

CASE STUDY

Simplifying New Business Applications

MetLife listens to the voice of the customer

Introduction

A couple of years ago, The Metropolitan Life Insurance Company (MetLife) was facing a number of challenges with its new business application. The previous year they had conducted a formal redesign project to create a new “Enterprise Application.” They believed the new consolidated application would simplify their agent’s sales process by giving them one application which could be used to sell all life products for the five Met Life entities that had previously had separate forms and processes. While agents appreciated not having to carry several different application forms with them at all times, the overwhelming feedback to MetLife was that the new enterprise application was too long and complex, required too many signatures, and had too many redundant questions to complete. As a result, they often missed questions and signatures. In addition to the main application, there were several supplementary forms and it was not clear what form to use in what circumstance. Content on many of these was also redundant to the questions in the main application.

The biggest problem that reps have is the time it takes to fill out the application, then the money laundering form, then the HIPAA (American Health Insurance Portability and Accountability Act of 1996) form, then the client information form. All these forms have the same information and it takes over an hour to complete one application.” — (anonymous quote from survey)

Rather than live with the new application and the complaints due to the time and expense of another redesign effort, MetLife decided this time to listen to the voice of their customers – the agents and brokers who sell their products – and embarked upon a second Enterprise Application redesign. They had four specific objectives for the new forms:

- Improve agent satisfaction
- Simplify the information gathering process by eliminating redundancies and enhancing the design for ease of use
- Reduce the number of applications received Not In Good Order (NIGO)
- Reduce the length of time required to complete an application form

Table of Contents and Instructions		Life Insurance Application and Forms Package		MetLife
Application	Form	Number	Notes	
	Application for Individual and Multi-Life Insurance	ENB-7-05	Signatures Required Page 15	
Other forms to be submitted	Authorization for Release of Health Related Information	EAUTH-05	Signatures Required	
	Notice and Consent for HIV Related Testing	EHIV-05	Signatures Required Use applicable form for each Proposed Insured's state of residence.	
	Agent/Producer Certification	EAGT-05	Signatures Required	
Client Pack	Temporary Insurance Agreement (if applicable)	ETIA-8-05	Follow instructions re: advance payment.	
	Notice and Consent for HIV Related Testing and Counseling Information	EHIV-05	Use applicable form for each Proposed Insured's state of residence.	
	Privacy Notice	ECPN-05		
	Buyers Guide	EBG-03		

Please fill this application out completely.
Incomplete applications may delay processing.

IDENTITY VERIFICATION: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other photo identifying documents.

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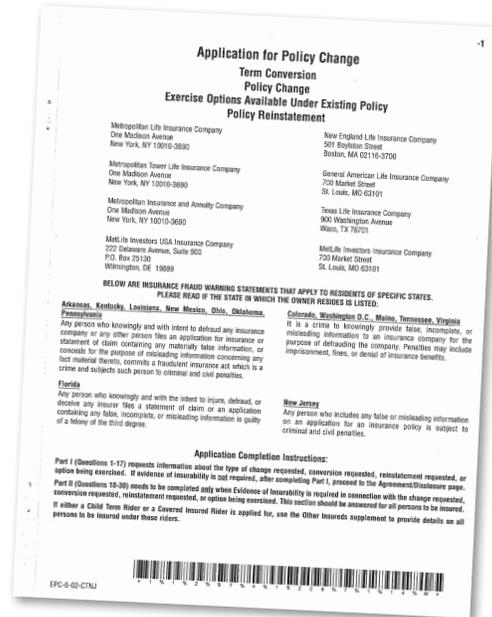


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Project Methodology

Involving the forms' users and stakeholders from the start is essential if a document redesign project is to succeed. Before any work could begin, we needed to know about all the areas that used the forms, and the range of interests and workflow that had to be accommodated in the new design. Together, NEPS and MetLife gathered detailed and intensive feedback and input from all users of the application. Some feedback was gathered through normal complaint channels and interactive surveys. However, in order to really understand the impact and challenges in the context of each step in the process, it was necessary to conduct hands-on, on-site interviews and observe how each user interacted with the form. In effect, a paper trail was done to ensure we met with all of the people who touched the application, both external as well as internal.



“Although the overriding initial complaint was that the application was too long, it soon became evident that it was not the length of the document that was the issue, but rather the order in which questions were asked, and the amount of jumping from one page or section to another and back again, that created frustration and confusion,” says Cheryl Kay, Project Manager for NEPS.

While it was tempting just to reduce the amount of information requested, the analysis of the needs of all users showed that this would only resolve part of the problem. Agents may have been able to complete the initial application more quickly, but the fact remains that a life insurance application involves a base set of medical and underwriting questions that have to be answered prior to policy issuance. We worked closely with underwriters and compliance experts at MetLife to eliminate unnecessary questions and to rewrite those remaining in plain language.

