Delighting the Customer at Every Touchpoint

Autumn 2025

CCMA Contact Centre Management Association

Supported by EXL

CCMA Leadership Forum Series

The Leadership Series is the documented output from the CCMA's series of Leadership Forum roundtables. These take place at the House of Lords and provide an exclusive opportunity for senior contact centre leaders to explore the key factors driving change in their industry - and to consider how to continue innovating and adding value for the benefit of the customer, colleagues, and the business

Leadership Forum Attendees

Heather Drinkwater, Operations Director, Benenden Health

Anthony Costigan, Director of Customer Services, Bupa UK

Ian Pillinger, VP Financial Services, Likewize

Chris Ward, Head of Customer Relations, Markerstudy

Gary Harrison, Head of Business Operations, Morton Michel Insurance

Ian Edwards, Chief Operating Officer & Director, Transformation, Veygo

Matthew Dijkstra, Chief Customer Officer, Vitality

Peter Sanderson, Head of Operations, Zurich Insurance

The Opportunities and Challenges of Delivering Delight

As discussed during this Leadership Forum, the concept of delight in insurance is changing. It is no longer about trying to exceed expectations through surprise or novelty, but about consistency, empathy and confidence. Leaders agreed that the most powerful customer experiences are often the quietest - where friction disappears, communication feels effortless, and care is 'felt' rather than 'stated'.

The conversation also highlighted how culture and capability underpin that goal. Technology now enables smoother journeys and faster decisions, but it is the empowerment of people that sustains trust. As organisations evolve toward a more digital, data-driven model, the essence of delight remains profoundly human - established through fairness, trust and emotional understanding.

Delight is about confidence, not surprise. Customers rarely expect out-and-out 'delight' from their experiences with insurance companies – however they do often expect speed and reassurance. Simplifying processes can deliver positive emotions as well as providing practical value.

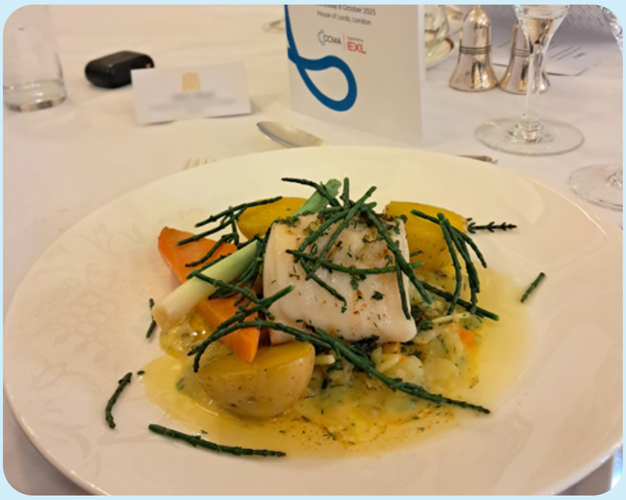
Friction is the 'enemy of trust'. Every handoff, form and policy clause can erode satisfaction. Leaders state that mapping and removing unnecessary effort is the foundation of a seamless, human experience.

AI should amplify, not replace, humanity. Automation handles process, people handle emotion. Organisations that blend both aspects seamlessly to remove hassle without losing warmth are gearing themselves up best for future success.

Measure what customers feel, not just what they do. Emotional outcomes, such as reassurance and understanding, are as measurable and valuable as resolution times or cost per call.

Delight thrives on culture. Leaders believe that true delight is delivered daily through behaviour and intent. When care is cultural, each interaction becomes a moment of value.

Looking to other industries can help shift the dial. Leaders described the 'Amazon effect' and 'on-demand culture' as changing customer behaviour across all industries, including insurance. Organisations are having to consider how they deliver customer experiences that match or better not just those in their own industry, but those outside it also.



The New Definition of Delight

In an industry often defined by regulation and risk, the notion of 'delight' can feel counterintuitive. Yet as customer expectations evolve, insurance leaders are reframing delight not as extravagance but as effectiveness – i.e. the relief, trust and confidence a customer feels when something complex becomes simple.

The challenge begins with understanding what delight actually means in an insurance context. When asked to rate how delighted their customers are at every touchpoint on a scale of 1-10, Leadership Forum attendees were honest about the variability. Some journeys - particularly straightforward digital purchases - scored well. Others, especially complex claims scenarios, fell short.

