

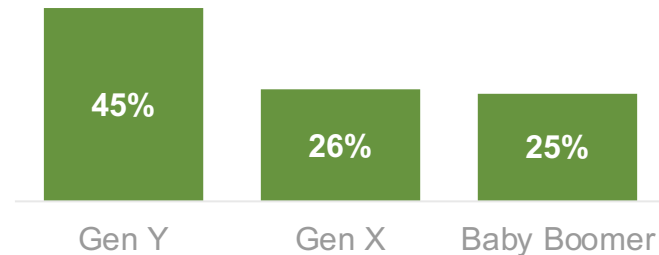


# Gen Y is less loyal and more likely to see technology issues

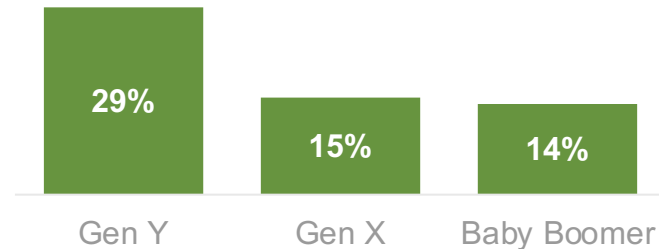
% Likely to Change Commercial Insurance Provider by Generation



% Who Wish Insurance Firms Would Improve Technology



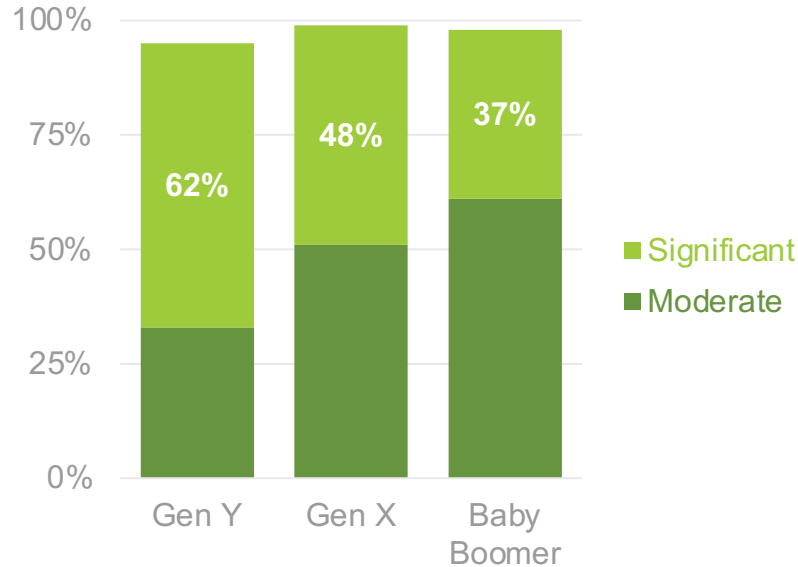
% Who Wish Insurance Firms Would Increase Ways To Contact Firm



