

THE COMBUSTION CHRONICLES

Episode 86

DESIGNING THE HUMAN EXPERIENCE WITH MAVERICK-MINDED, CUSTOMER-OBSSESSED PEOPLE

Host **Shawn Nason**
Guest **Amy Shore**

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Shawn (00:01):

Welcome to the eighth season of The Combustion Chronicles podcast, where bold leaders combine with big ideas to make life better for all of us. I'm your host, Shawn Nason, CEO, and founder of MOFI. As a maverick-minded, human-obsessed experience evangelist, I believe the only way to build a sustainable and thriving business is to put people first. Throughout this season, we'll be connecting you, the listener, with cutting edge leaders who are challenging old ways of thinking with bold, new ideas and a commitment to human-centric design. Experience matters, people matter and revenue matters. That's why it's time to ignite a people-first experience revolution.

Amy Shore is executive vice president and chief customer officer for Nationwide, one of America's leading insurance and financial services companies. In this role, she's developing and executing Nationwide's customer strategy to maximize customer acquisition and drive retention so the company can deliver on its mission. Although she's fairly new to the C-Suite, she's been a leader at Nationwide for more than 20 years and has overseen functions ranging from sales to underwriting, to product and pricing. A servant leader, she champions diversity and inclusion based on the belief that our differences make us stronger together, which I totally agree with. Welcome to The Combustion Chronicles, Amy.

Amy (01:34):

Hello. Thanks for having me.

Shawn (01:36):

Well, it is so awesome to have you on here. And Amy, you became Nationwide's first chief customer officer back in 2019, less than six months before COVID arrived. So how were you able to get your arms around this sprawling function that touches every part of the organization, especially at such a crazy time for the organization?

Amy (02:03):

So, well, the first thing I'll say is that I had to spend some time googling what is a chief customer officer and what do they do? And then I spent weeks talking to as many experts who were willing to speak with me. I cold called people like Jean Bliss. I cold called Jeff, I just cold called so many people who were recognized as experts in the field to help understand what's worked at other companies and what advice people had for

me. Then along, so I'm getting my feet under me, I'm, I think I'm starting to understand a framework that we can operate within and then along comes COVID, but I will tell you, COVID turned out to be an accelerator for us. It galvanized us on understanding the importance of having to do this and do it differently, and do it together because when we sent 24,000 employees to work from home in one week, and we needed to continue serving our customers, we knew we needed to rely on each other even more to figure out how to do that. We have 10 distinct business units at Nationwide, and we couldn't figure that out 10 different ways under the umbrella of a brand that makes a promise as bold as, we are on your side. So COVID accelerated, bringing together this, uh, this sprawl, as you mentioned, for us and kind of unified us on, on our purpose even, even faster.

Shawn (03:31):

I love that and I love that you actually acknowledged the fact that it was something that turned out to be a benefit. Because what it sounds like to me is, as in many big organizations, there's lots of silos. And you talked about 10 business units, right? And we can all sing the jingle, you know, Nationwide is on your side, right? Like, we all know it. It costs all those silos to overnight, literally have to crumble and go, how do we do this together? So one of our core beliefs at MOFI, one of my core beliefs is that your organization can only be successful if all parts of your Experience Ecosystem™ are working well. And so we talked about experience as an ecosystem from my days at Disney, that's how Disney looks at it. Based on what you're doing now at Nationwide, I'm guessing you would probably agree with me around this Experience Ecosystem™. So why should someone in a CX position, not just a chief customer position, but a CX position, worry about the associate employee experience that some execs think it's their problem or their thing to worry about?

Amy (04:52):

Well, you know, it's interesting how quickly our thinking has come together on CX and EX as more of thinking of it as the human experience and this continuum of the human experience between the humans who work for you and the humans whom you serve. We're very fortunate, I'm very fortunate to work for Nationwide, which has a well-recognized, world-class culture to begin with. But we really doubled down on that space and

actually as we stood up the work streams to bring together CX as a function, we have a specific community of people who focus on customer centricity in the culture. So even though the culture is strong, how do we focus even more on customer centricity in the culture, but recognizing, as you said, that the employees will deliver and experience externally that feels as good as the one they received from us.

Shawn (05:43):

Yeah. So can you give me an example of something that you guys have done, a story that has designed a better experience and made someone's life better, either an employee, customer that ties that together?

