

Deloitte Digital

CGU Digital Direct

CGU is one of Australia's largest general insurers, protecting Australians for over 160 years. Traditionally an intermediated insurance business, CGU primarily distributes products through their broker channels. CGU partnered with Deloitte to design and implement Digital Direct – an award-winning new digital business model for small business insurance, taking the hard work out of insurance for customers.

Deloitte led the team through a human-centred design approach blending agile and lean methodologies to ensure all ideas were co-designed with stakeholders and customers. These were then iteratively tested and refined through development sprints. This new way of working within CGU fostered an iterative process of focussing on customer value first, team interaction over tasks, and adapting to current business reality as opposed to conforming to a prescriptive plan.

Small businesses are now able to interact with CGU online for their complete insurance

needs, from purchase through to claim – a first for business customers. By partnering with Deloitte, CGU was able to launch a new offering in record time. New ways of working reduced time to market to three months, a nine-month reduction when compared with conventional methods.

Digital Direct's launch saw an NPS promoter uplift of 20 per cent within a three-month period with last month producing the best monthly results to date for profit and number of Digital Direct policies sold. Digital Direct was the first project of this kind at CGU. In addition to delivering a new proposition to market in a phenomenal timeframe for a large enterprise, the project has provided valuable learnings for the wider business and executives to take forward in the rapidly changing market place. CGU has retained capabilities developed during the engagement for reuse on future projects and to progress their pathway of becoming a more customer-centric organisation.

