



# INNOVATE WITH PURPOSE

2024 LIMRA ANNUAL CONFERENCE

## Success With Customer Experience

The Pursuit Of Transformative Simplicity





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*Deputy Head, Head of Insurance*  
Capgemini Research Institute for  
Financial Services



**Todd Silverhart, Moderator**

*Corporate Vice President & Director,  
Research Quality & Markets Research*  
LIMRA and LOMA



**Matt Battersby**

*Global Head of Research &  
Development*  
RGA



# Searching for Simplicity: A Behavioral Science Approach



# Menu one

- Expensive restaurant
- Listed by color, country, region, and vintage

## DRY WINES

### White

#### France

##### Burgundy

2017 Simon Bize Savigny-lès-Beaune Blanc  
2019 Bruno Lorenzon Bourgogne Blanc Clos Alfred  
2020 Bruno Lorenzon Montagny 1er Cru Le Mont Laurent Blanc  
2020 Pierre-Yves Colin-Morey Chassagne-Montrachet 1er Cru Les Chenevottes  
2020 Pierre-Yves Colin-Morey Chassagne-Montrachet Les Ancegnières  
2018 Pierre-Yves Colin-Morey Chassagne-Montrachet Vieilles Vignes  
2020 Pierre-Yves Colin-Morey Chassagne-Montrachet Vieilles Vignes  
2019 Pierre-Yves Colin-Morey Meursault  
2020 Pierre-Yves Colin-Morey Meursault  
2014 Pierre-Yves Colin-Morey Meursault Les Narvaux  
2017 Pierre-Yves Colin-Morey Saint-Aubin 1er Cru En Remilly Blanc  
2018 Pierre-Yves Colin-Morey Saint-Aubin 1er Cru Hommage à Marguerite  
2020 Pierre-Yves Colin-Morey Saint-Aubin 1er Cru Hommage à Marguerite  
2019 Pierre-Yves Colin-Morey Saint-Aubin 1er Cru La Chatenière Blanc  
2017 Vincent Dauvissat (René & Vincent) Chablis  
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2020 Vincent Dauvissat (René & Vincent) Chablis  
2021 Vincent Dauvissat (René & Vincent) Chablis  
2020 Vincent Dauvissat (René & Vincent) Chablis 1er Cru La Forest  
2020 Vincent Dauvissat (René & Vincent) Chablis 1er Cru Séchet  
2017 Vincent Dauvissat (René & Vincent) Chablis 1er Cru Vaillons  
2019 Vincent Dauvissat (René & Vincent) Petit Chablis  
2015 Arnaud Ente Bourgogne-Aligoté  
2020 Henri Germain et Fils Meursault 1er Cru Charmes  
2020 Domaine Francois et Antoine Jobard Bourgogne Blanc  
2020 Domaine Francois et Antoine Jobard Meursault  
2020 Domaine Francois et Antoine Jobard Meursault 1er Cru Les Genevrières  
2019 Domaine des Comtes Lafon Meursault  
2019 Domaine des Comtes Lafon Meursault Clos de la Barre  
2020 François Raveneau Chablis  
2020 Laurent Tribut Chablis

##### Jura

2018 Jean-François Ganevat Côtes du Jura Les Chamois du Paradis  
2018 Jean-François Ganevat Les Grands Teppes Vieilles Vignes  
2018 Jean-François Ganevat Savagnin Côtes du Jura En Billat  
2018 Domaine Labet Chardonnay Côtes du Jura En Chalasse  
2020 Domaine Labet Côtes du Jura Fleur de Chardonnay  
2016 Domaine Macle Côtes du Jura  
2019 Nicolas Jacob Côtes du Jura Le Clos



# Menu two

- Mid-market restaurant
- Listed by color, price, and grape
- Provides tasting notes



## WINE LIST

### BY THE GLASS



#### Prosecco

- |   | 150ml | Bottle |
|---|-------|--------|
| 1. <b>Organic Prosecco "Fiori di Campo"</b> ITALY<br>The best Prosecco we have ever tried! Beautifully balanced with refined fruit and delicate mousse. | 7.80  | 32.00  |

#### White

- |   | 175ml | 250ml | Bottle |
|---|-------|-------|--------|
| 2. <b>Sauvignon Blanc "Riviera"</b> FRANCE<br>Dry and very refreshing, with oodles of tasty fruit. An excellent all-rounder.  | 6.80  | 8.80  | 24.00  |
| 3. <b>Pinot Grigio "Robinia"</b> ITALY<br>Pure, clean and attractive with hints of ripe peach, pear and a zesty finish.   | 6.80  | 8.80  | 24.00  |
| 4. <b>White Rioja "Don Placero"</b> SPAIN<br>Wickedly dry and yet plenty of flavour to balance the citrus finish. A lovely aperitif & a chance to try something different.  | 7.40  | 9.80  | 26.00  |
| 5. <b>Chardonnay, Domaine de Cleray</b> FRANCE<br>A clean and refreshing Chardonnay, from the Loire! Made by a Sancerre producer, it is pure and elegant and not a hint of oak!   | 7.80  | 10.30 | 28.00  |
| 6. <b>Sauvignon Blanc, Allan Scott, Marlborough</b> NEW ZEALAND<br>Fresh, zesty, juicy and full, this fruit driven new world style wine will excite the senses without the racy overload. Tropical fruit with a fresh herbaceous character balanced with zesty passionfruit and a dry finish. | 9.60  | 12.60 | 35.00  |

#### Rosé

- |  |      |       |       |
|--|------|-------|-------|
| 7. <b>Pinot Grigio Rosé, "La Riva"</b> ITALY<br>Wonderfully light and vibrant with lean, super dry fruit. The wine is left on the skins to take on beautiful pale pink colour. | 6.80 | 8.80  | 24.00 |
| 8. <b>Chateau Valfont, Aix-en-Provence Rosé</b> FRANCE<br>An elegant and refreshingly dry rose made from a blend of Grenache, Syrah and Cinsault.                              | 8.20 | 10.60 | 30.00 |

#### Red

- |  |      |       |       |
|--|------|-------|-------|
| 9. <b>Merlot "Riviera"</b> FRANCE<br>An elegant, ripe style of Merlot. Up-front fruit with a smooth velvety mouthfeel. Easy drinking and mellow.                           | 6.80 | 8.80  | 24.00 |
| 10. <b>Shiraz "Mr Goose Esq"</b> AUSTRALIA<br>Rich blackberry, black cherry and plum flavours. Complex oak characters of coffee, vanilla and caramel.                      | 6.80 | 8.80  | 24.00 |
| 11. <b>Negroamaro "Borgo dei Trulli"</b> ITALY<br>A blockbuster offering deliciously ripe berry fruit combined with a hint of pepper and weight giving a dark a rich wine. | 7.40 | 9.80  | 26.00 |
| 12. <b>Malbec "d'A"</b> FRANCE<br>An up-market Malbec, with silky-soft texture and plenty of power. Excellent all-rounder, deep, dark and very satisfying.                 | 7.80 | 10.30 | 28.00 |
| 13. <b>Rioja Crianza "Don Placero"</b> SPAIN<br>A real blockbuster with classic, oaked Tempranillo fruit made in a modern style to allow the fruit to sing.                | 8.80 | 11.80 | 33.00 |

125ml glasses are available on request.

# Menu three

- Pub/bar
- Two options – one red and one white



# Simplicity Is In The Eye Of The Beholder

## DRY WINES

### White

#### France

##### Burgundy

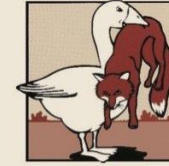
2017 Simon Bize Savigny-lès-Beaune Blanc	22 €
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2020 Pierre-Yves Colin-Morey Chassagne-Montrachet 1er Cru Les Chenevottes	149 €
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2018 Pierre-Yves Colin-Morey Saint-Aubin 1er Cru Hommage à Marguerite	50 €
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2019 Vincent Dauvissat (René & Vincent) Petit Chablis	52 €
2015 Arnaud Ente Bourgogne-Aligoté	194 €
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2019 Domaine des Comtes Lafon Meursault Clos de la Barre	152 €
2020 François Raveneau Chablis	69 €
2020 Laurent Tribut Chablis	30 €

#### Jura

2018 Jean-François Ganevat Côtes du Jura Les Chamois du Paradis	67 €
2018 Jean-François Ganevat Les Grands Teppes Vieilles Vignes	0 €
2018 Jean-François Ganevat Savagnin Côtes du Jura En Billat	0 €
2018 Domaine Labet Chardonnay Côtes du Jura En Chalasse	60 €
2020 Domaine Labet Côtes du Jura Fleur de Chardonnay	35 €
2016 Domaine Macle Côtes du Jura	38 €
2019 Nicolas Jacob Côtes du Jura Le Clos	55 €

## WINE LIST

### BY THE GLASS



#### Prosecco

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|--|-------|--------|------|-------|
| 1. Organic Prosecco "Fiori di Campo" ITALY | 150ml | Bottle | 7.80 | 32.00 |
|--|-------|--------|------|-------|
- The best Prosecco we have ever tried! Beautifully balanced with refined fruit and delicate mousse.

#### White

- |  |       |       |        |      |      |       |
|--|-------|-------|--------|------|------|-------|
| 2. Sauvignon Blanc "Riviera" FRANCE                      | 175ml | 250ml | Bottle | 6.80 | 8.80 | 24.00 |
| 3. Pinot Grigio "Robinia" ITALY                          | 6.80  | 8.80  | 24.00  |      |      |       |
| 4. White Rioja "Don Placero" SPAIN                       | 7.40  | 9.80  | 26.00  |      |      |       |
| 5. Chardonnay, Domaine de Cleray FRANCE                  | 7.80  | 10.30 | 28.00  |      |      |       |
| 6. Sauvignon Blanc, Allan Scott, Marlborough NEW ZEALAND | 9.60  | 12.60 | 35.00  |      |      |       |

#### Rosé

- |   |      |       |       |
|---|------|-------|-------|
| 7. Pinot Grigio Rosé, "La Riva" ITALY           | 6.80 | 8.80  | 24.00 |
| 8. Chateau Valfont, Aix-en-Provence Rosé FRANCE | 8.20 | 10.60 | 30.00 |

#### Red

- |   |      |       |       |
|---|------|-------|-------|
| 9. Merlot "Riviera" FRANCE              | 6.80 | 8.80  | 24.00 |
| 10. Shiraz "Mr Goose Esq" AUSTRALIA     | 6.80 | 8.80  | 24.00 |
| 11. Negroamaro "Borgo dei Trulli" ITALY | 7.40 | 9.80  | 26.00 |
| 12. Malbec "d'A" FRANCE                 | 7.80 | 10.30 | 28.00 |
| 13. Rioja Crianza "Don Placero" SPAIN   | 8.80 | 11.80 | 33.00 |

125ml glasses are available on request.



