



# Loyalty Ratings Soar after Cognizant Helps Leading Insurer Energize its Digital Transformation

## Focus on user experience and solution performance drives adoption

Digital disruption has agent-centric insurance carriers scrambling to maintain customer loyalty. To be successful in today's digital world, carriers must differentiate by providing exceptional customer experience across multiple channels and on-demand. This was especially important for one of the largest property and casualty (P&C) carriers in the U.S. The company's Net Promoter Score® (NPS), a measure of customer loyalty, was -28 in mid-2013, largely driven by customer complaints about its online and mobile self-service apps. Enabling superior customer service became a central theme in client's digital transformation journey, as it eventually correlates to better customer experience and higher customer retention.

A multi-year digital transformation roadmap was created, with the customer's needs as the main objective. As the time came to implement the plan, the company realized it needed a delivery and thought leadership partner that truly understood the digital phenomenon, and chose to engage Cognizant.

### AT A GLANCE

A leading U.S.-based insurance carrier struggled with poor customer feedback and low online adoption of its Web and mobile apps, leading to a negative Net Promoter Score (NPS). With a new focus on customer centricity, the client engaged Cognizant to help it to digitally transform.

Cognizant overhauled the insurer's customer self-service Web and mobile applications, by adding an intuitive user interface, and implementing quality engineering principles. Cognizant also implemented a 360-degree customer feedback loop and embedded analytics across all marketing applications to better capture customer feedback.

#### Outcomes:

- Increased NPS by 68 points.
- Improved customer feedback for both the mobile and Web apps, leading to 5-star app store ratings.
- Increased mobile app user base by over 100%.
- Captured voice of the customer through a closed-loop feedback process which led to continuous improvements across applications and identification of additional strategic initiatives.
- Successfully implemented quality engineering principles into the company's delivery model.

## Voice of the customer drives change in digital mindset

The Cognizant team knew its first priority was to help the insurance carrier fully understand the criticality of digital experience from its customers' perspective. The team's approach was to make NPS a key focus. Listening to the voice of the customer and delivering digital solutions that customers valued were critical to improving that metric.

Cognizant suggested a customer survey framework that incorporated sophisticated analytics and a 360-degree feedback loop to provide visibility into the root cause of negative customer feedback. Based on insights gleaned from this initiative, Cognizant helped the client replace its existing, underperforming mobile app with a new, highly customized native app. Cognizant also created an intuitive user interface for the company's Web-based customer self-service application, improving user experience and app performance.

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“Thank you for listening to customer reviews. The update to this app is awesome! Very user friendly. Easy to access ID cards, pay bills etc. Really interesting fun facts as well.”

- Customer review on app store

To monitor customer behavior and improve customer experience, Cognizant also embedded analytics across all of the insurer's marketing applications and implemented the latest quality engineering principles to help identify and remedy issues faster.

The engagement was a seamless collaboration between multiple global, cross functional teams. Several new digital tools and technology were put in place setting the foundation for further innovation.

The new customer self-service solutions were successful right away. Apple recommended the app as one of the Editor's Choice apps, indicating the level of quality and innovation present in the new version.

Outstanding results confirmed that a digital focus was exactly what the insurance carrier needed.

In less than a year, the insurer's NPS skyrocketed from -28 to +40, and adoption of the mobile app increased manifold from 80,000 to 450,000 users. The app has consistently received 5-star ratings from customers in Apple iTunes and Google Play, indicating strong approval of the enhanced customer experience.

The 360-degree feedback loop to capture customer feedback has allowed Cognizant to evolve all of the insurer's customer-facing applications in alignment with the customers' needs. In addition, the insurer is able to bring customer-focused innovations to market faster and is better positioned to gain competitive advantage. With NPS headed in the right direction, Cognizant continues enabling the insurer's digital transformation journey with a focus on its sales and quoting platform.

### Learn More

To learn more about Cognizant visit us at [www.cognizant.com/insurance](http://www.cognizant.com/insurance).

### ABOUT COGNIZANT

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting, and business process services, dedicated to helping the world's leading companies build stronger businesses. Headquartered in Teaneck, New Jersey (U.S.), Cognizant combines a passion for client satisfaction, technology innovation, deep industry and business process expertise, and a global, collaborative workforce that embodies the future of work. With over 100 development and delivery centers worldwide and approximately 233,000 employees as of March 31, 2016, Cognizant is a member of the NASDAQ-100, the S&P 500, the Forbes Global 2000, and the Fortune 500 and is ranked among the top performing and fastest growing companies in the world. Visit us online at [www.cognizant.com](http://www.cognizant.com) or follow us on Twitter: [Cognizant](https://twitter.com/Cognizant).

#### World Headquarters

500 Frank W. Burr Blvd.  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

#### European Headquarters

1 Kingdom Street  
Paddington Central  
London W2 6BD England  
Phone: +44 (0) 20 7297 7600  
Fax: +44 (0) 20 7121 0102

#### India Operations Headquarters

#5/535 Old Mahabalipuram Road  
Okkiyam Pettai, Thoraipakkam  
Chennai, 600 096 India  
Phone: +91 (0) 44 4209 6000  
Fax: +91 (0) 44 4209 6060

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