

WORKING DRAFT

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Building Distinctive Customer Loyalty team



Master deck

December 11, 2015

Building distinctive customer loyalty team – an overview

Customer team thesis

- With competitive and innovative choices coming to our customers by 2030, the goal of the Building Distinctive Customer Loyalty team is to **limit grid defection to 5%** based upon alternative generation options being pursued by our customers.

Primary cross-team alignment

Key strategies

Rates Regulatory IT / Digital Grid / Growth

Grow and protect regulated margins

- Build **analytics and research capabilities** in the organization through a research pilot with a strong data science partner

- Solar adoption insight – Who are **our most valuable customers**? What motivates their choices to pursue alternative energy?
- Alliance for Innovation – What additional **products and services** will be needed by **LCI customers**?



Pursue digital transactions

- Achieve distinctive loyalty by integrating **seamless customer experiences** with speed, convenience, and security through the **use of technology and process redesign**



Both initiatives will establish a solid foundation for the Ameren brand to advance a relationship of trust and loyalty with our customers

High level plan: Customer

▲ Board meetings



Detailed 12-month workplan: Customer (1/3)

	Objectives	Strategic deliverables	Proof points
Current year: Nov – Dec 2015	<ul style="list-style-type: none"> Identify all customer journeys and prioritize the top 2-3 journeys to analyze first (Nov 1) Prioritize the list of customer insights the team wants to drive towards in order to better understand customers and preemptively meet their needs (Nov 9) Develop analytical approaches to uncovering customer insights; begin by testing early hypotheses around initial analyses (Dec 31) Understand baseline, current state customer journey for the Ameren customer Onboarding journey through journey mapping and use of SMEs (to include customer touchpoints, Ameren business processes and systems, and pain points (Nov 17) Design future state journey (in line with customer team aspiration) using a 'blank slate approach' for the customer Onboarding journey (Dec 3) Develop a roadmap for the work needed to be performed in 2016 (Dec 4) Identify top priority innovations (based on the levers of innovation) for 2016 and beyond for the customer Onboarding journey at Ameren (Dec 14) 	<ul style="list-style-type: none"> Prioritized list of customer journeys with data on Ameren's performance along each journey relative to industry averages and leaders (Nov 1) List of top 5 customer insights that Customer team will approach first, along with analyses and data needs to uncover each insight (Nov 9) Early list of initial hypotheses and planned analyses to be performed as part of analytical approach to insights (Dec 31) Current state journey map for the Ameren customer Onboarding journey (Nov 17) Future state journey map for the Ameren customer Onboarding journey showing ideal future state (Dec 3) Workplan and roadmap that outlines the team's strategy for 2016, and possibly beyond (Dec 4) Roadmap of priority innovations over 10-15 year timeframe to close the gap to future state Onboarding journey (Dec 14) 	<ul style="list-style-type: none"> "Long list" of internal and external data needs to uncover insights (Dec 4) Short list of 2016 technology and capability pilot candidates to improve customer and employee satisfaction, and the cost to serve <ul style="list-style-type: none"> Pilot: Digital technology to close the gap to future state for the customer onboarding journey (Dec 18) Foundational capability: Use data analytics to uncover customer insights around solar energy adoption affinity Align on key pilots for roll-out in Q1 2016 with preliminary implementation plan for executing pilots (Dec 23)

Detailed 12-month workplan: Customer (2/3)

	Objectives	Strategic deliverables	Proof points
2016 first half	<ul style="list-style-type: none"> Build Customer Onboarding journey MVP or business case and receive funding for initial Customer pilot (Jan 30) Build business case for foundational capability analytics using early solar adopters (Jan 30) Build baseline, current state journey maps for additional priority customer journeys (Feb 15, Mar 15, Apr 15, May 15, Jun 15) Design future state journey, in line with customer team aspiration, for the remaining customer journeys (1 per mo., Mar 1 - Jul 1) Build business cases and receive funding for data needs to complete top 5 customer insights analyses (Mar 15) Build business cases or MVPs for 2-4 additional pilots or foundational capabilities and receive funding (Mar 30) Establish a brand health baseline (Mar 30) Reassess and update work plan based on team progress, pilot performance, etc. (Mar 30, Jun 30) Identify top priority innovations for 2016 and beyond for the next tier customer journeys at Ameren (May 15) 	<ul style="list-style-type: none"> Current state customer journey maps for the remaining, priority customer journeys (Feb 15, Mar 15, Apr 15, May 15, Jun 15) Future state journey map for the remaining customer journeys (Mar 1, Apr 1, May 1, Jun 1, Jul 1) As part of LCI insights stream, launch pilot under Alliance for Innovation, holding first meeting with target LCI customers (Mar 1) Updated team workplan (Mar 30, Jun 30) Defined brand health metrics (Mar 30) Roadmap of priority innovations over 10-15 year timeframe to close the gap to future state, second tier journeys (May 15) 	<ul style="list-style-type: none"> Business case for first analytics capability case regarding renewables early adopters (Jan 30) Business case or MVP for first journey pilot approved and funded (Jan 30) Business cases for "short list" of data needs to uncover top priority customer insights (Mar 15) 1-2 technology and 1-2 capability pilots approved and funded (Mar 30) Begin executing on pilot implementation plans (Apr 30) Short list of 2016 / 2017 technology and capability pilot candidates to improve customer and employee satisfaction, and the cost to serve, for next tier journeys (Jun 1) Present early customer insights to innovation teams (Jun 15)

Detailed 12-month workplan: Customer (3/3)

	Objectives	Strategic deliverables	Proof points
2016 second half	<ul style="list-style-type: none"> Review / assess initial brand work, establish positioning, voice, tone, architecture (Jul 1) Complete draft analyses for remaining top priority customer insights to inform Ameren strategy, product and service development, and marketing (Jul 1) Evaluate team resource needs (Jul 15) Track and report progress of pilots against implementation plan and revenue targets (Jul 15, Oct 15, Dec 15) Prioritize and begin to address next tier of customer insights (Aug 1) Launch initial Customer products / programs based on success of early pilots (Aug 30) Roll out newly approved brand guidelines, develop long-term brand health metrics and a periodic review process (Sep 1) Build business cases and receive funding for Customer products / programs (Sep 15) Reassess and update work plan based on team progress, pilot performance, etc. (Sep 30, Dec 30) Develop and implement process for continuous review, scoping, evaluation, and development of long term opportunities (Oct 1 - Dec 31) 	<ul style="list-style-type: none"> Brand positioning, voice, tone, and architecture to govern the brand structure (Jul 1) Create a single set of organization-wide guidelines for all brand usage situations (Jul 1) Business case for bringing on additional team resources, as appropriate (Jul 15) List of 'next' top 5 customer insights, along with analyses and data needs to uncover each insight (Aug 1) Organization-wide roll out of internal, brand use guidelines, plus long-term brand health metrics (Sep 1) Implementation of continuous review process, scoping, evaluation, and development of long term opportunities (Oct 1 - Dec 31) Updated team workplan built out into a roadmap for longer term (10 year) implementation (Dec 1) 	<ul style="list-style-type: none"> Preliminary results from pilot programs measured against cost and roll-out expectations, and other KPIs (Jul 15, Oct 15, Dec 15) Implementation of 2-4 pilot Customer journey pilot programs (Aug 30) Pilot success stories (Sep 1) Business cases for "short list" of data needs to uncover priority insights (Sep 15) Next set of business cases for technology and capability pilots approved and funded, launched (Sep 15) Presentation of early customer insights to innovation teams to drive thinking within Ameren (Nov 1) Perform analysis of pilots' impact to Ameren's earnings (Dec 31)

Key steps to developing customer insights

Develop key questions

- For Res & LCI, develop a list of key questions and insights to drive towards
 - What products and services do our customers need? 10 years out?
 - Who are our customers? Our most valuable customers? Most at risk?
 - Why do our customers behave like they do? Can we predict these behaviors?
 - How should we reach our customers? What channels do they want to use?
 - How much are they willing to pay? How much should we charge?
- Prioritize the areas to focus the team's attention

Identify analyses

- Identify analyses needed to be performed to uncover the insights
- Prioritize analyses based on
 - Ties to other teams (top priority)
 - Value at stake (high/medium/low)
 - Priority customer groups affected (e.g., at-risk of defection)

List data sources and gaps

- List existing data and sources against each question/insight (i.e., what data sources do we have)
- Determine gaps in data needs (i.e., what data don't we have)
- Where possible, identify potential paths for getting missing data

Identify business cases

- Identify possible business cases for individual customers/groups (e.g., what is the business case for a certain individual LCI customer to switch/start using batteries)
- Select 1-2 such pilots to undertake in 2016



Here is a starter set of key customer insights this team should drive towards

Who are our customers?

– Customer segmentation

Who are our most valuable customers?

1

Which of our customers are most at-risk?

2

What segmentation characteristics best predict affinity for particular new products / services?

- Each of these insights will likely be split for Res, SMB, and / or LCI
- What other fundamental or sector-specific insights might we drive towards?

What do customers want?

– Customer needs

What customer needs are we best satisfying now?

3

What are the greatest unmet customer needs for each segment at present?

1

How will those unmet needs migrate between now and 2030?

2

What drives our customer decision making?

– Customer decision funnel

What are the steps of the customer decision funnel across segments?

1

What is the customer joining decision process, versus 2030?

1

What drivers cause someone to join or not join (e.g., cost, reliability, reputation, convenience)?

2

How much will customers pay?

– Customer WTP

What is the customer's future WTP for the current value proposition (i.e., standard electricity service)?

2

What is the WTP for different value propositions like unbundled products and services?

1

What is the WTP for new, off-grid solutions, like solar + battery storage + DG?

2

What other choices will customers have?

– Substitute solutions

How likely are we to be overtaken by competitors or substitutes along our product portfolio?

3

What will drive our current customers to switch to these new products?

2

How likely are our customers to defect from our services? Which customers and when?

2

How should we interact with customers?

– Channel preferences

How do our customers want to be contacted now and how often?

3

How do our customers want to contact us now and how often? Regarding what content?

3

How will customer contact preference change between now and 2030?

3

How is our utility's brand perceived?

– Brand perception

How do our current customers perceive our brand?

3

What elements of our brand are most vulnerable to attack and how can we prepare?

3

What elements of our brand will be most important to our customers in the future?

3

Looking at the landscape of priorities, the team should first pursue mutually agreed insights and supplement with other priorities

McKinsey shoulder

● Customer needs

- What are the greatest unmet needs by segment, at present?

■ WTP

- What is the WTP for unbundled products and services?

▲ Segmentation

- Who are our most valuable customers?
- Which of our customers are most at-risk?

◆ Customer decision funnel

- What is the customer joining decision process now vs. 2030? Res vs LCI?
- What are the steps of customer decision funnel across segments?

Deprioritized insights

● Customer needs

- What does a customer's home services look like in 2030?
- What products, services do customers see as "gaps"?
- What types of alternatives are customers more prone to utilize within 5-10 years (solar, etc)?
- What is the customer interest in adoption of EVs?
- What are the customer service goals for energy now?
- What, if anything, do we currently offer that customers don't really want / need/ use? Should we still?

◆ Substitutes

- What will attract new SMB / LCI customers?
- Which LCI customers are most likely to defect and when?
- Which residential customers are most likely to defect and when?

■ Channel preferences

- How are customer contact preferences going to migrate between now and 2030?
- What capabilities / functions does Ameren need to build to handle future channel preferences?

▲ Segmentation

- Where are the future areas of economic growth in our service territory?
- Which segmentation characteristics best predict customer energy usage? Affinity for new products?

+ Other

- How will customer method of payment be different going forward (e.g., Apple pay, bitcoin)?
- How might customer disconnect concentration in an area predict depopulation of that area?
- What new residential subdivisions are planned for the next 5-10 years and where?
- What would be the customer's ease of implementation for off-grid solutions?
- What is the price point to defend on a 10-year timeframe?

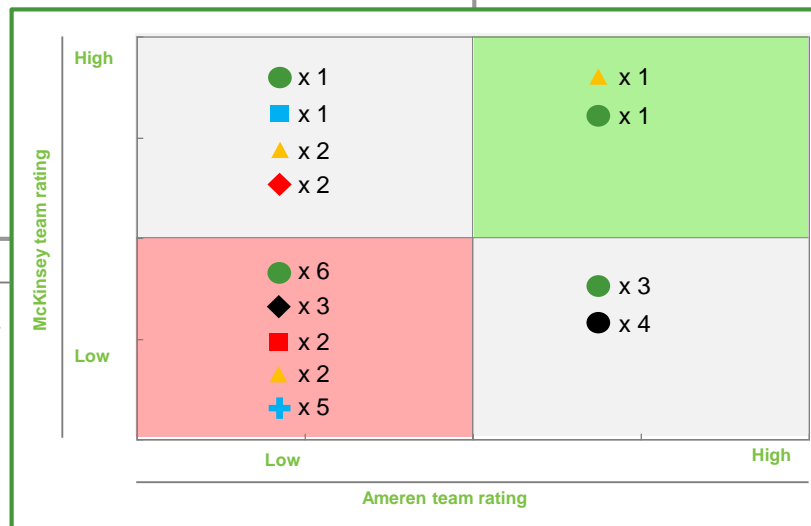
Top priority insights

▲ Segmentation

- Who are our primary and secondary target segments for new product / service development and communication?

● Customer needs

- What additional products and services are needed in the LCI segment?



Customer team shoulder

● Customer needs

- What will be our customers' preference for smart device integration?
- What is the level of residential customer interest in green energy (solar / wind / energy efficient appliances)?
- What do customers see as their future energy mix?

● Brand

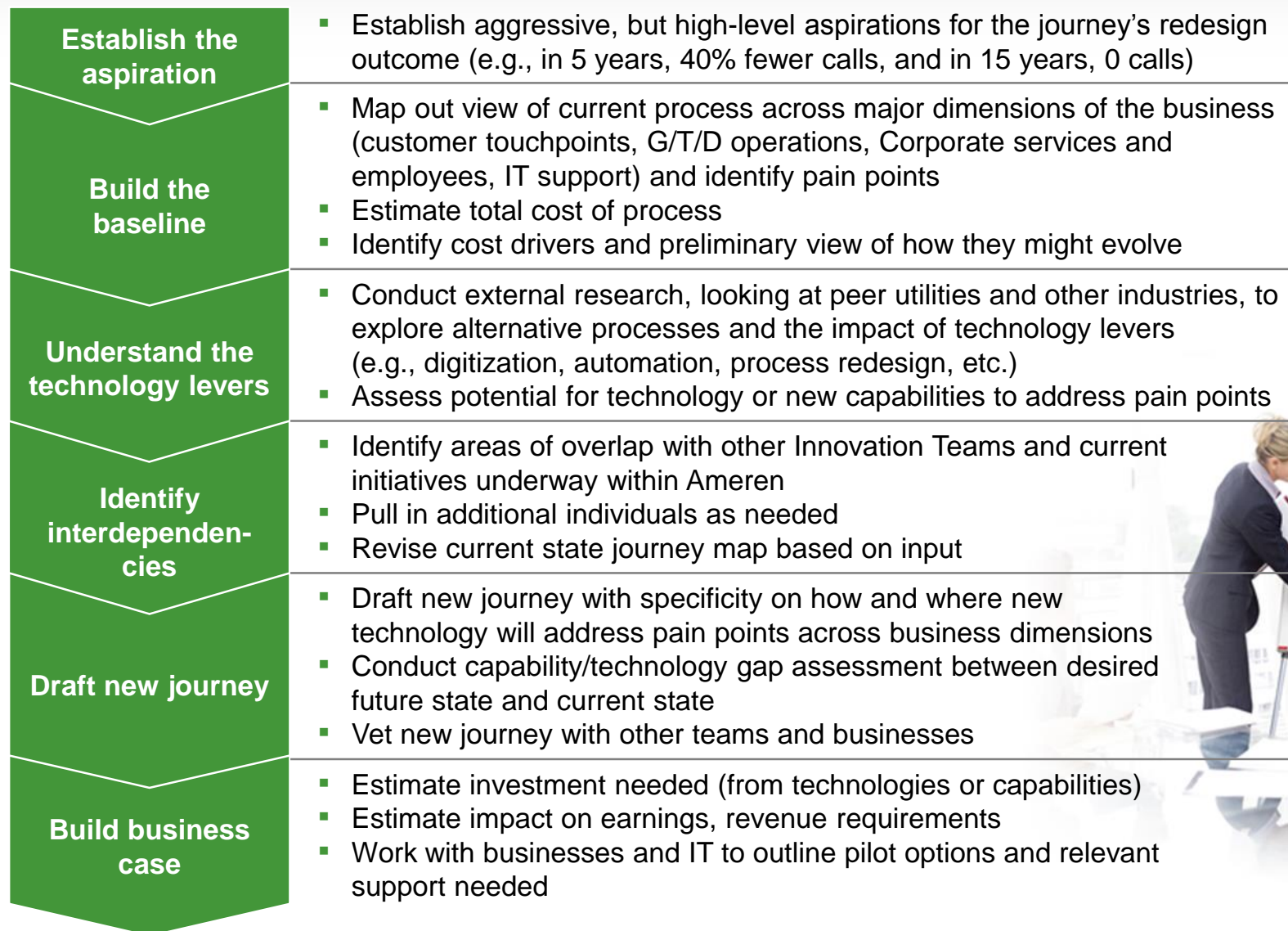
- Which factors have the greatest impact (+ or -) on customer trust and loyalty?
- What values do our target customers espouse? (Critical for values-based branding approach)
- What are the key drivers of customer's emotional connection to energy?
- What (if any) key differentiators exist for our brand in customers' eyes? Is our brand perceived as unique?