# Simplifying The Insurance Customer Journey





# Simplifying The Insurance Customer Journey



# Bringing Order To Complexity



“True simplicity is derived from so much more than just the absence of clutter. It’s about bringing order to complexity”

*-Jony Ive – Chief designer of the iMac, iPod, iPhone and iPad*

# Bringing Order To Complexity

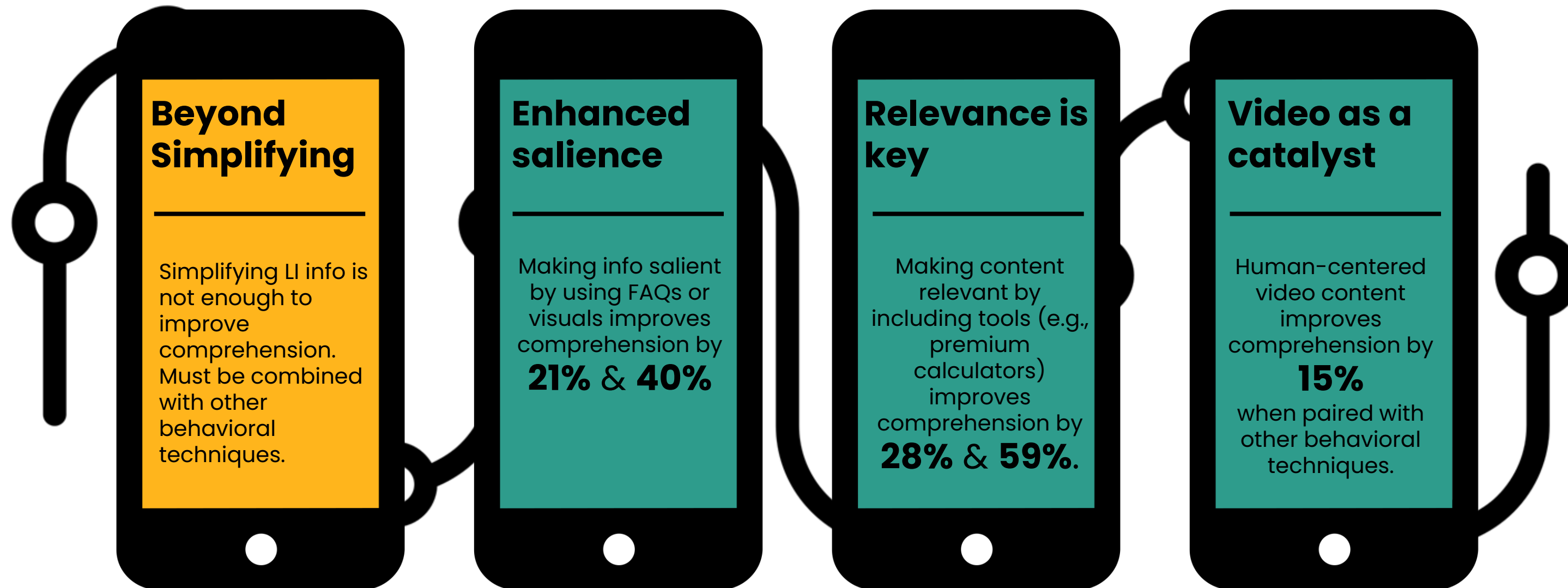
Short isn't always sweet

Friction isn't always bad

Feeling is thinking

Time flies when you're having fun

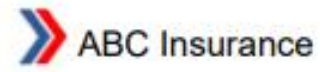
# Increasing Comprehension Of Product Information



This research, commissioned by the SOA and designed and tested by RGA, yielded findings statistically significant at the  $p < 0.05$  level. It was based on two randomized control trials involving U.S.-based participants, who received a small incentive for completing the study.

# Increasing Quote Comprehension And Acceptance

**Subject:** Your quote request



Dear \_\_\_\_\_

Please find attached the quotes requested. Should you wish to proceed, please sign the relevant quote and send it back to ABC Insurance.

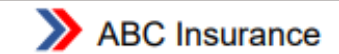
Kind regards,

ABC Insurance

**We're here to help**

Thank you for choosing us to meet your financial needs. If you have any questions, please call us on 133 123.

**Flexible Protection**



Protection Plan (Ordinary)

Illustration for

Plan details	
Plan number	VT12345678
Class of business	Ordinary
Plan anniversary	12/05/2022
Plan start date	12/05/2003
First insured person	Maria Citizen
Second insured person	
State of residence of first insured person	NSW
Payment frequency	Monthly
Current premium	\$1,760.46

**Part A – First insured person's details**

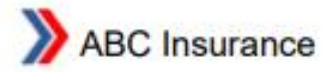
Maria Citizen's Details			
Date of Birth:	27/01/1965	Type of Cover:	Linked
Age (at plan anniversary):	57	Premium Type:	Stepped
Sex:	Female	CPI Linked:	Yes
Smoking status:	Non-smoker		

Insured amount for Maria Citizen		Medical assessment	
Death cover:	\$500,000	Death cover:	Standard
TPD cover:	\$500,000	TPD cover:	Standard
Trauma cover:	\$250,000	Trauma cover:	Standard
Smoking status:	Non-smoker	Trauma exclusion:	None
		Waiver of premium:	Standard



# Increasing Quote Comprehension And Acceptance

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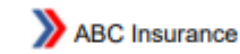
Kind regards,

ABC Insurance

**We're here to help**

Thank you for choosing us to meet your financial needs. If you have any questions, please call us on 133 123.

Subject: Your quote request



Dear

**You recently requested a change to your Flexible Lifetime Plan.**

A sudden death, disability or serious illness may place financial stress on those who depend on you. If this happens, your Flexible Lifetime Plan can provide financial support to help your loved ones pay their living expenses including their mortgage or bills.

We're pleased to provide a quote for your continued coverage.

Your **new monthly premium will be \$1,468.73**, which is a **reduction of \$291.73** compared to your current premium.

As a result, your cover and insured amounts will be:

- Death cover will change from \$750,000 to \$500,000
- Total and Permanent Disablement (TPD) will change from \$750,000 to \$500,000
- Trauma cover will remain the same at \$250,000

The quote attached to this email is **only valid for 30 days**, so you must sign and return the attached quote to us before **31/08/2022**.

You can accept this quote in 3 simple steps:

1. Review the attached quote
2. Sign the quote (electronic signature is acceptable)
3. Send the signed quote to [ask@abcinsurance.com.au](mailto:ask@abcinsurance.com.au)

Yours sincerely,

ABC Insurance

**We're here to help**

Thank you for choosing us to meet your financial needs. If you have any questions, please call us on 133 123.

# Increasing Accuracy Of Disclosures

## D. Occupation Details

1. What was your occupation at the time you became disabled?  
*If you are not self-employed please attach a copy of your Job Description to this form*

General Practitioner

2. Type of Employment: Part-time  Full-time  Casual  Other

3. What were the specific duties of your occupation and what percentage of time did you spend performing each duty?

Duties	Time spent on duty %	Percentage of income generated %
General Practitioner	100%	100%

# Increasing Accuracy Of Disclosures

Please describe the duties of your occupation



# Increasing Accuracy Of Disclosures

Please describe the duties of your occupation

	Duty
1	<input type="text"/>
2	<input type="text"/>
3	<input type="text"/>
4	<input type="text"/>
5	<input type="text"/>
6	<input type="text"/>
7	<input type="text"/>
8	<input type="text"/>
9	<input type="text"/>
10	<input type="text"/>

# Increasing Accuracy Of Disclosures

In a typical workday how much of your time is spent on the following actions

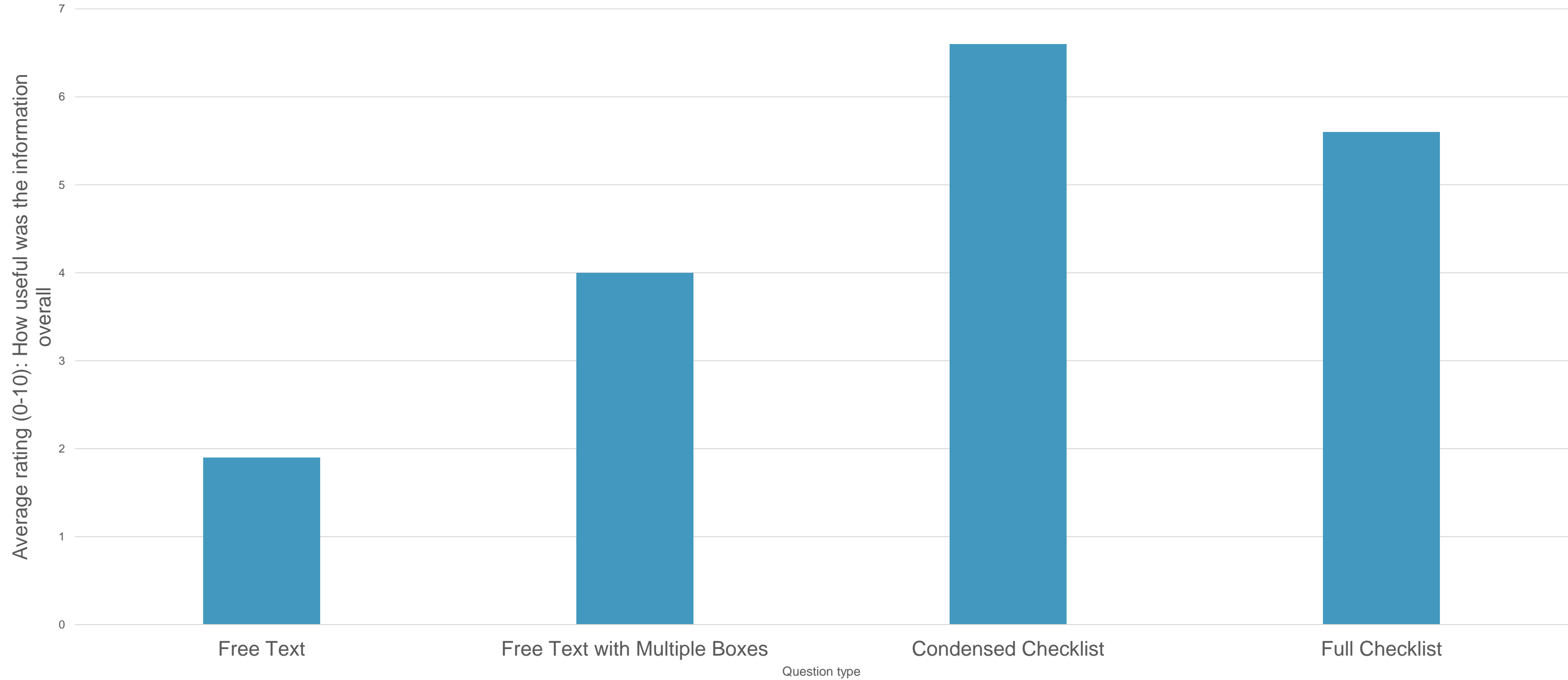
	None at all	A little	A moderate amount	A lot	Most or all of the time
Sustained sitting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kneeling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bending	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Walking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Driving	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twisting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reaching above shoulder height	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Climbing stairs or ladders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lifting or carrying heavy items	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<i>... 12 more duties not pictured</i>					