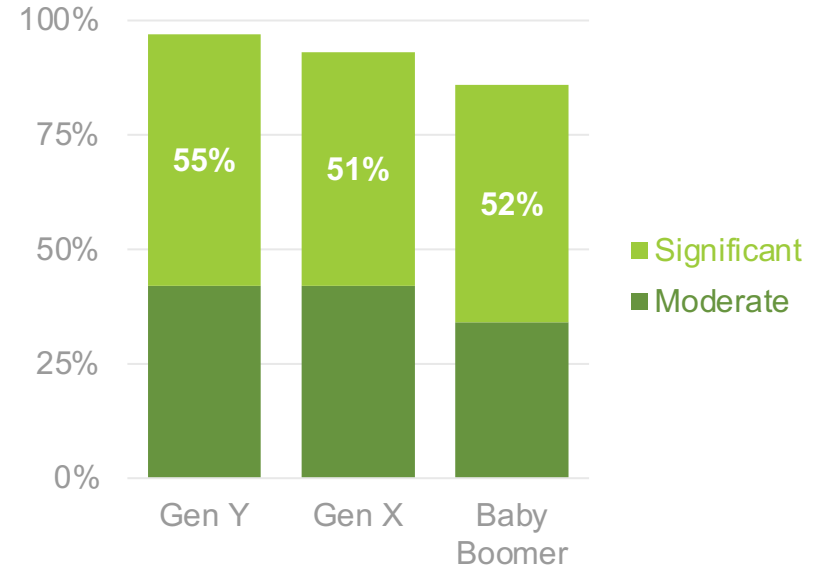


# Online ratings have even more influence than referrals for Gen Y

Impact **Online Ratings** Have On Selection of Commercial Insurance



Impact **Referrals** Have On Selection of Commercial Insurance



A woman with blonde hair and glasses, wearing a denim jacket, is sitting at a desk. She is holding a smartphone to her ear with her right hand and a piece of paper in her left hand. The background is a blurred office setting.

# 10 Steps To Improved Cx

(finally a 10-step program without an intervention)

Why do we need to ask people to give us feedback?