Then, before beginning any design, NEPS rearranged the hierarchy of the sections and questions using best practices in information design. Questions were grouped into modules that were logical for the persons completing the form, not to solely support the systems that would eventually house this data. Pages that required client signatures were grouped



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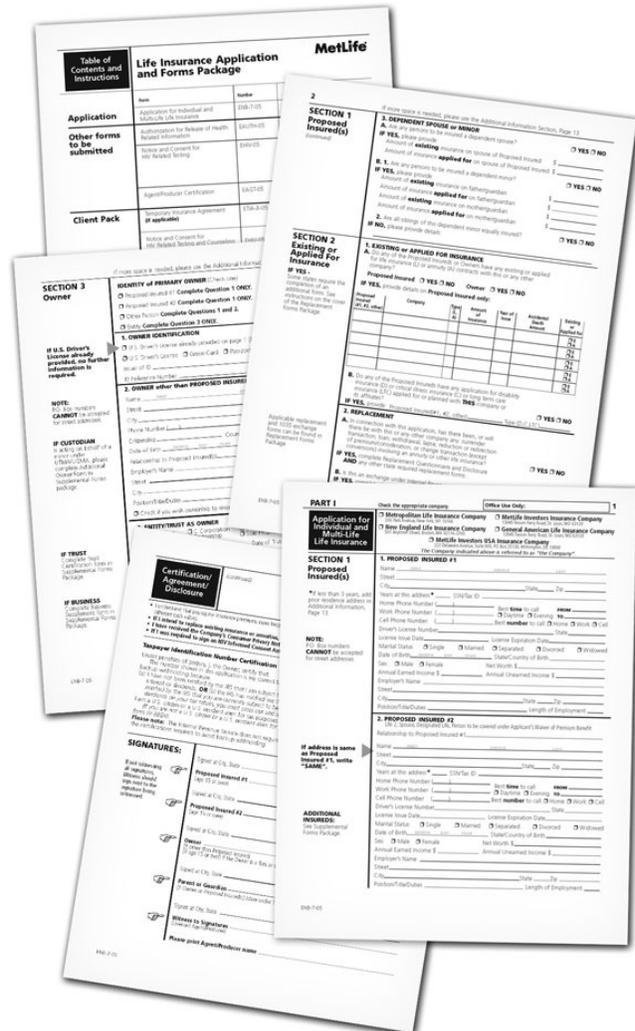
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together and pages that were to be left with the client were put into a separate package. Supplemental underwriting forms, which are only needed in exceptional circumstances, were put into a separate package and designed with the same methods used for the main application form. Language and terminology were kept simple and consistent throughout. The result? About 99% of redundant questions were eliminated and we reduced the number of signatures required by five - 3 by the client and 2 by the agent.

Once MetLife approved the new content, NEPS proceeded with graphic and type design. The questions on the old form had been crowded together in small type in the interest of creating a “shorter” form. This made it difficult to move through sections of the form and to see special instructions. The information designers increased the size of the type and used a 2-inch clear margin on the left side of each page for section headers and instructions. This made it easier and quicker to locate information and understand what was required in each section. The first page of the booklet became a combined Table of Contents and instruction sheet that clearly shows the forms required and the pages requiring client signatures.

In the end, the new application had the same number of pages as the old one but the type was larger, sections were clearly labeled and separated, redundant questions were eliminated and pages requiring the same action were all grouped together- no more flipping back and forth between sections and pages.





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The Results

The result of this redesign is a logical, streamlined layout that is easier to navigate and complete. Since process redesign was not in the scope of this project, this new application leveraged existing processes and capabilities.

Two months after the launch of the new application form, MetLife did a follow up survey with the field reps to assess their satisfaction. Among the top 90% of life producers in the agency channel, MetLife saw a 3-fold increase in satisfaction with the new life application versus the old one. Overall, 60% were satisfied with newly designed application, which was more than twice as high as the prior design.

Printing costs for the application were reduced by about 30%. By observing the workflow and processing of the application, and by questioning the need for certain print elements; NEPS was able to make a case for eliminating some costly unnecessary features that were legacies from old processes.

MetLife also began to notice a decrease in the number of applications received in a NIGO status. Agents reported a reduction in the amount of time to complete an application and MetLife saw an increase in productivity and faster processing of applications.

About NEPS

NEPS is an expert provider of communications management solutions, services, and strategy. For more than two decades, we have been helping businesses design, develop, and deliver multi-channel communications that are simple, personal, clear, and effective. By managing the complexity inherent in communications processes, we help our clients improve communications in a measurable way. From strategy to delivery, our solutions are scalable, cost-effective, and customized to meet the needs of companies in the financial services, insurance, and healthcare industries.

For more information please visit our website

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