

TheMoment + Insurance Canada

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Beyond Touchpoints and Irritants

Stories from the Field

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A group of 15 people, 8 women and 7 men, are standing in a line outdoors. They are positioned in front of a brick wall that is almost entirely covered in dense, green ivy. The ground they are standing on is a grey, paved surface. The group is dressed in a variety of styles, ranging from casual to business-casual. The text "We Are The Moment" is superimposed in large, white, sans-serif font across the middle of the group.

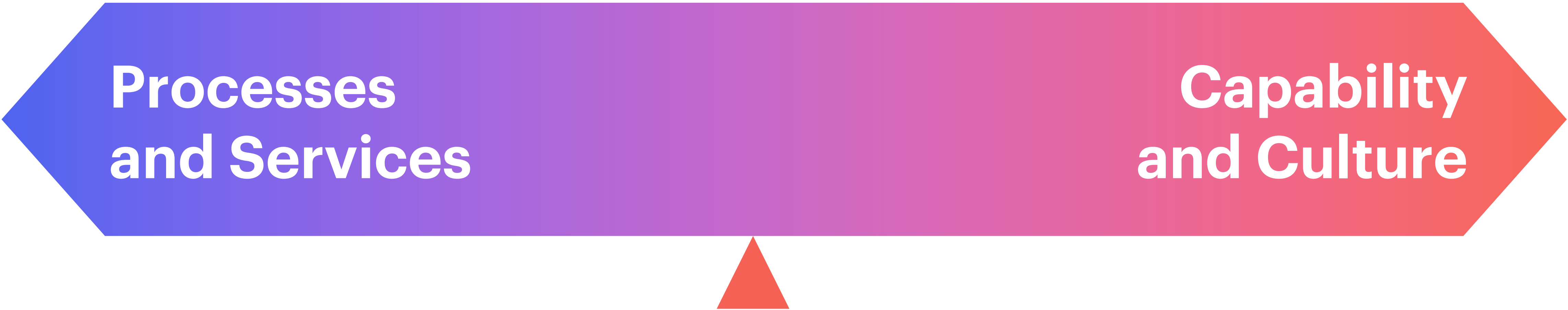
We Are The Moment

Through a focus on building innovation teams, we help build an engine of continuous innovation to evolve the way you work.