"It's not about making a faster horse," was one observation, referencing the need for transformational rather than incremental change. The question isn't simply whether customer experience scores improve after transformation, but whether the transformation delivers meaningful impact on what customers actually value.

Leaders largely agreed that delight begins with removing friction. "Customers rarely expect joy from insurance," said Bupa UK's Anthony Costigan. "But they absolutely expect fairness, speed and transparency. The emotional uplift comes from clarity and confidence in the process."

The insurance context creates unique challenges. Not every customer goes through a claim, for instance. Life insurance customers typically interact only once, while health insurance customers may have multiple touchpoints. This variability makes measuring delight complex. As Zurich Insurance's Peter Sanderson noted, "We measure every interaction, every touchpoint, but what about the customers that don't get in touch? How do we truly understand their experience?"

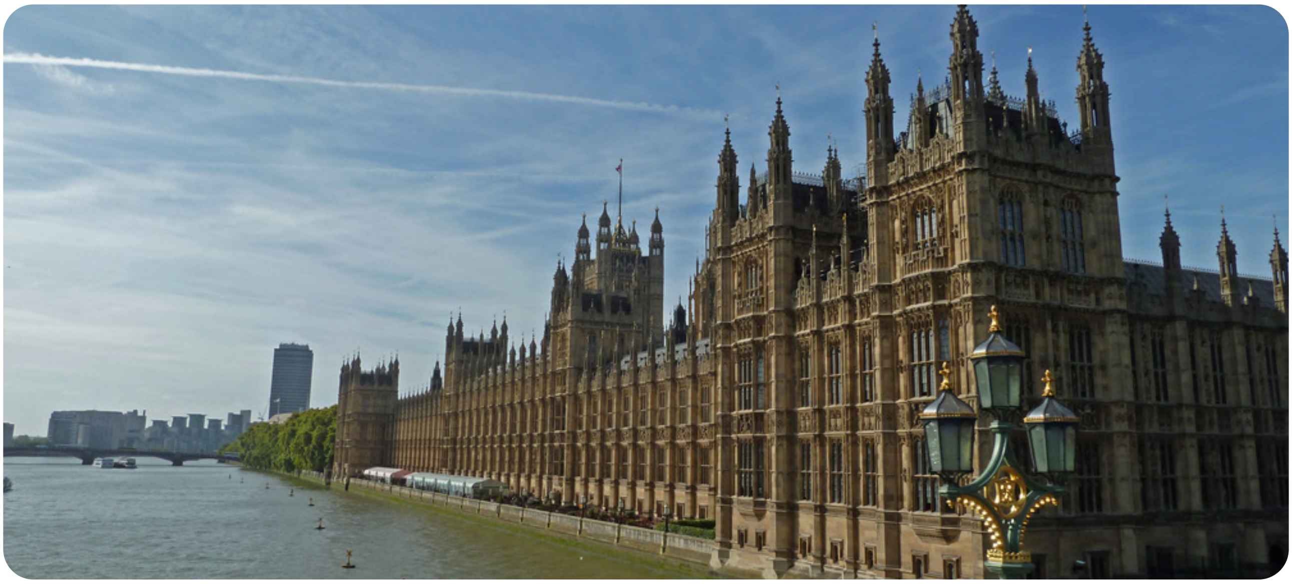
Others stated that delight in insurance is often subtle. As Morton Michel Insurance's Gary commented: "For many customers, delight is about predictability. They just want things to work as promised. That's what builds trust."

The Complexity Challenge

Insurance products can often present fundamental barriers to the notion of 'delighting' customers. The sector's complexity - terms and conditions, excess structures, multi-party supply chains, for example - creates inherent friction that technology and process improvement can only partially address.

"An insurance product is sometimes so complex yet we expect people to understand it fully in the moment and then become customers for life," observed Gary Harrison. Ian Pillinger at Likewize echoed this sentiment: "We want to move insurance up the value ladder, but we're asking people to navigate 60-page terms and conditions. We need to turn 60 pages into three pages and explain things in a modern way."

The challenge intensifies across the insurance ecosystem. Markerstudy's Chris Ward described the complexity of measuring delight across multiple brands, numerous



products and complicated supply chains. "It can often be a case of trying to understand 'whose customer is it'? And 'what are we measuring?' Do we measure from pre-sale, do we measure from claim? There are so many different permutations that it requires a lot of thought to know what to measure."