# Step 1: Obtain senior level commitment to remarkable service

If they aren't true believers...



They won't be true believers

## Step 2: Cx investment is GROWTH investment, not overhead

**EVOLVE**

FROM REPORT CARD TO BASIS FOR GROWTH



Revenue



## Step 3: Your process isn't the problem, your execution is



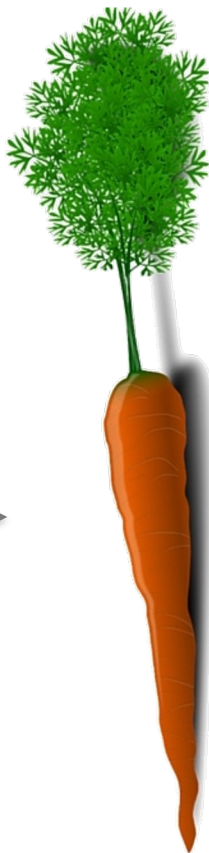
Client  
Experience (Cx)  
Strategy

Client Experience  
(Cx) Execution



## Step 4: Celebrate service excellence at all levels

3



**VS.**

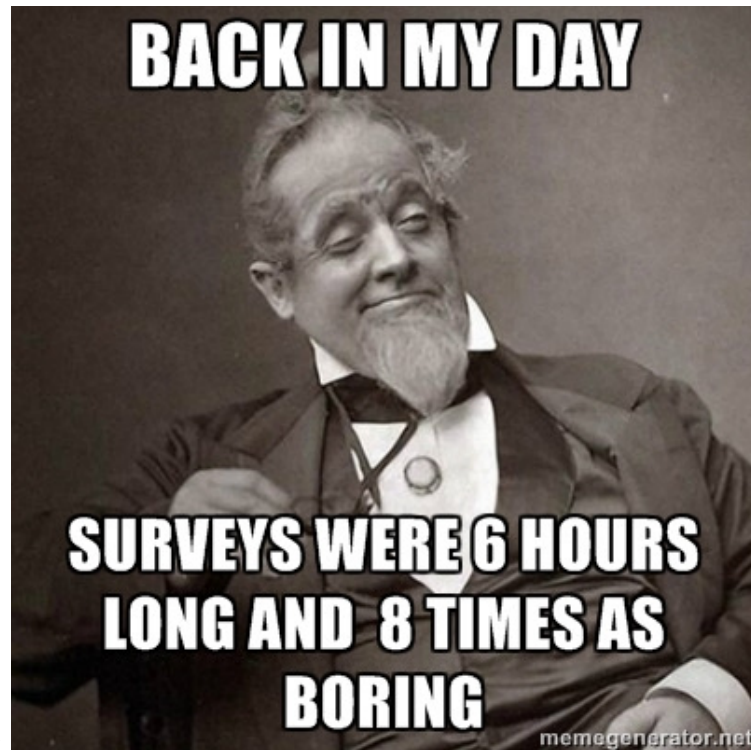
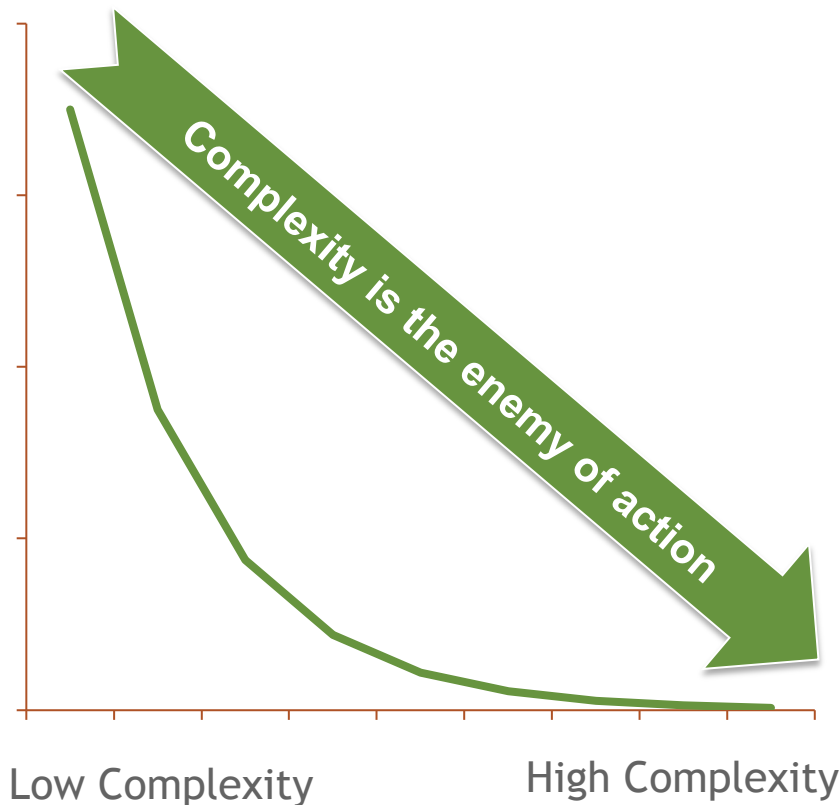