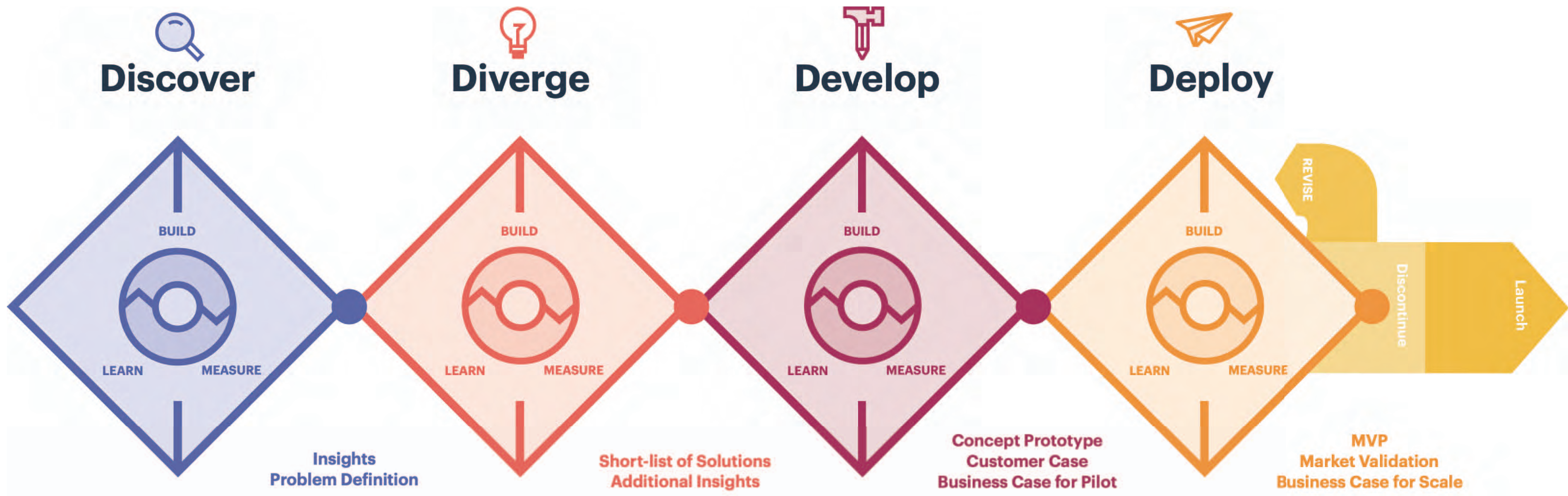
ABOUT THE MOMENT

Innovation Design

Impacts at the project, team and organizational level

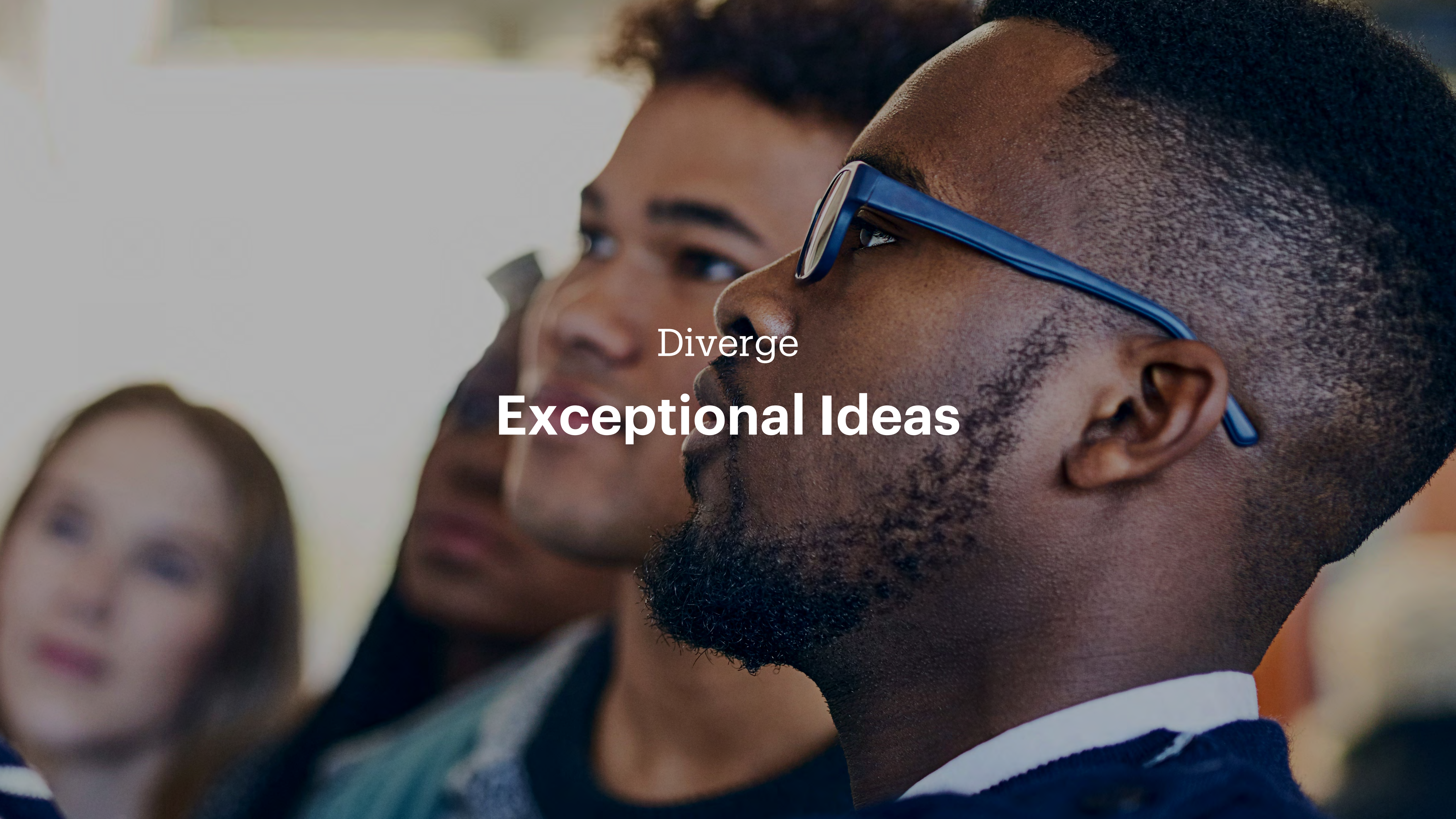


We're Innovation Designers: Projects follow this high-level design process



A professional business meeting scene. A man in a dark blue suit and patterned tie sits at a wooden table, holding a white document. A woman with long dark hair and glasses sits next to him, smiling and resting her chin on her hand. Another woman in a teal top and black blazer stands behind them. A man in a checkered shirt is partially visible on the right. The background is a blue wall with a framed orange and white abstract painting.