# Increasing Accuracy Of Disclosures

In a typical workday how much of your time is spent on the following duties

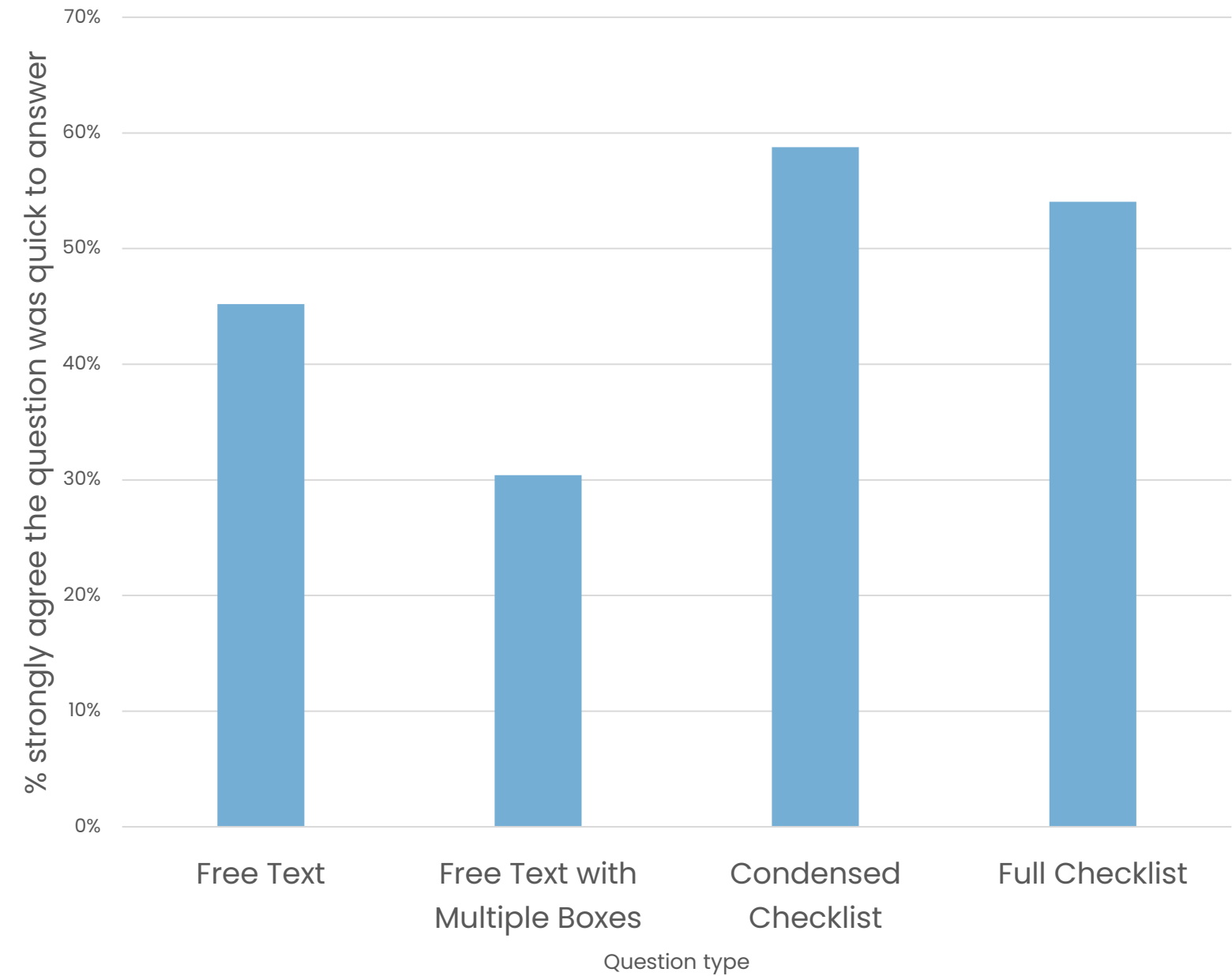
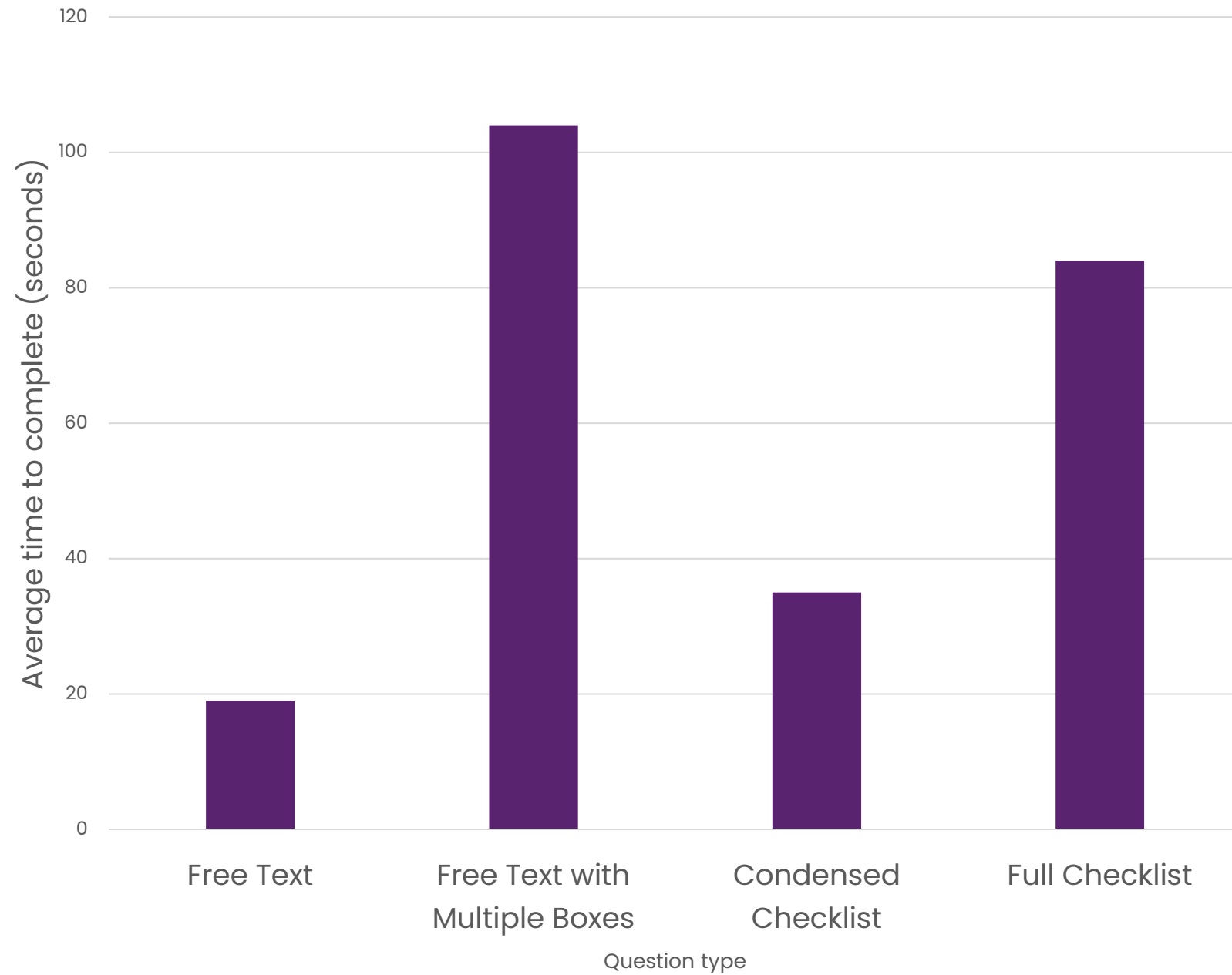
	None at all	A little	A moderate amount	A lot	Most or all of the time
Administrative /desk duties - sitting at a workstation without handling heavy objects.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supervisory in an office - planning and directing a team or business, or supervising other people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supervisory in a non-office - planning and directing a team or business, or supervising other people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Executive duties - decision making, developing strategy or planning business activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Travel - by car or other transport, excluding travelling to/from your place of work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Light manual - walking, standing, kneeling, climbing, negotiating stairs, ladders and uneven terrain	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Heavy manual - lifting, pushing, pulling or carrying objects that weigh at least 4.5 kilograms/ 10 LBS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Simple Checklists Generate Better Information

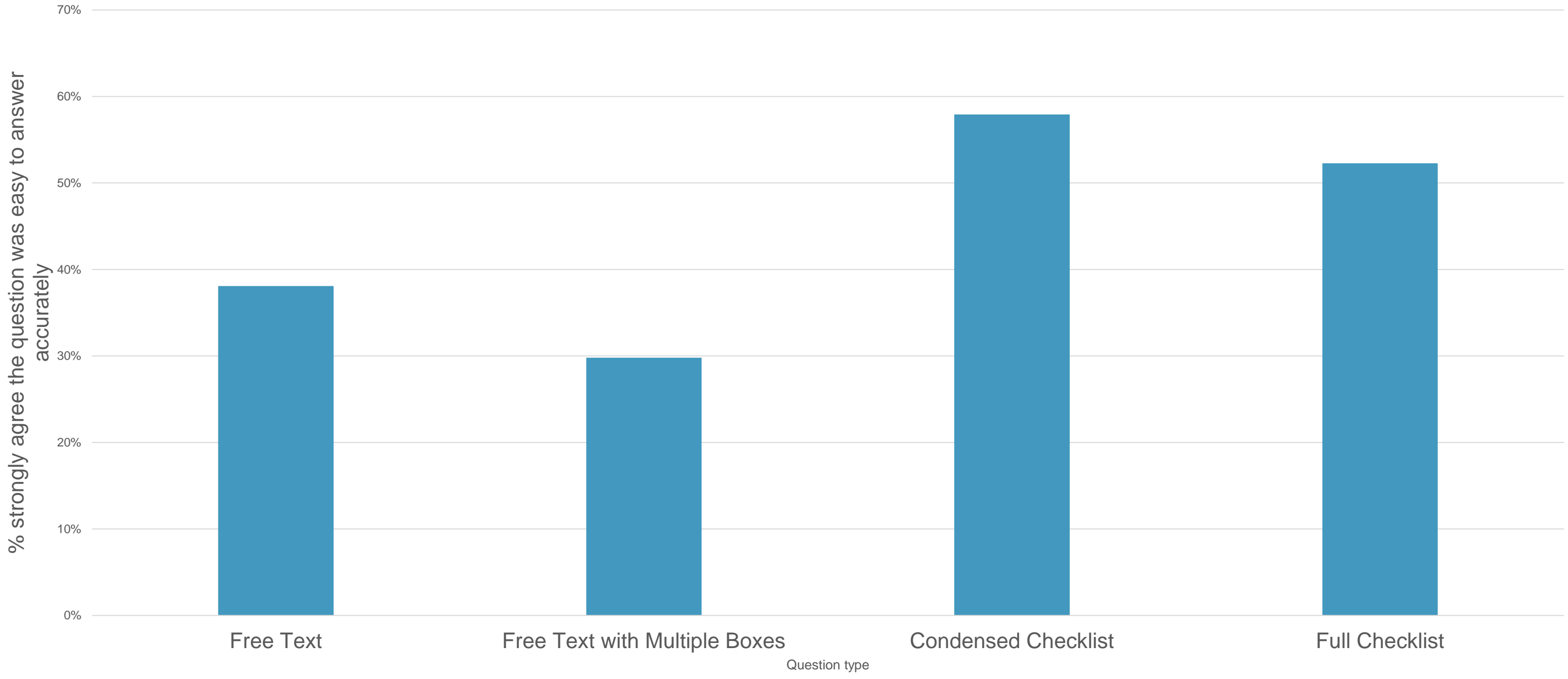


# Condensed Checklist Took A Little Longer To Answer

## But feel quicker!



# Checklists Are Easy To Answer Accurately



# Simplicity Is In The Eye Of The Beholder

## DRY WINES

### White

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##### Burgundy

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## WINE LIST

### BY THE GLASS



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| 5. Chardonnay, Domaine de Cleray FRANCE                  | 7.80  | 10.30 | 28.00  |      |      |       |
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| 11. Negroamaro "Borgo dei Trulli" ITALY | 7.40 | 9.80  | 26.00 |
| 12. Malbec "d'A" FRANCE                 | 7.80 | 10.30 | 28.00 |
| 13. Rioja Crianza "Don Placero" SPAIN   | 8.80 | 11.80 | 33.00 |

125ml glasses are available on request.