Amy (05:56):

So I'll only give you, uh, a couple of stories. I'll do one for employees. We adopted early and have been very successful with workplace flexibility even before COVID, about 40% of our associates work from home, and since then we're, now that number's even higher, but those who come into the office still have quite a bit of workplace flexibility. What we see is we've been able to maintain our really strong engagement through that and our productivity through that. And it's resulting in employees who are happier. Our employee retention is better than it was pre-COVID. And so that's on the employee side. On the, on the customer side, I'll say we make continuous investments to make like, customer's life easier and I think an easier life is a better life. But I'm, I'm gonna give you one particular story because as a protection company, uh, ultimately that's why we exist, making it easier to pay your insurance bill is like just taking a pebble out of your shoe. But an example of, of something that we're doing now is working with customers who are in, um, high fire hazard zones or even medium fire hazard zones and using things like satellite imagery and onsite inspections to help them prevent loss by fireproofing their property to the extent that it can be fireproofed. And we have multiple examples of people who all of their neighbors lost their homes and our customer's home and life was not disrupted because of the measures that we have taken to prevent something bad from happening, not just being there after it had happened.

Shawn (07:32):

That's powerful and I'm glad you guys are doing that and it's exciting. And I actually wanna go back to your story around employees where you talked about them being happier and your retention because so many times, Amy, in this industry and you know, my years working for Disney and us doing this as a consulting firm for organizations, there's always this question of how do you measure CX, or as I call it, and I loved you started with it, now I call it HX. The human experience, right? Like how do you measure that in an organization and you keyed in on something, and I, I wanna dig in just a little bit about it around the retention piece, um, because I think it's hard, uh, and I have a finance background, but your CFO, I'm sure at Nationwide, wants to see operational efficiencies or business goals being met when you're doing your work. Can you tell a little bit more around how you are bringing that story to life for the executives at Nationwide? Um, so they see that the investment in you in a new role, and a whole new structure is worth it because of what you guys are doing?

Amy (08:47):

Here's the one thing that I appreciate so much about our CEO and our board is that he started from the premise. Our CEO has said to me multiple times, his name is Kurt Walker. He started from the premise that a good customer experience doesn't cost, it pays.

Shawn (09:02):

Love that.

Amy (09:03):

And it's, yeah, I, I love it too. And it's an investment. So I started from a position of having the air cover of the board and the CEO, our mission is to protect people, businesses, and futures with extraordinary care. So when you are a company that puts words like extraordinary care in your mission statement, and then we've already talked about the tagline, you know that sets a very high bar and it provided a significant amount of air cover. When I attend CX conferences around the country, oftentimes I'll have peers or other people who are trying to stand up organizations ask me, how did you prove to your CEO or your board that they should be doing this? I got the mandate to make this happen. Now that doesn't mean money is just free flowing and we can spend money

willy-nilly on whatever we want. We still have to show an ROI for the financial investments that we're making. But we, at the highest level in the organization look at ultimately a better experience resulting in those 10 business units achieving their goals. And their goals have some customer goals in it, so customer outcomes are now a goal. So if you're in the retirement solutions group we're measuring, are the number of participants increasing? And are assets under management for the participants going up?

Shawn (10:20):

I've never heard it put as customer outcomes as a business result. And I love that. So what is your customer outcome? And we're gonna measure that.

Amy (10:27):

Now, the maturity journey we are on though is how do you take that down from the highest level and make it something that a team of five or six or seven people feel like they can own? Because I don't know that a team of, you know, actuaries and retirement solutions say, oh, we can drive assets under management. However, what is it that we can bring down so that we have an accountability and a sense of ownership throughout the organization? And, and you know what? We're only in year three of our journeys, starting year four of our journey, we will get there. But for some areas, you know, we, those are CPIs obviously, and how do we, how do we get KPIs and CPIs side by side on a team's scorecards? And I don't have that one solved yet, but we're, that's really the journey we're starting this year.

Shawn (11:14):

I love it because in my world, when I worked at Disney, I was a finance person. I didn't deal with guests. I understood what I did as a financial person and the decisions I was making, how it impacted that ultimate guest experience. And I knew that from day one when I started. And so that's the powerful thing. And I love that you guys are on that journey starting this year. And, but definitely wanna keep in touch with that. Like I wanna see how you guys mature in that aspect. Um, so let's talk a little bit more personally about your journey. Now, most of us who do the work and experience didn't start out that way. That wasn't our, like, we didn't wake up and say I'm gonna go to college to do experience, but something during our careers nudged us in that direction. Mine is, you

know, my very first corporate job was with the Walt Disney Company. You get nudged in that direction very fast. You've held lots of jobs that weren't customer facing. How did your experience in those roles help today in your role as chief customer officer?

