

MetLife Simplifies New Business Applications and Increases Agent Satisfaction

Redesigned application also saves time and money



Situation

The Metropolitan Life Insurance Company (MetLife) had already taken significant steps to resolve challenges with its business applications. They had conducted a formal redesign process that resulted in the consolidation of multiple forms to a single application with a more streamlined process for agents selling all life products for five MetLife entities. However, the overwhelming feedback was that the form was too long and complex, required too many signatures and had too many redundant questions. The result was often missed questions and signatures, and dissatisfied agents.

Solution

Taylor, together with MetLife, gathered detailed and intensive feedback and input from all users of the application, both internal and external. Taylor also

worked closely with underwriting and compliance experts at MetLife to eliminate unnecessary questions and retain questions that were mandatory, rewriting those in plain language. Prior to design, Taylor rearranged the hierarchy of the sections and questions using best practices in information design. Questions were grouped in modules that were logical for the person completing the form, not to solely support the systems that would eventually house this data. Pages that required signatures were grouped together. Pages meant to be left with the client and supplemental underwriting forms were put into a separate package.

Benefits

- 99 percent of redundant questions were eliminated
- Number of signatures required was reduced by 5 (3 by the client and 2 by the agent)
- Among top producers, MetLife saw a 3-fold increase in satisfaction
- Overall, 60 percent of agents were satisfied with the redesigned application, more than twice as high as the prior design
- Printing costs for the application were reduced by about 30 percent, based on Taylor's recommendations to eliminate some costly unnecessary features of legacy processes
- Agents reported a reduction in the amount of time to complete an application
- MetLife began to notice an increase in productivity and processing of applications, as well as a decrease in the number of applications received in Not in Good Order (NIGO) status