nib targets customer experience with enhanced CCM platform

HP Exstream CCM solution transforms the nib customer experience

Industry
Insurance Healthcare

Objective
Raise the quality of customer experience by providing correspondence that is timely, relevant, personalised and delivered in line with customers' preferences

Approach
Extensively researched the CCM market and issued a request for proposal (RFP) which attracted response from seven vendors

IT matters
• Provide the capability to support nib's business segments and partner distribution strategy

• Simplify document maintenance and improve the speed to market around creating/updating customer correspondence

Business matters
• Support marketing efforts in creating personalised and relevant customer correspondence

• Improve the efficiency of business processes

• Realise cost savings by fulfilling customers' communication preferences

> **"In looking to upgrade our customer communications capability the directive was to enhance the customer experience and support business growth. The HP Exstream CCM software solution delivered that result. It simply stood out in terms of features, and the ability to satisfy the criteria we were looking for."**
>
> – Glenn Moore, head of core applications delivery, nib

Australian health insurer transform customer communication process to achieve target business growth
nib believed it could achieve its business growth targets by transforming the communication process at its customer correspondence touch points. Simplifying and consolidating correspondence generation across all business segments could be achieved by utilising the capabilities of a new CCM platform. Extensive market analysis revealed that the HP Exstream CCM solution could meet this challenge. HP Professional Services helped facilitate a smooth introduction of the HP Exstream CCM solution.

Challenge

Dynamic shifts in a highly competitive sector

nib provides value for money and affordable health cover to more than one million people across Australia and New Zealand. With over 60 years' experience, the Newcastle-based health insurer has witnessed dynamic shifts and changes in what has become a highly competitive sector.

nib has an enduring philosophy: that the needs of the community will be better served if private health insurance is easy to understand, simple to process claims and most of all clearly represents good value. While this vision has underpinned its growth momentum in the market place, in early 2014 nib wanted to take the positive experience enjoyed by both its existing and prospective customers to a new dimension.

Senior management were major sponsors in the move to upgrade the capability of the existing CCM platform. The directive was clear: the primary objective was motivated by the desire to enhance the customer experience and ensure that the platform selected enabled nib to support business growth through capability, scale and distribution.

The existing platform was not adequately supporting the growth and diversification of the company. The key limitations included:

• insufficient throughput to support high burst volumes in bulk mail outs

• lack of support for document personalisation leading to inefficient template management

• the ability to support multiple delivery and device channels

• lack of consistent records management archiving capability

• the ability to efficiently support nib's business segments and partner brands.

These factors built a barrier to the realisation of business proposals and creative marketing ideas.

A CCM platform was a key building block in providing the opportunity for nib and its partners to grow and capture new markets. Two significant agreements involved strategic partners – one a national specialist insurance provider and the other a rewards programme with Australia's national airline. Both initiatives involved nib underwriting and servicing health insurance customers under the partners' brand. A key ingredient to support these 'white labelling' opportunities is a correspondence platform that is able to scale and create the brand, tone, style and voice of the partner brands.

Head of Core Applications Delivery at nib, Glenn Moore, was involved in the search for a new CCM solution. He recalls: "nib needed a platform that could make it easy and cost effective to create high quality personalised customer correspondence for multiple business segments and partner brands. nib undertook its own research and analysis of the marketplace over a three month period before issuing a request for proposal (RFP). Solutions from a total of seven vendors were considered.

"Meetings were held with each prospective vendor to help them understand our business problem and vision. This allowed nib to share with them a more detailed explanation of what we wanted to achieve around an enhanced customer experience. We saw this as an important step in ensuring that the vendors had a clear interpretation around the design and execution of the optimum solution before providing an RFP response."

Solution

Building and executing the detailed road map

Moore explains: "HP Exstream simply stood out in terms of product features, and how it met the criteria we were demanding. The role played by HP Professional Services was critical in helping us build and execute a detailed roadmap for the implementation of the new platform.

"There was a two month period of building our own competency. The HP Professional Services team were involved in conducting workshops as part of the mentoring and training process. Within three months we delivered the first piece of correspondence to market, our customer reminder letter which covers payments, overdue prompts and cancellations.

"This was a legacy standalone communication, the ideal candidate to use as a proof of concept to demonstrate the HP Exstream capability."

Encouraged by this success, nib turned to the major task of creating a new 'Welcome Pack' for customers. This is the first piece of correspondence a customer receives when joining, and hence it is critical in being able to convey what the customer has purchased and how they can start to realise value from their health cover.

"The limitations of the previous platform did not allow nib to personalise correspondence or highlight important aspects of the health cover that the customer had purchased. Previously it was operationally impossible to create the personalisation the business desired. This had flow-on effects, with some customers indicating that they could not clearly differentiate and understand what they had purchased," says Moore.

"In late 2014 the HP Exstream solution went live and the whole dynamic changed. The redesigned 'Welcome Pack' eliminated unnecessary content and was able to highlight key product information."

nib can now personalise content that is relevant to a customer's policy explaining the benefits of health insurance more relevant to a particular customer's circumstances and how he or she can start to get value from their health cover.

He adds: "The product has been very flexible in terms of its design capability, as of yet there have been no marketing design limitations surface."

Customer solution at a glance

Software
• HP Exstream

HP services
• HP Exstream Professional Services

Benefits

Allowing effective engagement with partners

"nib will be closely monitoring customer sentiment and behaviour and determining how this impacts on business growth." Moore further states that the previous platform did not always allow nib to send customers correspondence via their nominated delivery channel such as post or digital. "This impacted customer service, the customer wasn't always receiving via their preferred channel and it didn't allow nib to minimise delivery costs. HP Exstream addressed this issue; we now offer responsive design content for multiple devices further tailoring the customer experience."

nib's partnering strategy is now truly optimised and supported. "The previous platform did not allow us to engage effectively with our partners. The creation and maintenance of correspondence templates across the various business segments and distribution partnerships was a significant overhead."

HP Exstream has removed those barriers and allowed nib to significantly improve the speed to market around creating and updating correspondence for distribution partnerships with affiliated brands such as Apia and Qantas Assure.

"Benefits delivered by the HP Exstream powered CCM solution includes a clear reduction in correspondence delivery costs and a significant improvement around speed to market when making changes to customer correspondence."

– Glenn Moore, head of core applications delivery, nib

Providing flexibility and improved speed to market

An important step within the transition to the new platform was the HP Professional Services team engagement to assist in defining the operational elements of the new solution. Based on the business requirements, a strategic decision was made to reduce the reliance on third party suppliers and bring features of the customer communications operations in-house. "We put a lot of thought into this move and the decision was largely guided by the magnitude of business rules that we are required to develop and maintain, as well as the economies of scale we were looking to leverage across our business segments and partner brands."

Moore adds: "We had the confidence and ability to make the in-house move happen with the HP Exstream solution. It provided nib with greater agility and control around tailoring the customer experience. The speed at which we can now make and deploy changes to customer communications allows us to quickly address feedback and insight that we are receiving from our customers and internal teams."

nib is closely monitoring the improved benefits being delivered by the HP Exstream software solution. This includes customer feedback surveys, document production and delivery costs, improvements in process efficiency and the time taken to get correspondence initiatives to market.

Moore explains: "We have not lost sight of the original objective, that being to enhance the customer experience. The HP Exstream powered CCM solution now provides our customers with greater clarity around their health cover and therefore enables our customer facing teams to have an improved quality of conversation with our customers. Internal and customer feedback makes it clear that a better customer experience has been achieved."

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