We will round out our focus with the highest priorities identified by either the Customer or McKinsey team

The team is focused on extracting the highest priority customer insights based on Innovation team needs and the value-at-stake

Key insight	Analyses needed, key questions to answer	Data needs
1) Who are our most valuable customers?	<ul style="list-style-type: none"> ▪ Profitability analysis ▪ Customer lifetime value ▪ Avg cost to serve ▪ Analysis of variability across segments 	Customer billing data, SAS data Internal cost data (call center, set up service, billing, energy delivery cost)
2) Which of our customers are most at-risk?	<ul style="list-style-type: none"> ▪ Low CSAT groups ▪ High energy cost groups ▪ Attacker targets ▪ Groups ripe for switching (e.g., high cost / usage / propensity, attractive geographies for solar / wind / incentives) 	CSAT (bottom quartile) Billing and usage data (top quartile) Psychographics of tech adoption propensity Existing customers that have adopted energy technologies
3) Who are our primary / secondary target segments for new product and service development?	<ul style="list-style-type: none"> ▪ Overlap of most valuable and most at-risk customers ▪ Customers not having needs met now, in the future ▪ Most attractive demographic, geographic segments (e.g., early stage families, communities already embracing RE) ▪ Push vs. Pull: What does it make sense for Ameren to offer? Who is willing to pay? What are segments asking for? Does it make sense for Ameren to offer? 	Interviews, focus groups, surveys, trends Innovative utilities' and peripheral industries' offerings or pipelines Internal customer billing data, SAS data, internal product / service development External data like Zillow, Nielsen Prizm, social media, behavioral data
4) What are the greatest unmet customer needs at present?	<ul style="list-style-type: none"> ▪ Customer needs and priorities, Ameren performance against priorities ▪ Lineup of Ameren's current and planned offerings ▪ Analysis of "blank space" between customer needs and Ameren offerings ▪ Competitive landscape analysis 	Interviews, surveys, focus groups Ameren product lineup Customer behavioral data (early adoption) MO customer solar research, previous customer survey data LCI data on EE improvements pursued
5) What additional products and services will be needed by LCI customers?	<ul style="list-style-type: none"> ▪ Customers pursuing onsite generation, energy tech, EE, renewables ▪ Means to uncover LCI needs: Direct ask; IRPs; benchmarking innovative LCI customers; benchmarking innovative utilities; researching technology trends 	Focus groups, interviews, surveys, public realm research (10Ks), market research (tech trends) Key account executive insights Innovative utility offerings, innovative LCIs

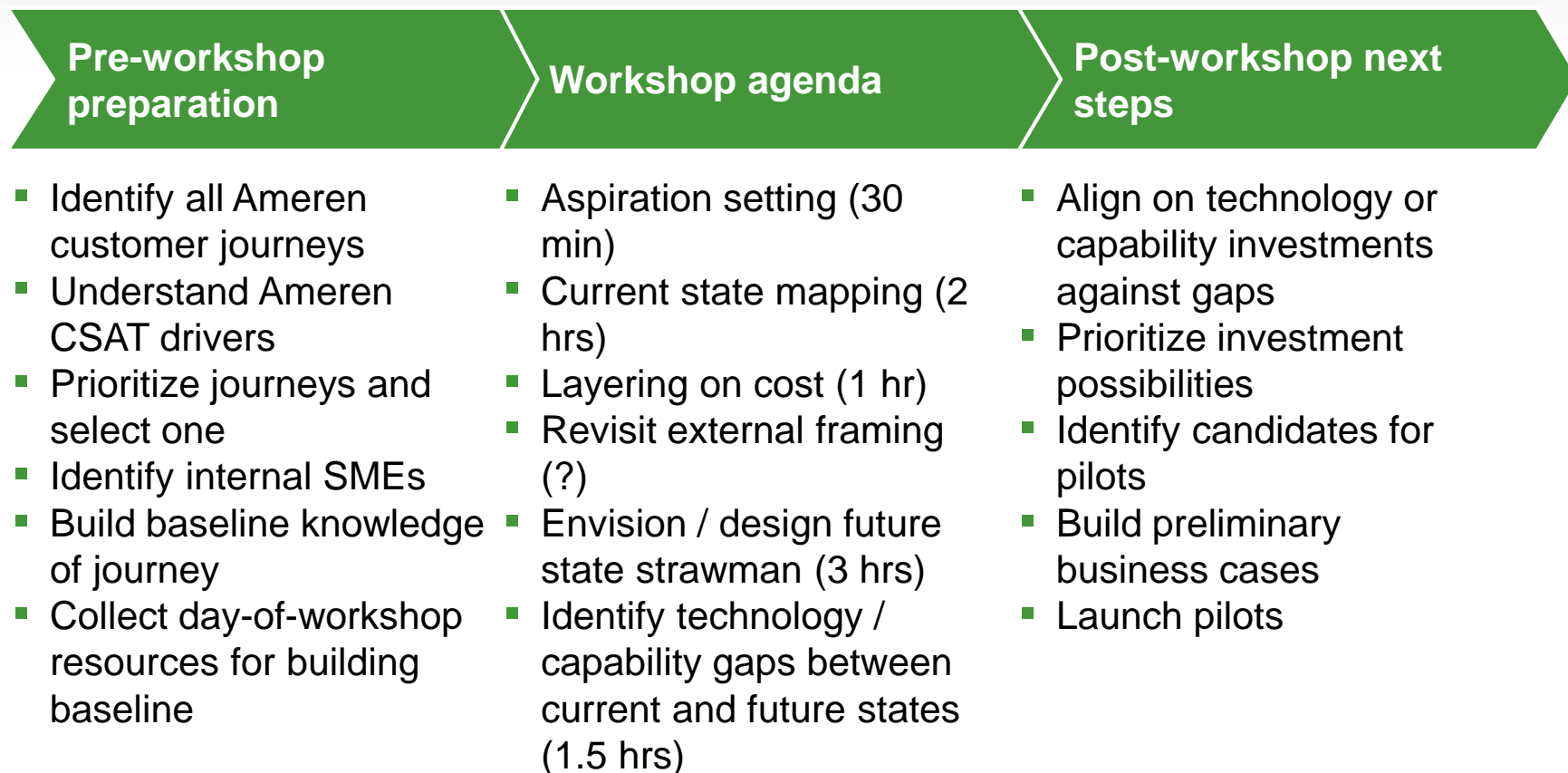
Key steps to rebuild customer journeys



After mapping the current process baselines, the journey teams should explore technologies and alternative processes with significant potential

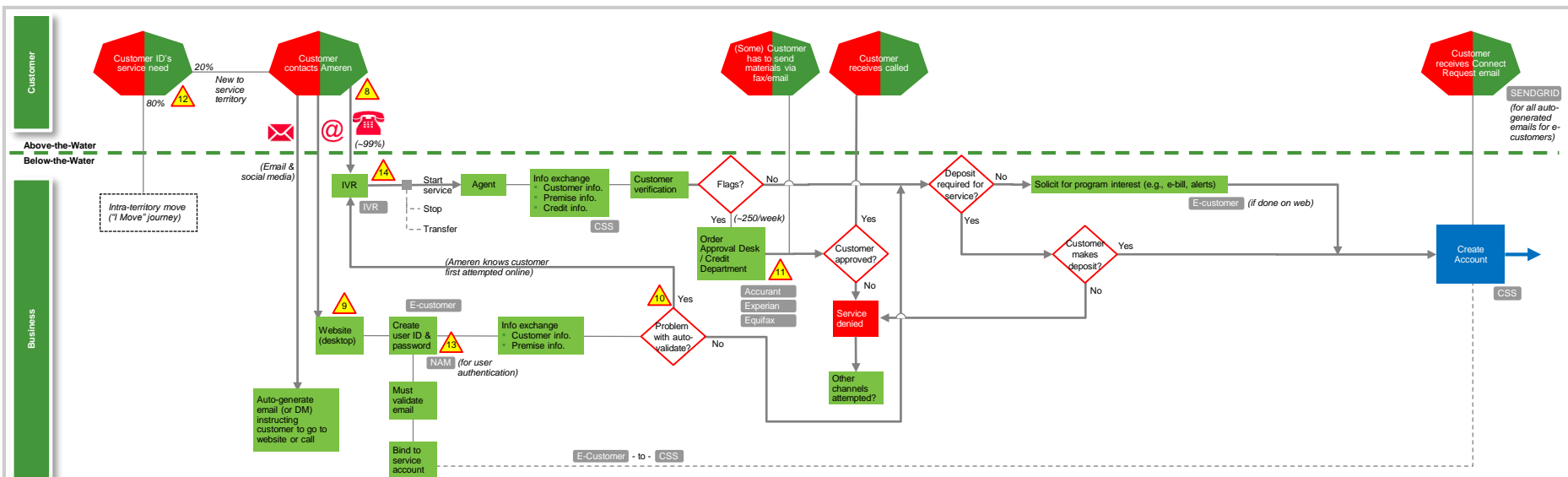
Actions	“New customer” journey		“Unplanned outage” journey	
	Completion Date or ✓	Additional Help Required	Completion Date or ✓	Additional Help Required
Establish aspiration	<ul style="list-style-type: none"> Establish aggressive aspirations for the journey’s redesign outcome (e.g., x% faster, x% cheaper, 0 customer calls) 			
Build baseline	<ul style="list-style-type: none"> Map current journey process Estimate total cost ID cost drivers 			
Understand tech levers	<ul style="list-style-type: none"> Research alternative processes and technology impacts <ul style="list-style-type: none"> Peer utilities External industries Assess potential for tech. or new capabilities 			
Identify interdependencies	<ul style="list-style-type: none"> ID overlap with other teams and initiatives Pull in individuals as needed Revise current state journey map 			
Draft new journey	<ul style="list-style-type: none"> Draft new journey ID pain points addressed by new tech. Conduct capability/tech. gap assessment Vet new journey 			
Build biz case	<ul style="list-style-type: none"> Estimate needed investment Estimate impact on earnings, CSAT Outline options for pilots Work with IT to outline support needed Develop MVPs to operationalize pilots 			

We will use a facilitated workshop to baseline and then redesign for 2030 the customer onboarding journey

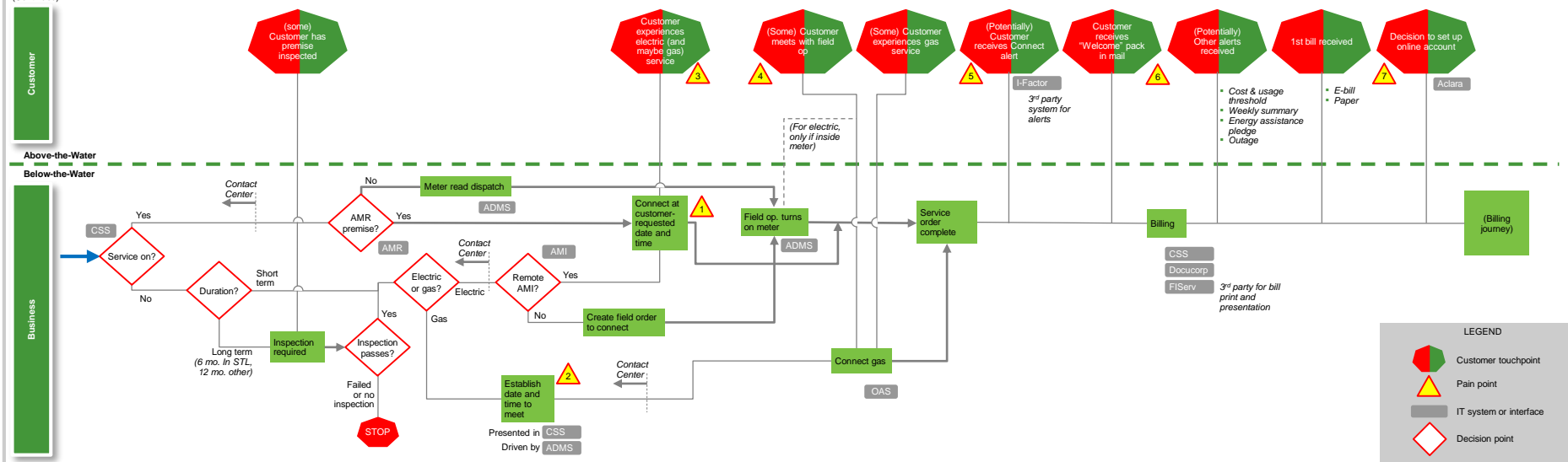


SOURCE: Source

Baseline example: Ameren onboarding journey for new-to-service-area customers



(Continued)



Ameren onboarding journey current state notes

Other notes

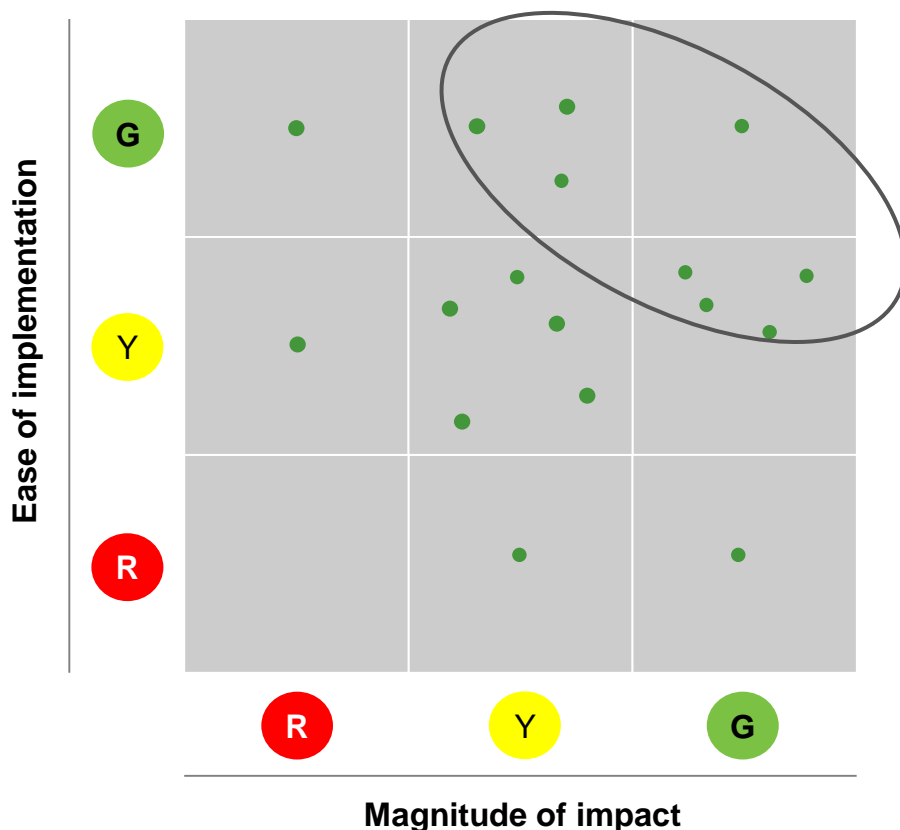
- In the queue:
 - Mobile connect capability in 2016
 - Online chat via website
 - 2-way text (but won't be useable to sign up for service)
- New construction + new customer is separate journey scope
- Gas setup for electric / gas combo service is same as gas only
- Consider non-customer set up calls
 - Realtor on behalf of customer
 - Property manager or agent
 - Home builder
 - 3rd party
- IL will only connect for customer-of-record

Ameren onboarding journey current state notes

Pain points

- 1 Only changeable via customer call-in
- 2 Limited dates and times available
- 3 Sometimes electric & gas connect do not happen at same time, leading to additional calls
- 4 If appointment missed (by either party), customer has to call to reschedule
- 5 Timing issue – sometimes alert received before or well after service established
- 6 “Welcome” pack is massive package of disclosures and legalese
- 7 Not auto-attached to your account
- 8 No mobile connect option
- 9 50% fail at address find; Only 18% throughput success rate
- 10 Typical problems
 - User experience
 - Credit / SSN
 - Address format
 - Name format
 - Customer does not have this info on hand or does not know they need it
- 11 Customer has to send ID or other materials; customer may have to make payment owed
- 12 No ‘new service’ vs. ‘move’ distinction within Ameren – Lack of continuity in account and customer experience
- 13 If authentication system goes down, impacts ability to use entire website
- 14 Extensive messaging and long hold times

The Customer team leveraged SMEs to develop early lists of ideas to transform the future state of the customer onboarding journey (1/2)



