

Life insurance carrier aligns leadership on omnichannel sales journey for over one million policies with RGAX's Life Design Sprints



A life insurance carrier gains insight on a common challenge: how to deliver an omnichannel sales journey. In only a few days' time, leadership rapidly aligns on a shared vision, uncovers operational roadblocks and sets a new direction.

The Challenge

A US life insurer with over one million active policies aspired to achieve a seamless customer journey spanning multiple distribution channels, such as website, customer service representatives, direct mail, agents, and third-party partners. Ideally, customers could start the conversation on one channel (e.g., website) and see it through on another (e.g., agent). By offering choice and flexibility, the company would improve the placement rate and increase sales.

Already in development were a common application and a single underwriting process for all products, but more progress toward an omnichannel experience would require:

- 1 A unified vision across the leadership team about what omnichannel distribution means for customers and agents
- 2 An assessment of the value of an omnichannel sales strategy
- 3 Actionable steps with assigned owners for clarity around roles and responsibilities

The Solution

The insurer came to understand omnichannel distribution through a Life Design Sprint which identified specific challenges -- organizational headwinds and project bottlenecks -- and created a clear definition of the omnichannel project.

RGAX brought together a team of experts, to work with the insurer's team. These masterminds validated the carrier's omnichannel expectations, supported the idea with strategic and tactical options, and identified opportunities to build on the carrier's strengths.

The sprint provided a forum for the carrier's leaders to share and collaborate with the CEO, align on key organizational challenges, and develop a shared vision.

Life Design Sprints turn a vertical hierarchy horizontal and guide a team to achieve informed rapid decision-making. All points are considered in the context of requirements, opportunity costs, tradeoffs, and real-world execution. This results in a high degree of confidence in the decisions, a clear requirements list, and a realistic roadmap for line-of-business leads to see a project through to completion after the sprint.

The Results

Working with RGAX resulted in the alignment of the carrier's leadership around a shared vision for omnichannel distribution that differed greatly from the approach they had been using. The team identified limitations of the current product set and recognized that the carrier's existing channel-specific product design approach was incompatible with their new, shared vision. They needed to think differently, change internal processes, and invest in new technology to reach their omnichannel distribution and customer support goals.

By coming together for only a few days in a facilitated Life Design Sprint with RGAX, company leaders rapidly aligned on a shared vision, uncovered operational roadblocks, and assigned next steps to execute the plan.

"In the facilitated session by RGAX, the team was able to concretely define our problem statement and identify a prioritized list of potential solutions that are exciting opportunities for our team". – Innovation Lead at participating company.

Transformation starts with
a conversation

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About RGAX Life Design Sprints

Life Design Sprints are focused innovation sessions, using a tested step-by-step system of exercises, led by RGAX life and health insurance sprint masters. Often lasting around five days, these Sprints help your team identify and build out real world ideas that work. Our trained facilitators and industry subject matter experts assist teams in better defining problem statements, designing and developing pragmatic solutions, and testing and launching in-market prototypes more quickly and with less risk.