



Case study

SUPPORTING CULTURE CHANGE IN ONE OF THE UK'S TOP INSURANCE COMPANIES

How ServiceTick helped embed the 'Ageas Way'



"The Voice of the Customer programme has been at the heart of embedding a new way of working that we call the Ageas way"

Carl Bromley – Head of Customer Experience, Ageas

The company

In the UK Ageas offers a broad range of Personal and Commercial insurance solutions providing award-winning products and services through brokers, affinity partners and direct brands. Insuring around five million customers and working with a range of partners, Ageas is recognised for delivering consistent and high quality customer experience in their time of need.

Since 2014 Ageas has been redefining the way it services its customers by introducing a set of customer-focused principles across all its processes. ServiceTick has worked with Ageas since 2015.

The solution

Working closely with the Customer Experience team we created a 'listening framework' – a multi touchpoint, multi-channel programme of 45 surveys across 10 brands – using a combination of IVR and email surveys. These measure levels of customer satisfaction with the process and with the individual adviser. Results are available to view in the online console as soon as the survey has been completed. The advisers are given access to feedback about them and are enthusiastic about the praise they receive and the opportunity to become better at their job.

Return on Investment

Customer feedback has led to a number of significant changes in the way Ageas interacts with its customers:

- ✓ **'One-stop' resolution** – a core principle of the Ageas Way is to be able to deal with customer enquiries in one transaction. The Voice of the Customer programme has identified processes where this is made more difficult by the systems that are in place; and it allows team leaders to recognise advisers whose knowledge or confidence levels need improving.



- ✓ **Customer focus** – the Ageas Way programme has removed variable sales bonuses and targets from front-line teams, taking the focus off numbers and more towards looking after the customer – informed by real-time feedback. The ability to replay customer comments has proved an excellent motivational tool and this is used in one-on-one coaching sessions
- ✓ **Process improvement** – Feedback from customers has led to a number of changes to process: the upfront IVR for incoming calls has been shortened and made clearer (leading to less customer frustration); online journeys have been made smoother; underwriting questions have been changed to remove or clarify those that customers did not understand; scripts have been removed – advisers are now given free rein to engage customers in a conversation rather than read ‘parrot-fashion (resulting in happier customers and more motivated staff.)
- ✓ NPS for Service delivery has improved by 4.5% in a single year.

Engaging employees

Advisers have embraced the VoC programme and look forward to the feedback from customers – both positive comments and suggestions for improvement.

- ✓ Ageas runs a page on Workplace by Facebook on which advisers can post the positive comments they receive. These are then liked by peers and bosses leading to a virtuous circle that reinforces the good behaviours at the heart of the Ageas Way.
- ✓ The ‘Scrap the Script’ programme has been welcomed by advisers. It has restored an element of trust and confidence and given them greater enjoyment of their role. One adviser has commented that ‘for the first time in two years a customer has remembered my name’
- ✓ Ageas has produced a ten-minute video of how the programme works using interviews with team leaders and advisers to reinforce the benefits of the programme.
- ✓ The insight programme now influences decision making throughout the Operations team and is recognised as being at the heart of embedding the new approach that is the Ageas Way.



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