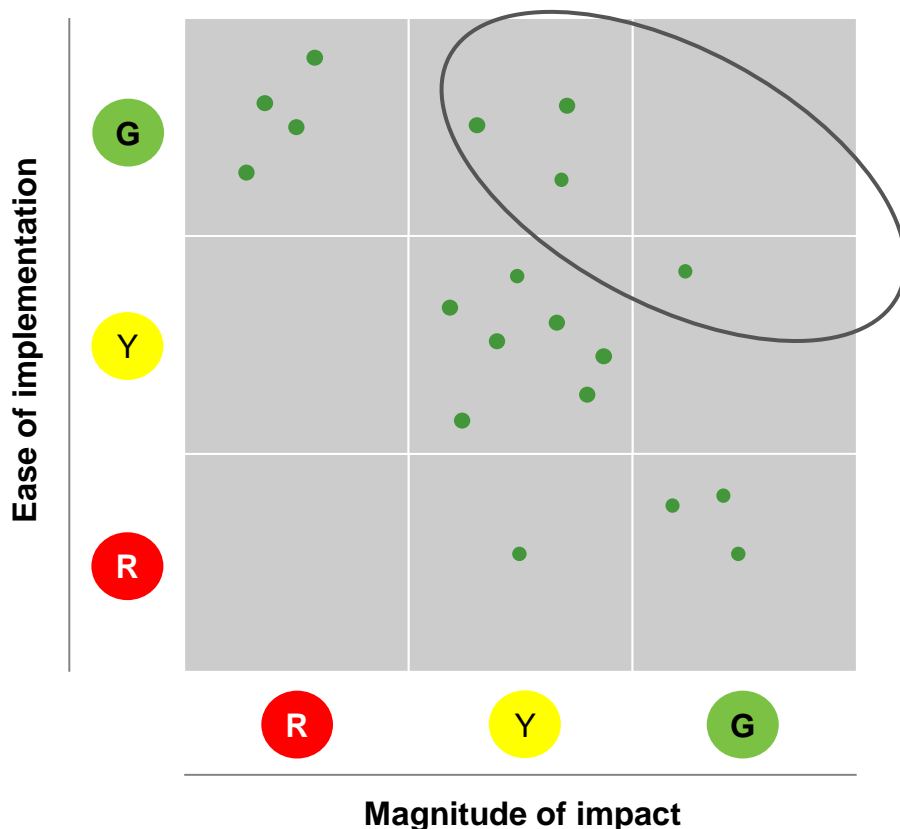
Priority ideas

- **Field personnel equipped with Square** on customer payment issues
- **Mobile app for connect** / move-in request process to eliminate call center calls
- **Emailed “Welcome Pack”** immediately upon service set up
- **Extend availability and capacity** of field personnel for customer appointments
- **Up-to-date training for field personnel** on customer options to prevent calls
- **More user-friendly online customer portal** to reduce incidence of contact center calls
- **Enhance CSS address retrieval** formatting issues when connecting online
- **Enable two-way texting with customers** to keep customers informed during process

Top ideas out of scope of Customer innovation team

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> ▪ Continuous Improvement <ul style="list-style-type: none"> — More logical flow of data entry for reps during connect — Ability to update CSS from field in real time — Redirect customers on hold | <ul style="list-style-type: none"> ▪ Business units direct <ul style="list-style-type: none"> — Proactive use of social media to provide info to customers — Scripted messaging to media outlets during outages — Online chat feature | <ul style="list-style-type: none"> ▪ Other <ul style="list-style-type: none"> — GPS reporting and mgmt. system for streetlights — More responsive and accountable vendors (NAM) — Mobile thumbprint verification |
|---|---|--|

The Customer team leveraged SMEs to develop early lists of ideas to transform the future state of the customer onboarding journey (2/2)



Priority ideas

- **Mobile app** with third party validation to establish service, digitally engage for bill, pay
- **Welcome kit** that delivers brand message and goes beyond disclosures
- **Online sign up includes click-through for alerts** customer would like to opt-in to
- Welcome email includes “**in the event of an outage**” links and information
- **Improve address fail rates** with more standardized address field process in CSS
- **Barcode-like scan on physical meters** to upload necessary info, support digital use
- **Streamline web portal** for establishing new service, make easier to navigate, forecasting

Top ideas out of scope of Customer innovation team

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> ▪ Continuous Improvement <ul style="list-style-type: none"> — Automatic process for call outs as part of e-sign up — More scripted front-line agents — Ease of service restoration | <ul style="list-style-type: none"> ▪ Business units direct <ul style="list-style-type: none"> — Week after sign up follow up email (“anything we can do”) — “Your new service” youtube vid — Offer RE options at sign-up — Leverage CRM for sign-up | <ul style="list-style-type: none"> ▪ Other <ul style="list-style-type: none"> — Strive for paperless / no calls — Variable/choose your rate — Choose preferred bill date — 1st bill as educational primer — Partner w/ real estate brokers |
|---|--|---|



The journeys that the team focuses on next will be based on their importance to customers and Ameren's performance on those journeys

Priority	Journey	Derived Importance	Ameren MO CSAT	Ameren IL CSAT
1	I receive and pay my bill	19.5%	7.92	7.52
2	I manage my energy use (e.g., EE)	15.7%	7.02	6.95
3	I encounter a billing problem	14.5%	5.68	6.14
4	I request emergency service	11.5%	5.12	5.84
5	I make account changes	10.2%	4.94	6.02
Other journeys		Reason not considered		
	I sign-up (onboarding)	13.2%	Team's initial focus	
	I experience an outage	15.3%	Prior journey redesign work	

WORKING DRAFT

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Current state onboarding journey SME workshop



Customer Innovation team

November 17, 2015

Meeting objectives

Objectives

Establish foundational relationship with onboarding journey subject matter experts

Introduce SMEs to the Innovation Teams broadly, and the work plans of the Customer team for the next several months

Develop a baseline map of the Ameren customer onboarding journey

Prepare the team for an upcoming workshop to map a future vision

Align on next steps, knowledge gaps, and data needs



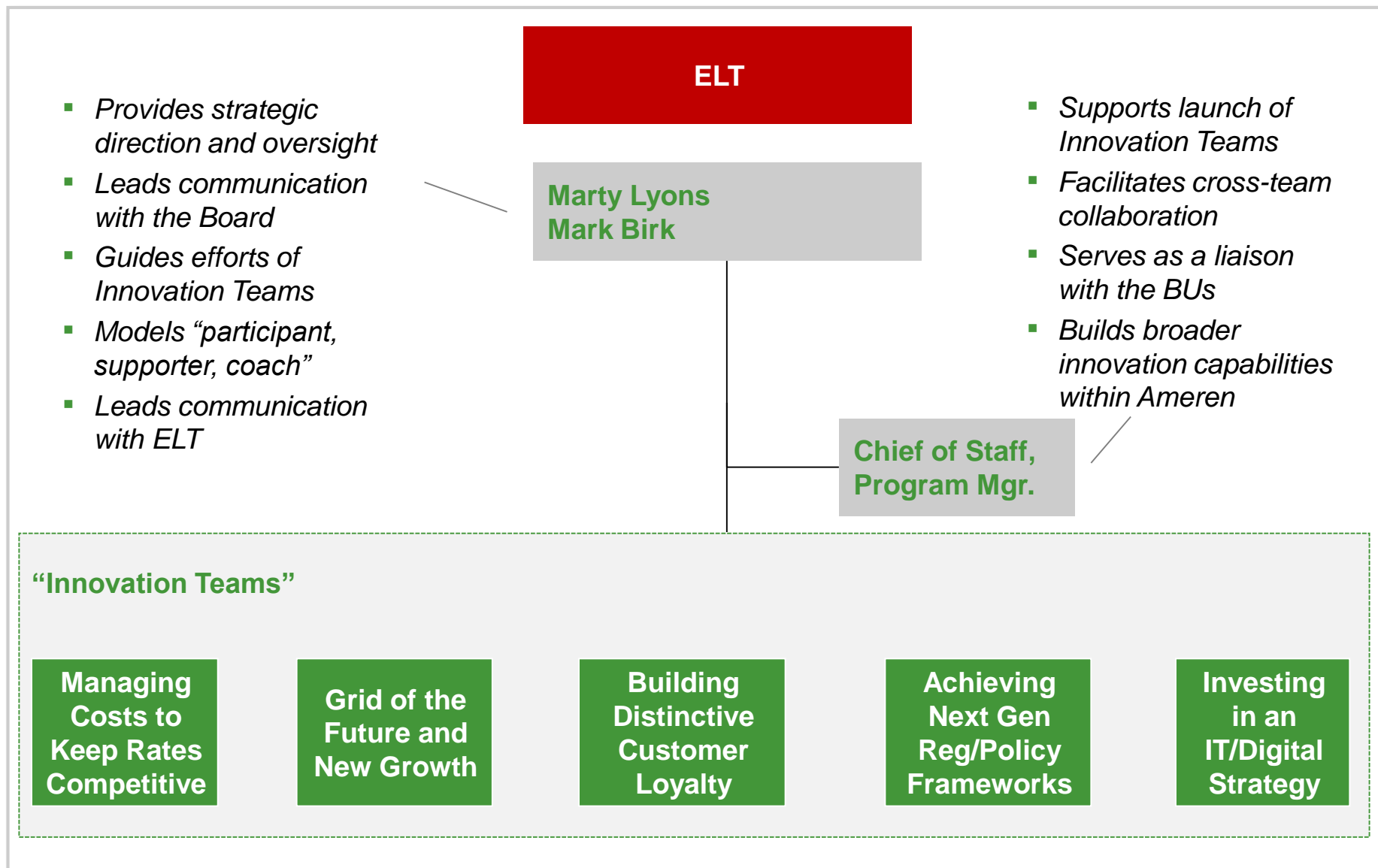
The Innovation Teams exist at Ameren because we believe disruptive innovation may be on the cusp of significantly impacting utilities

- Over the past 18 months, the **most significant shift in tone and conversation** in the industry has been around disruptive innovation
- Once dismissed as “still many years away”, there is **growing interest in understanding the potential impact on utilities and the timeframe for impact**
- Many of the root elements (e.g., **technology innovation, cost compression, emerging business models**, etc.) needed for meaningful disruptive innovation are starting to become more real
- As these innovations continue to mature, **they have the potential to disrupt the existing industry model**

The Ameren leadership team has decided to take meaningful and immediate action to begin addressing this disruptive change

- In preparation for the June 2015 board meeting, the ELT asked corporate planning team to put together an integrated perspective around innovative technologies
- A joint Ameren / McKinsey team assembled a detailed fact base around four trends -- solar PV, energy efficiency, electric vehicles, and storage -- and tested and validated these views with a large number of Ameren SMEs through workshops
- The team modeled the implications of these trends on Ameren's load and financial forecasts through 2030, developing multiple scenarios for the ELT to discuss, and also looked outside of Ameren at how other utilities are addressing the same issues
- Coming out of this effort, the ELT launched a group of innovation teams to drive a targeted, but coordinated set of actions that would help put Ameren in position for the innovations

Mobilizing against this threat: Strawman organizational construct



The Customer team will focus on a few major areas for the next 12 months to lay the groundwork for achieving the 2030 vision

Our team's driving theme:
Better Insights...Better Decisions

Our diverse customers demand
that we understand them better!



We will leverage customer insights to offer a best-in-class customer experience supported by innovative product and service offerings.

- **Customer insights**

- Begin by deepening our understanding of customer needs (now and anticipated) to adapt our product and service offerings to meet those needs.
- Enable other areas of Ameren to build new products / services, better target customers, etc., based on customer insights.
- Develop advanced segmentation abilities that allow Ameren to understand its customers at a granular level to better anticipate their needs to avoid or defer grid defection.

- **Customer journeys redesign**

- Align Ameren customer experience along identified journeys to optimize the satisfaction of these experiences, starting with top priority journeys.
- Redesign each of these journeys to embrace new technologies that will lower the cost of serving customers while improving customer satisfaction with these experiences.

- **Brand**

- Once team aligns on future of journeys / insights, use new metrics to best understand how pleased customers are with Ameren products and services and how likely they are to remain loyal in the face of attractive alternatives.

1 E2E Customer Journey maps are used to help identify both customer and operational improvement opportunities...

Why would we map E2E customer journeys?

Answer

E2E customer journey maps are used to understand the performance of the customer journey from an E2E point of view and to support in the identification of priority customer improvement initiatives

Key Points

- Understand customer journey through the lens of the customer and business specifically including;
 - Customer touch points
 - Business support functions that support the journey
- Identify pain points within the customer journey and potential improvements to both the customer and supporting operations

How do we make an E2E customer journey map?

E2E customer journey maps are created using a combination of journey maps and value stream maps

- E2E customer journey maps are customer focused and include touch points along an E2E customer journey experience
- The E2E customer journey maps also include elements of value stream maps to identify losses in the supporting business value streams, including waste, variability and inflexibility

1

...and a 4-step framework can be used to identify priority customer improvement initiatives



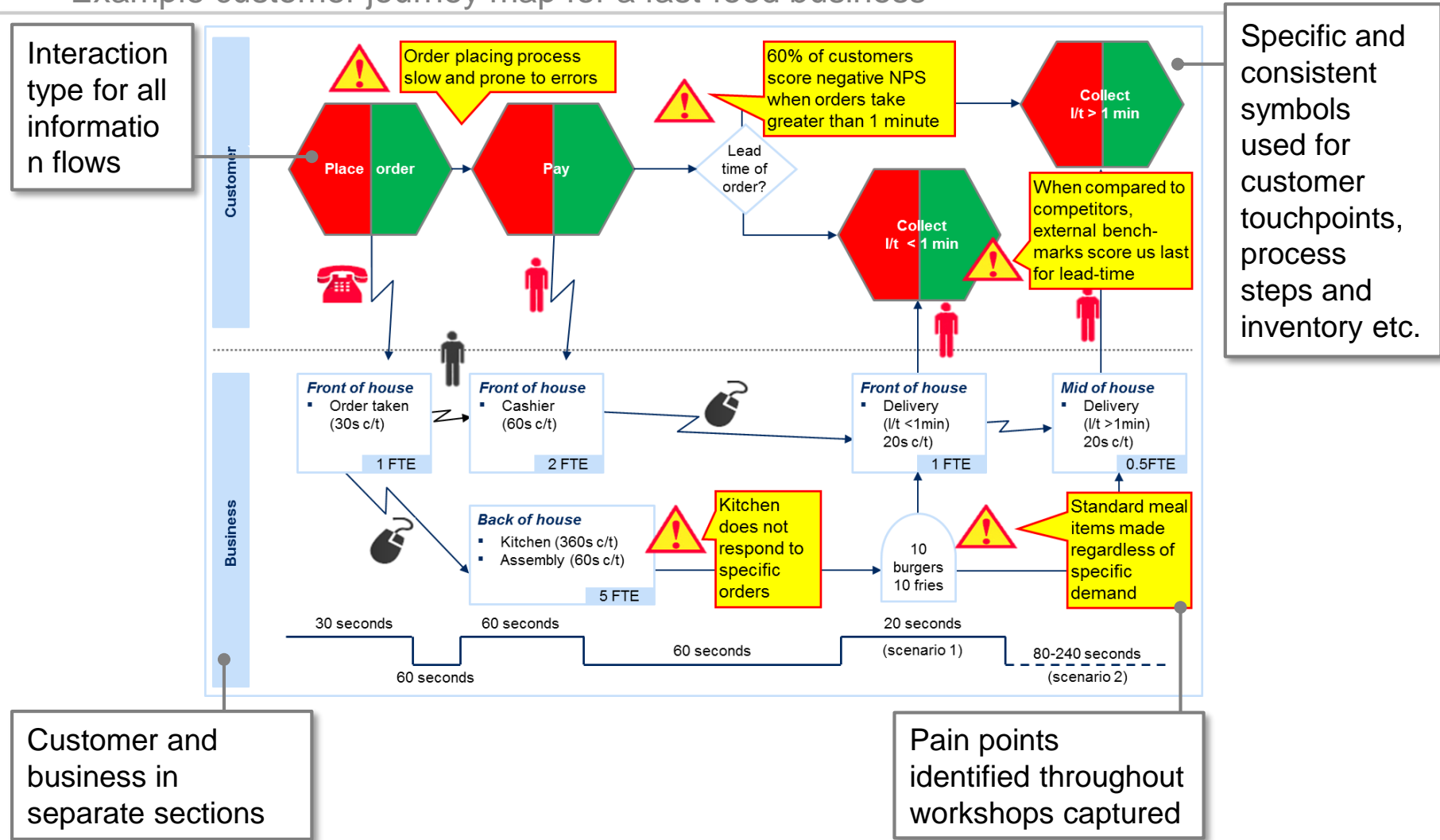
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CSAT improvement opportunities are identified by mapping the current state, setting an aspirational future state, generating improvement ideas and prioritizing between them

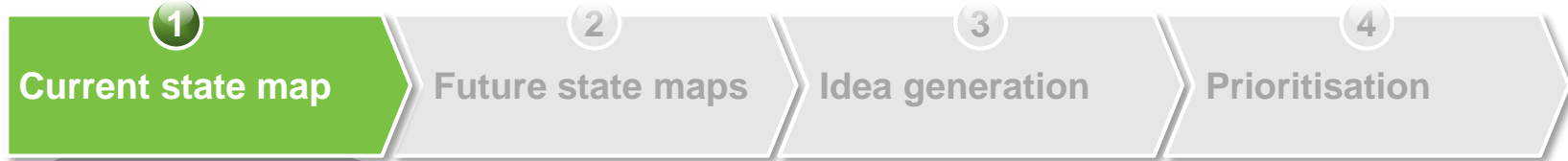
	1	2	3	4
	Current state map	Future state maps	Idea generation	Prioritization
Activities	<ul style="list-style-type: none"> E2E map skeleton Customer data Operational information Other data 	<ul style="list-style-type: none"> E2E map skeleton-same approach as current state – although designed from 'blank sheet' for ideal customer experience 	<ul style="list-style-type: none"> Review E2E maps for opportunities in smaller teams (any idea is okay) Capture all ideas 	<ul style="list-style-type: none"> Prepare structure long-list of ideas by category Prioritize each idea along potential impact and ease of implementation
Outputs	<ul style="list-style-type: none"> Completed E2E current state map Emerging insights Team capable of conducting exercise 	<ul style="list-style-type: none"> Completed E2E future state map Emerging insights Team capable of conducting exercise 	<ul style="list-style-type: none"> Idea 'long-list' 	<ul style="list-style-type: none"> Idea 'short-list' (high priority improvement opportunities)