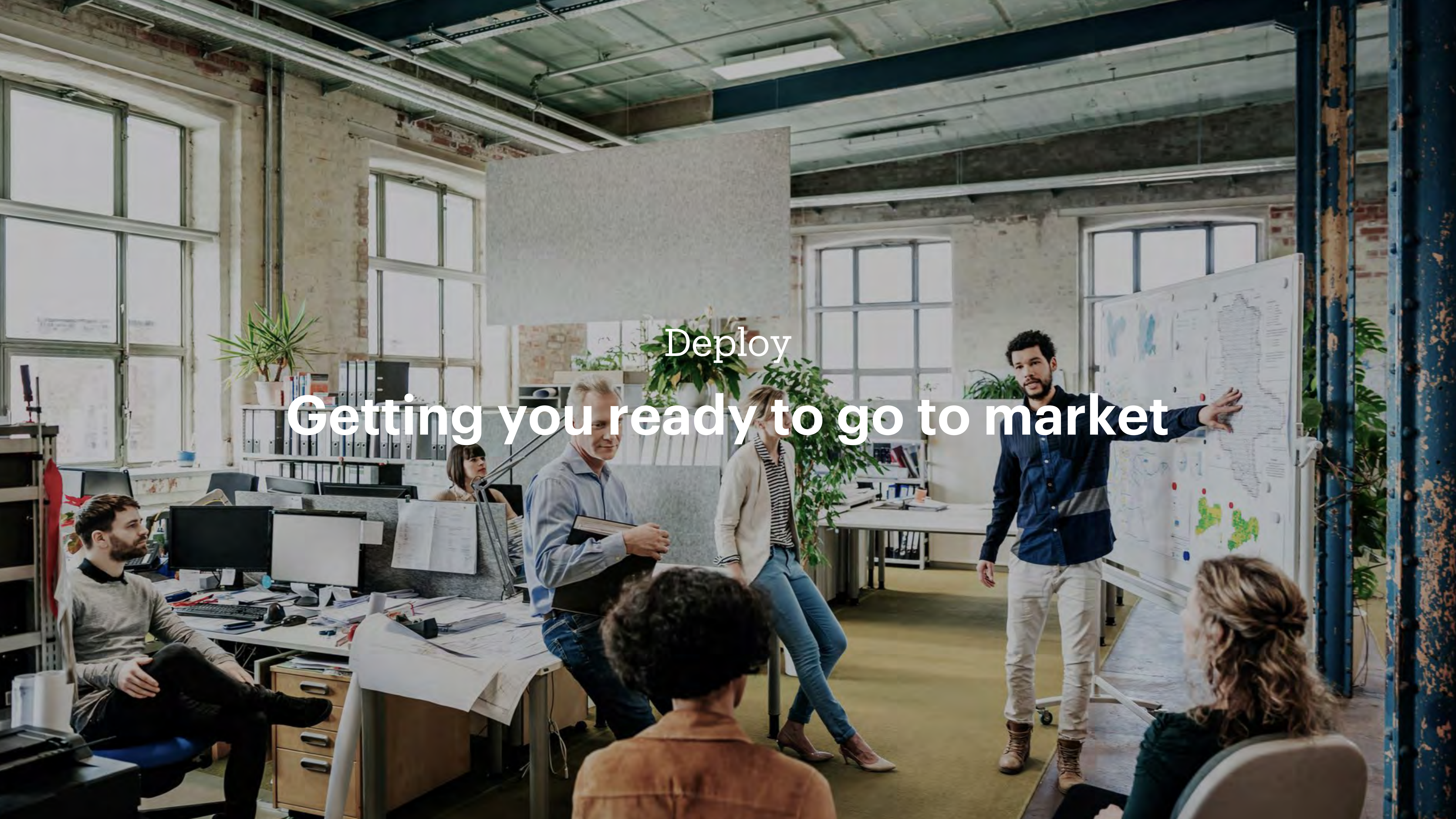
Discover
Powerful customer insight

A close-up, low-angle shot of a diverse group of people looking upwards and to the right. In the foreground, a Black man with a short beard and blue-rimmed glasses is in sharp focus, looking intently. Behind him, a young man with curly hair is also looking in the same direction. To the left, a woman with long brown hair is visible but out of focus. The background is a soft, out-of-focus indoor setting with warm lighting. The text "Diverge" and "Exceptional Ideas" is overlaid in the center of the image.

Diverge
Exceptional Ideas

Develop
Inspiring and Practical Prototypes





Deploy Getting you ready to go to market

TODAY'S AGENDA

