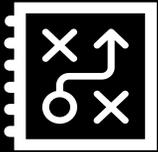




Building trust (and results) with customer-centric capabilities and cloud-enabled insights



The need to effectively and meaningfully connect with customers through digital channels has never been greater.

Insurance customers today expect “one-click,” transactional capabilities just like the ones they enjoy elsewhere in their everyday digital lives. They want to be able to access quotes, product details, personal information, and account services anytime, anywhere, and on any device. At the same time, businesses increasingly require solutions that can help them stay ahead of customers’ growing expectations and demands, allowing them to more effectively leverage their data for rapid insights and improved service.

At Worldwide Assurance for Employees of Public Agencies (WAEPA), a 78-year-old nonprofit provider of life insurance for federal civilian employees and their families, the need for change has accelerated as industry and customer expectations have changed. To increase membership, prepare for expansion opportunities, better serve existing members, and improve business operations, WAEPA needed to invest boldly in transformation, with responsive cloud technology as a central component. →

What happened next

For WAEPA leaders, the guiding vision that emerged was one of organizational digital transformation, not simply moving existing data and processes to the cloud. To become a more customer-centric, insights-driven business, WAEPA leveraged cloud and an extended ecosystem of tools and capabilities to redefine how it serves its members and its internal stakeholders and to position the organization to evolve with future needs.

WAEPA decided to build on its existing Microsoft Azure, Dynamics, and Power Platform investments and footprint, enlisting Deloitte based upon its demonstrated track record of delivering a spectrum of services, from strategic planning to hands-on technology development and operations to commercial, government, state, and local clients. Deloitte's approach to developing a modern, intuitive, and mobile-friendly web interface for WAEPA was driven by its Digital Studio's human-centric design thinking. Deloitte also applied its deep knowledge in transforming digital experiences and leveraged its intellectual property to accelerate the development and launch of WAEPA's new website and portal.

From a customer-facing perspective, WAEPA's digital transformation has resulted in improved website navigation and an integrated self-service member portal, among other enhancements. These improvements have allowed WAEPA members to transact business more effectively and efficiently while accessing a more complete picture of their WAEPA relationship and activity.

Internally, the cloud-led transformation has afforded WAEPA a streamlined and more agile IT landscape, as well as greater visibility into IT operations. It also has helped enhance the organization's customer service operations through new functionality that includes a member message center.

On the analytics front, the Deloitte-led transformation has provided a centralized cloud data repository and dynamic business intelligence dashboards. The result: improved accessibility, accuracy, and completeness of data to support more confident decision-making—from the member-facing frontlines all the way to the boardroom. In addition to providing a "bird's-eye view" for the highest levels of the organization, the new WAEPA environment supports business intelligence insights across marketing, customer service, finance, IT, and other business functions.

The wins

-  A modern, intuitive, self-service experience for members
-  A unified and simplified data landscape to drive business intelligence, analytic insights, and effective decision-making at all levels
-  A scalable, cloud-enabled, API-accessible platform to support innovation, rising member expectations, evolving business needs, and growth
-  Increased information visibility and accessibility through a new "sharing" culture, operating with greater trust in enterprise data
-  Enhanced marketing and customer relationship insights for more effective targeting and engagement

By the numbers

**+46,000
members**

WAEPA members include US civilian federal employees and family members who now benefit from the improved experience

**38%
web boost**

Website traffic and engagement has increased significantly

**+20 self-service
capabilities**

Portal enhancements improve the member experience by providing new self-service capabilities to members for managing their policies and membership

**+25% increase in
applications**

New membership requests are pointing to new growth for WAEPA

**+10 data sources
become one**

More than 10 disparate data sources have been consolidated into a unified data lake

**+20
new KPIs**

New benchmarks and measures now drive key business decisions across the enterprise

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