# Decoding Sentiment, Driving Customer-Centricity

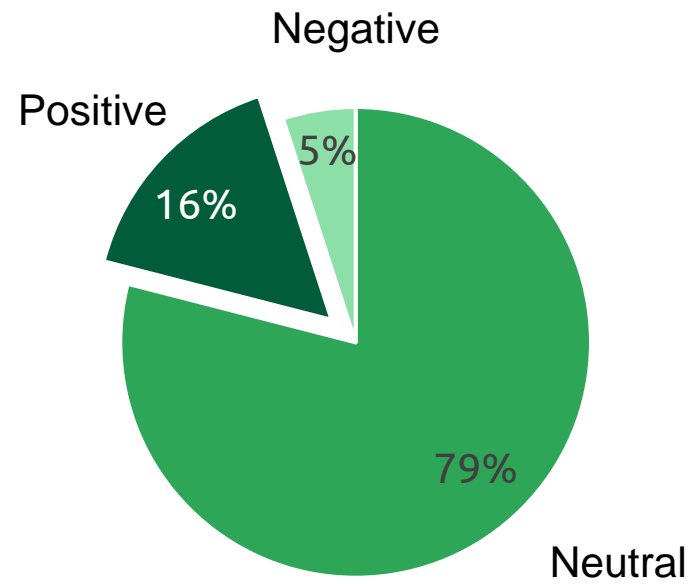




# Trust Without Value: The Life Insurance Paradox

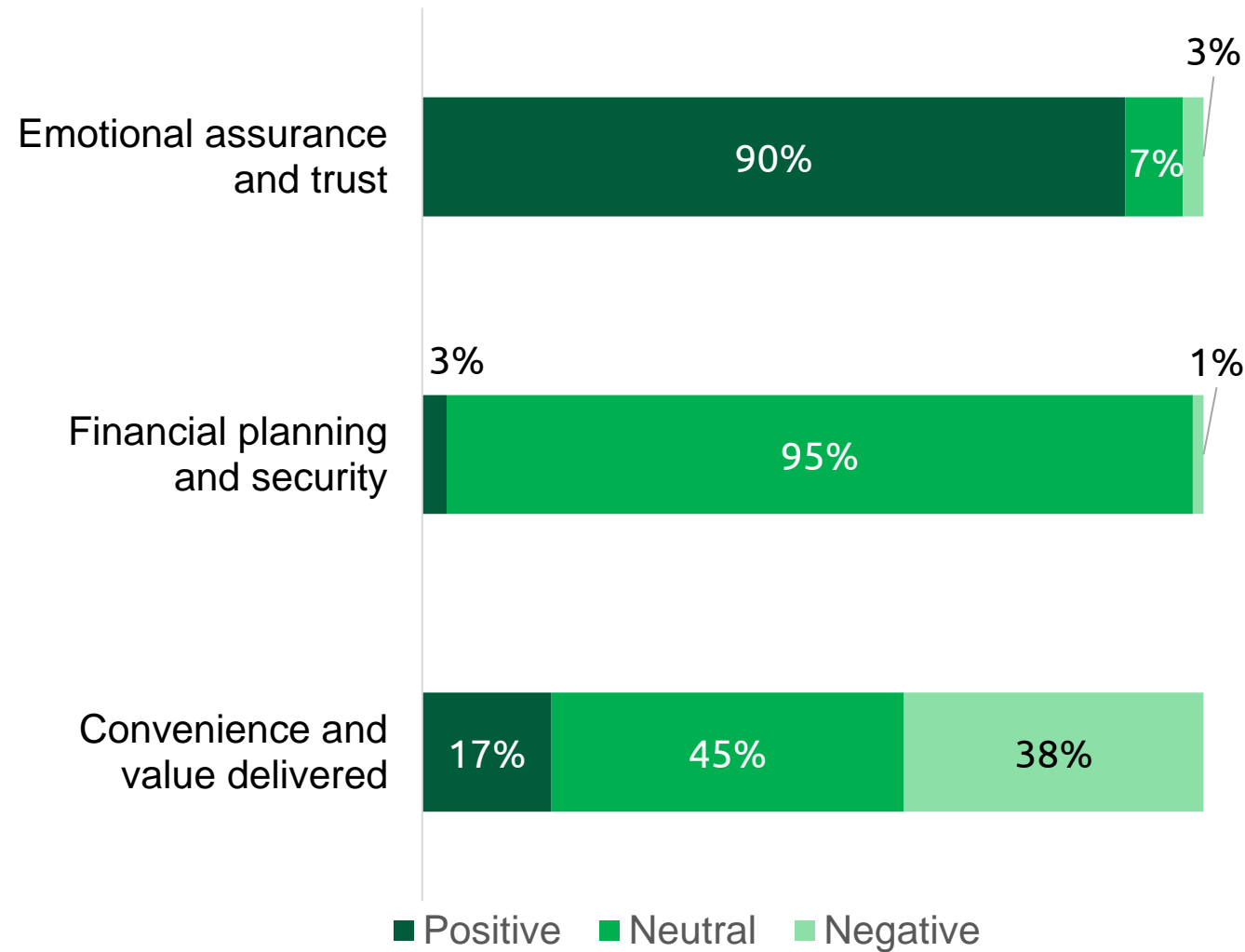
Policyholders are neutral towards life insurance

Customers' sentiment toward life insurance - overall, %



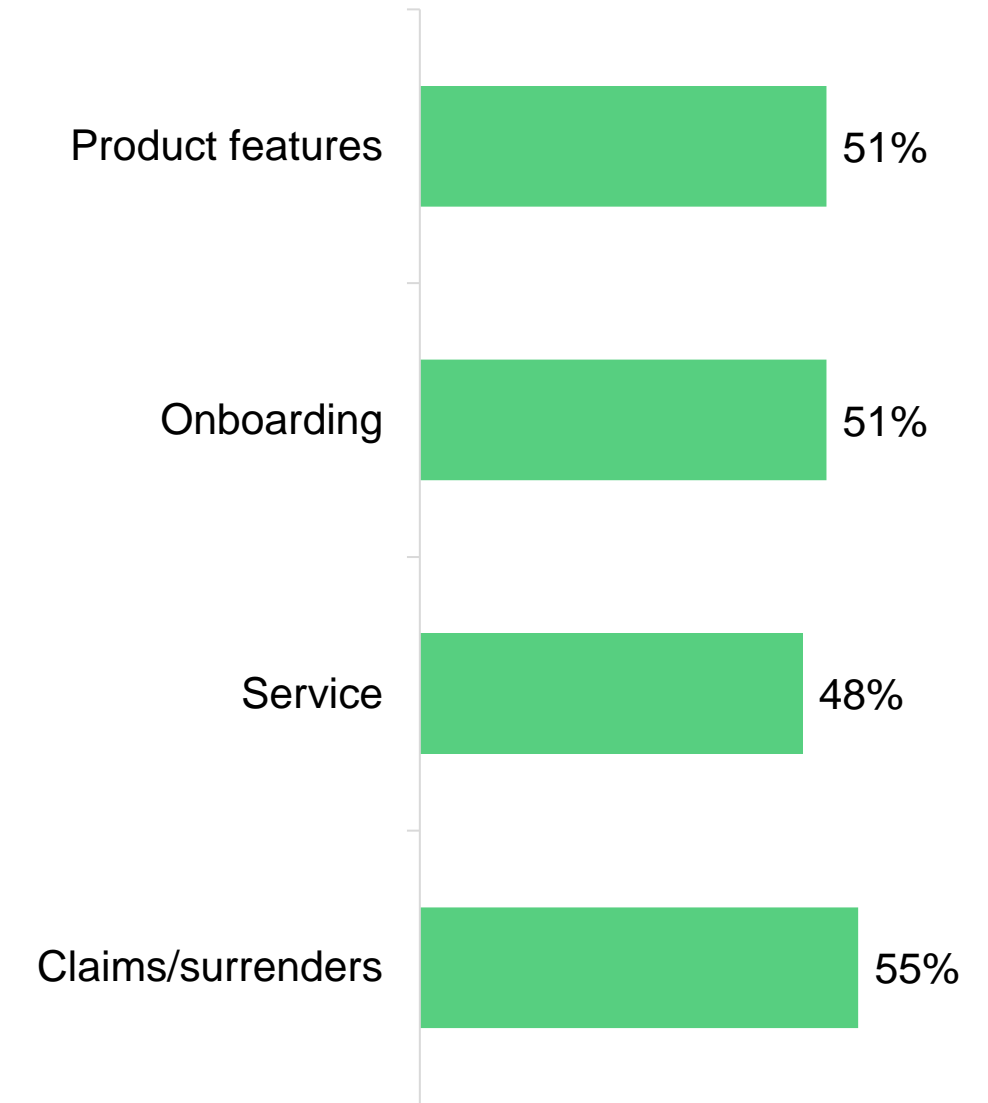
Despite high trust, policyholders are skeptical about tangible value

Customers' sentiment toward life insurance - perceived benefits, %



The customer experience falls short across the value chain

Customers underwhelmed by their life insurance experience, %



Life insurers have an opportunity to revamp their processes today to become truly customer-centric

Source: Capgemini Research Institute for Financial Services analysis, 2024

# Overcome Internal Roadblocks Through GenAI To Unlock Customer-centric Profitability

## Older technology hinders life insurers

Life insurers' top challenges in delivering superior CX, %

**52%** Legacy system dependency

**45%** Regulatory and compliance

**40%** Limited adoption of advanced tech

## Life insurers acknowledge the need for process redesign but show limited progress

Life insurers recognizing a critical need to redesign, %

Level of redesign executed, %

**Onboarding**

**73%**

12%

17%

71%

**Servicing**

**76%**

10%

26%

65%

**Claims/surrenders**

**73%**

7%

25%

68%

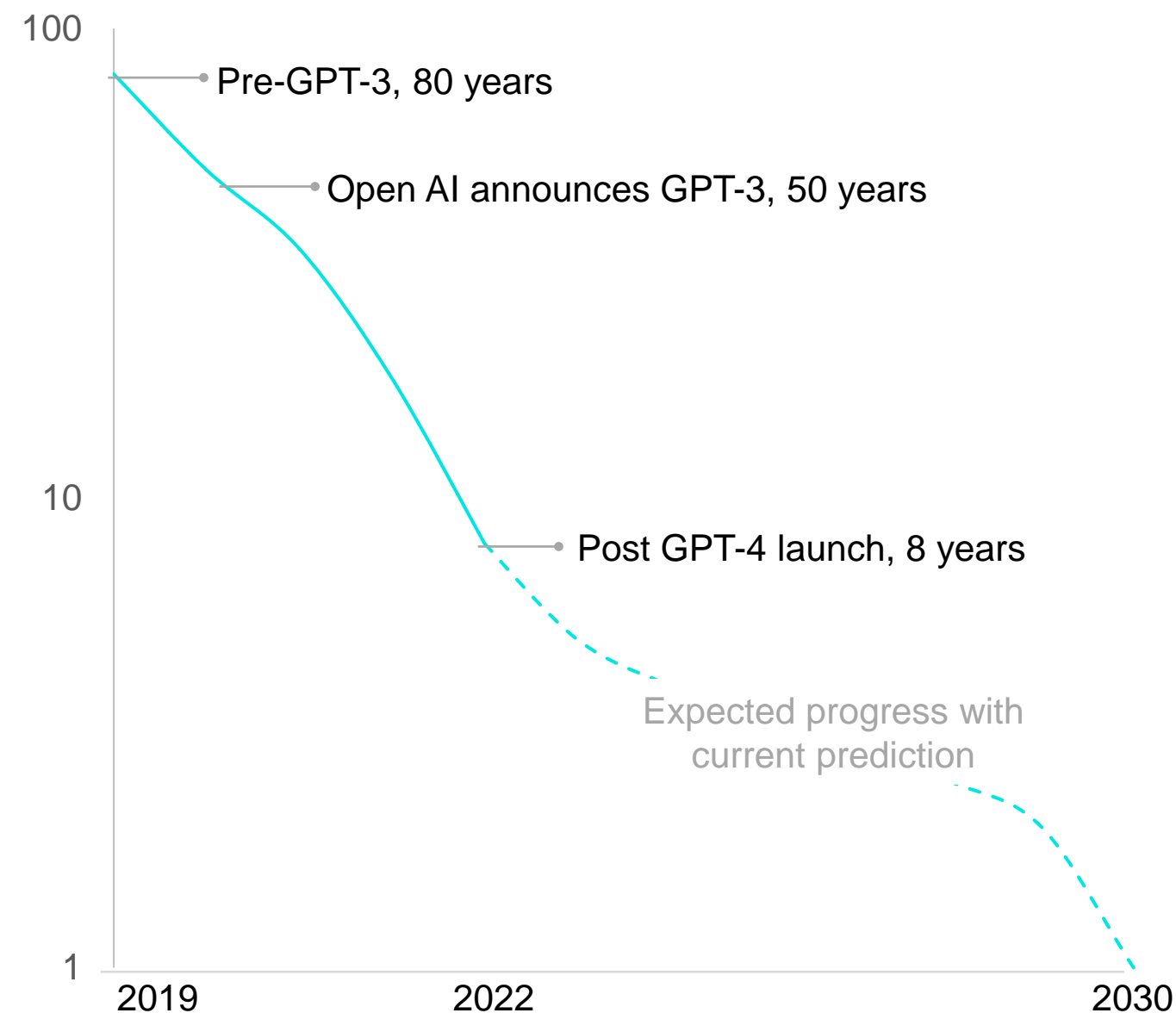
**Level 3**  
Ecosystem integration

**Level 2**  
Enterprise-wide process redesign

**Level 1**  
Point automation of business processes

## Life insurers can embrace GenAI to enable customer-centric profitability

Expected years until launch of an artificial general intelligence (AGI) system<sup>1</sup>, Log scale



GenAI can be life insurers' catalyst for intelligent processes and improved CX

Source: 1. Ark Invest Big Ideas 2024 Report Capgemini Research Institute for Financial Services analysis, 2024

Note: 1. AGI is the representation of generalized human cognitive abilities. The intention of an AGI system is to perform any task that a human being is capable of.