Let's get real

Stories from the field

Pro-tips

Let's Get Real

SPOTLIGHT: VOICE OF THE CUSTOMER

~90% ~28% ~70%

Companies with CXO or
CCO

Increase 2017-2019

Not reporting to CMO

Gartner: “2019 Customer Experience
Management Study: Marketers Take More
Control as CX Expectations and Budgets Rise.”

MOMENT IMPACT

“

We are a regulated industry.
There's a lot we can't do.

MOMENT IMPACT

“

It seems risky to invite employees or customers to design a process with us. What if they build something we can't deliver?

MOMENT IMPACT

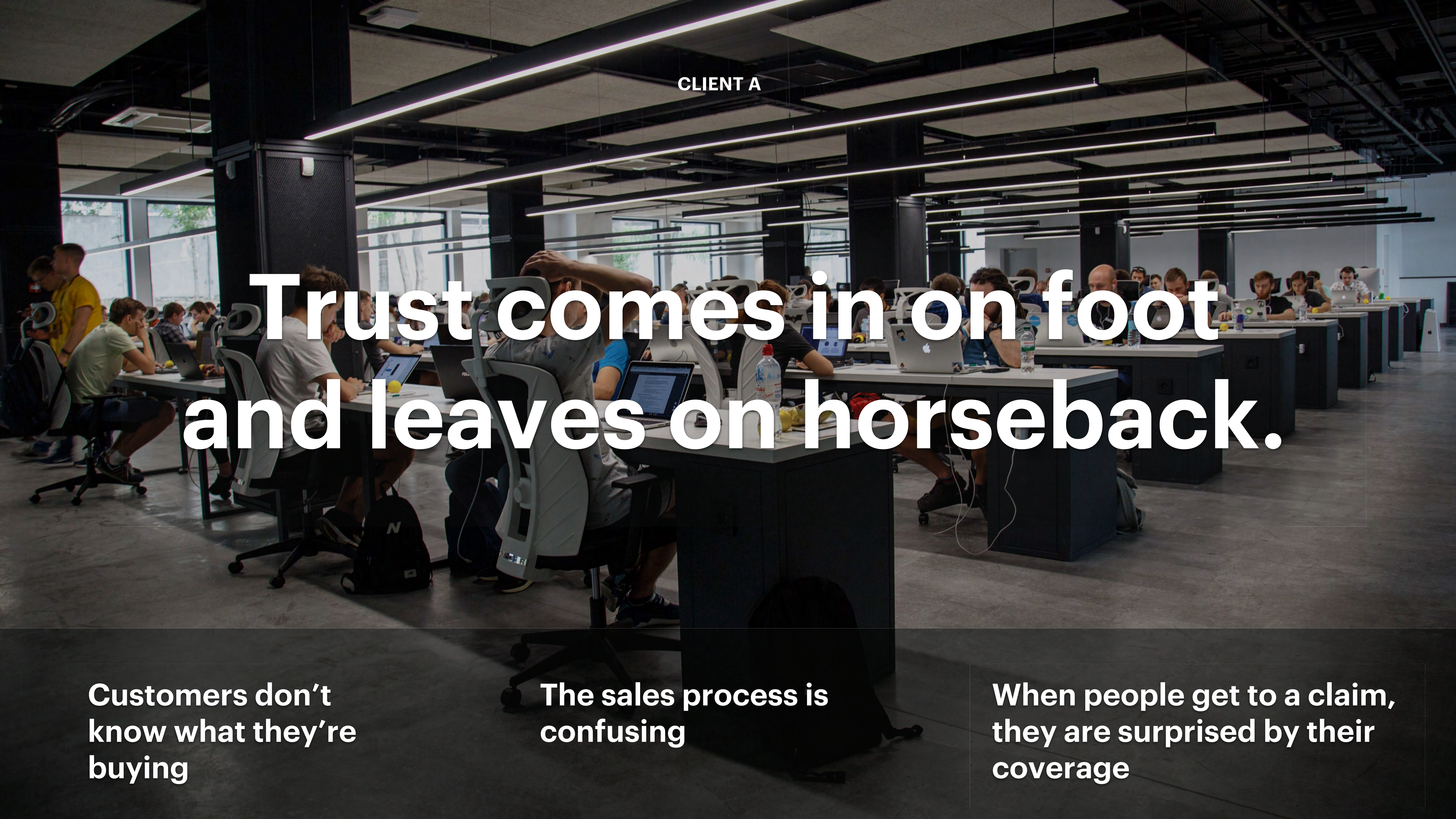
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Insurance is by nature risk averse.
We like to stick with things we know
will work.

