

**C-Suite Strategies:** Jasmine Green, Vice President and Chief Customer Advocate, Nationwide Mutual Insurance Company

## A Passionate Approach to Customer Advocacy

Jasmine Green balances process, multi-touchpoint complexities, and street cred to ensure that Nationwide is on its customers' side. *Interviewed by Eric Krell*



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Jasmine Green's disciplined, process-intensive approach to customer experience management could be patented. In fact, it has been: The proprietary customer information system whose design and development she oversaw received a patent. Yet, it is the human side of customer experience management that Green emphasizes most frequently. "Customer service is heartfelt," asserts Nationwide Mutual Insurance Company's vice president and chief customer advocate.

Here, Green describes how she fulfills her responsibility of furthering her company's longstanding heritage of customer centricity by fostering trust internally and ensuring that all of her colleagues and business partners have the information they need to strengthen customer relationships, no matter which channel or touchpoint customers use to interact with them.

**Customer Strategist:** Tell me about Nationwide's customer strategy.

**Jasmine Green:** Customer focus represents an important component of our overall corporate strategy. The mission of the office of customer strategy is to enable that customer focus by taking customer *data*, turning it into actionable customer *information*, and then giving this information back to the business units to help them improve all of the services and products we provide.

For example, some of our customers told us that they sometimes had difficulty figuring out what their insurance bill was asking them to do. The bills are technical and, by necessity, include some insurance and legal terminology. However, we listened to our customers' comments and realized that we could communicate more effectively and with more straightforward terminology where possible. So, we revamped the communications in the bill. We also personalized the bills based on our customers' unique circumstances. If the customer has children approaching 16, for example, we provide them with information regarding teen driving education and insurance, and what discounts are available [for qualified teen drivers].

**CS:** Where does your organization sit within the corporation?

**JG:** I report directly to the chief marketing and strategy officer, and I have a dotted-line reporting relationship to our CEO. I regularly work directly with our CEO and our business unit presidents throughout the company. Our CEO has his finger on the pulse of our customers. I truly appreciate having someone who truly understands our customers—and a customer advocate—at the top of the house.



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### Stats & Facts:

**Headquarters:** Columbus, OH  
**Annual Revenue:** More than \$20 billion  
**Employees:** Roughly 33,000  
**Fortune 500 List:** #118  
**U.S. Auto Insurer:** 6th largest  
**U.S. Homeowner Insurer:** 7th largest  
**U.S. Public Sector Retirement Plan:** #1 Provider

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**CS:** You were appointed your to your current position in 2008. What have your top priorities been over the past three years?

**JG:** I put in place three main strategic objectives when I took on this role: improve the process by which we collect customer data, transform it to usable information, and get it back to the business; establish clear service recovery actions whenever we have a hiccup in service; and foster a customer-centric culture that builds on the cooperative spirit that created the company [in 1925].

My goal is really to *enrich* our culture, because Nationwide has a long history of customer centricity that dates back to the company’s first president and CEO. Our earliest customers, who lived in rural areas, did not believe they should pay as much for insurance as people in more populated areas paid, so they developed a cooperative. To ensure that this cooperative spirit thrives today, when we have roughly 33,000 associates, it is mandatory that all of our people trust our [business function’s] message of customer centricity.

**CS:** How do you foster that trust in such a large organization that contains so many businesses (e.g., Nationwide Financial, Nationwide

Mortgage Company, Allied Insurance, Titan Insurance Company) and so many customer channels (exclusive insurance agents, independent insurance agents, producers within the financial services business, claims, underwriting, billing, etc.)?

**JG:** I am a 25-year Nationwide associate, and this experience—my background is in claims—is extremely valuable in my current role. Right before I got started one of our executive vice presidents said to me that I have “street credibility” with our associates. I got chills when he said that.... He was pointing out the fact that I came up through the ranks and really understand all of our different departments, business units, and subsidiaries. I understand how these areas of the company work. I know the leaders and many of our frontline associates. When I speak and share our perspectives on customer advocacy, I don’t encounter a lot of opposition.

**CS:** One of the strategic objectives of your Office of Customer Advocacy involves gathering, analyzing, and sharing customer data and information. Tell me about the home-grown system you created—and had patented—to support this objective.

## Service Recovery Roadmap

One of Jasmine Green’s three initial goals when she stepped into the role of vice president and chief customer advocate in 2008 was to create a standard response to customer service “hiccups.” Here’s the four-step process that Green and her team developed—and that all of Nationwide’s 33,000 employees now follow when responding to a service issue, either with a customer or another employee:

1. Own the customer experience
2. Practice empathy
3. Share the knowledge and value the feedback
4. See it all the way to the end



**JG:** It is a system I came up with on a piece of paper. I sat down with someone from my department who works in IT and asked if this is something we could build. He said, "I think I know exactly what you're looking for." We brought a vendor in, and he and the vendor built the system together.

The system analyzes and organizes the information in a way that makes it actionable and relevant to specific parts of the business. Billing managers get information about billing issues and so on.

We use the system to collect, analyze, and share customer information; it produces what we refer to as our Top Five Report, which is provided directly to all of our business unit leaders. The report shows them all of their opportunities for improvement related to customer experience. The report contains the kudos and positive comments customers are sharing, customer questions, and the top five areas of complaints within each business unit. The information can be drilled all the way down to the agent or associate level.

I want the Top Five Reports to encompass all the information we receive from customers, whether that's an inquiry, a complaint, or praise that they want to share. That means we gather customer data—and also information from people who have had accidents with our customers—from a wide range of channels, including telephone conversations, Internet communications, traditional mail, and social media. All of our associates—in claims, sales, marketing, communications, billing, and every other part of the company—are trained to input customer data into our system.

**CS:** You mentioned social media, and it reminds me that I've seen Nationwide's "World's Greatest Spokesperson" YouTube channel. What does your social media presence look like and how do you monitor social media conversations?

**JG:** Our social media team is a collaborative effort. The team consists of someone from

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our service center, someone from my Office of Customer Advocacy, someone from our Internet team, someone from communications, as well as our general counsel. And we bring in partners from the other areas of the organization as needed.

We want to be proactive with regard to social media. From a proactive standpoint we are going out to Facebook, Twitter, and some blogs and sharing what Nationwide is doing from a product and service standpoint. That said, we recognize that people already are putting comments about our company and service into the social media realm, so we want to be responsive, as well.

We use a social media monitoring and engagement tool that proactively searches the Internet for anything regarding Nationwide. We look at all of those conversations and we address every issue in which it is possible for us to follow up on an individual basis with a customer or a consumer. When the [social media] information provides relevant customer insights, we put it into our [customer experience management] system.

**CS:** What is one of the most important customer advocacy lessons you have learned since assuming your current role?

**JG:** You have to know your business, and that means knowing your customers, your leaders, and your frontline associates. You also need to be able to collaborate with each and every one of them when the opportunity arises. In order to collaborate successfully, you have to have their trust. ■