Amy (12:21):

So I think that most of the experiences that I've had, I was probably, if you think about how many degrees from Kevin Bacon are you in the world, you know, I was probably really only one or two degrees from the customer in, in most of my jobs, even leading sales with our intermediaries. Because at Nationwide, we consider that we have two customers cause we're B2B2C. And so that first B, the intermediary, whether it's a financial advisor or wealth advisor or an independent insurance agent, they're also a customer. I feel like I've been customer adjacent my whole career and even when I was leading product development or a pricing teams, understanding and thinking about how this connects to customers really matters. And it might be as simple as, you know, you wait enough tables when you're in high school and college or my first paying job besides being a babysitter, I was a CSR in an insurance agent's office. I feel like I've been customer adjacent my whole life. Now what's hilarious though is how much my husband has to coach me these days to not coach other businesses on their customer experience when we are out in public. And you probably fall victim to this every now and then too, Shawn.

Shawn (13:34):

I may have fallen victim to that today with a particular cruise line that I'm getting ready to cruise for the first time. And I love that you even said, I wrote down that term customer adjacent. So again, I live this, my team at MOFI lives this. We talk about being maverick-minded and human-obsessed. I love the switch to, I see it happening across the industry right now, and I think it's needed to happen to that human experience piece, right? But sometimes that means breaking things down to build them back better. Right? And so it's easy to be maverick-minded in like a tech startup, right? Or a small business. But how can you pull that off in a Fortune 100 company in a highly regulated industry like insurance and finance? How do you become maverick-minded and human-obsessed?

Amy (14:27):

So again, I'll go back to, it was a little easier at Nationwide because of our culture, we're a mutual company and so we don't have shareholders and the culture, the strength of the culture is, I would say already very human focused to start with. I was swimming upstream less than probably in some other environments I might have been. The other thing though, I think is I have learned over the years that you're not really gonna accomplish anything alone. You have to build a ground's well of support for this. So I really focused on building a community of customer-obsessed, human-obsessed, maverick-minded people. And we got small wins under our belt and built momentum. Some of the most maverick-minded things we did back in the early days was identify what we could stop doing and building on that, building momentum and getting wins, built this flywheel of momentum. So some things as simple as, gosh, why do we ask for document X to be notarized in every state when it's only required by the regulators in four states? Well, because we made it uneasy on us instead of the customers. So let's stop asking for document X to get notarized because explain to anyone under the age of 40, what's a notary public? So again, small wins that weren't gonna cost a lot of money, that gave people confidence, we can really do this together. And then a system of rewards and recognition for when the wins started to come really built, I think the momentum that we have going for us today.

Shawn (16:13):

Can you give us an example of those rewards and recognition? Because I think that's a big thing that as an industry we still struggle with.

Amy (16:21):

Sure. So one of the things we did was we created a program that's called Mission Moments that Matter. And it allows people to either share their own story or share a story that they observed of someone else in the organization that really delivered extraordinary care for a customer in a critical moment. And it's on our internal social media site. We started our CEO meetings with them. We started our board meetings with them. We really created that. We created a special Bravo, I'm sure you've heard of a Bravo program around our experience principles. We've defined extraordinary care to mean we want the experience to feel to the customer, effortless, personal and reassuring. So last year for example, over 40,000 bravos around those three experience

principles were sent out. We've got a CEO award program that recognizes top employees across the company every year. And we added customer experience to that CEO award program, which is a very public reward for folks to get.

Shawn (17:29):

Beautiful. It's a proof of, again, it doesn't take a lot of money, it takes thoughtfulness. And I love the fact that you said the maverick, one of the most maverick-minded things that you guys did was figure out what we could stop doing. Like that doesn't cost money. That just means that takes time. And it's simple. I, I remember when I worked for, after I left Disney and moved into healthcare, you know, like we stopped printing manuals and we realized that the only reason we were printing them is because the law said we had to make it available to them. What did that mean? You could put that on a website. You know, and it was millions of dollars of printing that we could stop doing. So I love that. So I wanna now shift to some advice for you to give advice to our listeners and what's the best advice or piece of advice you've ever received about leadership?

Amy (18:28):

You know, it's so hard to narrow it down. I would say probably, oh, this would be maybe over 20, close to 25 years ago, I had a leader, uh, share with, ask me this question and it turned into advice, but he didn't, you know, he was very subtle in the way he said, what do all leaders have in common? And I'm thinking, oh, it's like courage, it's communication skills, blah, blah, blah. And he, and he finally, he waited for me to go through my list and then he says, no, Amy, all leaders have in common, followers. So when you are a leader, the most important thing you need to do is regularly look over both of your shoulders to make sure there's actually someone behind you. Are you really creating followership? Are you leading in your own mind or are you really leading in the mind of the people who are asking to follow you? And obviously that goes very deep and uh, but um, I thought that was very interesting that he chose to give me that piece of advice in that way.