# Our Blueprint

## For An Efficient, Seamless, And Customer-centric Transformation

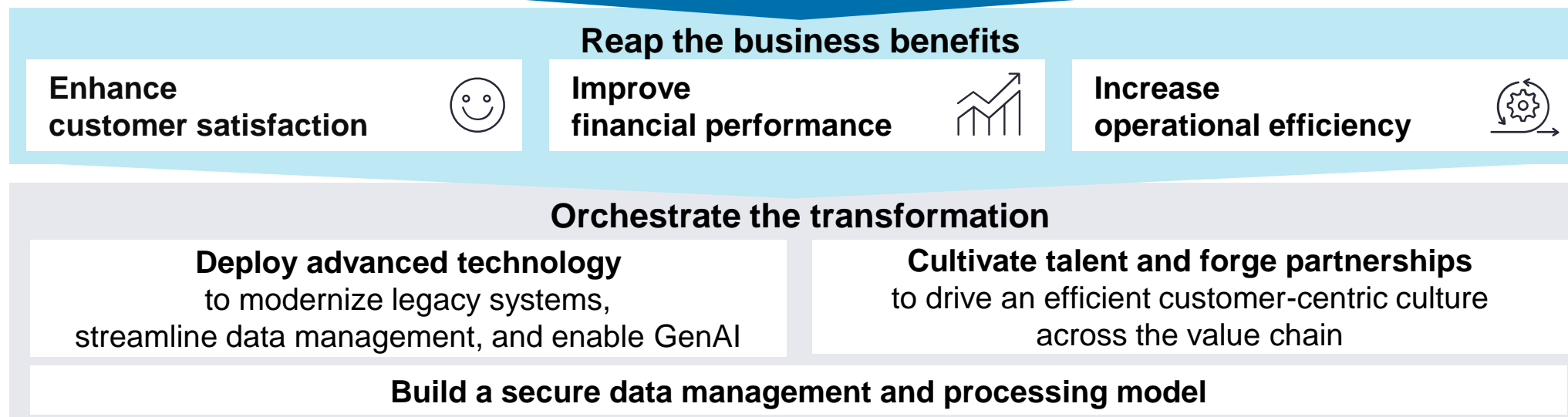
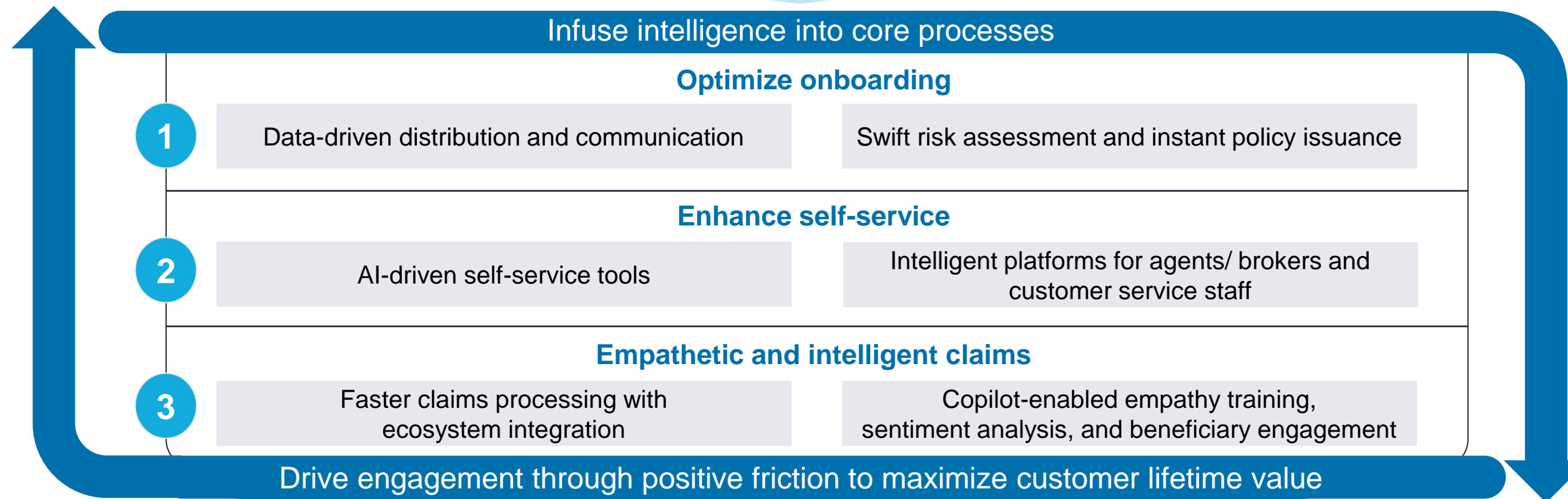
Customer-centric culture



Disciplined and efficient operations

Exceed customer expectations through an augmented human touch

Minimize costs and enhance speed for low value-added operations



# Our Blueprint

## For An Efficient, Seamless, And Customer-centric Transformation

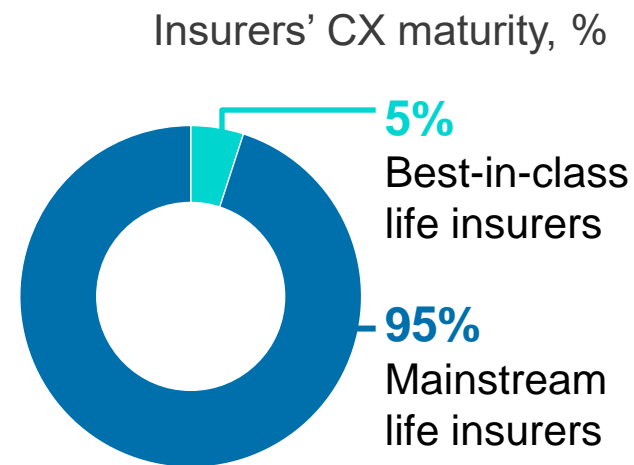
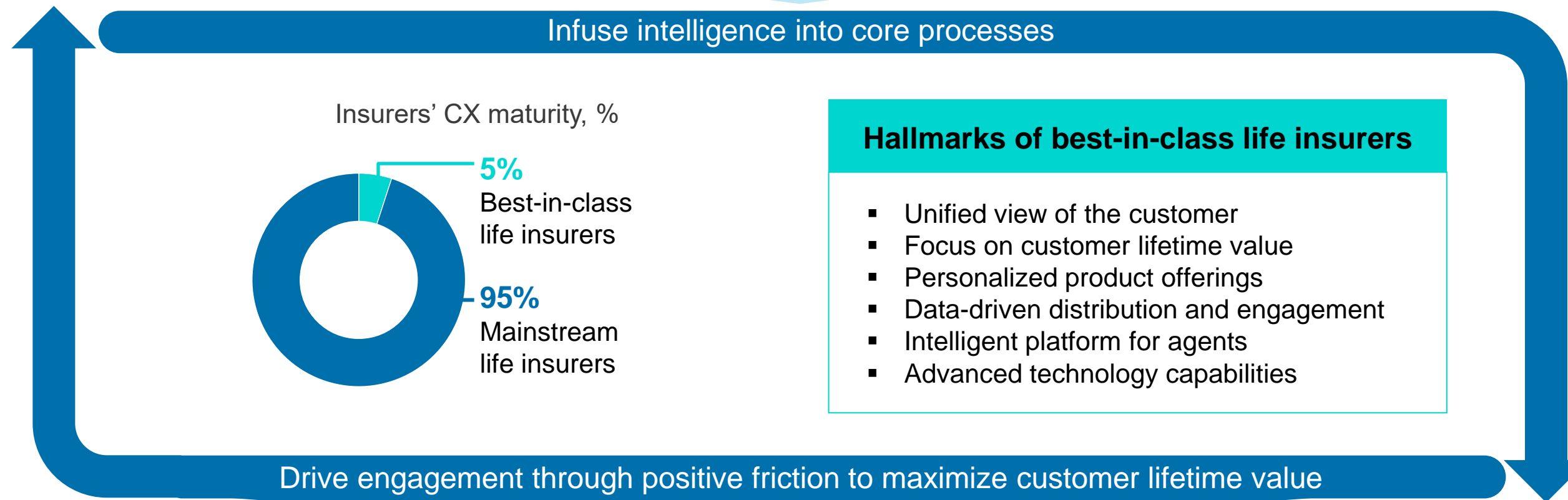
Customer-centric culture



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### Hallmarks of best-in-class life insurers

- Unified view of the customer
- Focus on customer lifetime value
- Personalized product offerings
- Data-driven distribution and engagement
- Intelligent platform for agents
- Advanced technology capabilities