2.1 Key features of E2E customer journey maps include customer experience and supporting processes fully mapped and linked with interaction type

Example customer journey map for a fast-food business



2.1 An E2E customer journey map consists of 4 distinct types of information



A E2E map skeleton

- Identify customer touch points (calls, emails, letters, etc.)
- Identify process areas (department/team)
- Add interactions between customer and process area
- Add process information and material flows
- Add touch-time and lead-time

B Customer data²

- Internal data (Voice of the Customer (VoC¹), complaints, calls listening)
- External data (CSAT/NPS¹, external surveys, 3rd party research)

C Operational information

- Operational data (volumes, AHT¹ (CCT¹), abandonment rates, “go-live” rate, data quality)
- Flow insights (delays, hand-offs, bottlenecks)

D Other information

- Other commercial information that needs to be considered (e.g., compliance, revenue, margin, planned changes)

2.1 An E2E map skeleton is created in 5 steps, with potential pain points being highlighted throughout

A E2E map skeleton

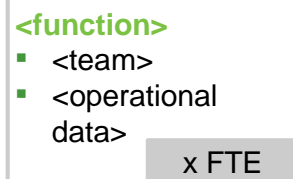
Identify customer touch points

- Draw all customer touch-points
- Arrange in sequence of the “typical” journey
- Add customer decisions or junctions



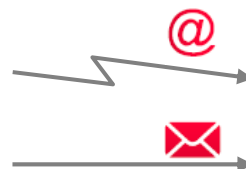
Identify process areas

- Draw each process major step in a data box including function and area
- Add the number of FTE's involved in this process step
- Leave space for operational data



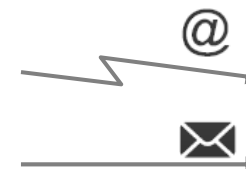
Add customer / process interactions

- Identify which function supports each customer touch-point
- Add appropriate labels for interaction type in red



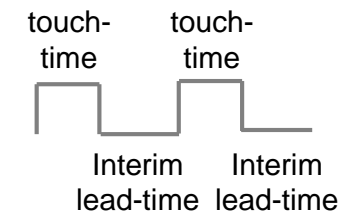
Add process information and material flows

- Add information and material flows between the process areas
- Add appropriate labels for interaction type in black
- Add any inventory and material queues



Add touch-time and lead-time

- Identify which steps are touch-time and which are lead-time
- Add line along bottom of map, touch-time is on the top, lead-time is on the bottom



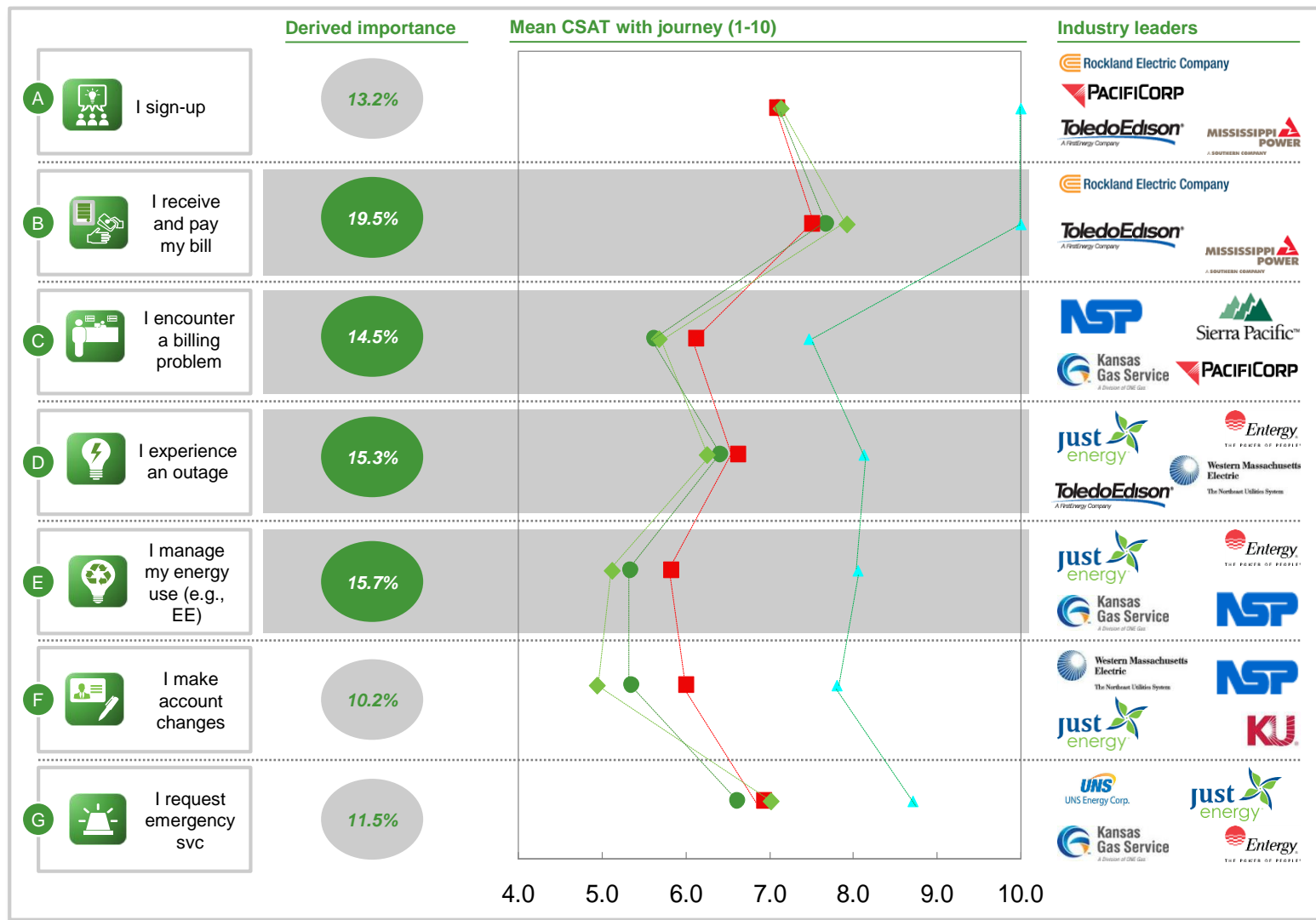
Add pain points / opportunities

- Pain points and opportunities should be added throughout the mapping process as they arise
- Description and source (i.e. person who suggested it) included



Ameren has the largest gap between its own performance on the Joining journey and that of the industry leaders

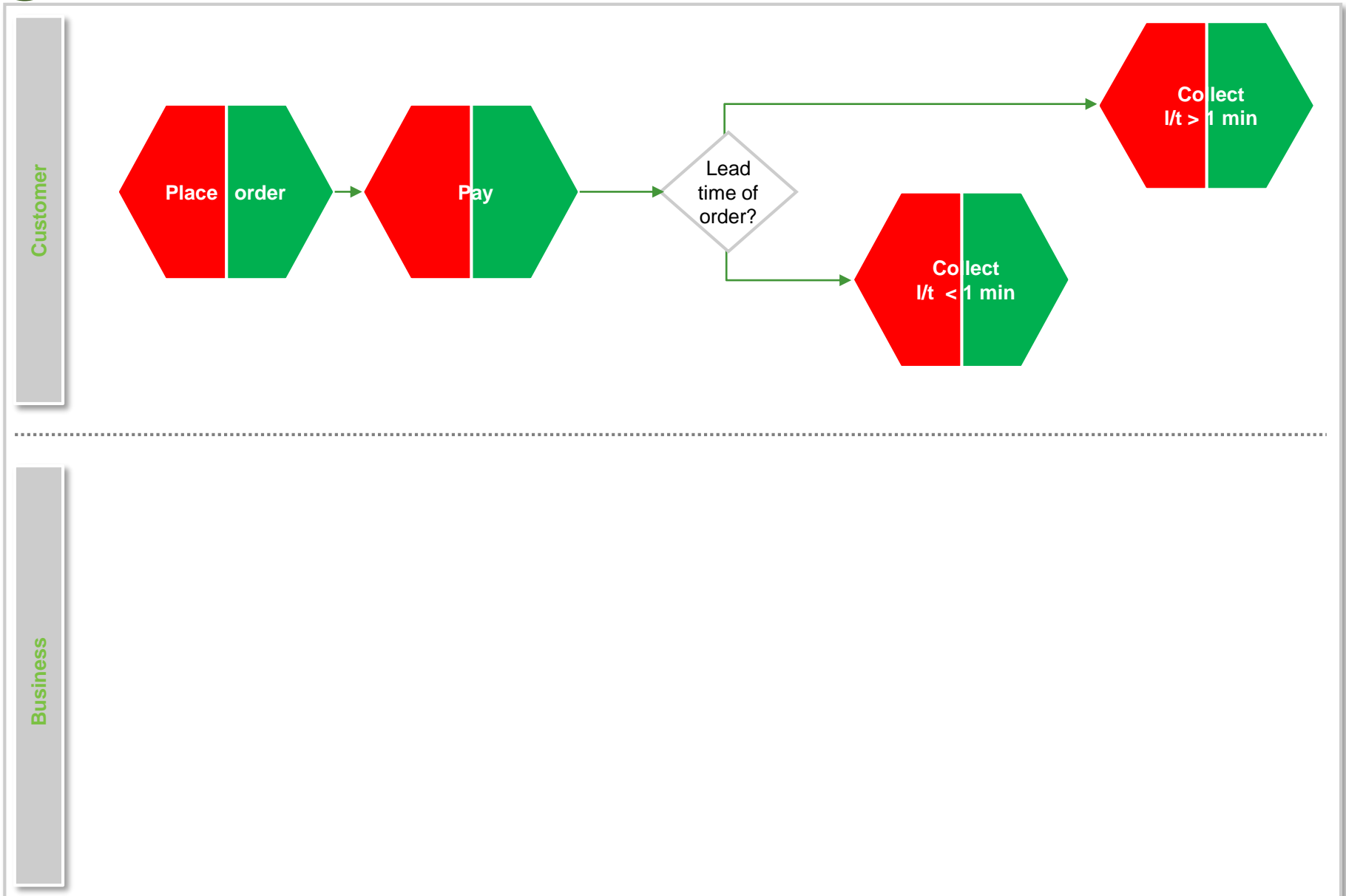
● Average score of all utilities ◆ Ameren MO ■ Ameren IL ▲ Industry leaders



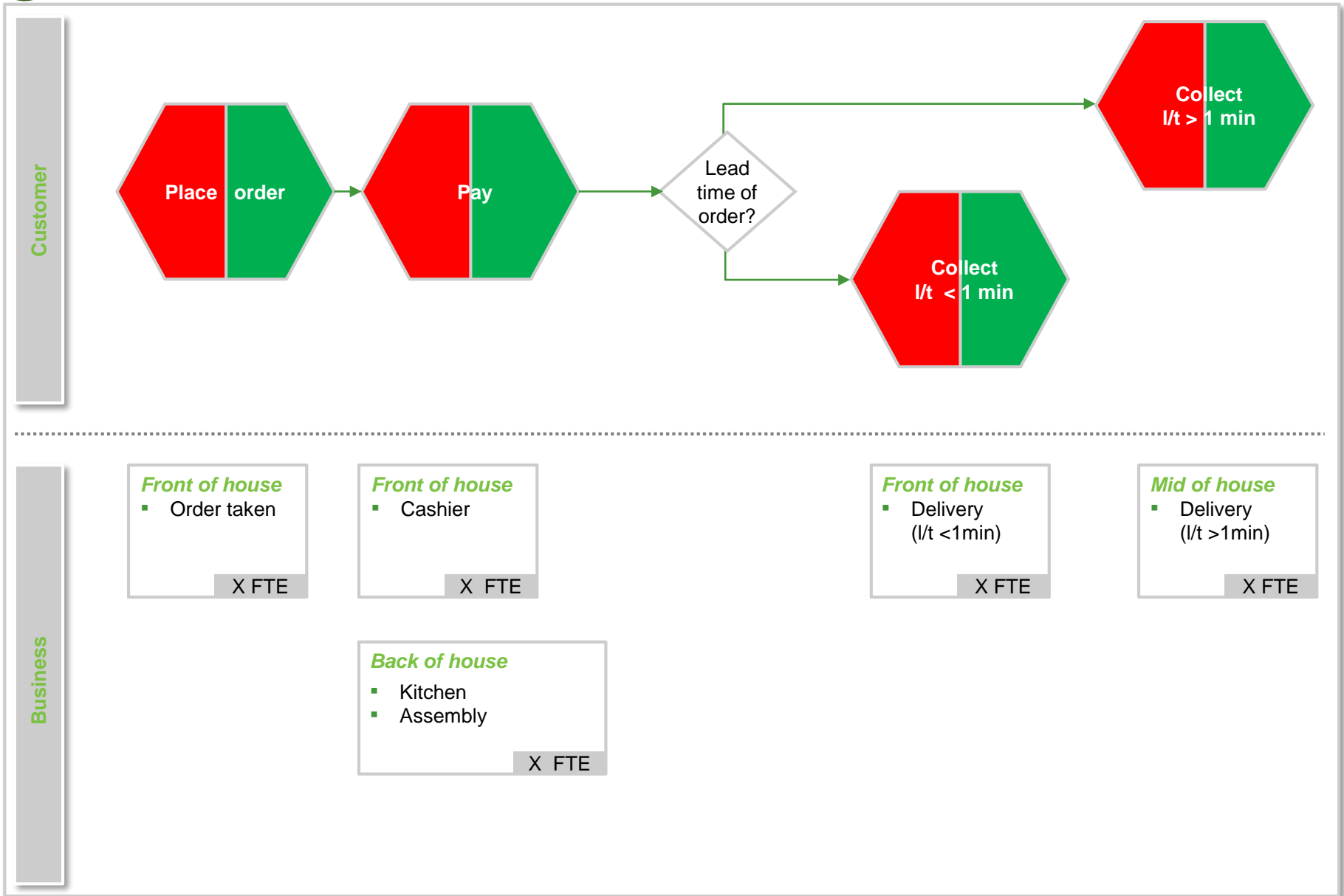
4.2 Example: E2E map for fast-food drive-through



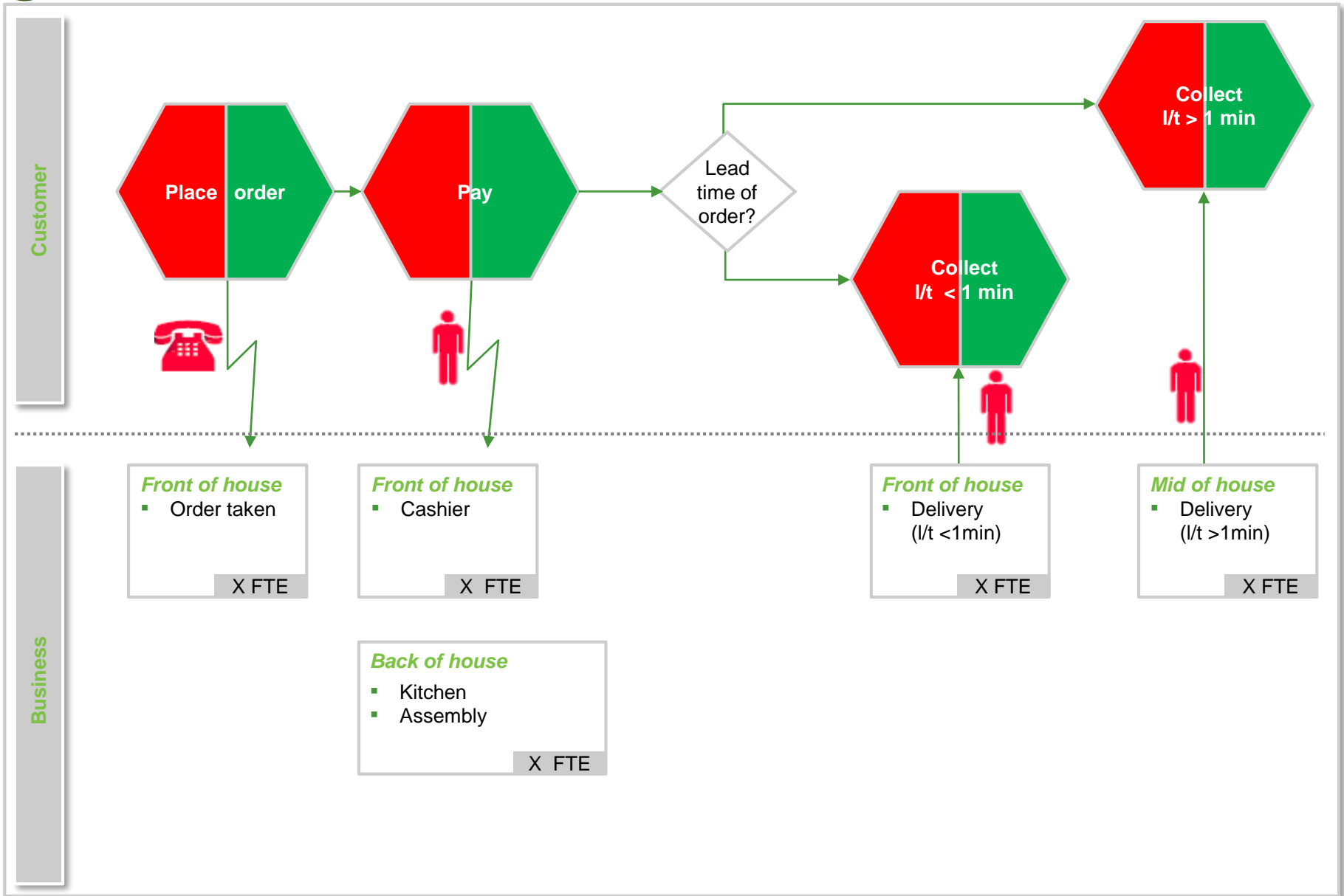
4.2 Step A.1: Identify customer touch-points