This complexity creates tension between different stakeholders. The fight for 'who owns a customer' becomes a barrier to delivering cohesive experiences, with sales, underwriting, claims and retention teams each optimising for their own metrics rather than the end-to-end journey.

Some leaders question whether the industry's fundamental structure allows for consistent delight. Vergo's Ian Edwards raised the difficult question of compulsory products. "Until we address the fabric of these products and elements like policy excess, we're treating symptoms rather than causes. It's fundamentals that need addressing," he stated.

Measuring What Matters

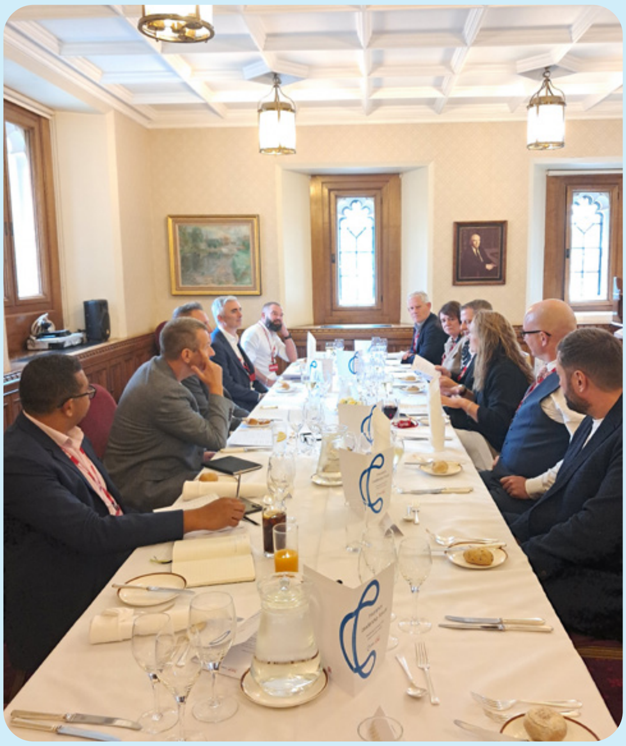
Traditional performance metrics such as Average Handle Time (AHT), Average Speed to Answer (ASA), Cost Per Call (CPC) can risk overlooking what customers truly value.

Ian at Likewize addressed the challenge of contradictory metrics: "I want to be served quick, but I want to be served once. So you have to get that balance right. We focus on 'rate the overall experience' rather than isolated touchpoints. Engineers have QR codes enabling customers to provide feedback in the moment. It's about finding data points that don't annoy customers while giving us meaningful insight."

The risk of measuring individual touchpoints in isolation is a recurring theme. Leaders warned of the "watermelon effect" - when individual metrics appear green on the surface while the overall experience remains different. They also warned that if you only measure touchpoints, you risk missing the end-to-end reality of your customer journeys.

Vitality's Matthew Dijkstra described his organisation's approach to holistic measurement: "We consider the customer at every step in their journey, taking the time to listen to our employees and our customers so that we understand their pain points and fix them."

Net Promoter Score (NPS) continues to generate much debate. While commonly used contractually, leaders



question its effectiveness as a guiding metric. Is NPS for the benefit of internal leadership teams and oversimplifying the customer journey?

Benenden's Heather Drinkwater says that some organisations can benefit because of this fact. "We're a simple online journey for basic health insurance," she said. "When treatments get more complex, satisfaction shifts and expectations go up. So we have to work out how to remove complexity while managing those heightened expectations."

Empowering Teams with Technological Support

Culture and empowerment emerged as recurring themes during the Leadership Forum. Delivering delight depends not just on systems but on people who feel trusted to make good decisions.

As Ian at Veygo observed, "You can automate a process, but empathy and empowerment are what drive customer satisfaction. We want our people to have the confidence to do what's right - not just what's written."

The challenge intensifies as AI handles routine queries, leaving human advisors to manage increasingly complex and emotionally demanding interactions. Chris noted that, "As AI takes low-hanging fruit away, advisors are dealing with more complex issues. The impact on colleagues - burnout, resilience - it's getting harder and harder. The more vulnerable customers you deal with, the more apparent this becomes."