1

## Step 5: Measure Cx across all stakeholders, but follow K.I.S.S.

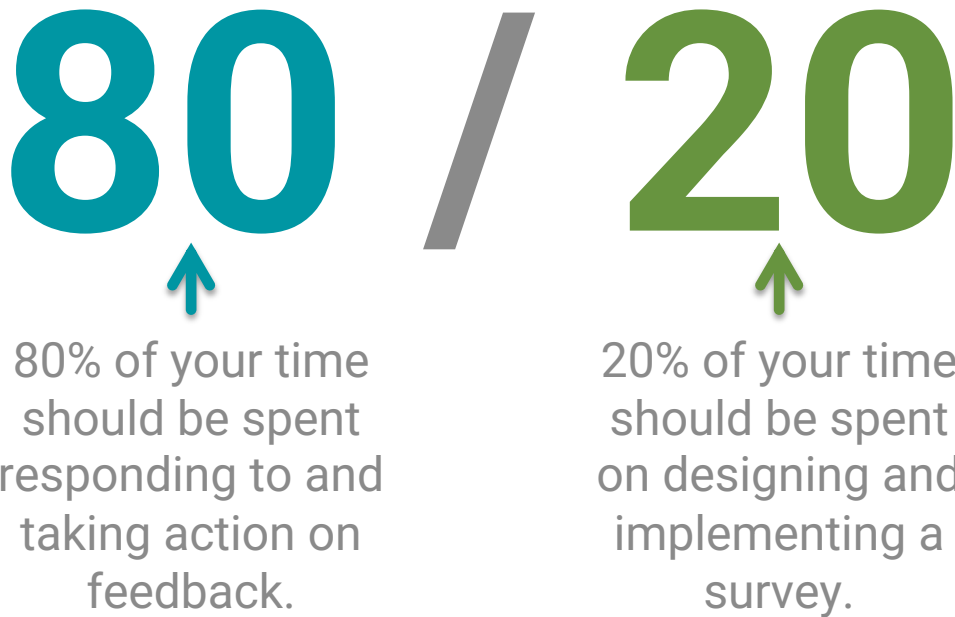
High Action

Low Action





## Step 5: Measure Cx across all stakeholders, but follow K.I.S.S.



# Step 6: Decide – relationship or transactional or both

“What Happened”



VS

“What is Happening”