Reap the business benefits

Orchestrate the transformation

# Our Blueprint

## For An Efficient, Seamless, And Customer-centric Transformation

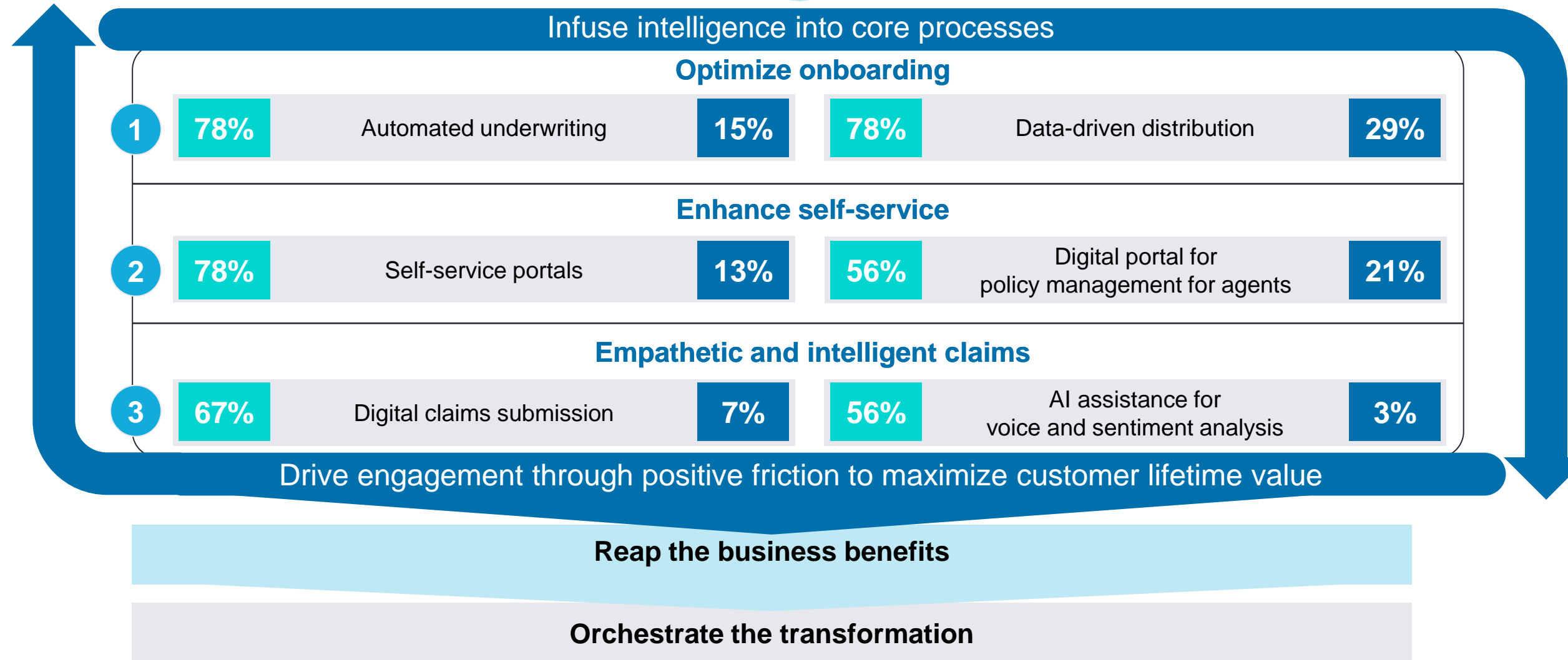
Customer-centric culture



Disciplined and efficient operations

Exceed customer expectations through an augmented human touch

Minimize costs and enhance speed for low value-added operations



Source: Capgemini Research Institute for Financial Services analysis, 2024

■ Best-in-class life insurers ■ Mainstream life insurers



# Our Blueprint

## For An Efficient, Seamless, And Customer-centric Transformation

Customer-centric culture



Disciplined and efficient operations

Exceed customer expectations through an augmented human touch

Minimize costs and enhance speed for low value-added operations

Infuse intelligence into core processes

Reap the business benefits



Best-in-class insurers outperforming the industry, %

Source: Capgemini Research Institute for Financial Services analysis, 2024

■ Best-in-class life insurers ■ All life insurers



# Our Blueprint

## For An Efficient, Seamless, And Customer-centric Transformation

Customer-centric culture



Disciplined and efficient operations

Exceed customer expectations through an augmented human touch

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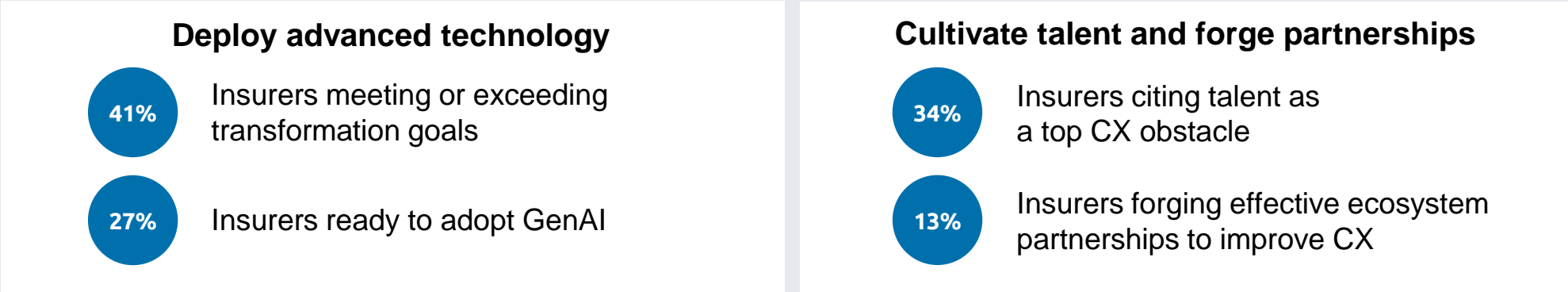
Infuse intelligence into core processes

Reap the business benefits



Best-in-class insurers outperforming the industry,%

Orchestrate the transformation



Build a secure data management and processing model

Source: Capgemini Research Institute for Financial Services analysis, 2024

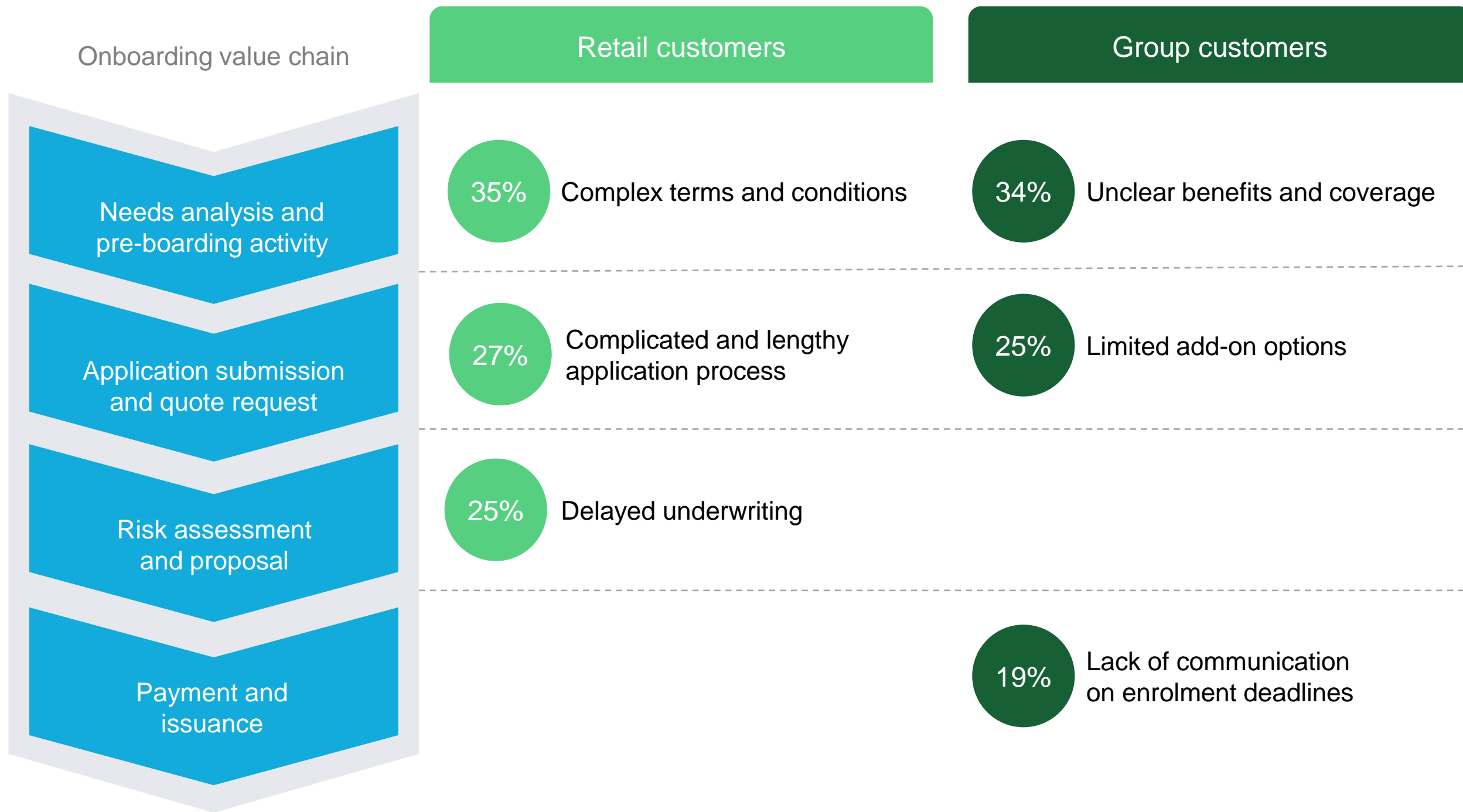
■ Best-in-class life insurers ■ All life insurers