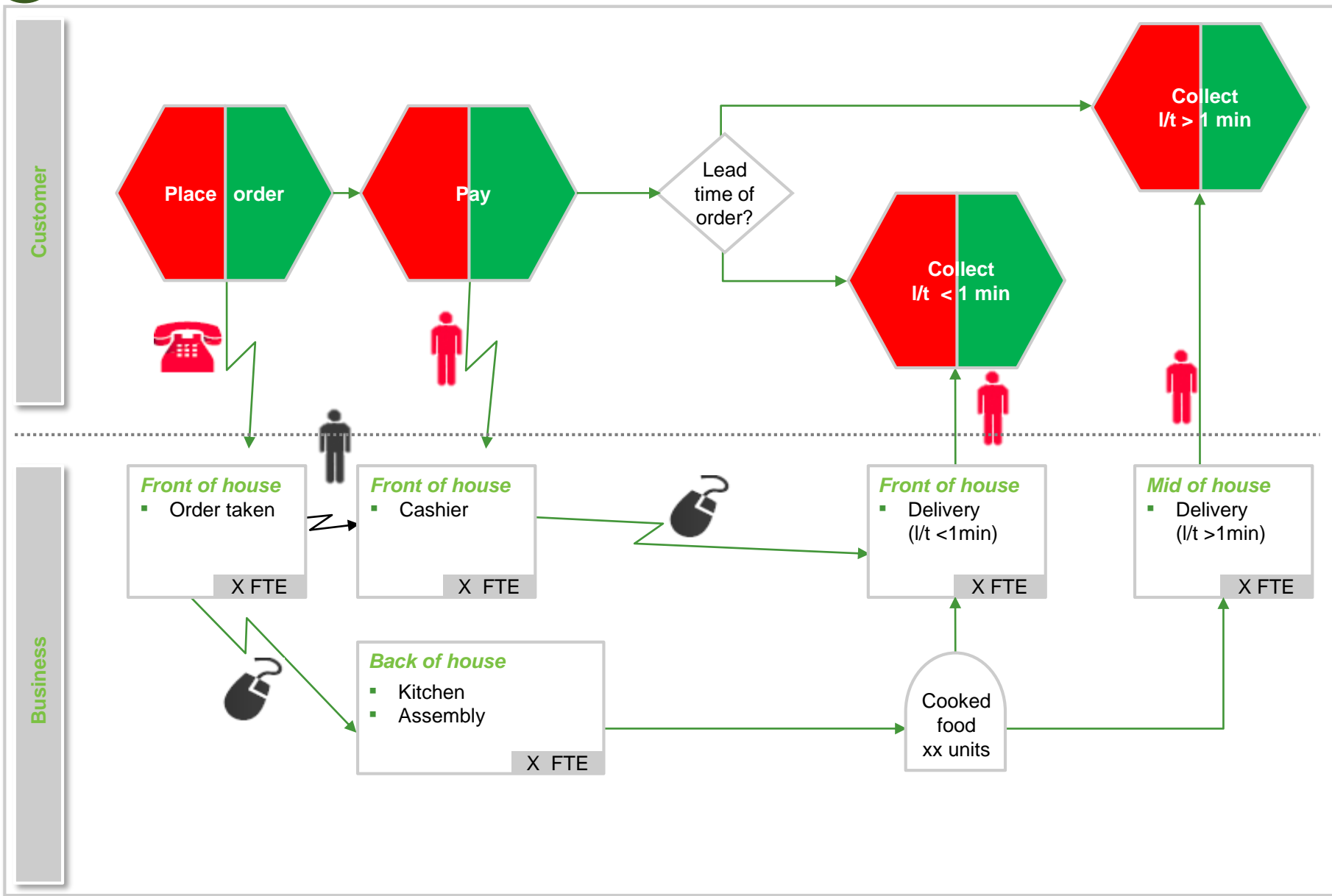
4.2 Step A.2: Identify process areas



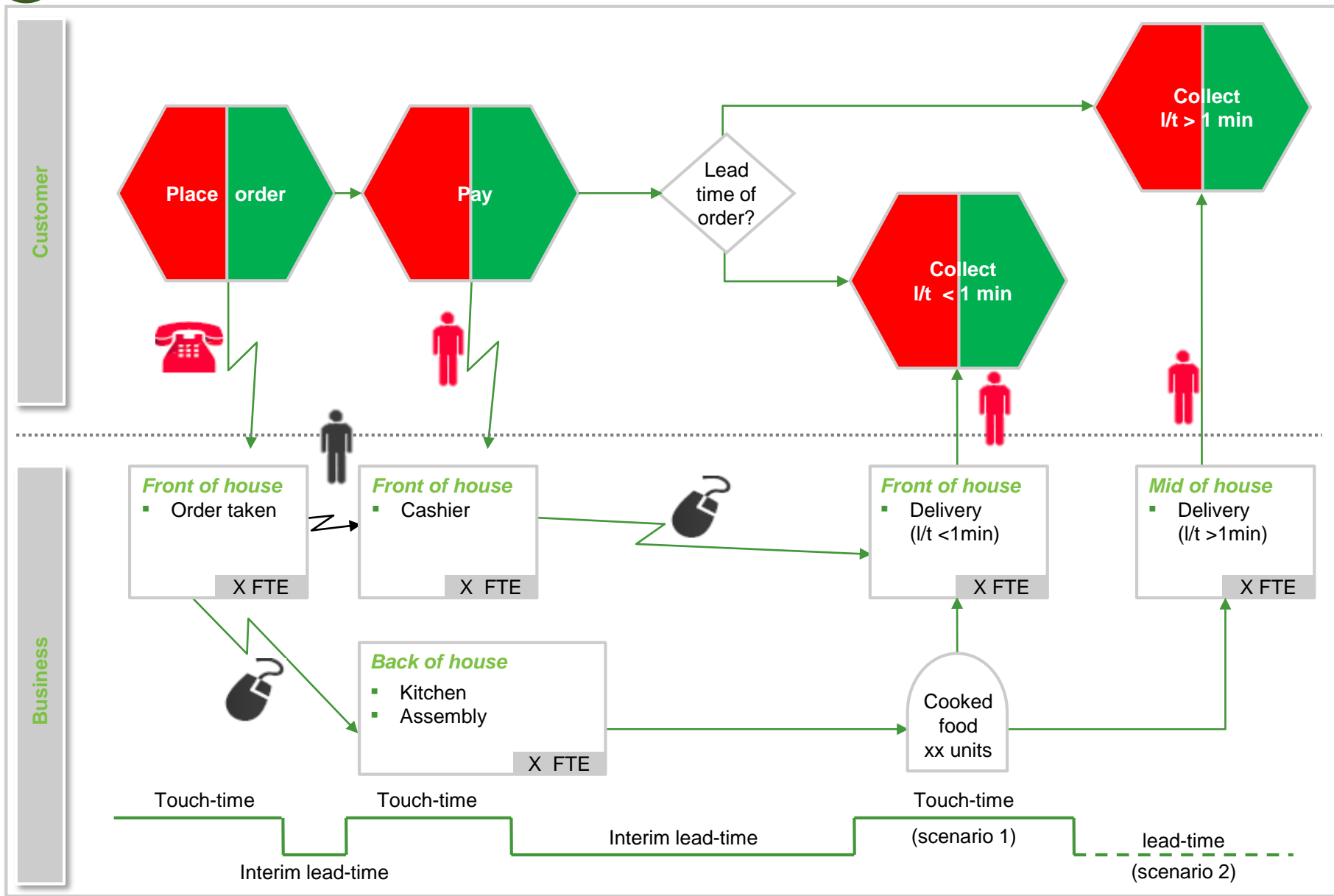
4.2 Step A.3: Add customer/process interactions



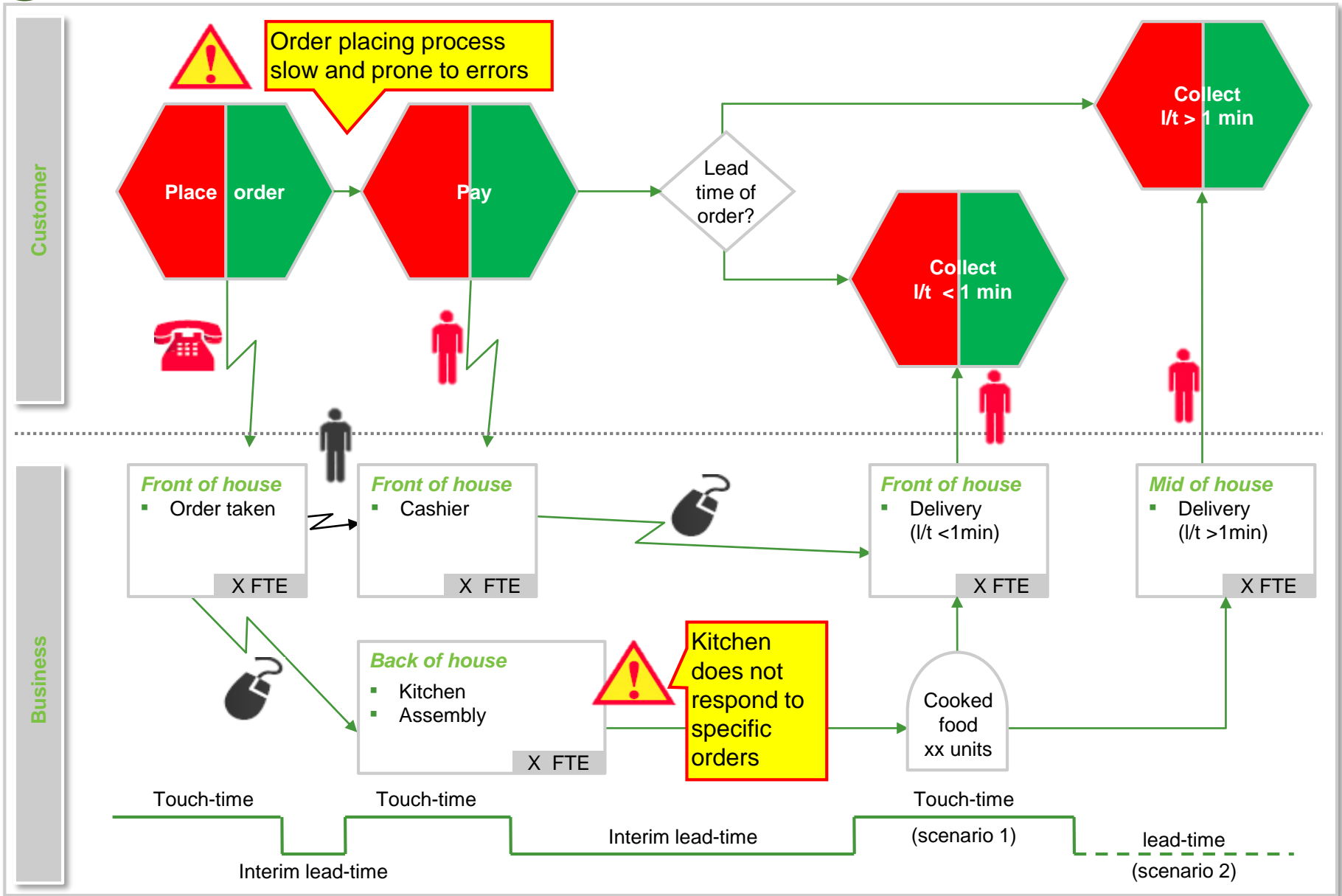
4.2 Step A.4: Add information and material flows



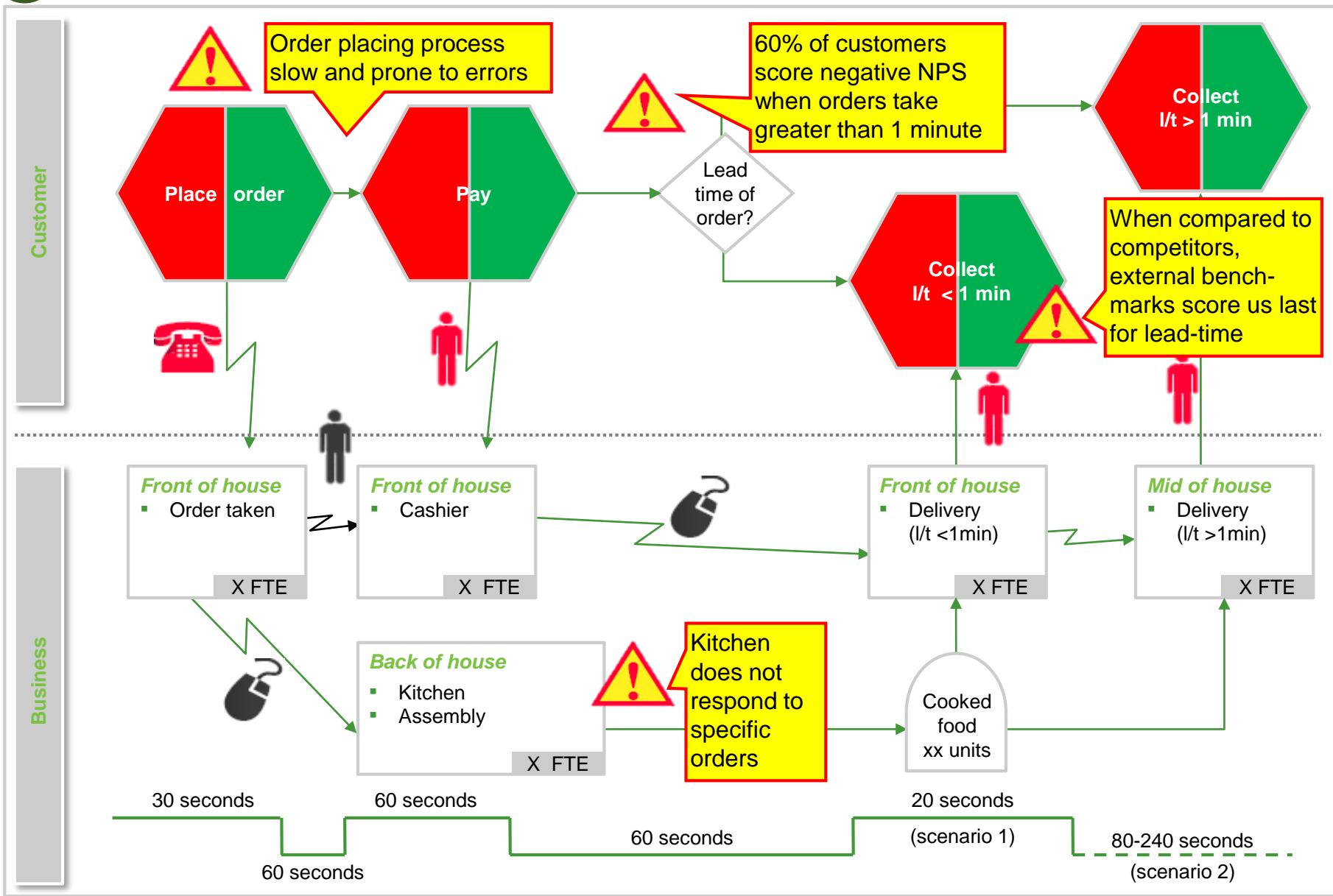
4.2 Step A.5: Touch-time and lead-time line