## Step 6: Decide – relationship or transactional or both

Cx Strategy

Cx Execution



1. Information
2. Visibility
3. Accountability

Winning Key Moments of Truth

Onboarding

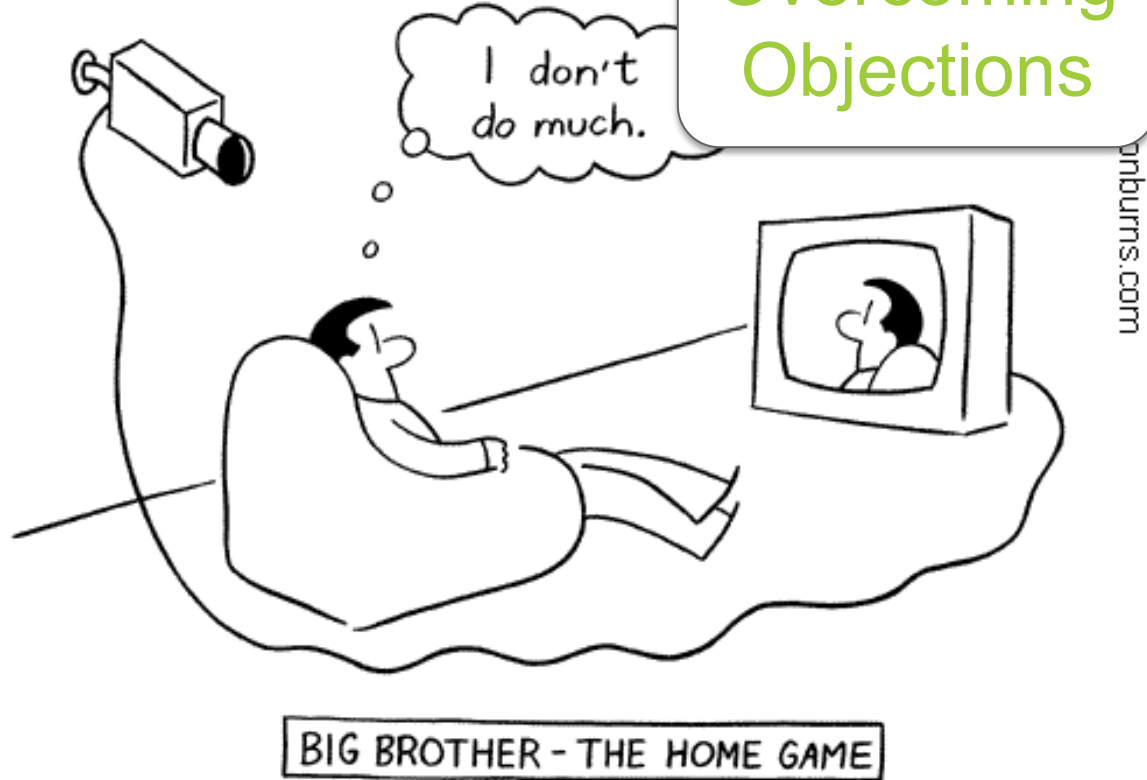
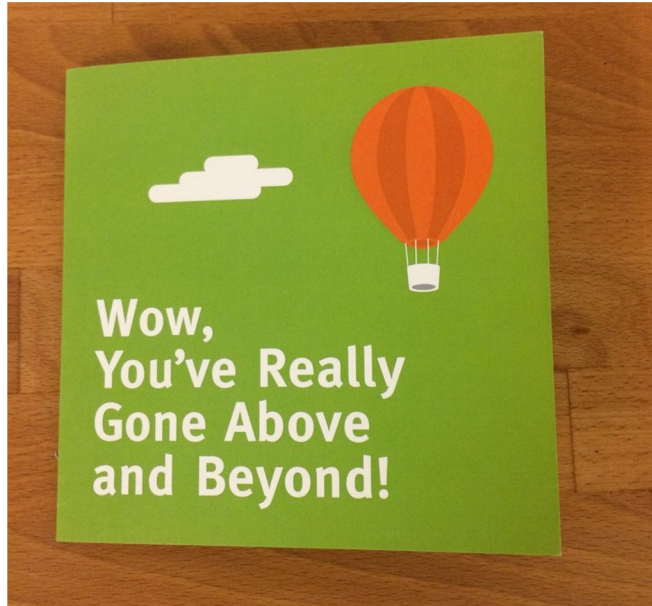
Renewal