Vitality is an example of an organisation that has responded with structural changes to support colleague wellbeing. "We've introduced 'freedom breaks' to help address stress or pressure affecting colleagues who are taking calls and supporting members contacting Vitality," explained Matthew "Given the nature of our business and the calls that our colleagues are taking, you have to build in recovery time."

Empowerment is also backed by data and context. "We are able to use insight from our wellness programme such as health and activity monitoring - to shape customer interactions," added Matthew.

"When a healthcare advisor understands the customer's broader wellbeing, they can personalise health programmes and support with genuine context. It's not just policy management, it's relationship management."

Data Insights and Personalisation

Insurance organisations hold vast amounts of customer data, yet leaders acknowledged significant untapped potential for using this information to deliver proactive, personalised experiences.

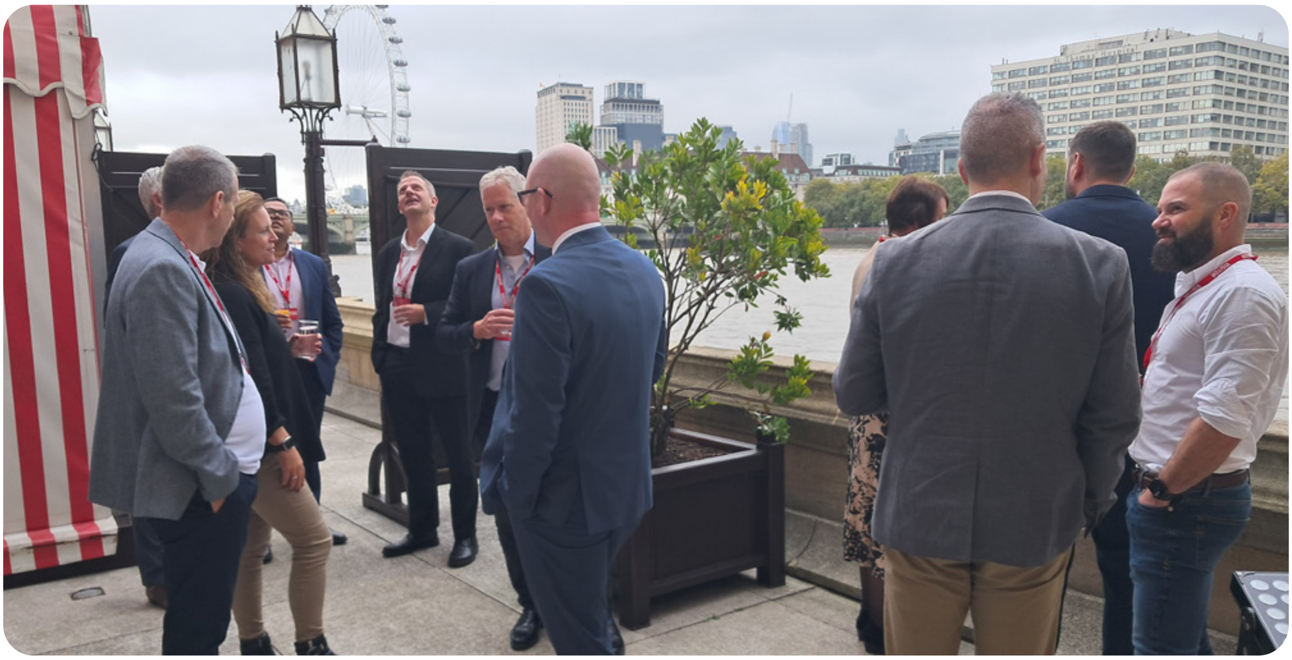
Gary at Morton Michel highlighted the value of emerging data sources: "Transcripts and sentiment analysis are very insightful. Understanding nuance and dialect helps us create better experiences. The question is what we do with this information to genuinely improve the customer's experience."

Likewize's Ian questioned why organisations don't leverage existing knowledge more effectively: "You know everything about me, but you never ask the questions. If you knew me as well as you do, why don't you tell me what I need? Set up the journey better. When the provider knows more about me, the relationship becomes much more solid."

The concept of hyper-personalisation emerged as both opportunity and challenge. Organisations have the technical capability to deliver individualised experiences but face practical constraints around cost, complexity and customer expectations.