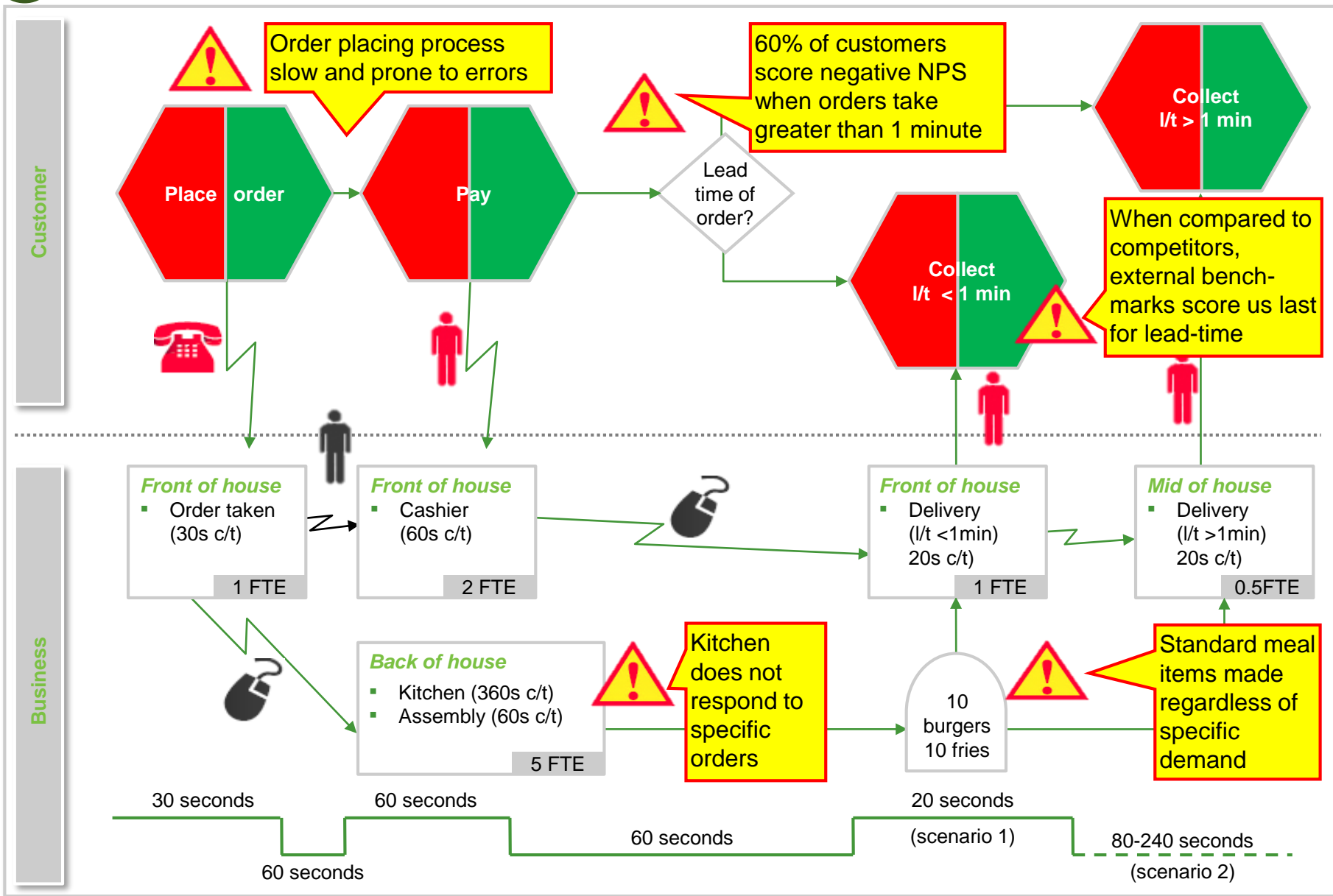
4.2 Step A.6: Add pain-points/opportunities as they come up!



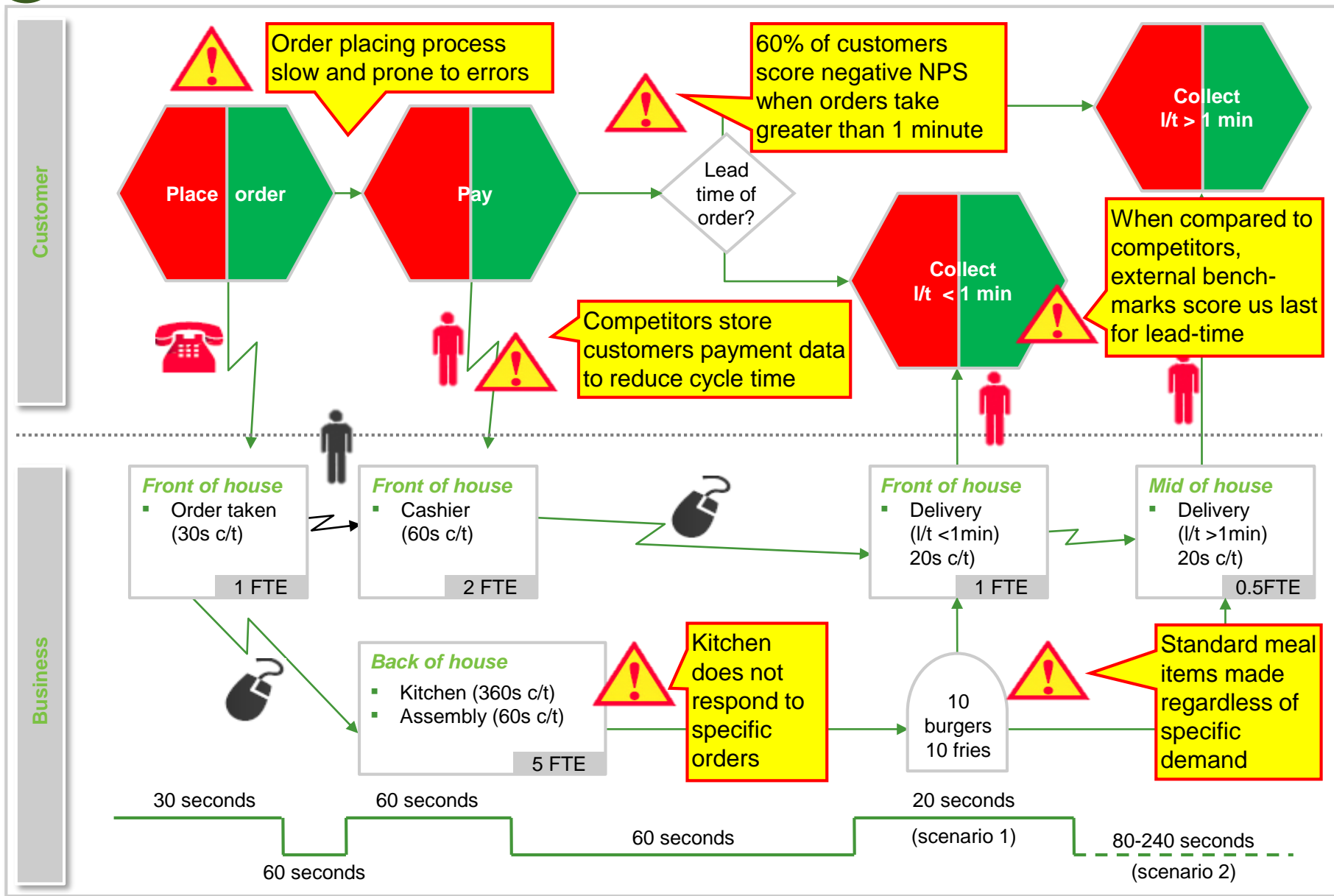
4.2 Step B.1: Add internal and external customer data



4.2 Step C.1: Add operational data and flow insights



4.2 Step D.1: Add other/external data



CLIENT EXAMPLE



CLIENT EXAMPLE



4.3 Example 3: Current state map

CLIENT EXAMPLE



4.3 Example 4: Current state map

CLIENT EXAMPLE



Bounding the customer journey

As we think about mapping the baseline Ameren customer joining and onboarding journey, we should first agree on...



...where is the starting point of the customer journey?

...when does the customer journey end or transition into the next journey?

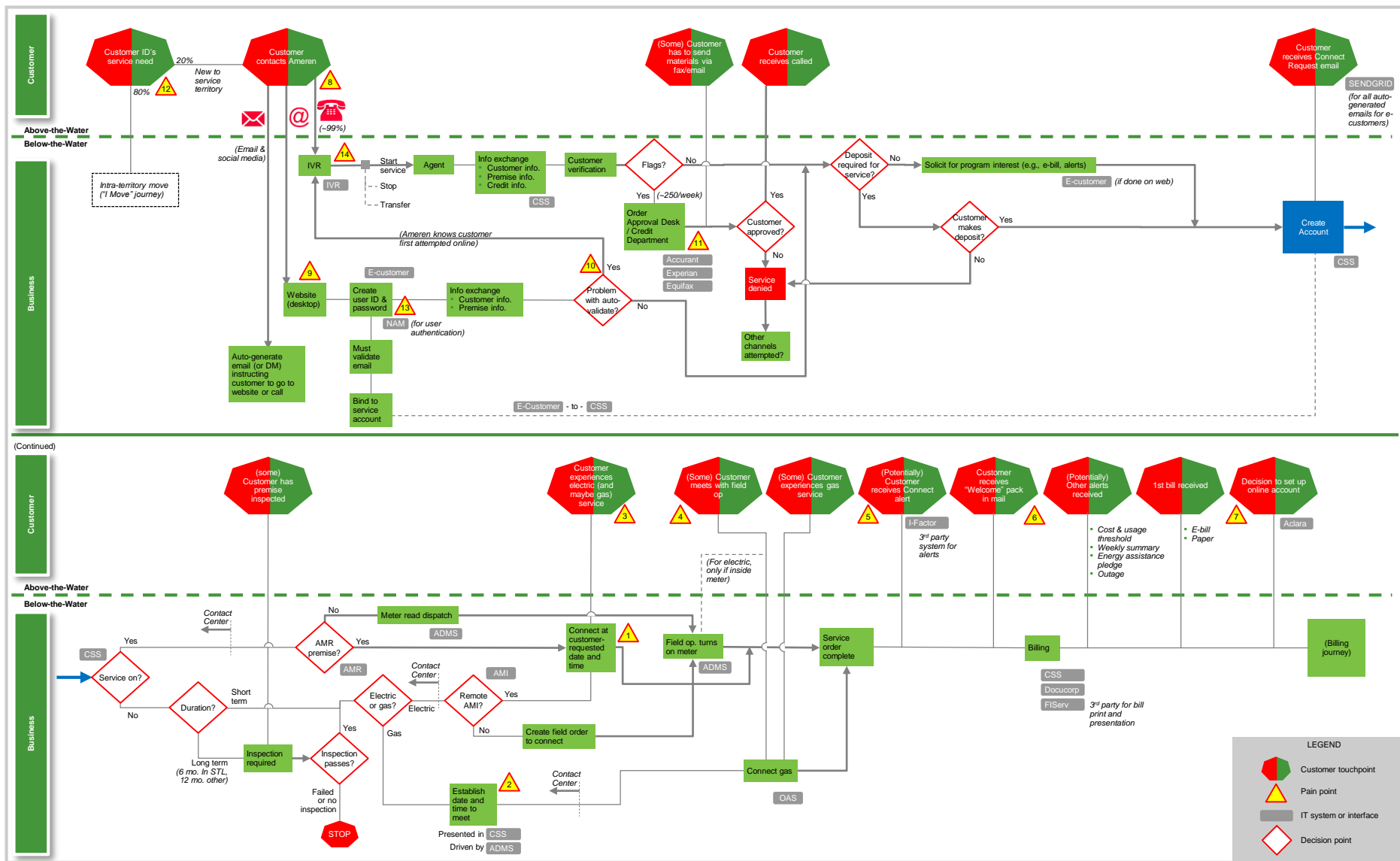
...how might these journeys differ between MO and IL in a way that is important for us to consider?

...what are the major exceptions we should acknowledge?



Current state mapping exercise

Ameren will build loyalty to its customers through an overhaul of its customer journeys, starting with the new customer onboarding journey



Ameren onboarding journey current state notes

Other notes

- In the queue:
 - Mobile connect capability in 2016
 - Online chat via website
 - 2-way text (but won't be useable to sign up for service)
- New construction + new customer is separate journey scope
- Gas setup for electric / gas combo service is same as gas only
- Consider non-customer set up calls
 - Realtor on behalf of customer
 - Property manager or agent
 - Home builder
 - 3rd party
- IL will only connect for customer-of-record



Identify pain points

We leveraged SMEs to identify the largest process pain points with the current state Ameren onboarding journey

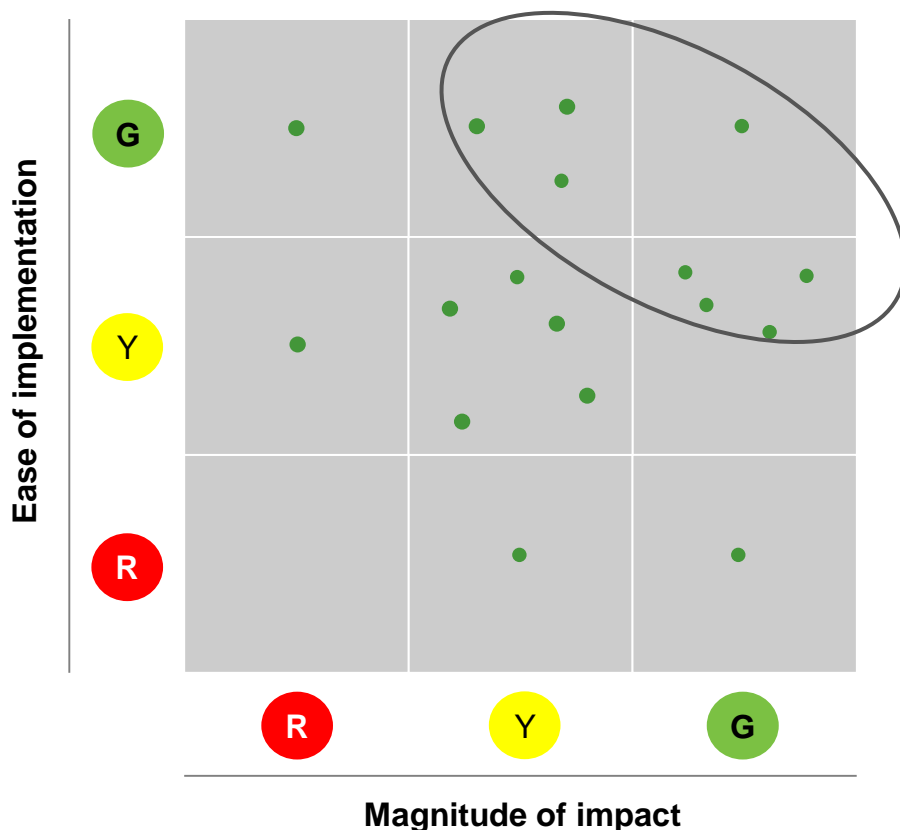
Pain points

- 1 Only changeable via customer call-in
- 2 Limited dates and times available
- 3 Sometimes electric & gas connect do not happen at same time, leading to additional calls
- 4 If appointment missed (by either party), customer has to call to reschedule
- 5 Timing issue – sometimes alert received before or well after service established
- 6 “Welcome” pack is massive package of disclosures and legalese
- 7 Not auto-attached to your account
- 8 No mobile connect option
- 9 50% fail at address find; Only 18% throughput success rate
- 10 Typical problems
 - User experience
 - Credit / SSN
 - Address format
 - Name format
 - Customer does not have this info on hand or does not know they need it
- 11 Customer has to send ID or other materials; customer may have to make payment owed
- 12 No ‘new service’ vs. ‘move’ distinction within Ameren – Lack of continuity in account and customer experience
- 13 If authentication system goes down, impacts ability to use entire website
- 14 Extensive messaging and long hold times



Future state mapping exercise

The Customer team leveraged SMEs to develop early lists of ideas to transform the future state of the customer onboarding journey (1/2)



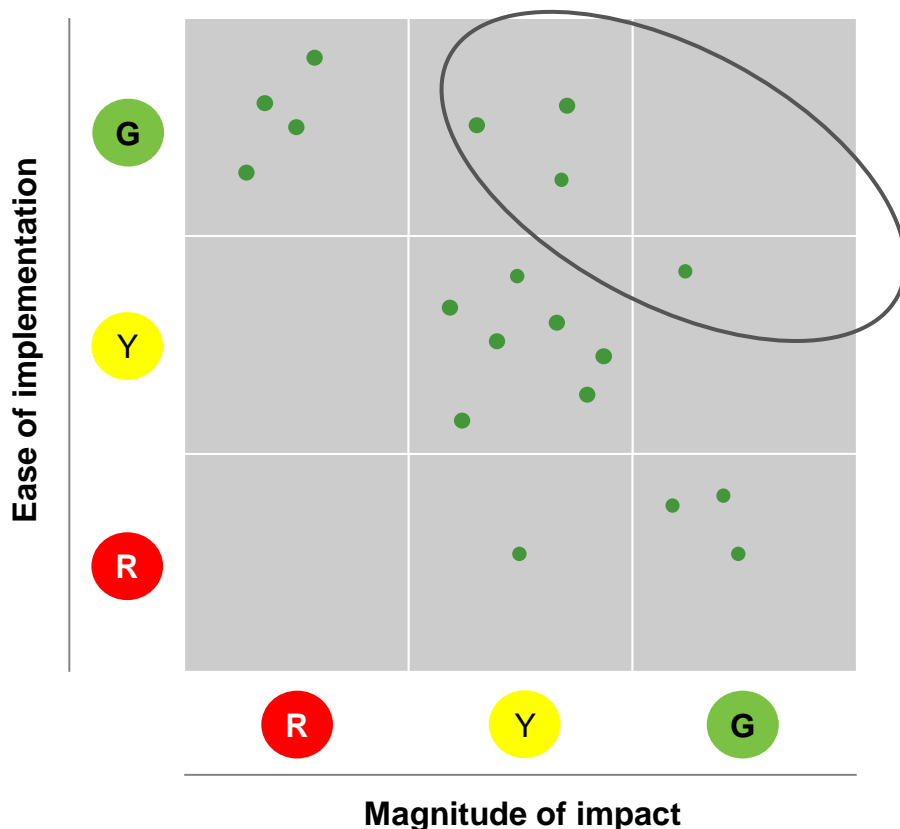
Priority ideas

- **Field personnel equipped with Square** on customer payment issues
- **Mobile app for connect** / move-in request process to eliminate call center calls
- **Emailed “Welcome Pack”** immediately upon service set up
- **Extend availability and capacity** of field personnel for customer appointments
- **Up-to-date training for field personnel** on customer options to prevent calls
- **More user-friendly online customer portal** to reduce incidence of contact center calls
- **Enhance CSS address retrieval** formatting issues when connecting online
- **Enable two-way texting with customers** to keep customers informed during process

