**Project Smmary**

We’ve unleashed the power of our human capital by placing customer-specific business intelligence along with sales motivators – including commission incentives and tier awards – at the fingertips of our agents, and their management. Increased agent motivation results from now-instantaneous access on the road to customer-specific profile, leads, promotions, accompanied by sales performance of the agent, contextualized within the objectives for their organization. Beyond “just” saving time once wasted on hunting and pecking for this information, workforce productivity increased by stunning visual impact of actions taken by our workforce, while management can monitor their performance and coach them into optimizations.

**Opportunity: Project background and rationale**

To accelerate business development by improving digital tools that would empower our partners (insurance agents), Migdal Insurance decided to produce a technology solution we've called "MigdalCONNECT" to give those agents an advantage in the following key ways:

AVAILABILITY TO CUSTOMERS:

A key market differentiator for our insurance agent's added value to its customers is real-time availability: We enable our insurance agent to be available to their customers 24/7 with important information plus a 360 degree view of their customers and the possibility of issuing and receiving copies of common documents, by putting all of this power literally at their fingertips wherever they happen to be, as a hand-held technology technology solution.

STREAMLINED, MORE TRANSPARENT PROCESSES:

The agent is exposed to important, focused information as a truly seamless part of their client interactions. In creating our solution, we wanted to digitally enable the agent to drive their own work processes as well as those of their internal support team back at the agent’s office. Consequently, even when an agent is in meetings/on the road and cannot be front-and-centre with their clients, that agent can still see and promote those significant tasks that are open to be handled by either us at Migdal (as the insurer) or else by the agent’s own back-office support team of agency employees. Combined, instant and seamless task creation/tracking for these pooled resources across Migdal Corporate and our agencies ensure care is advanced for end-customers purchasing Migdal products, yielding the Migdal Advantage.

WORKFORCE MOTIVATION:

A boldly attractive, interactive dashboard in the palm of their hands enables our people to visualize the impact of their actions and how they fit into their organization as a whole. The clean user interface that zeros in on the logged in user's tasks, leads, promotions, etc. vis-a-vis their customers, keeps our people very focused on their goals and missions for the day, driving productivity. Furthermore, lots of actions can now be done electronically that once required printing, plus even formerly electronic tasks are now less clunky, further delighting our workforce and their customers because the Human Factor is critical to our success on both client and workforce sides: it’s vital to us that we be the market leader in continuous productive innovation to streamline processes, reduce errors and time to value, exceed customer expectations, and maintain our top-tier brand equity to attract and retain both clients and business partners. Among the problems people have is information overload and “clunky” manners to overcome this - our solution was initiated to tackle these issues head-on.

Our company saw opportunities to cut through the fog of information by distilling the most essential data in a succinct, intuitive, and pleasant to view manner and deliver it all through exceptionally fluid, mobile means to exceed the expectations of our invaluable business partners - our agents - by delighting them with digital enablement tools that do not exist in other companies - increasing their productivity, profitability, and morale.

Human factors include:

-Improve workforce productivity & morale

-Provide competitive advantage to agents choosing to sell our product

-Improve service levels to the end customer

Impact of MigdalCONNECT includes:

- Digital platform that puts information directly in the palm of your hand

- Promotes processes & performing actions anywhere, anytime

- Shortens the treatment & the SLA in front of the agent & their customers

- Consequently, improving the satisfaction of the agent & their customers working with Migdal Insurance Ltd.

After the massive, near-instantaneous success of the initial vision for just an AGENT role in the application, we then saw an opportunity to build on a paradigm so successful for agents, that it should be extended to our workforce that performs a SUPERVISOR role and DIRECT SALES role.

Among the problems we experienced PRIOR to this initiative:

-Awkward & outdated platform to access to data when out-of-office; Time wasted searching for it

-Not as easy for agents on the road to delegate tasks to those in the back-office who can work on them

-Rush sometimes resulted in missing/inaccurate during end-customer interactions, lack of standards compliance

In addition to what was already discussed, additional DRIVERS & TARGETS / DESIRED OUTCOMES, included:

-Reduction of wait times & turnaround times for end-customers making requests for service

-Faster processing time enabling a quicker commencement of benefits

-Error reduction

**Innovation highlights**

When we came to choose a technology for the development of the application, we debated between alternatives of native development based on Swift and Java programming languages, and a hybrid alternative such as the React Native framework, combining Javascript + React. However, in the end, our MigdalConnect project mainly consists of an informational application with self-service capabilities, without the need for complex graphic capabilities. Consequently, we turned to IONIC, which proved to offer simple WEB-based development, enabling us to use existing employee skills we had in-house and yielding fast time-to-market, so that in 4 months the application was already live.

Our company’s proven ability to effectively evaluate and select the optimal technology for each business initiative is a key ingredient in our “secret sauce” that continues to enable us, still today, to provide a fast and relatively cheap business solution.

Separately, we’ve been the market leader in developing MigdalCONNECT - a competitor of ours in Israel has a parallel to our Agents View under construction but, to our knowledge, there is no Insurance company in the Israeli marketplace that has constructed a Supervisors View and Direct Sales View.

However, perhaps the greatest innovation within our own company was enabling rapid, hand-held, mobile access on the fly to getting things done even in bite-sized bursts of activity. This, in turn, involved overcoming information overload by distilling everything to its essence as it relates to a particular user’s role within the company and the specific task they were trying to achieve, all the while placing it in visual context of how their actions relate to their/company targets - with specific sales leads, promotions, reward incentives and wrapped in an attractive and motivating user experience.