Stories From The Field

Disclaimer

I'm sharing stories here, but they are de-identified.
Each story is real, and has been scrubbed of identifiers for obvious
competitive reasons.



CLIENT A

**Trust comes in on foot
and leaves on horseback.**

**Customers don't
know what they're
buying**

**The sales process is
confusing**

**When people get to a claim,
they are surprised by their
coverage**

MOMENT IMPACT

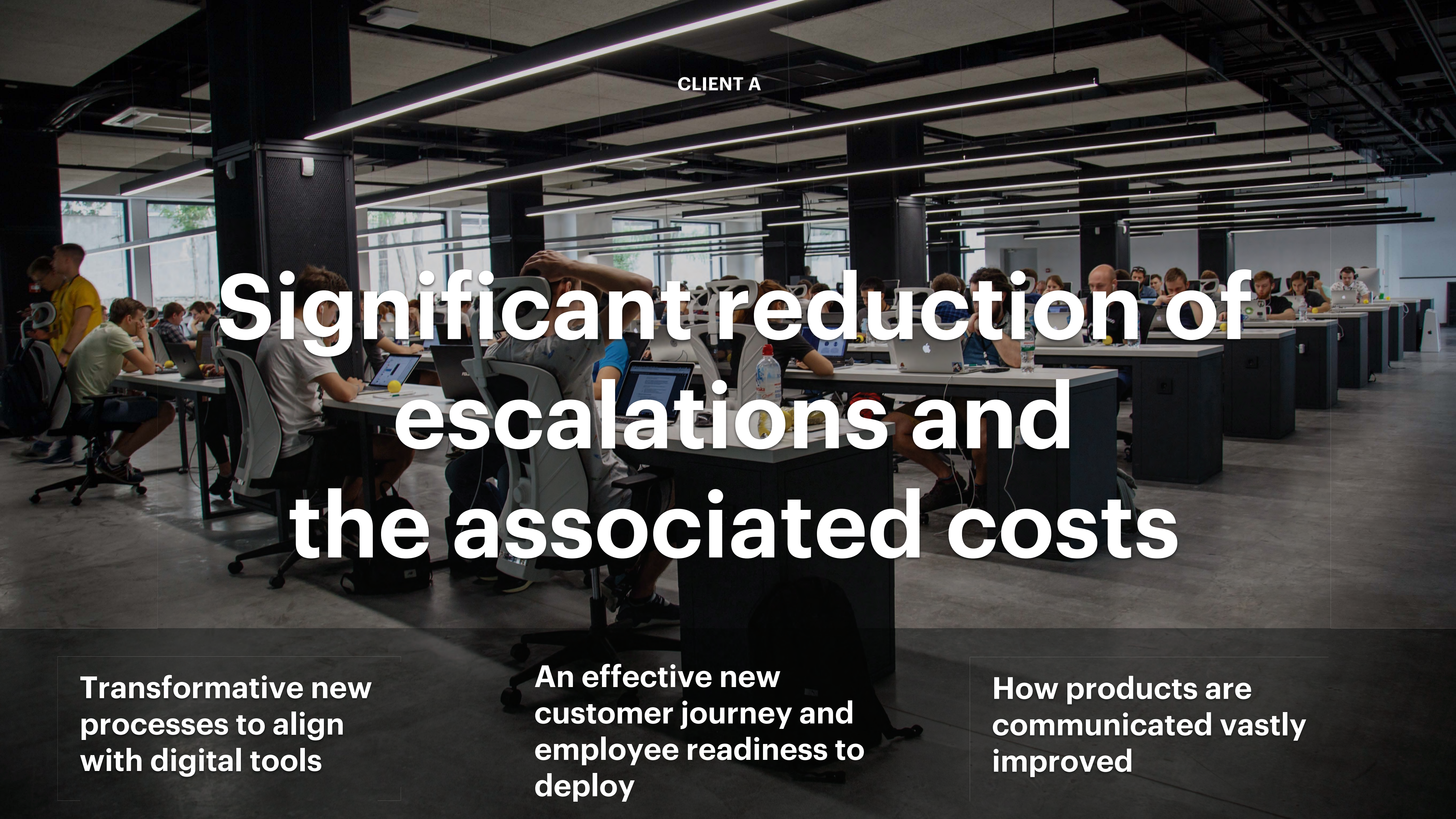
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There's a lot we can't do.