Top ideas out of scope of Customer innovation team

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> ▪ Continuous Improvement <ul style="list-style-type: none"> — More logical flow of data entry for reps during connect — Ability to update CSS from field in real time — Redirect customers on hold | <ul style="list-style-type: none"> ▪ Business units direct <ul style="list-style-type: none"> — Proactive use of social media to provide info to customers — Scripted messaging to media outlets during outages — Online chat feature | <ul style="list-style-type: none"> ▪ Other <ul style="list-style-type: none"> — GPS reporting and mgmt. system for streetlights — More responsive and accountable vendors (NAM) — Mobile thumbprint verification |
|---|---|--|

The Customer team leveraged SMEs to develop early lists of ideas to transform the future state of the customer onboarding journey (2/2)



Priority ideas

- **Mobile app** with third party validation to establish service, digitally engage for bill, pay
- **Welcome kit** that delivers brand message and goes beyond disclosures
- **Online sign up includes click-through for alerts** customer would like to opt-in to
- Welcome email includes “**in the event of an outage**” links and information
- **Improve address fail rates** with more standardized address field process in CSS
- **Barcode-like scan on physical meters** to upload necessary info, support digital use
- **Streamline web portal** for establishing new service, make easier to navigate, forecasting

Top ideas out of scope of Customer innovation team

Continuous Improvement

- Automatic process for call outs as part of e-sign up
- More scripted front-line agents
- Ease of service restoration

Business units direct

- Week after sign up follow up email (“anything we can do”)
- “Your new service” youtube vid
- Offer RE options at sign-up
- Leverage CRM for sign-up

Other

- Strive for paperless / no calls
- Variable/choose your rate
- Choose preferred bill date
- 1st bill as educational primer
- Partner w/ real estate brokers

WORKING DRAFT

Last Modified 12/7/2015 3:08 PM Central Standard Time

Printed 12/2/2015 8:09 AM Central Standard Time

Innovating on the Ameren customer onboarding journey experience



Innovation Workshop

December 3rd, 2015

Today's agenda



Introduction: Aspirations and scope for onboarding journey

1:00 – 1:15

Outside inspiration: How CX leaders innovate customer journeys

1:15 – 2:15

Ideation: What are the critical changes to our onboarding journey

2:15 – 4:00

The Customer team has outlined some principles for what the future state of the onboarding journey should embody in 2030

Aspiration

- 100% digital

Simplicity

Mobility

Identity / Verification / Authentication

Brand delivery (front end + ongoing)

Security

Partnerships to maintain agility

Connectivity (Flexible, avenue of choice, seamless omni-channel)

Personalized customer relationships (CRM)

Our goals for the onboarding experience



Create a compelling story to tell our customers about how we are making things better



Reduce cost by simplifying the experience (e.g., fewer calls)



Innovate and lead the industry for customer experience



Improve CSAT by ~10%



Create an exceptional and high-impact employee journey



Take existing data to completely new levels of insight for action

What other aspirations do you have?

Today's agenda

Introduction: Aspirations and scope for onboarding journey

1:00 – 1:15

Outside inspiration: How CX leaders innovate customer journeys

1:15 – 2:15

Ideation: What are the critical changes to our onboarding journey

2:15 – 4:00



Who are the leaders in customer experience across industries?



What are the companies you've grown to love?

Group discussion

- Share the name of a company that inspires your loyalty
- What about your experience turned you into a loyal customer?
- What would it take for you to switch to a competitor?
- What can you infer about the future of customer experience based on your interactions?



We will spend time gleaning inspiration from other innovative companies. As you wander, think about...

...which examples are most relevant to our work? Which are not relevant, and why?

*...what are the applications to the customer onboarding journey?
What ideas do the examples inspire?*

...what themes did you notice?



Gallery walk: Igniting the imagination

Google Nest: Connecting the home



airbnb: Connecting travelers to local hosts around the world



User: Responding quickly to customer issues and policy



Apple: IBM



Starwood Hotels: Streamline pleasure, combine pain



Delta: 24/7 social care to respond to customer complaints



Carvalho Holden: Making houses feel like homes



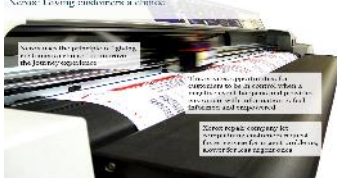
UPC: Leveraging proactive communications and customer channel of choice



Zappos: A new shoe buying experience



Nexus: Giving customers a choice



Whole Foods: Personalizing the in-store experience



Trunk Club: Style that works on your schedule



Disney: Individual personal support to mitigate disruptions



DRIVE: Creating "wow" moments



Aeromex: Sticking to habits



Tokio Marine: Providing on-demand insurance



American Airlines: Anticipating customer needs during flight interruptions



Boost mobile: Loyalty rewards



Kroger Mobile: Rewarding customer loyalty



Kroger: Pushing along



US Satellite TV provider: Conquering social media



Waze: User participation and a strong sense of community to "crowd source" information from users



Starbucks: Coffee and culture



Curb: A better way to rent



Zipcar: CX innovation starts at hiring



Gallery walk observations

What were the three most relevant ideas you observed?

What is the application for our onboarding journey?

What were the three least relevant ideas you observed? Why?

What innovation themes did you observe during the gallery walk?

How are innovations reshaping customer expectations?

Group discussion

- What are the three most relevant ideas you observed? The three least relevant?
- What innovation themes did you observe during the gallery walk?
- Why do these innovations appeal to customers?
- How are digital innovations shaping customer expectations?



Placeholder for principles of journey innovation

NOT EXHAUSTIVE

Align with broader context	Engage in channel of choice	Get bad experience over early
Anticipate unmet needs	Segment pleasure, combine pain	Give customers a choice
Stick to habits	Extend the scope of the journey	Create a wow moment
Finish strong	Create a culture to deliver consistently	Build CX into frontline routines
Create continuous feedback loops	Measure journey satisfaction and drivers	Align incentives to CX

Today's Agenda

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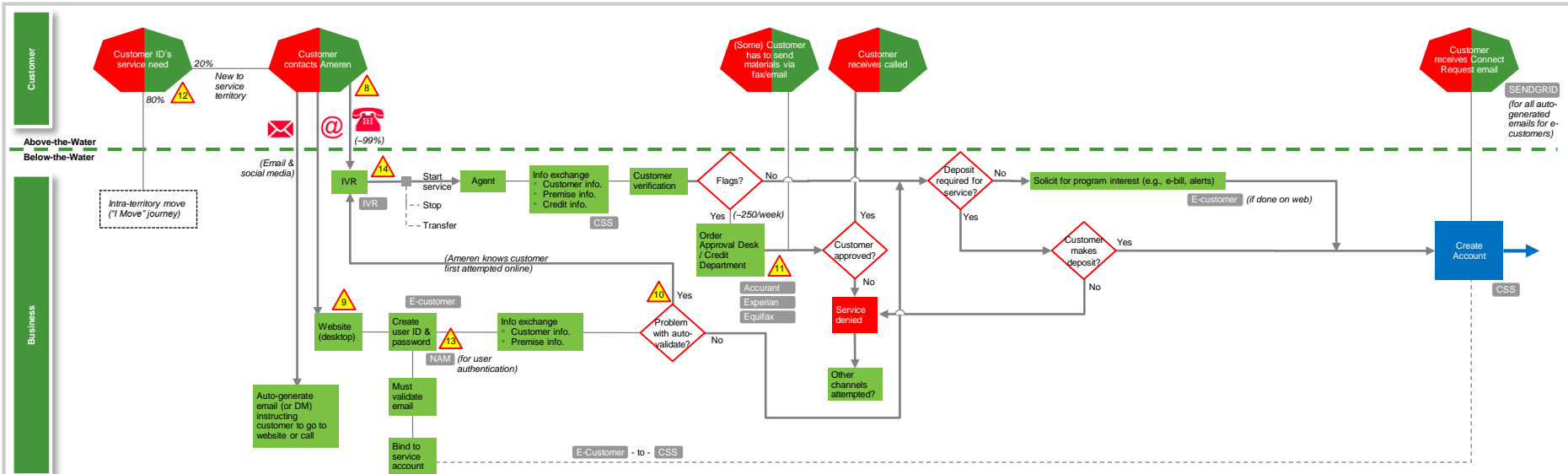
2:15 – 4:00



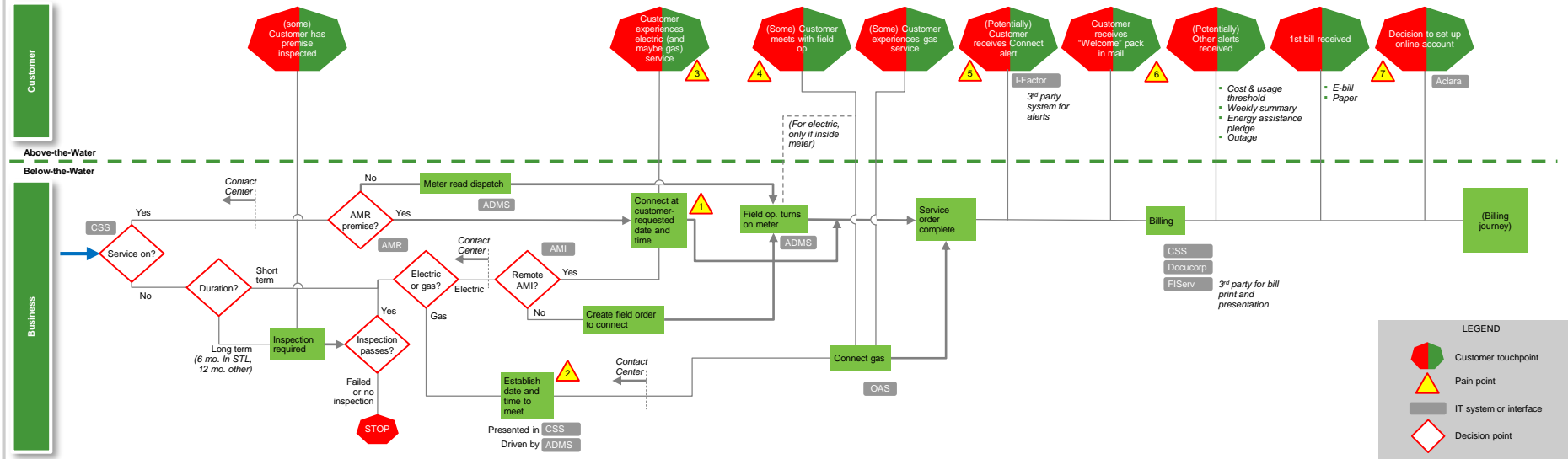
Current state review

Before moving on the future state, let's
ground ourselves in the current state
Onboarding journey

Ameren onboarding journey for new-to-service-area customers



(Continued)



Ameren onboarding journey current state notes

Pain points

- 1 Only changeable via customer call-in
- 2 Limited dates and times available
- 3 Sometimes electric & gas connect do not happen at same time, leading to additional calls
- 4 If appointment missed (by either party), customer has to call to reschedule
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- 14 Extensive messaging and long hold times

Overview of ideation

We will be breaking into groups and going through a few ideation exercises

In each exercise, we will ask you to write your ideas on sticky notes

Please write the ideas in full, detailed sentences so that it is clear to others

It is up to your team to determine your working style – ideate quietly and then share/iterate vs. work collaboratively from the start

After each exercise, begin to draw or group your ideas into improvement themes – please specify which segments and journeys they apply to

Groups

Group A	Group B	Group C	Group D

Follow the rules of brainstorming

DEFER JUDGMENT

GO FOR VOLUME

ONE CONVERSATION at a time

BE VISUAL

HEADLINE

Build on the Ideas of Others

Stay on TOPIC

Encourage the IMPOSSIBLE

Directions for 'blank slate' exercise

Imagine you have no financial or human resource constraints AT ALL, you have access to anything you need to develop a solution for your question

- How would you solve your question?
- What would you design?
- What would it look like?
- What else would be required to make it happen?
- What “real world” ideas does this solution inspire?



Idea collection – Residential

“Quick and Easy” ideas

“Evaluate Further” ideas

New
cust-
omers

Idea collection – LCI

“Quick and Easy” ideas

“Evaluate Further” ideas

New
cust-
omers

Wrap – up

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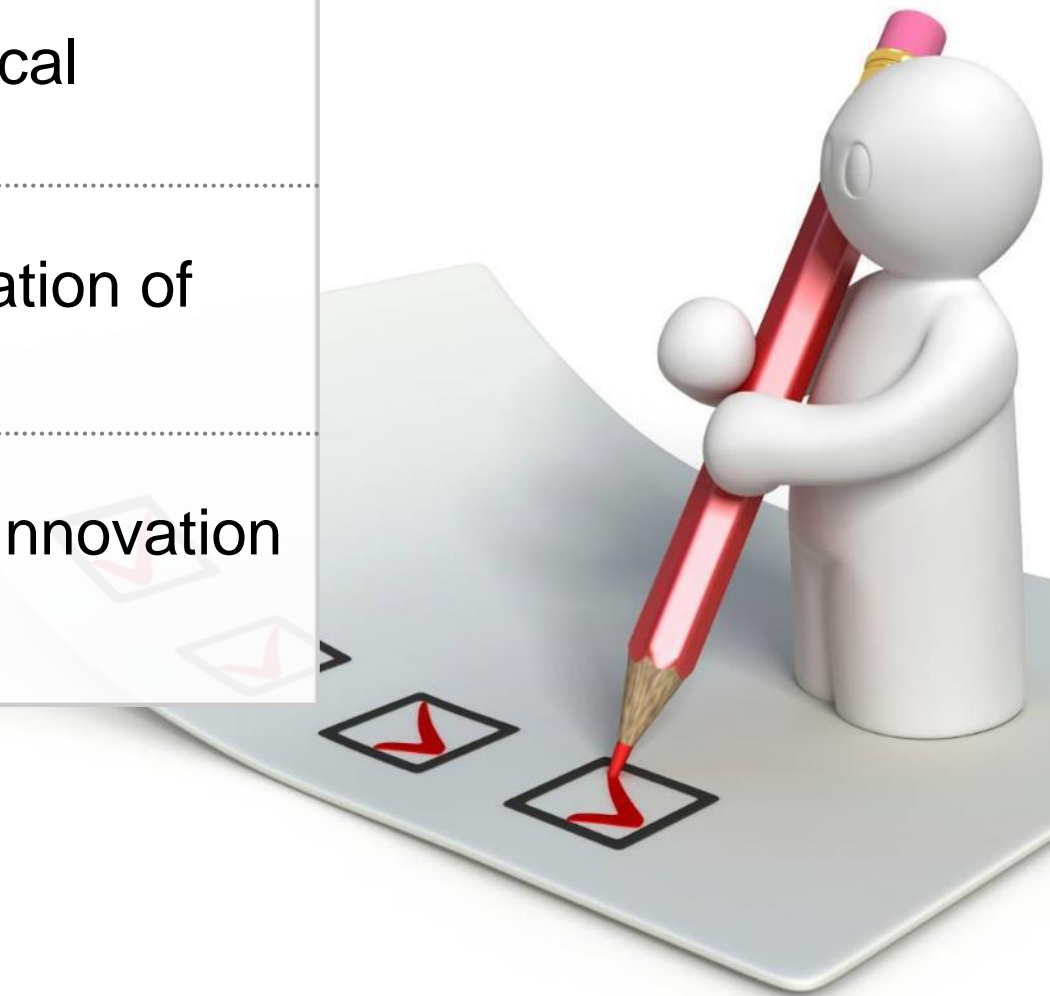
“

”

WE'D BE
CRAZY IF
WE DIDN'T

Next steps

- ☐ Group ideas into a logical framework
- ☐ Conduct initial prioritization of ideas
- ☐ Share initial view with Innovation teams and refine



BACKUP

Building Distinctive Customer Loyalty Team

Team poster for 11/16 offsite

Our team's driving theme:
Better Insights...Better Decisions

Our diverse customers demand
that we understand them better!



We will leverage customer insights to offer a best-in-class customer experience supported by innovative product and service offerings.

• Customer insights

- Begin by deepening our understanding of customer needs (now and anticipated) to adapt our product and service offerings to meet those needs.
- Enable other areas of Ameren to build new products / services, better target customers, etc., based on customer insights.
- Develop advanced segmentation abilities that allow Ameren to understand its customers at a granular level to better anticipate their needs to avoid or defer grid defection.

• Customer journeys redesign

- Align Ameren customer experience along identified journeys to optimize the satisfaction of these experiences, starting with top priority journeys.
- Redesign each of these journeys to embrace new technologies that will lower the cost of serving customers while improving customer satisfaction with these experiences.

