Deep Customer Insights for Bupa Global

Company
Bupa Global

Industry
Health Insurance

Geography
Global

Duration
25 months

CYBAEA team
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Primary research and Net Promoter System directly informed product- and service design as well as distribution strategy.

Secondary research supported an aggressive programme of obtaining admitted status in priority markets.

Bupa Global is the leading provider of international health insurance for globally-minded and globally-mobile customers. It is one of Bupa's five market units and generates over £100m profits on about £950m revenues from 2 million customers living in over 195 countries across the globe (2015 financials).

In 2013 Bupa Global set out an ambitious new strategy to deliver substantial growth and quickly realised they needed to develop a deep understanding of their target customers, of the products and services they would value, and of the markets in which they live. To this end Allan Engelhardt was brought in from CYBAEA to join the Bupa Leadership Team and establish the global Customer Insights function in Bupa Global.

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"Every major strategic decision we made was backed by robust data and deep insights in which the executive team had full confidence," says Robert Lang, Managing Director of Bupa Global Market Unit, "and Allan was key to ensuring the quality of the insights and the trust of the organization."

The new function had a wide remit with four core areas:

1. **Primary Research**, including qualitative and quantitative customer research and surveys, including the most advanced installation of the Net Promoter System (NPS) across Bupa.
2. **Secondary Research** covering global and local competitors with their products, pricing, and distribution, as well as mergers and acquisitions, market sizing, and regulatory environment.
3. **Data and Analytics** covering analysis and reporting as well as data and computing infrastructure.
4. **Data Science** and machine learning, including predictive modelling, pattern detection, cluster-based segmentation, and more.

Primary research of over 3,000 individuals and group decision makers in five continents defined the customer segmentation and identified value and purchase drivers to directly inform propositions design and distribution strategy. Insights from the Net Promoter System directly informed and shaped the service design of the new propositions.

Secondary research supported an aggressive programme of obtaining admitted status in priority markets with detailed but practical market analysis, including competitors, products and features, prices, regulatory environment, and distribution options.

CYBAEA
Make money from data

Analytics directly informed and supported major strategic change and brought the organization much closer to managing the business by profit.

Analytics developed a practical Customer Lifetime Value model which was adopted across the business. The model directly informed and supported a major strategic shift in the business to focus on new customer segments with new products.

Analytics also developed a completely new Opex Allocation / Activity Based Cost model to get Bupa Global much closer to managing the business by value and profitability. This was done within the Customer Insights function for the first two versions and then adopted by Finance to own the process of maintaining it going forward.

Claims analytics project cut 1.8% off the Claims line.

Claims analytics project lasting four months showed Bupa Global could cut 1.8% off the Claims line, and the project delivered much improved claims management and -forecasting through new dashboards and tools.

Created analytics platform and built the first global single view of the customer.

Data infrastructure was substantially improved with completely new analytics platform (based on MS SQL Server, R, and Tableau) which was built despite IT constraints and created the first single view of the customer in the business. Allan led the Compliance process to allow the organization for the first time to hold global customer and medical data in a single repository.

Churn models enabled process optimization and differentiated retention offers.

Data science developed descriptive and predictive models for preventable churn, enabling the business to optimize the Loyalty and Win-Back processes and to put in place differentiated retention offers.

"The savings from a single project to improve our Claims process would pay for our entire Customer Insights function," notes Robert Lang, "but more important is the growth of the business and our robust insights gave us the confidence to make the right choices and stick with them."

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About us

At CYBAEA, we are passionate about value creation and delivering commercial results. We help organizations identify and act upon opportunities in the areas of Customer Value Management (CVM), Customer Experience and Advocacy, and Innovation and Growth. We are commercially-driven scientists, data scientists, customer experience experts, strategic thinkers, and practical hands-on doers. We can help you discover your opportunities, paint your vision, align your organization, and deliver the bottom-line results.

CYBAEA is based in London with an international network of associates and partners.

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