# Optimize Onboarding

## To Address Lengthy Processes, Complex Language And Slow Policy Issuance

Top three challenges faced, %



1

2

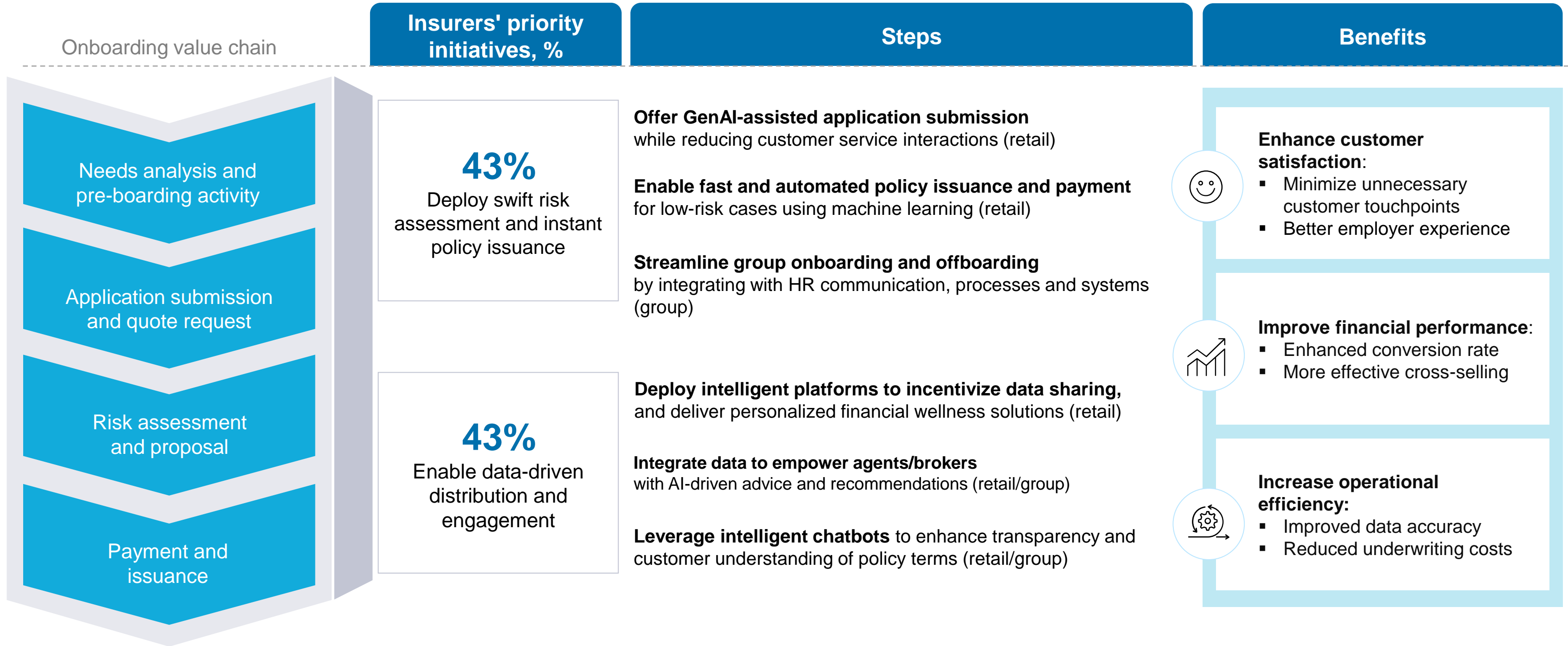
3

Source: Capgemini Research Institute for Financial Services analysis, 2024



# Optimize Onboarding

## Through Intelligent, Data-driven Distribution And Rapid Risk Assessment



1

2

3

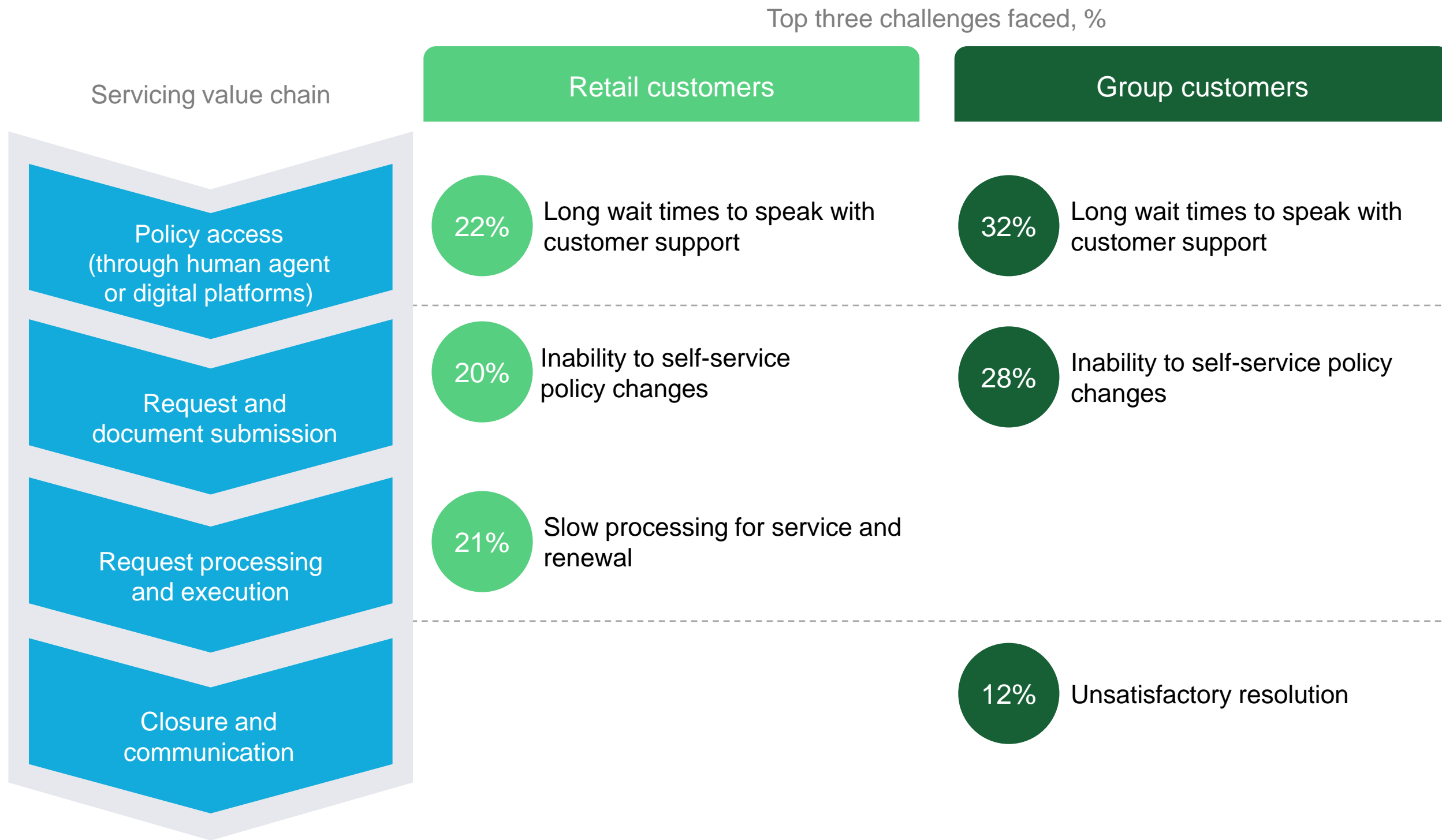
Life insurers can grow revenue and optimize the CX through data and intelligent process automation

Source: Capgemini Research Institute for Financial Services analysis, 2024



# Enhance Self-service

## To Overcome Policy Access And Suboptimal Customer Support Challenges



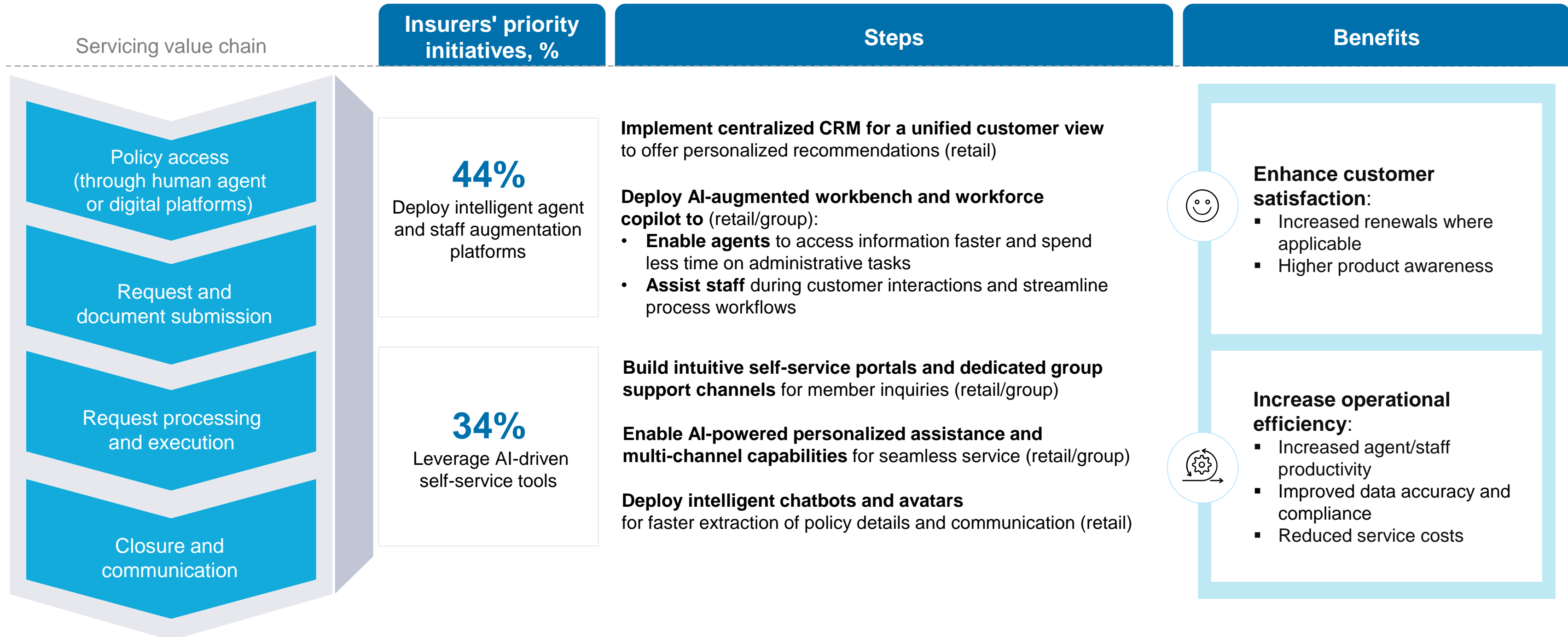
1

2

3

Source: Capgemini Research Institute for Financial Services analysis, 2024

# Enhance Self-service Through Ai-driven Tools And Intelligent Platforms



1

2

3

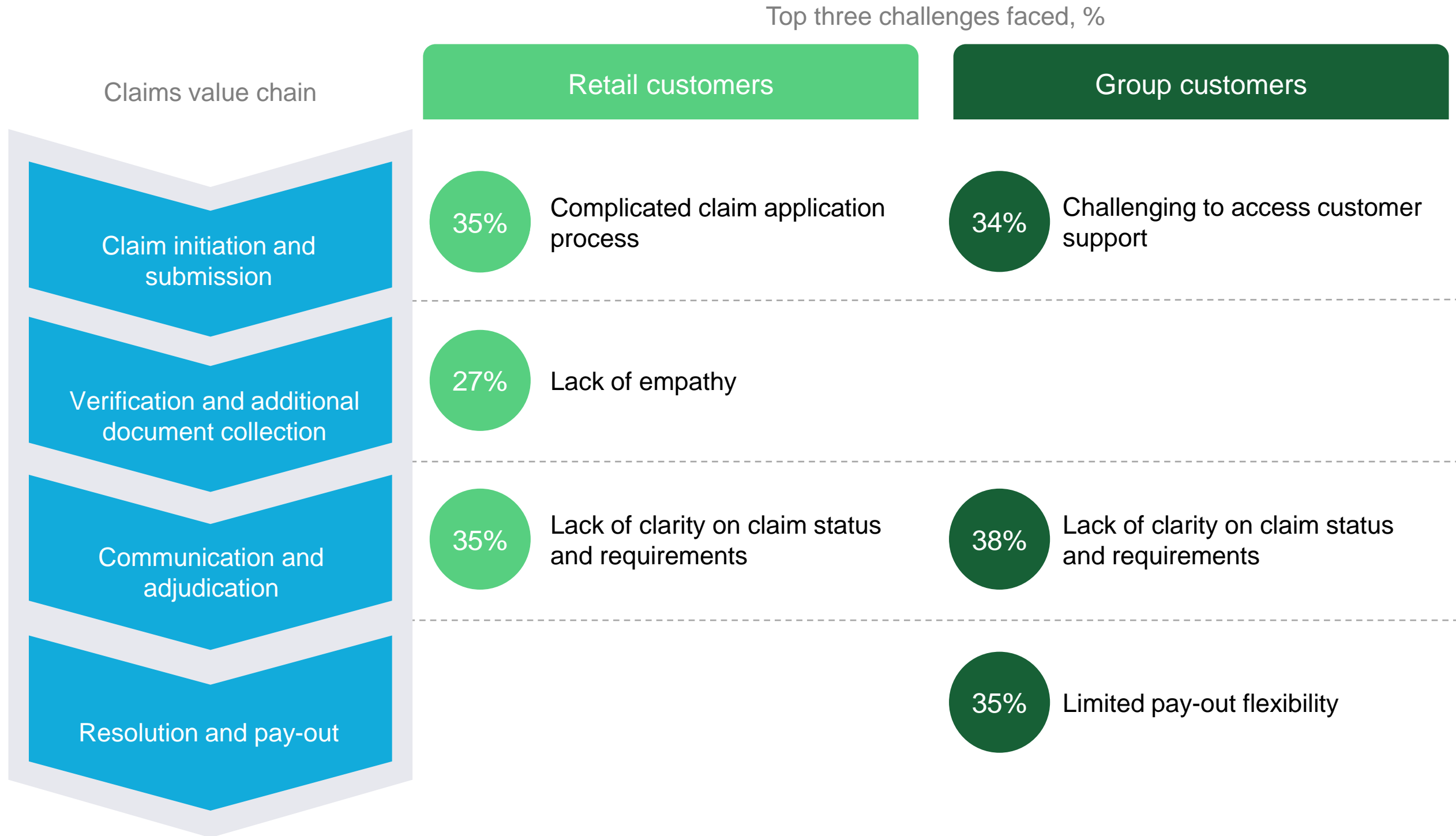
Redefine convenience, personalization and efficiency through GenAI enabled self-service

Source: Capgemini Research Institute for Financial Services analysis, 2024



# Provide Seamless Claims Experience

To Address Complicated Claim Processes, Lack Of Empathy And Limited Pay-out Options



