



# MARKETS

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## “No Soup for You”: The Importance of Customer Experience

Over the past few years, LIMRA has positioned ourselves as a resource for members on issues related to managing customer experience. As such, I have had the opportunity to speak about customer experience at a number of industry meetings. One of my favorite things to do during these talks has been to engage the audience in a discussion about a bit character from the popular ‘90s sitcom *Seinfeld*: the “Soup Nazi.” Many consider him to represent the absolute antithesis of good customer experience.

Perhaps you will remember him as the militant immigrant chef (Yev Kassem) who owned a storefront restaurant specializing in delicious soups that were all the rage in New York City. For customers to acquire an order of the coveted soup, the proprietor insisted that they meticulously observe strict policies for waiting on line, ordering, and paying. If patrons didn’t follow the rules precisely, then the “Soup Nazi” would refuse to serve them.

After ensuring the audience is with me, I have posed the following question: What businesses can have so much confidence in the demand for and quality of their product or service that they can ignore the customer experience and expect their business to endure?

One time, after a session was over, a woman walked up to me, handed me a folded paper with my name written on it, and turned and left the conference room. With a number of other people around to pose questions and exchange business cards, it wasn’t until later that I was able to look at the note. She wrote:

*The [Chicago] Cubs organization is a wonder! They continue to lose games but fill and sell out seats at every game. Truly a strange phenomenon on profiting [from] poor customer experience.*

How interesting! (Note: This was a few years ago, prior to the Cubs winning the World Series in 2016, their first since 1908.) In this woman’s mind, the customer experience was tied specifically to the team’s performance. My take would be a bit different.

I would contend that the experience for a Cubs fan is driven by factors that go beyond whether they win or lose. More important is the emotional connection to the team and the traditions of going to Wrigley Field. More meaningful is taking in the beauty of the stadium and rooting for their beloved underdog, despite knowing it could be another disappointing season.

While other audience responses to my question can be unusual (De Beers or Hermes, for example), there actually has been quite a bit of consistency. The most common reply is cable companies. There is no shortage of stories related to customer frustrations in dealing with long wait times, ongoing cost increases, and so on. Another common response is doctors, with exasperation over a host of issues, like difficulty getting an appointment, long wait time, or lack of clear communications.

These examples always ring true with audiences and lead to discussion about how these businesses can get away with virtually ignoring the customer experience. In the case of cable, I have argued it is a matter of there not being meaningful competition in the marketplace. With doctors, this also comes into play (with demand often exceeding supply). And when it comes to their personal health, I think people are just willing to tolerate more.

When I wrap up this discussion, I bring the focus back to our industry. Certainly it would be a mistake for life insurance companies to be so confident in the quality of and demand for their products that they ignore the customer experience. The last thing any carrier wants is to be viewed as a “Soup Nazi.” 🌐

**“What businesses have so much confidence in their product or service that they can ignore the customer experience?”**