Discover

Highlight: Customer Co-creation



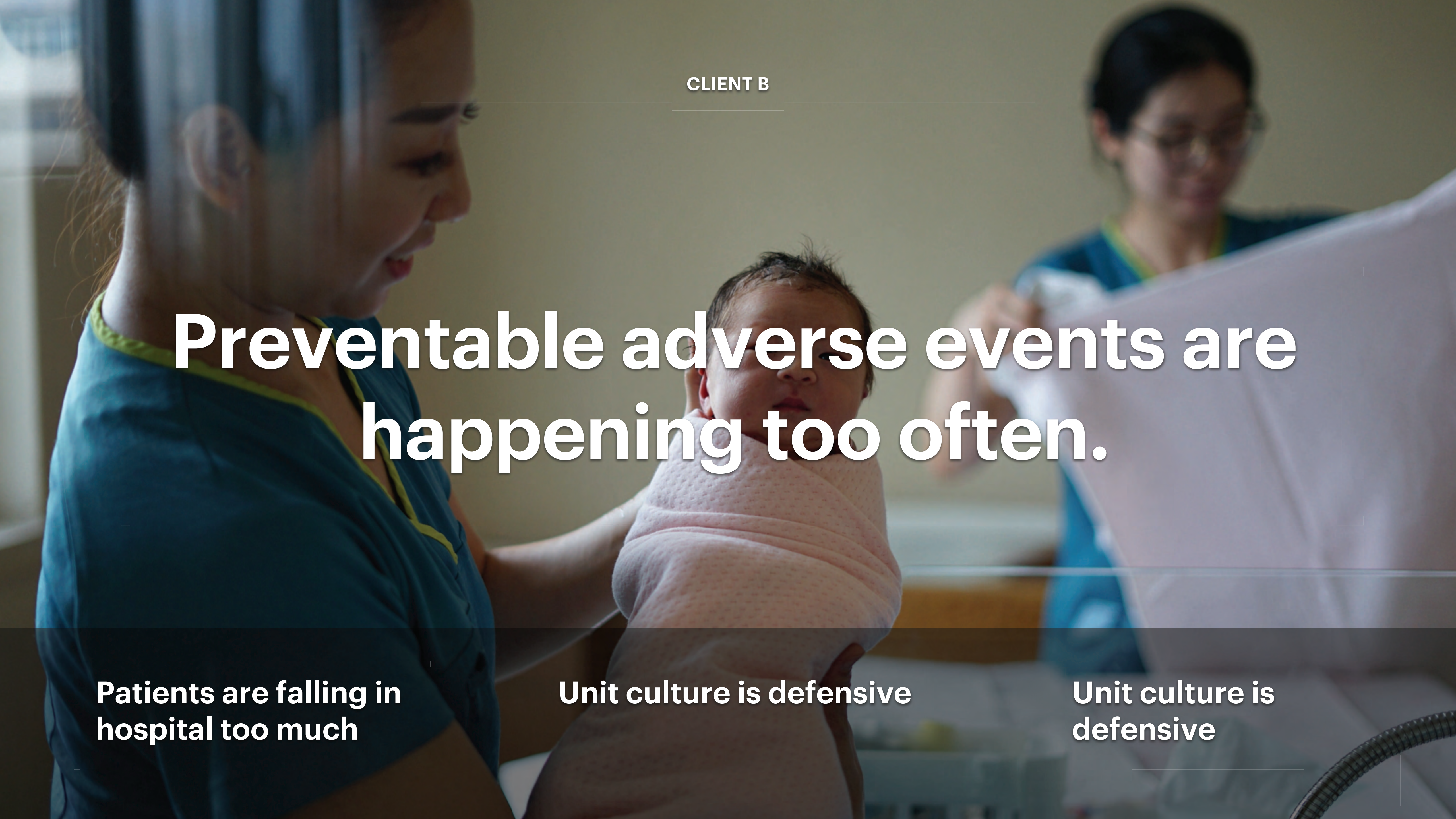
CLIENT A

Significant reduction of escalations and the associated costs

Transformative new processes to align with digital tools

An effective new customer journey and employee readiness to deploy

How products are communicated vastly improved



CLIENT B

**Preventable adverse events are
happening too often.**

**Patients are falling in
hospital too much**

Unit culture is defensive

**Unit culture is
defensive**

MOMENT IMPACT

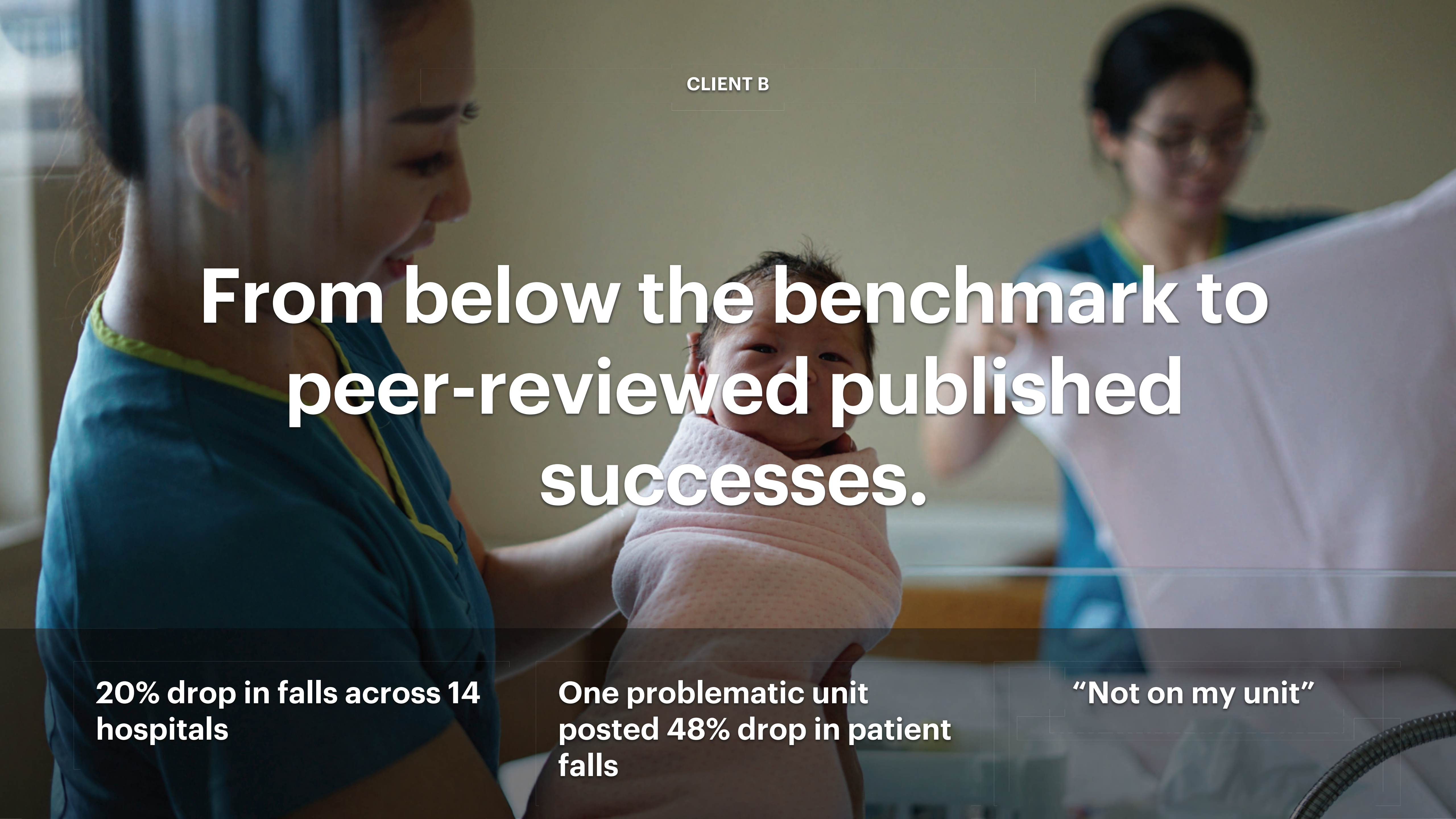
“

It seems risky to invite
employees/patients to design a
process with us.

What if they build something we can't
deliver?

Stealth Design and Behavioural Experiments

A photograph of three women in a modern office setting. They are seated around a white table, engaged in a discussion. The woman on the left is wearing a dark sleeveless top, the woman in the middle is wearing a white short-sleeved top, and the woman on the right is wearing a grey patterned long-sleeved top. On the table, there are notebooks, a laptop, and various office supplies. In the background, a large black monitor is mounted on the wall, displaying a green speech bubble icon. A window on the left side of the frame shows a view of a city building.



CLIENT B

**From below the benchmark to
peer-reviewed published
successes.**

**20% drop in falls across 14
hospitals**

**One problematic unit
posted 48% drop in patient
falls**

“Not on my unit”

CLIENT C

Our UBI app customer experience is problematic.

Customers experience are at best “meh” and at most displeased

The product's value proposition is unclear, so people can't ever experience value

Some of the problem had nothing to do with the in-app experience

MOMENT IMPACT

“

Insurance is by nature risk averse.
We like to stick with things we know
will work.