1

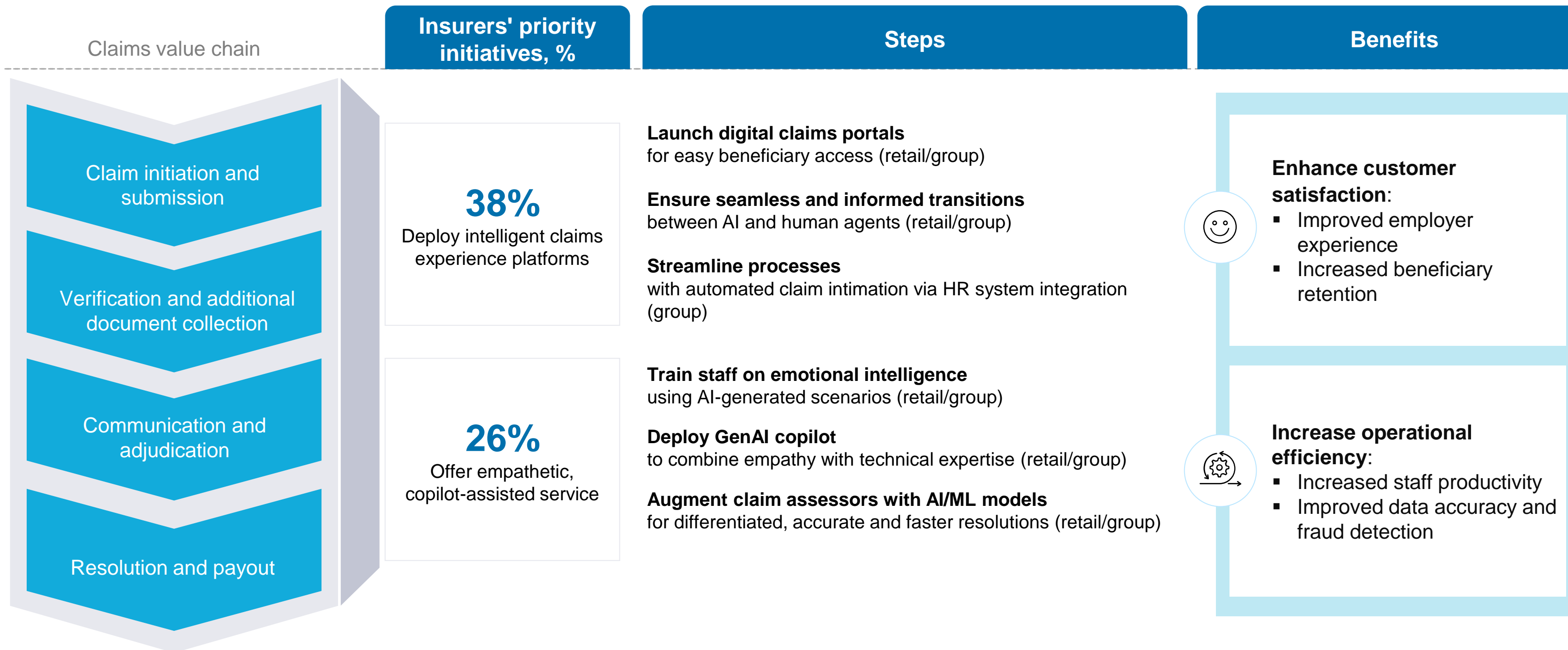
2

3

Source: Capgemini Research Institute for Financial Services analysis, 2024



# Provide Seamless Claims Experience Through Copilot-enabled Intelligent Claims Process



1

2

3

Customer-centric intelligent claims unlock business growth and profitability

Source: Capgemini Research Institute for Financial Services analysis, 2024

# Start Now

By Creating A Data-driven, Ai-first CX That Position Insurers As Customers' Lifelong Partners

## Transform with a purpose

by creating intelligent customer journeys that build trust through a demonstrated commitment to the customer's long-term wellbeing

## Evolve culture beyond traditional models

by harnessing experience as a differentiator to unlock growth and increase operational efficiency



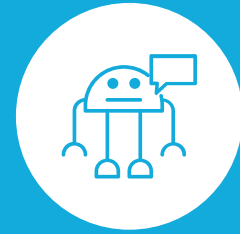
### Promote financial wellness

through comprehensive solutions to become more prominent in the customer's life journey



### Reimagine the CX

through seamless and engaging journeys for customer acquisition, long-term relevancy and retention



### Leverage GenAI and data

to leverage unique expertise in longevity and risk assessment to offer personalized lifestyle solutions

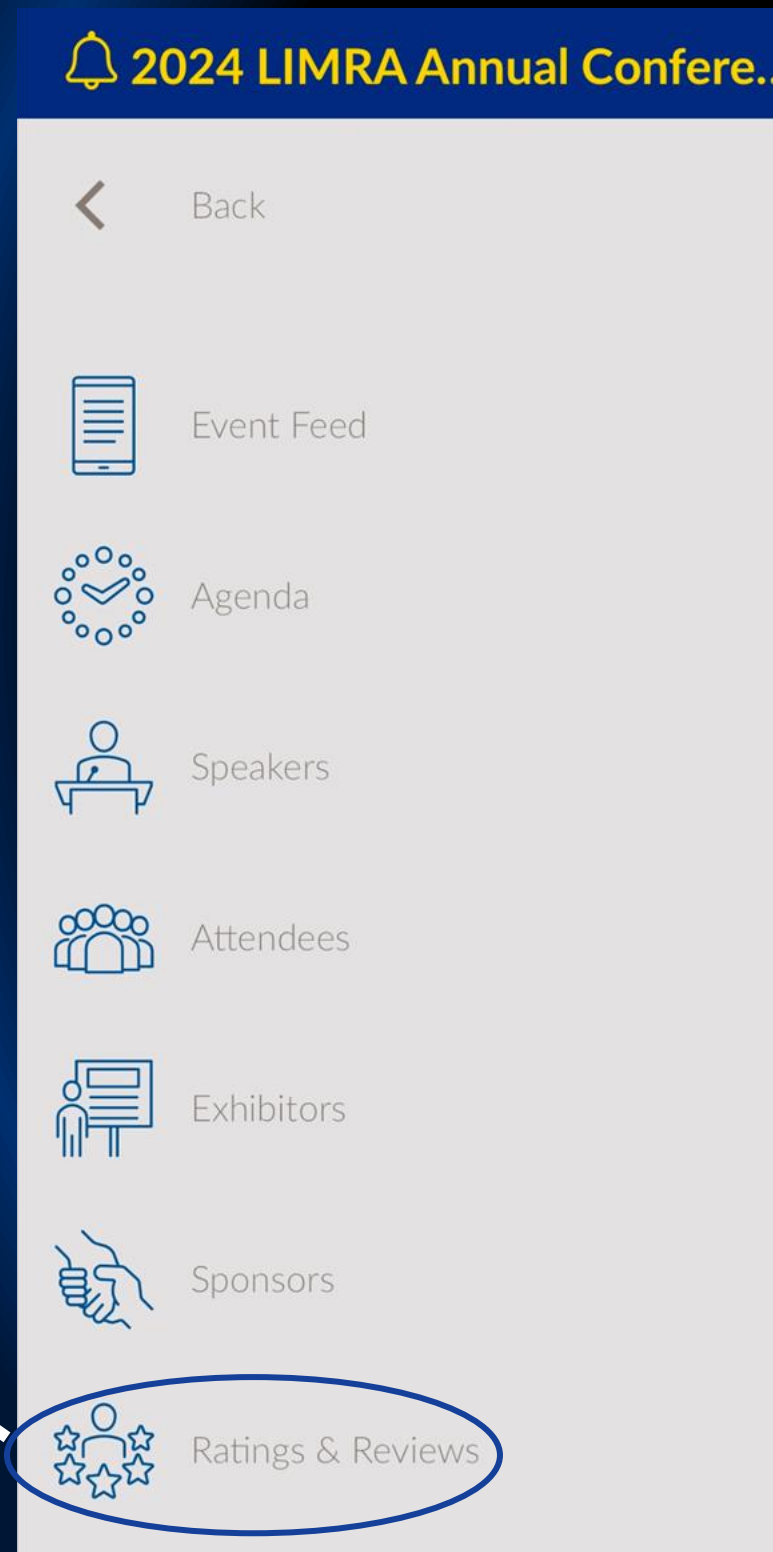


### Simplify and modernize the architecture

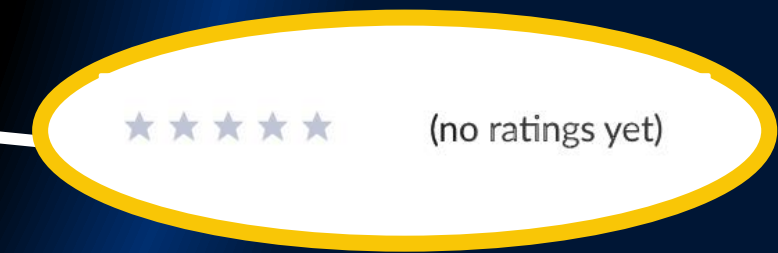
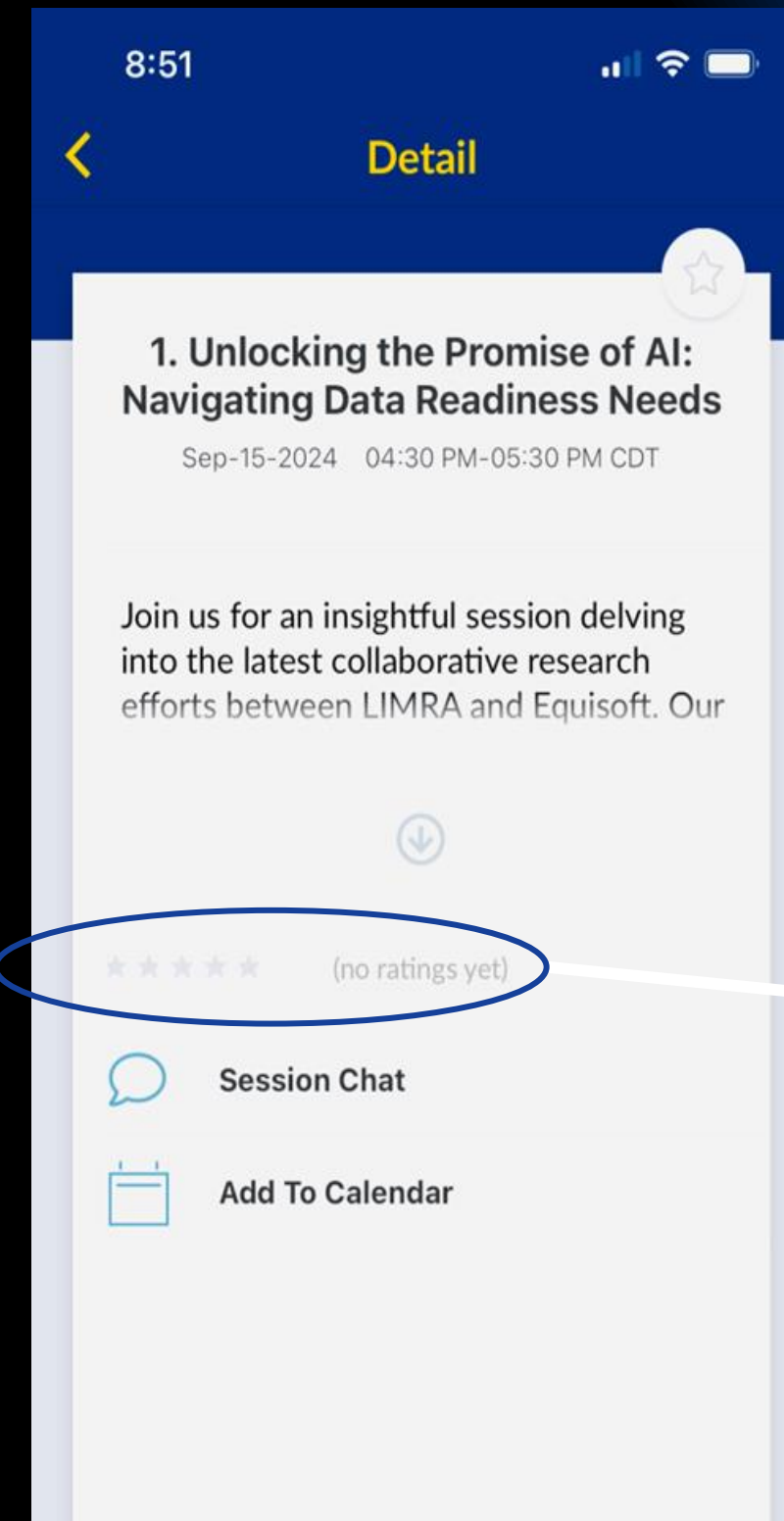
for flexible, fast, and scalable solutions that create unique customer journeys

# Please Provide Your Feedback on the Conference App

## OPTION 1



## OPTION 2



# Thank You







**Luca Russignan**

*Deputy Head, Head of Insurance*  
Capgemini Research Institute for  
Financial Services



**Todd Silverhart, Moderator**

*Corporate Vice President & Director,  
Research Quality & Markets Research*  
LIMRA and LOMA



**Matt Battersby**

*Global Head of Research &  
Development*  
RGA