End of Claim

“This is my life now, all I do is prepare and send surveys”

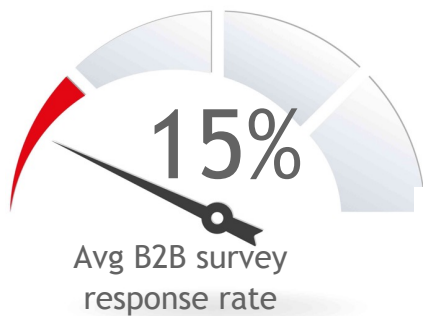


“Do internal staff like this?”



SOURCE: <http://www.shannonburns.com/cartooncatalogstrange.htm>

## Step 7: Don't settle for a low response rate



1. Personalized email
2. Lose the HTML
3. Email signed by individual
4. Embedded NPS question
5. Strong server rating
6. 10 questions or less
7. Mobile-optimized (and easy)
8. # of questions in subject line
9. Communicate early & often
10. Close the loop
11. Push for internal follow-up
12. (at least) 1 reminder email

## Step 7: Don't settle for a low response rate



SERVER A

- Used only for legitimate business email.
- All emails are CAN-SPAM compliant.
- Very few 'blacklistings' or spam reports.



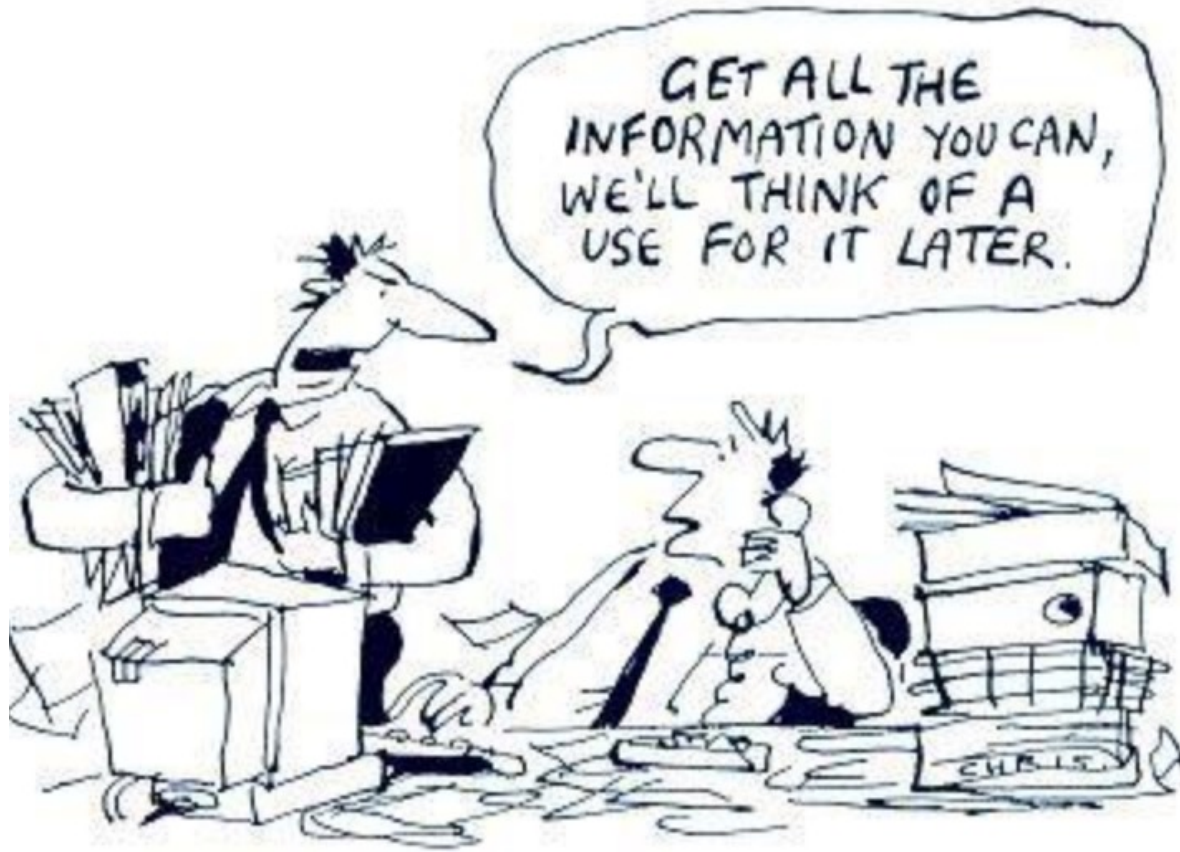
SERVER B

- Used for thousands of companies.
- Sends those emails about helping someone in Uganda move their fortune to the U.S.
- Used for marketing emails, sales emails and every other type of email.





## Step 8: Engage the field – as close to real-time as possible



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The right solution only matters if it happens in time to make a difference.



U.S. Customs and Border Protection

### Customer By Web Form

04/27/2016 10:06 AM

Hi -

I'm a U.S. Citizen from Portland, OR in Niagara Falls (Canadian side) for a conference. I forgot my passport (I'm a dummy). I was able to get into Canada with my driver's license, but am worried about travel back to the U.S. Is there anything I can do (have my passport scanned and emailed to me, etc.) that can help the process of returning on Thursday of this week?

I realize its possible that this is a clever way to weed out the less intelligent U.S. citizens, but would desperately love to re-enter the country on Thursday :)

Thanks.

Eric

4/27/2016

### Response Via Email (CIC CSR Spanish)

08/03/2016 10:07 PM

Thank you for contacting the U.S. Customs Border Protection (CBP) Information Center (CIC.)

Due to the extremely high volume of emails, we have been unable to provide you with a timely response as we would have preferred.

We realize your concern has likely been resolved at this time. However, if you still need assistance, please respond to this email and you will be given priority in receiving a response.

Thank you for your understanding,

CBP Information Center

8/3/2016  
(98 days later)

## Step 8: Engage the field – as close to real-time as possible

A Cautionary Tale From...