Shawn (19:31):

I don't know that I've ever heard that.

Amy (19:33):

I'm gonna get three candy bars in the mail from you for three, like three things you've never heard before.

Shawn (19:38):

I know you, you're and, and a bottle of wine maybe.

Amy (19:42):

Now we're talking.

Shawn (19:44):

Yeah. But I'm like, wow. Like, yeah, just stop every once in a while and glance to make sure that people are still following you. Beautiful. Love it. What's your one piece of advice for people who want to do what you and I do now as a living in this experience space?

Amy (20:01):

I think the most important piece of advice is you really have to understand how it's gonna fit into what your company's trying to accomplish and your company's strategic goals. And do it somewhere where they're sincerely invested in making it happen.

Shawn (20:17):

Yeah, that's powerful. Actually, one of the other episodes this season by Theo Edmonds, he gave a point that I think ties to that even more around making sure that when we're talking about experience and innovation, that you have divergent ideas, but convergent goals. And I think so many of us that work in this space, it was actually a check in my spirit of we always wanna be very divergent, but we have to make sure at the end that we have these convergent goals that we're on.

Amy (20:51):

The convergent goals that drives the business.

Shawn (20:53):

Yeah. Yeah. I love it. Well, I've so enjoyed this time and yes, I may have to give you like a year long membership chocolate and wine or something because you have given so many things that I hope the industry takes and learns from you. You are a maverick and I think you're a trendsetter and a new thought leader in how CX needs to be done. I've, you know, I spent 2022, um, speaking a lot at events and my, my whole talk was around the 1990s called They Want Their CX Playbook Back. And what I love is, I think you've not tossed it to the side, but you said we need a new playbook. And that's what I hope the industry hears from this episode with you. But it's come to that point in time in our episode where we do these things called The Combustion Questions. And they are three randomly selected questions. And as I tell our listeners, I don't know what these questions are, I'm not the one who randomly selects them. I have a human algorithm. So are you ready for your Combustion Questions?

Amy (21:56):

I'm ready.

Shawn (21:57):

Alright. If you were required to have a farm animal as a pet, what kind of farm animal would it be?

Amy (22:06):

Well, I will tell you in my life I have my daughters. I have a grand donkey and a grand pig. I adore the grand donkey, so I would probably get my own miniature donkey.

Shawn (22:19):

I noticed you didn't say you adore the grand pig.

Amy (22:22):

Well, you know, he's got, his name's Gus, he's okay, but I, I love the grand pig. Dunkin' Donut is his name.

Shawn (22:29):

Dunkin' Donut. So grand donkey, I don't need my daughter, my wife, to hear that. Question number two, what's your favorite item from a brunch menu?

Amy (22:39):

Crepes.

Shawn (22:40):

What type of crepe?

Amy (22:42):

Uh, chicken and mushroom crepes from the breakfast place at the Paris Hotel in Las Vegas. That's probably too specific.

Shawn (22:52):

No. And you have to eat them when you're sitting on the patio overlooking the strip. It's not quite as nice as like when you eat them on the patios in Paris, but it's much more interesting. That's all I'll leave at that one because I love that restaurant too and I love their strawberry crepes. Alright, number three. What do you think about crayons?

Amy (23:17):

I love crayons. I've been to the crayon store in Orlando and I got the biggest box that they have and I colored over the break. I actually used my crayons to make some holiday cards for a charity, uh, thing that I was working on.

Shawn (23:31):

Well, that's awesome. And do you have a favorite color in your crayon box?

Amy (23:36):

The whole blue family.

Shawn (23:38):

The whole blue family. Well, again, Amy, thank you so much for today and thank you for all this wisdom and thought leadership that you're bringing to the industry and, um, I hope we stay in contact and stay safe and be well.

Amy (23:53):

Thank you.

Shawn (23:55):

Thanks so much for listening to this episode of The Combustion Chronicles. If you've enjoyed this episode, please take a few minutes to subscribe, rate and review. Remember that I'm always looking to meet more big thinking mavericks, so let's keep the conversation going by connecting on LinkedIn. If you want to discover more about human-obsessed, maverick-minded Experience Ecosystems™, go to mofi.co where you'll find ideas and resources to help you ignite your own experience revolution, or go to experienceevangelists.com to learn more about my mission to challenge leaders to blow up outdated, siloed systems and rebuild them with an aligned human-first approach. As always, stay safe, be well, and keep blowing shit up.