



Member Initiative Forum

The Cube is looking for member initiative articles for future Member Initiative Forums (MIF).

Take advantage of this great opportunity to:

- Showcase your carrier
- Be published in an industry newsletter
- Mentor billing and collection executives

Share an initiative that has been successful at your organization; highlight the best practices to follow and caution against the pitfalls to avoid. Industry driven counsel is what sets ICE apart from other organizations. Contact Pat Archambault at parchambault@beaconmutual.com with your intended article.

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Improving the Customer Experience By Ray Farinella, AVP Billing Services, Selective



Ray Farinella

What is the most frequent touch point that Selective has with customers? Many were surprised to find that it is a premium bill or billing notice. But this fact came through loud and clear in a customer touch point audit that Selective commissioned in 2010. The audit showed that billing was the touch point with the highest frequency and also the area with the greatest opportunity for improvement.

The previous bill could be confusing and often caused customers and agents to call for clarification. We took the audit feedback to heart and a bill redesign project was launched. A

multi-functional team was formed with members representing different areas throughout the company. We also reached out to agents and customers to gain their feedback and input on the new design.

Since we didn't have the design expertise to undertake such a large project, we researched and engaged a design partner that had experience in the insurance arena. We also determined that to truly transform the bill, we wanted to be able to utilize color. This resulted in outsourcing our invoice printing, which we incorporated into the project.

It was decided that the new bill should provide customers with more data than the previous bill, but in a clean and easy to understand format. The objective of the redesigned bill was to allow a customer to quickly and intuitively answer three questions:

- **How much do I owe?**
- **What are my payment options?**
- **When is the due date?**

Additionally, this project gave us the opportunity to ensure that bills for all lines of business shared the same look and feel. We transformed the bill from a black and white, plain-text document to something that was visually engaging and more in line with our company brand.

Incorporated into the new design is the ability to add single or multiple marketing and/or important messages to a bill. The messages can include graphics, images and text and can be created in advance and scheduled to run at certain intervals. They can also be added to the bill on an as needed basis. These messages can be tailored to various groups of customers or different customer experiences. For example, we can point customers to our self-service portal and the benefits of electronic payments, describe different coverage options that are available or market a new product.

The changes required a substantial amount of testing to ensure each bill was sent out correctly. This took a tremendous effort... *(continued on page 7)*



MIF



Wishing you a joyful holiday season and a happy New Year!

—The 2013 ICE Executive Board



Left to right: Sharyn Milsky, Pat Archambault, Jim Mennen, Ken Godfrey, Tom Yodzis, Michael Kronander, Gary Woodring, Tony Malta, Nick Civitano, Pete Veiga



(continued from page 6) ...by the billing staff. Prior to putting the new bill into production, our team reviewed a countless number of bills during several rounds of testing and modifications. We had quite a few bleary eyed people, but everyone agreed that achieving the end result was worth it.

Once the new bill went “live”, we put some formal and informal feedback processes in place to gauge customer and agent satisfaction with the finished product. Surveys were deployed, as well as simple questions our customer service representatives asked when they were speaking to a customer or an agent. We also checked with some field sales people to see what they were “hearing on the street.” One of the most significant benefits we have seen is that there has been a drop-off in the number of calls from people who are confused by the bill. The bill redesign project required a significant amount of time and effort from everyone who participated, and it was well worth the effort. The redesigned bill provides a solid first step in improving overall customer experience for Selective customers.

Education

ICE Expands Professional Development Programs!



The ICE Education Committee is pleased to announce an expansion of the ICE Certification Designation and the ICE Associate Designation. Our service providers recognize the value of our professional development educational programs and have asked to promote their staff’s professional development through the use of these programs!

At the October 2013 ICE board meeting, the Board of Directors agreed to an expansion of our education programs beyond our ICE member companies with the following 2 provisions:

- Non-member companies will be charged an administrative fee of \$100 to cover reviewing and processing when submitting an application for an employee completing the ICE Designation
- Non-member companies will not be eligible for the ICE Designation Training Incentive award; this is a member company award only.

ICE offers a robust program delivering proven knowledge solutions that drive powerful business results for the collection and billing industry. This is a wonderful opportunity for our business partners and service providers to enrich their staff’s career development.

Contact any member of the ICE Education Committee with any questions you may have about the program.