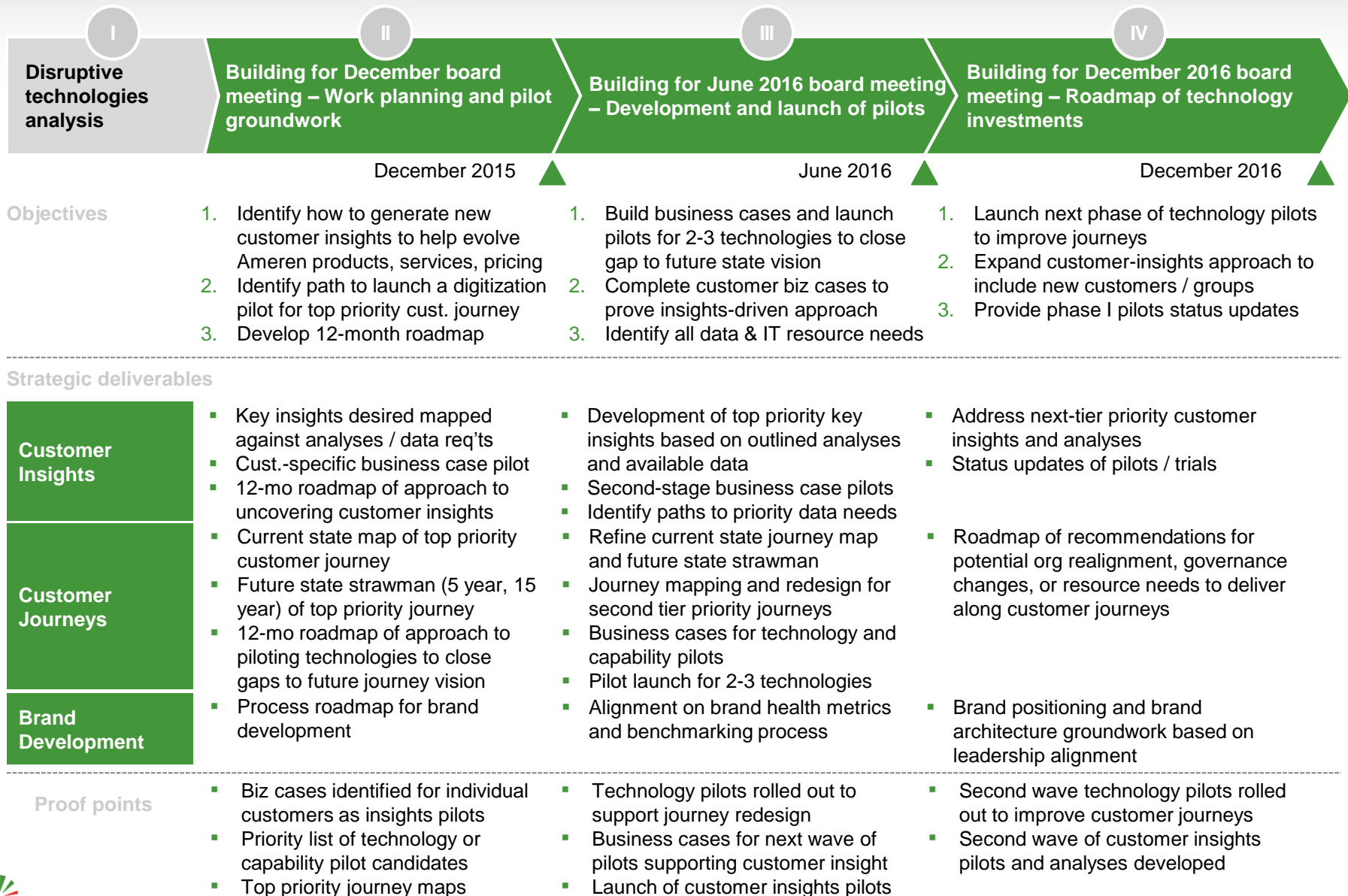
• Brand

- Once team aligns on future of journeys / insights, use new metrics to best understand how pleased customers are with Ameren products and services and how likely they are to remain loyal in the face of attractive alternatives.

Building Distinctive Customer Loyalty Team – High-level plan

▲ Board meetings

Team poster for 11/16 offsite



Building Distinctive Customer Loyalty Team

Team poster for 11/16 offsite

Our focus is to understand and anticipate future customer needs, behaviors, and expectations so that we might adapt and improve the Ameren customer experience along with its products and services. The Ameren customer experience should be such that our customer's loyalty in the face of alternative, off-grid solutions leads them to actively choose to remain with us. The insights Ameren will have into its customers' needs will allow us to anticipate and offer them the products and services they desire at prices they are willing to pay.

Priority insights the team will focus on first

Customer Needs

- What are the greatest unmet customer needs at present?
- What additional products and services will be needed by LCI?

Segmentation

- Who are our most valuable customers?
- Which of our customers are most at risk?
- Who are our primary target segments for new products / services?

Call to action: Place a dot beside the insights most useful to your team.

Building Distinctive Customer Loyalty Team

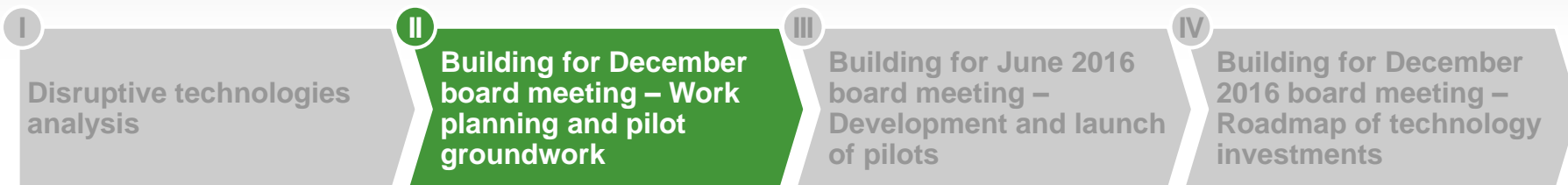
Team poster for 11/16 offsite

Call to action: Help us! What would you like to know about our customers?

- What do you view as “in scope” for the Customer innovation team?

- What insights would your team find most useful regarding customers?

End of year deliverables discussion for Customer Loyalty team



Objectives

- Identify how to generate new customer insights to help evolve Ameren's products, services, pricing, and customer communication
- Identify customer journey for which to launch digitization pilots
- Develop 12-month roadmap

Strategic deliverables

Customer insights

- Develop key questions and insights to drive towards
- Outline and prioritize analyses needed to uncover the insights
- List existing data and sources and determine gaps in data needs
- Identify possible business cases for individual customers/groups and select 1-2 as pilots

Journeys

- Identify all major customer journeys
- Identify supporting facts for why specific customer journey was chosen for pilot redesign
- Outline current state for journey (and major components) and identify pain points
- Develop future state strawman (5 year, 15 year) for identified journey (new customer joining journey)
- Early list of technology and capabilities investments to pilot

Brand

- Outline steps needed to identify role of innovation in Ameren's future brand
- Coalesce on definition of brand loyalty and metrics to measure progress

Proof points

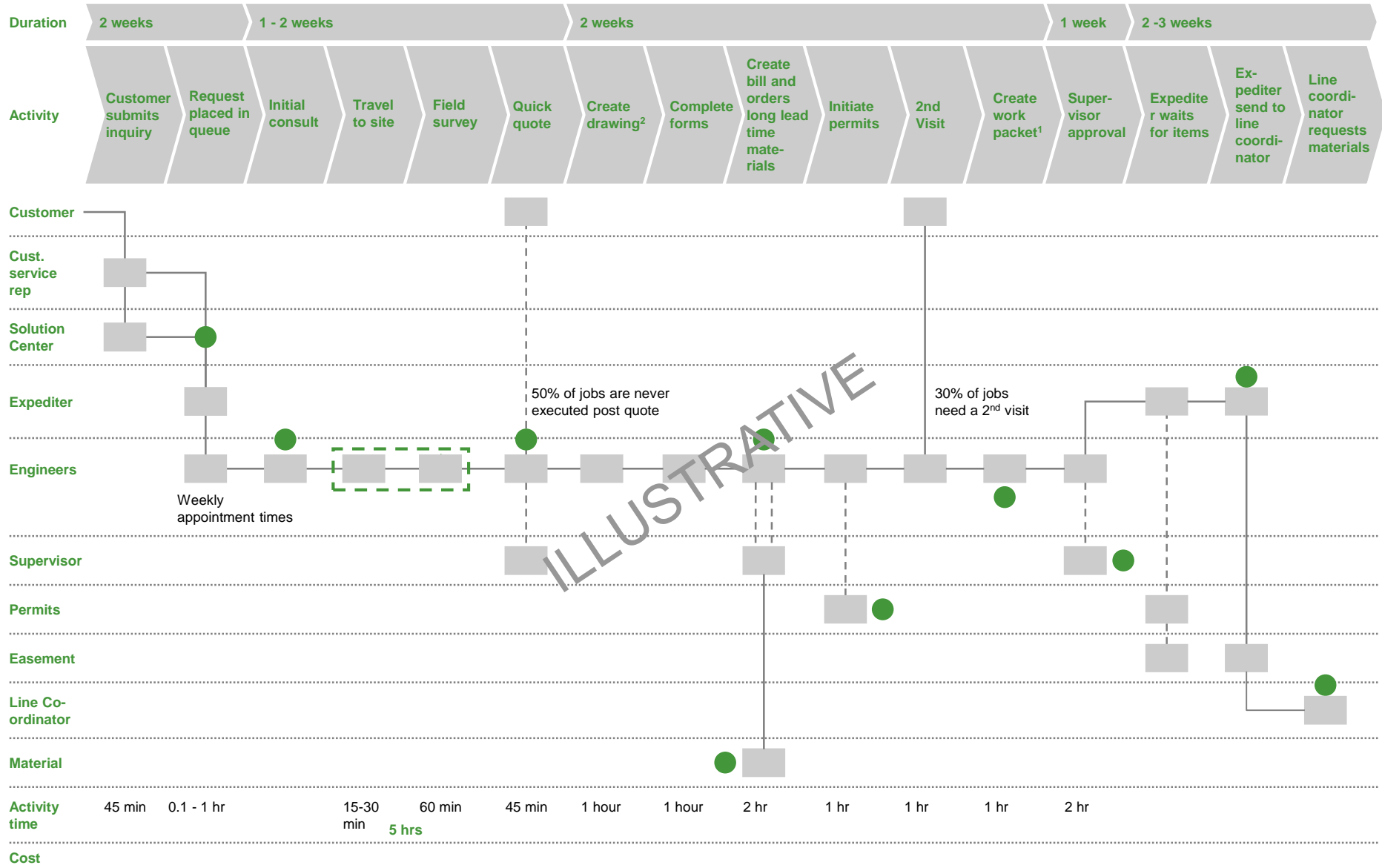
- Identify 1-2 analytics projects to generate customer insights
- Pilot identification for digital customer journeys

Bridge phase workplan – Customer Loyalty

				OctNov					Dec			6 week deliverables
Workstream	Primary driver	Description		26	02	09	16	23	30	07	14	
3 Customer loyalty	Customer insights	Strategic track										
		▪ Develop key questions / desired insights										▪ List of key questions/insights
		▪ Outline, prioritize supporting analyses										▪ List of supporting analyses
		▪ ID existing customer data sources										▪ List of current data sources
		▪ ID gaps in data needs										▪ List of data gaps
		Proof points track										
		▪ Identify possible business cases										▪ Business case “short list”
		▪ Select 1-2 cases as pilots										▪ Priority pilots list
		▪ Develop 12-mo roadmap										▪ 12-month roadmap
	Customer journeys	Strategic track										
		▪ Understand CSAT drivers and gaps										▪ Utility CX survey results
		▪ ID all major journeys and prioritize										▪ Prioritized journeys list
		▪ Establish 2030 aspirations										▪ Agreed upon target metrics
		▪ Develop “Day 1 answer” via workshop										▪ Current state map, costs
		— Map current state, estimate total cost										▪ Future state strawman
		— Strawman future state										▪ Preliminary investments list
		— ID tech. and capability investments										
		— Identify interdependencies										
		Proof points track										
		▪ ID pilot candidates for 2016 & prioritize										▪ List of 2016 pilot candidates
		▪ Develop 12-mo roadmap										▪ 12-month roadmap
	Brand development	Strategic track										
		▪ Process roadmap for brand development										▪ High-level roadmap
		▪ (2016) Align on brand health metrics										▪ Defined brand health metrics

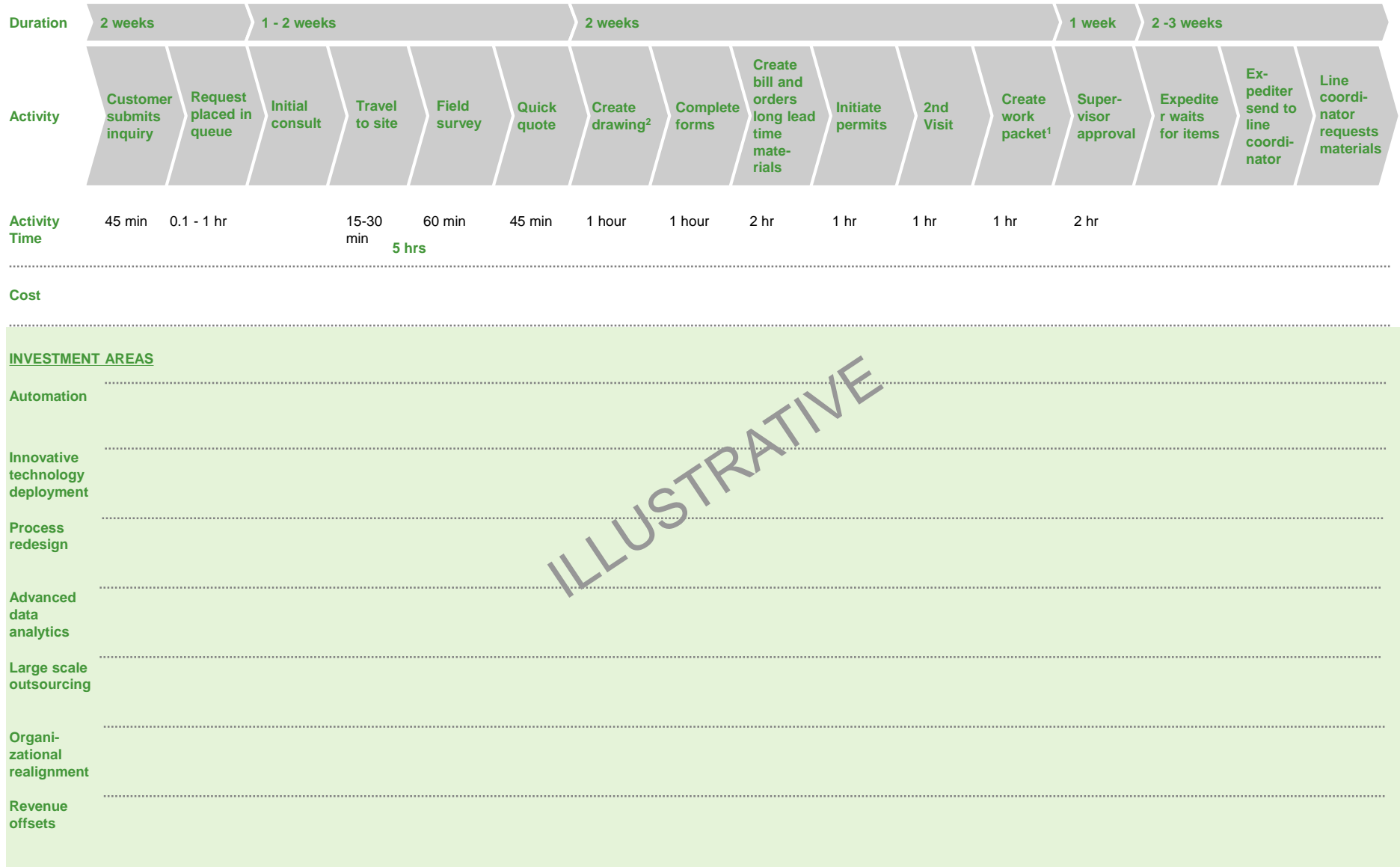
Identify key engineering pain points using a detailed process map

ILLUSTRATIVE



Identify key engineering pain points using a detailed process map

ILLUSTRATIVE



Customer onboarding journey workshop SMEs

SME Name	Area of Expertise	Availability for 11/17	Status
■ <i>Ex. Stan Ogden</i>	■ <i>Customer service</i>	■ <i>All day</i>	■ <i>Confirmed</i>
■ Mike Jacobi	■ ?	■ Available	■ “On board”
■ Amy Hayes	■ ?	■ PM session	■ Unconfirmed
■ Tina Allen*	■ ?	■ Def. available	■ Unconfirmed
■ Robin Hadley*	■ ?	■ Available	■ Not yet asked
■ Shirley Stennis	■ ?	■ After 11:30a	■ Unconfirmed
■ Kathleen Park	■ ?	■ After 11:30a	■ Unconfirmed
■ Sue Lachmann*	■ ?	■ Available	■ Unconfirmed
■	■	■	■
■	■	■	■
■	■	■	■