# Case Study

Using decision maps to optimize the Life Insurance enrollment process for Mutual of Omaha.

SILVERTECH

For over 100 years, Mutual of Omaha has committed to providing an array of insurance and financial products to fit their customers' lifestyle. Having previously journey mapped their customers' full life cycle, Mutual of Omaha engaged SilverTech to dig deeper in a specific part of the journey — the "Getting Coverage" process. Their aim was to uncover why customers choose a particular response channel (paper application, call, or online), how they can reduce operational costs, and practical ways to optimize their digital channels for applicants.

## Our Approach

To help Mutual of Omaha completely understand their customers' decision-making, SilverTech performed qualitative, contextual reviews. During these in-depth interviews, SilverTech followed the journey through the enrollment process by examining how they reacted to direct mail pieces, assessing the sales process, and observing online behaviors for all subjects. SilverTech found the customer's "Getting Coverage" journey is diverse, non-linear, and nuanced – with no two customer journeys exactly the same.

The interviews allowed SilverTech to develop an informative decision map, showing how key factors and behavior profiles impact which enrollment channel customers choose. SilverTech also recommended solutions to help simplify the online experience, enhance the user experience, promote online applications, and improve Mutual of Omaha's brand messaging to reverse the perception that applying online is difficult and time-consuming. With the assistance of the decision map and other insights, Mutual of Omaha has begun to implement quick win recommendations to enhance their digital customer experience.

## Discovering Painpoints

SilverTech's team assessed the sales process to understand and classify customer pain points. This assessment revealed the importance of having empathetic assistance available at both digital and traditional touchpoints to guide consumers through their buying journey.

## Progressing to Opportunities

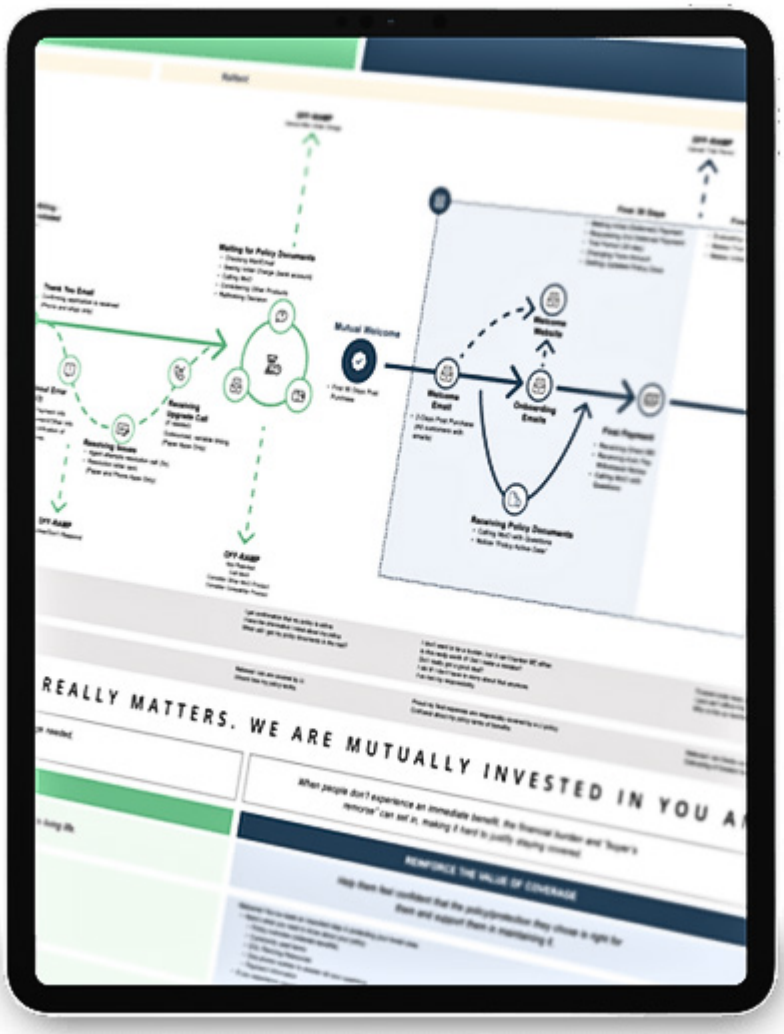
Research revealed additional opportunities for Mutual of Omaha to educate consumers on its products and sell these consumers products most suitable to their needs. SilverTech was able to discern how their online tools might be best suited to particular customer segments. In addition, SilverTech found usability enhancements to improve those online tools.