A person is writing on a notepad with a red pen. The notepad has some handwritten notes and diagrams. A laptop is open on the desk, and there are other documents and pens around. The text "Service Design Scorecard" is written in white, and "Desirability, Feasibility, Viability, Strategic Value" is written in white below it.

Service Design Scorecard

Desirability, Feasibility, Viability, Strategic Value

CLIENT C

Reimagined what a usage based insurance telematics app could be

Partnered with a behavioural economics firm, found critical customer insights

Built design “musts” based on an innovation scorecard

Tested, tested, and tested again!

**Our clients are at the heart
of all these successes**

**Let's think about the
opportunities you have for
those kind of successes.**

Our business

Our value proposition is...

Current position in the market...

Where we see opportunities...

Barriers to capitalize on opportunities...

We are successful if...

Our customer(s)

What we know about our customers...

What we think our customers need/want from us...

The most important thing(s) we need to learn about customers (current or future) are...

Pro Tips!

WHAT THE FUTURE CAN BE

**Demand more from journey
mapping...and get serious
about blueprinting**

WHAT THE FUTURE CAN BE

**Align your metrics/KPIs to
human centred design work
and measure, measure,
measure!**

A photograph of two women in business attire standing in a modern office. The woman on the left has short blonde hair and is wearing a dark blazer over a white polka-dot top. The woman on the right has dark curly hair and is wearing a dark teal dress. Both are smiling and looking upwards. In the background, a man in a white shirt and tie is visible, looking down. The setting includes a brick wall and large windows.

**Design only works when it is
attached to your business reality.
Involve your stakeholders.**



The Moment

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Thank you.

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