SAKS  
FIFTH  
AVENUE

# Connecting Service to Growth

Measuring your height doesn't  
make you grow taller



## Step 9: Analyze bottom up, not top down

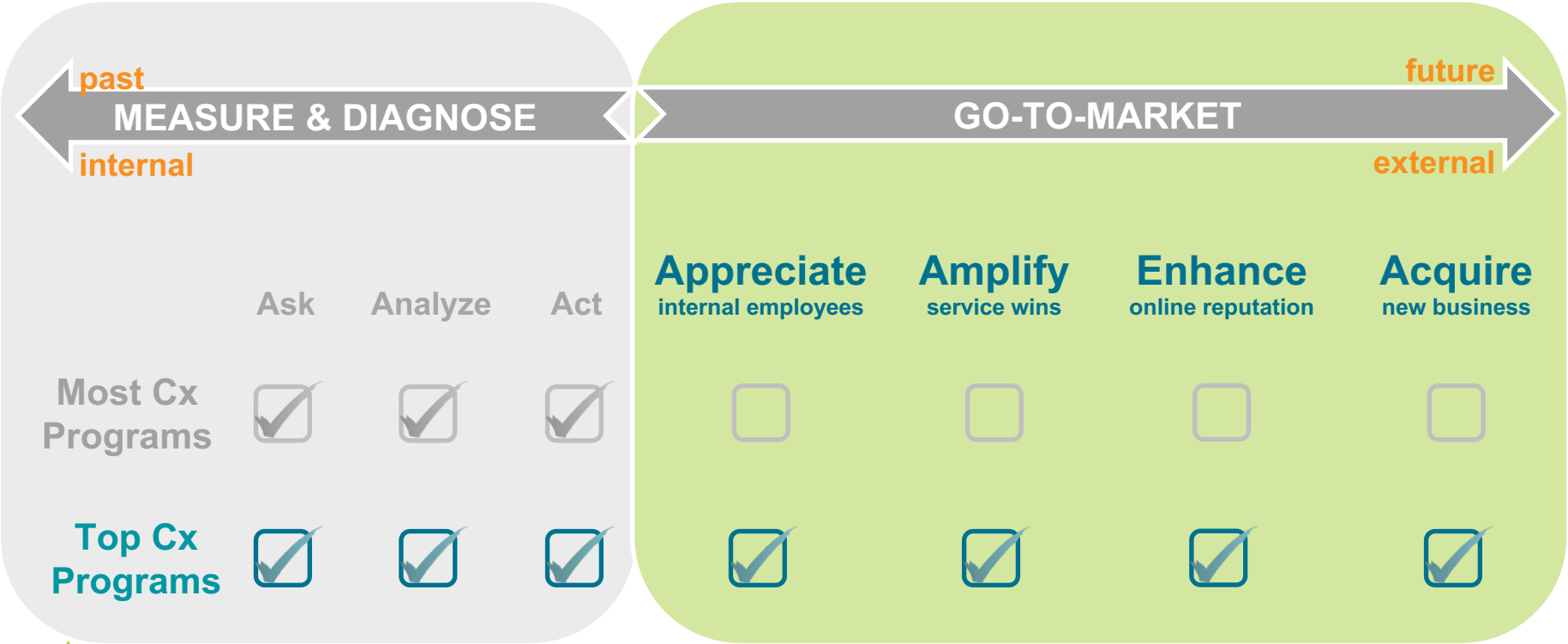
Most Firms

TOP DOWN ANALYSIS

BOTTOM UP ANALYSIS



# Step 10: Center your go-to-market around service excellence



# Final Thoughts

Cx is about what you do,  
not just what you know



**Halloween 2013**

25 lbs overweight



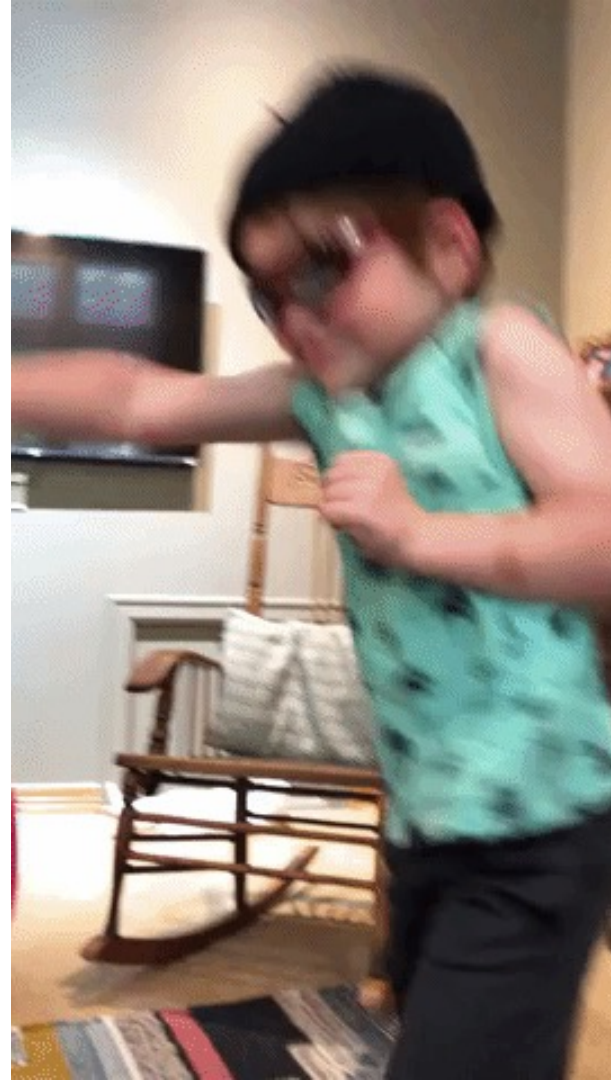
**Halloween 2021**

28 lbs overweight



# Final Thoughts

Give it everything



A woman with blonde hair and glasses, wearing a denim jacket, is sitting at a desk. She is holding a smartphone to her ear with her right hand and a stack of papers with her left hand. She appears to be in a professional setting, possibly an office or a meeting room. The background is slightly blurred, showing other people and office equipment.

# Q&A

**(the spot where I realize all the stuff I forgot to include)**