## Smoothing Complications

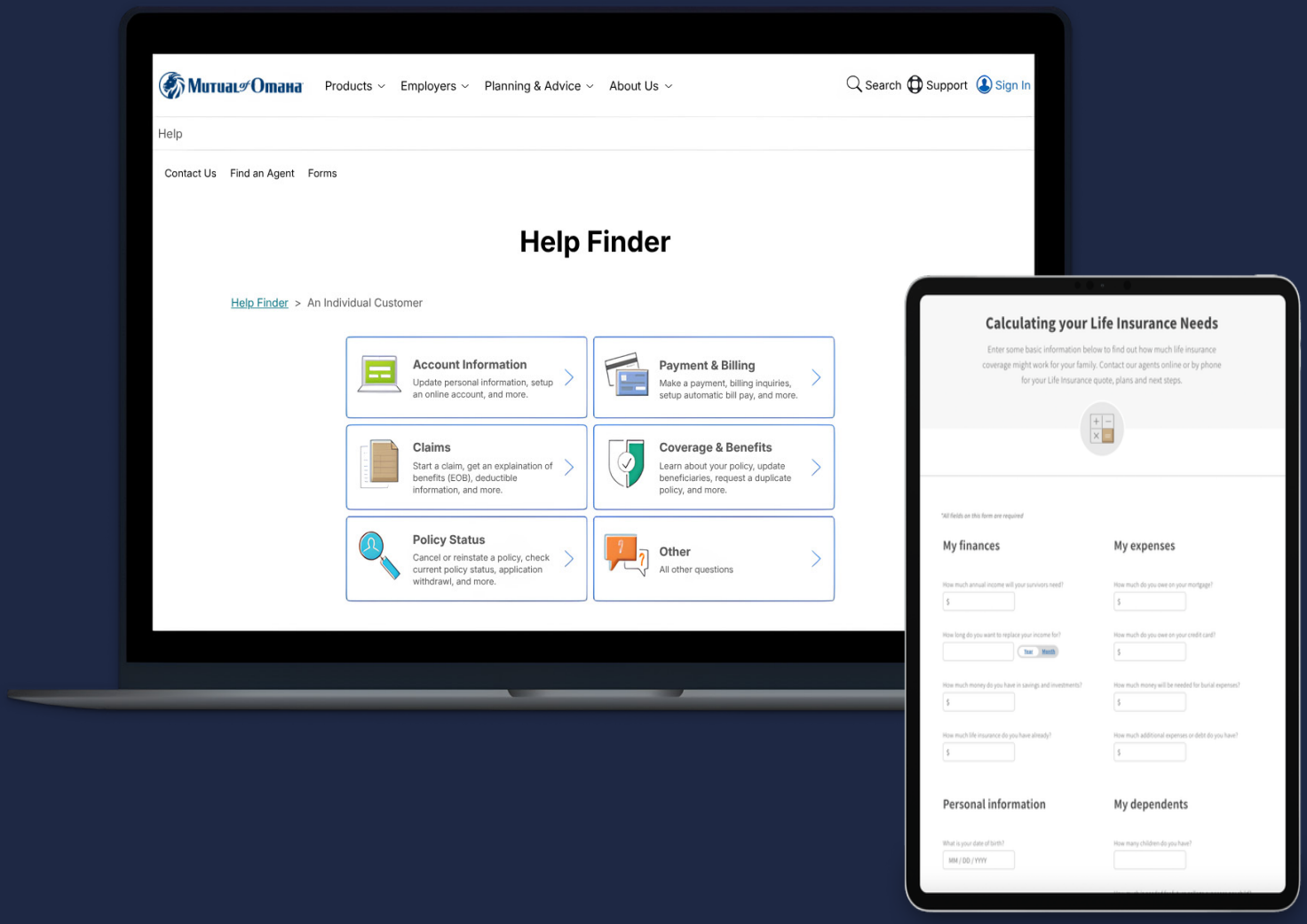
Getting coverage is complicated; marketing messaging needs to have an immediate impact. SilverTech was able to make recommendations to help Mutual of Omaha refine their direct mail and website marketing value proposition and approach.

## What the Research Revealed

SilverTech's research revealed distinct behavioral profiles that customers had across response channels – impacting which channel they ultimately chose. By interviewing an appropriate breadth of customers, SilverTech was able to determine which customer archetypes would be more likely to apply online in the future, and what targeted messaging would most help them convert.



# The Creative





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