Veygo's Ian connected this to insurance's fundamental business model: "Insurance is still based on making money from good people, as well as risky customers. But our mantra at Veygo is to help young people on their journey to independence. If we're serious about that, everything has to fall into place - including how we use data to support customers proactively."

Ian described how Veygo is, "compared to Amazon by customers rather than to other insurers" and that "on-



demand culture shapes expectations". For younger, digitally-native customers, seamless digital experiences may indeed deliver delight.

However, demographic considerations remain critical. An aging UK population with strong preferences for voice channels means organisations cannot abandon traditional contact methods.

Gary highlighted the generational complexity: "We've got a multigenerational customer base with different buying behaviours. If you want to really help a customer in our industry, don't drown them out with too much information. Different generations need different approaches."

Perhaps most fundamentally, leaders acknowledged that insurance's position as a 'grudge purchase' can create inherent constraints. Some customers buy insurance because they must, not because they want to, which materially limits how delighted customers can be, regardless of experience quality.

However, as Matthew observed, "When customers no longer notice the process, when everything just works - that's when you know you've achieved delight."

Studying Excellence and Customer Charters

What advice do contact centre leaders give to their peers looking to delight their customers?

"Get culture right before focusing on processes. Empower and train people to understand customer challenges. When your culture metrics are strong, process improvements follow naturally. People always trump process."
Peter Sanderson, Head of Operations, Zurich Insurance

"AI will make operating models more complex, requiring multiple channel strategies. Focus on identifying and eliminating ultimate customer painpoints. In insurance, that means asking: how can we generate a strategy that pays out more claims, faster?"
Heather Drinkwater, Operations Director, Benenden Health

"Utilise available support and advice from peers. Look at how other organisations tackle similar challenges and adapt their approaches to your business context. Learning what doesn't work is as valuable as discovering what does."
Chris Ward, Head of Customer Relations, Markerstudy

"Don't benchmark solely against your own industry. Look beyond to organisations with truly customer-centric propositions. The best insights for improvement often come from studying excellence in completely different sectors."
Ian Edwards, Chief Operating Officer & Director, Transformation, Veygo

"Be relentlessly focused on customer painpoints. Obsess about making every interaction as easy and hassle-free as possible. This single-minded focus drives meaningful improvements that customers actually value."
Anthony Costigan, Director of Customer Services, Bupa UK

"Deliver what you promise, but understand whether delight is the expected outcome at each touchpoint. Don't assume delight is always what customers are paying for - sometimes they simply want efficient, frictionless service."
Ian Pillinger, VP Financial Services, Likewize

"Focus on where your true wins are. You can't win every battle, so identify the touchpoints that matter most to customers and concentrate your improvement efforts there for maximum impact."
Gary Harrison, Head of Business Operations, Morton Michel Insurance

"Develop a simple customer charter created by frontline teams. Create toolkits that help other departments understand how the charter relates to their work. This builds ownership of customer outcomes throughout the organisation."
Matthew Dijkstra, Chief Customer Officer, Vitality

About the CCMA

For more than 30 years, the CCMA has been dedicated to supporting contact centre leaders. We push ourselves to do more for our thriving membership base, which is the largest community of industry professionals in the UK.

The CCMA was founded with the goal of sharing best practice and networking to improve skills and knowledge in order to progress contact centre operations – and we live by that to this day.

We give those who work in contact centres the chance to discuss ideas and share experiences through member-only Special Interest Groups and online and in-person events. Member organisations are invited to become Accredited through the Contact Centre Standards Framework and get independent guidance on where they can improve. There is the opportunity to compare operations against industry standards and 25+ KPIs, via our annual CCMA Benchmark.

Our training arm, CCMA Academy gives contact centre professionals at all levels a structured learning opportunity to support both personal and professional development for the benefit of their operations. We also celebrate the progress our industry is making through the UK National Contact Centres Awards. Those that win go on to share their stories through channels such as the UK National Contact Centre Conference, Best Practice Visits and CareerTalk, while also providing input into our Special Interest Groups and other events.

www.ccma.org.uk

About EXL

We help clients reinvent business models, drive better outcomes, and unlock growth through our unique combination of deep insurance industry, data, and AI expertise.

If your organisation is preparing to modernise operations and customer experiences, scaling use of data and analytics, advanced AI and automation or just driving better and faster decisions, EXL is here to partner with you to help you gain competitive advantage with efficient, sustainable models at scale.

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