**Technology or implementation excellence**

The first challenge was introducing IONIC - an open-source SDK platform for building mobile experiences with the web and becoming familiar with it. There was the standard fear, skepticism about choosing to adopt a new technology that would be so fundamental to our initiative. However, this was quickly overcome after investigation and prototyping proved its simplicity - in particular, how closely it mirrors standards already in place for Web development. It thus very quickly won praise from our teams because they were able to produce success. This choice of platform is highly scalable, leading us to regularly iterate additional releases of new features.

Yet another challenge was the usual complexities posed by working in the cloud and guaranteeing secure connectivity to our Migal Corporate IT for information that is sensitive to our 3rd-party business partner agents. We relied on our corporate security and other shared services teams as well as our training department to roll out the knowledge we needed to win over our valued partners.

Lastly, it’s no trivial matter to overcome information overload - something that plagues us worldwide. We worked hard to identify and prioritize the absolute essence to distill to and abstract as much as we could from the rest. Furthermore, it was a meticulous challenge to accurately capture the user experience of the 3 disparate roles - Agent, Supervisor, Direct Sales Marketer- and the interplay between them.

Our attached PowerPoint file shows the resulting bold graphics on succinct dashboard screens that have made MigdalCONNECT transformational to our people’s ability to focus on service delivery excellence and achieving their targeted goals.

**Quantitative Success Metrics / Key Performance Indicators (KPIs):**

KPI#1: Average Time Saved/Day = at least 40 minutes - The application saves computer time as well as their own time by optimizing their work.

KPI#2: Average Increase in # of Staff Achieving Goals to Target: = approx 17% - This is the increased attainment in the # of both supervisors and agents who are meeting their sales goals.

KPI#3: Usage numbers:

1. Agents - About 1000 unique users in the application (35% of all agents), with indications that at least 50% of our agents will have joined our MigdalConnect app, by the end of the year.
2. Supervisors - About 80 supervisors & sales staff (100% utilization).
3. Direct - About 100 employees of the direct arm in Migdal (100% usage) - depending on the role defined to use the application.

**Qualitative Business Benefits**

Agent testimonials reveal the real human factor of our initiative, including increased transparency & productivity, as captured by the following words of praise the project team received from its end-users:

1. Feeling more excited about the day ahead

2. First thing I do in the morning is open the app

3. Accessible and convenient

4. Can check who are the leading agents in each product

5. Targeting agents you might otherwise miss

6. Focus on how to reach the goal - what do I lack in each product

7. Mastering the products you are strong or weak in

8. Targeting which of the agents need to invest more and for which product

9. Expectation to see daily progress in an accessible tool instead of logging into all the systems & seeing if there was a production run

**Time To Value**

The first functionality was launched after just 6 months (2 months of design + 4 months of development). Time to realize concrete value was NEAR INSTANTANEOUS, capturing the breathtaking impactful of this project.

Value included:

-Instant ability for agents to service their end-customers on-the-go, including cases where an agent chose to respond to a client request after hours, from the convenience of their phones - augmenting productivity & delighting end-customers.

-Reduction of wait times & turnaround times for end-customers making requests for service

-Faster processing time enabling a quicker commencement of benefits

-Error reduction

-Brand Equity: Connecting the agents to the brand and perceiving it as high-quality, leading, innovative and digital, improving our overall Migdal Insurance brand equity.

-Motivation & Satisfaction: An increase in the agents' satisfaction with the digital tools in the company and an increase in the use of the digital tools even outside of the application

-Compliance: Adhering to standards enforced, encouraged, monitored by the app

**Key Business Benefits**

Benefits shared by all users include: a much better user experience - focused on essentials/abstracting from the extraneous, motivating and attractive intuitive display, less time wasted/waiting yielding reduced turnaround time in their work: This in turn yielded increased customer satisfaction and positive feedback throughout the value chain.

Specifically, by user role…

Key business benefits for AGENTS:

1. Availability to the customer 24/7 regardless of core systems or center operating hours

2. Actions to complete deficiencies in real time

3. The ability to motivate employees and open tasks remotely

4. Viewing the sales data and promotions for the agent at any given moment

Key business benefits for SUPERVISORS:

1. Permanent connection to the status of meeting the goals and with the deficiencies that allow it to be completed

2. Mirroring the sales data of the supervision group

3. Allowing agents to view the application configuration (disguise)

4. Option to make an appointment directly from the application

5. Management of the meeting, summary and executive follow-up

Key business benefits for DIRECT SALES MARKETERS:

1. Permanent connection to the status of meeting the goals and with the list of deficiencies that allow it to be completed

2. Showing the user's position in relation to the team and encouraging sales

3. Actions to complete deficiencies in real time

4. Executive summary and follow-up

**Future Plans**

Our technology platform is so scaleable that besides new claims area of functionality in addition to more digital forms, an upcoming phase of this project is scheduled to launch by year’s-end, focused on the Direct Sales channel of our business.

Among the features of that launch as well as others to come…

For MigdalCONNECT - Agency View:

1. Add applications focusing on self-actions
2. Add the option to order documents and produce them online in all insurance channels
3. Expansion of information in all insurance channels
4. Respond to online sales
5. Upgrade the world of promotions

For MigdalCONNECT - Supervisor View:

1. Add applications and options for follow-up actions for closing gaps and closing sales with the agent
2. Add actions directly in front of the agent such as giving discounts, expediting open processes and more
3. Presentation of promotions to the supervisor

For MigdalCONNECT - Direct Sales View:

1. Add a world of leads and status
2. Add an option to order documents and focus on self actions
3. Respond to online sales
4. Upgrade the world of promotions

Further future enhancements include handling underwriting and a concerted effort towards workflow/BPM and AI