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Implementing a Voice of the Customer program creates value for your organization and the customer.
Can you hear me now?

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DeDe Maddox, Genworth
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Overview

• Structure of Contact Centers
• Philosophy
• Process
• Best Practices
• Next Steps
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Structure- Company 1

<table>
<thead>
<tr>
<th>Structure</th>
<th>Employee Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Center</td>
<td>38</td>
</tr>
<tr>
<td>Consumer Affairs</td>
<td>5</td>
</tr>
<tr>
<td>Quality Analysts</td>
<td>5</td>
</tr>
<tr>
<td>Support Staff</td>
<td>7</td>
</tr>
<tr>
<td>Total Staff</td>
<td>55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attribute/ KPI</th>
<th>Average Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Calls Annually</td>
<td>256,206</td>
</tr>
<tr>
<td>Service Level Goal</td>
<td>80% of calls within 30 seconds</td>
</tr>
<tr>
<td>Average Speed of Answer</td>
<td>0:36</td>
</tr>
<tr>
<td>Average Processing Time</td>
<td>4:51</td>
</tr>
</tbody>
</table>
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Company 1
Volume by Call Type

- Claims: 8%
- Customer Service: 7%
- New Business: 43%
- Retention: 42%
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Structure
Company 2 Customer Service

<table>
<thead>
<tr>
<th>Structure</th>
<th>Employee Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Center</td>
<td>68</td>
</tr>
<tr>
<td>Consumer Affairs</td>
<td>3</td>
</tr>
<tr>
<td>Problem Resolution Specialist</td>
<td>4</td>
</tr>
<tr>
<td>Support Staff</td>
<td>10</td>
</tr>
<tr>
<td>Total Staff</td>
<td>85</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attribute/ KPI</th>
<th>Average Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Calls Annually 2011</td>
<td>569,952</td>
</tr>
<tr>
<td>Service Level Goal</td>
<td>Managed by Abandonment rate</td>
</tr>
<tr>
<td>Average Abandonment Rate</td>
<td>Consumer: 3-7% Broker: 2-6%</td>
</tr>
<tr>
<td>4th Quarter Abandonment Rate</td>
<td>Consumer: 5.7% Broker: 5.5%</td>
</tr>
</tbody>
</table>
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Company 2
Volume by Call Type

- Broker Calls: 26%
- Consumer Calls: 74%
Customer Service Facts

- 93% of customers indicated that quality customer service was vital to maintaining brand loyalty. *Source: Creative Strategies*

- A 5% increase in customer retention can increase profits by 25-95%. *Source: Bain & Co.*

- Only 1 out of 25 dissatisfied customers will express dissatisfaction. *Source: Business e-coach*

- 68% of customers stop doing business with a company because of poor service. Yet 95% of dissatisfied customers would continue to do business with a company if their problem was resolved quickly and satisfactorily. *Source: International Customer Service Association*
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A Voice of the Customer Program provides the organization with a methodology to help better understand what is important to your customers and supports customer driven change.
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Company 2 Consumer Benefit & Organizational Value:

What is Voice of the Customer and why is it important?

- Ability to improve processes that may not be customer friendly
- Drives accountability for building great customer relationships
- Enables your associates to understand what it takes to delight your customers
- Fine tunes your internal operations for increased efficiency
- Decreased likelihood of re-occurrence of concerns/complaints
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## Company 1 Consumer Benefit & Organizational Value:

<table>
<thead>
<tr>
<th>Description</th>
<th>Used To:</th>
</tr>
</thead>
</table>
| **Relationship Tracking**   | • Set long term goals  
• Focus investments in key areas that correlate with enhancements |
| Survey customers at regular intervals on how they feel about the company. |                                                                 |
| **Interaction Monitoring**  | • Spot trends  
• Provide detailed feedback to/ about front line employees.  
• Trigger an immediate response to events in the event of negative feedback. |
| Survey customers after key interactions to determine how satisfied they are with both the results and the process. |                                                                 |
| **Continuous Listening**    | • Identify early signs of issues  
• Understand the customers’ needs. |
| Sample customer interactions on a regular basis by monitoring calls. |                                                                 |
| **Problem resolution**      | • Use customer insights to prevent future grievances  
• Analyze data to improve processes |
| Quickly address issues as they occur |                                                 |
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Company 1 Complaint Volume

Consumer complaint counts

<table>
<thead>
<tr>
<th>Complaint issue</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>258</td>
<td>242</td>
</tr>
<tr>
<td>Policyholder service</td>
<td>27</td>
<td>21</td>
</tr>
<tr>
<td>TOTAL</td>
<td>285</td>
<td>263</td>
</tr>
</tbody>
</table>

Verbal Complaint Counts

<table>
<thead>
<tr>
<th>Complaint issue</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>1502</td>
<td>829</td>
</tr>
<tr>
<td>Policyholder service</td>
<td>128</td>
<td>205</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1630</td>
<td>1034</td>
</tr>
</tbody>
</table>
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The Voice of the Customer program is comprised of multiple components and opportunities for customer engagement.

- **Listening to and scoring calls**: QA evaluates 3% of calls per rep per month.
- **Problem Resolution**: Research and analyze all information related to consumer complaints and oral grievances. Log complaints and provide necessary follow up.
- **Mail Surveys**: Surveys are mailed quarterly and necessary follow up is completed.
- **Live Surveys**: QA staff administers real time surveys.
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Company 2 Process:

- **Problem Resolution Team**
  - Net Promoter Score
  - Monthly Reviews
  - Corrective Action

- **Office Of Consumer Affairs**
  - Complaints
  - Monthly Reviews
  - Corrective Action
### Company 2 Problem Resolution Team

#### Problem Identification
- Inbound call to customer service
- Identify call as a problem that can’t be resolved point-of-call
- Warm-transfer caller to a PR specialist

#### On-Boarding
- Rep on-board case capturing problem statement & exchanging contact info

#### Research & Tracking
- Rep researches the problem root cause
- Can the rep complete the transaction?
  - Yes: Transaction resolved by rep or supporting department
  - No: Coordinate with dedicated points-of-contact in other operations teams

#### Transaction Completed
- Coordinate with dedicated points-of-contact in other operations teams
- Transaction resolved by rep or supporting department

#### Closure
- Complete call back to the customer
- Status will also be provided throughout process
- Confirmation letters may be sent at the rep’s discretion

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**THE 12TH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE**

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Company 2 Complaint Volume

Complaints decreased by 31% when the Problem Resolution team was established.
Company 2 Problem Resolution – Net Promoter Score

Aligns with Business Strategy
- Partners with its customers

Measure of Customer Loyalty
- Prioritizes improvement opportunities
- Immediately Actionable

Well Suited to Evaluate Most Important Customer Service Touch Points
- Calls completed within days of Service Touch
- Focused on a single process/touch

Best In Class Platform
- Turnkey On-boarding
- Detractor Management Program
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Company 2 Office of Consumer Affairs

Complaint Received
Office of Consumer Affairs (OCA) receives Complaint

Intake Desk screens correspondence to ensure routing to the proper business area

On-Boarding
OCA Rep receives complaint, logs into monitoring system

Research & Tracking
OCA Rep researches the problem’s root cause

Can the rep complete the transaction?

Yes
Transaction resolved by rep and responds to customer

No
Coordinate with dedicated points-of-contact in other operations teams

Transaction Completed

Closure
Process improvements identified during this research & business engaged

Action items tracked and completed

BLUEPRINT for the future

THE 12TH ANNUAL INTERCOMPANY LONG TERM CARE INSURANCE CONFERENCE
Company 2 Office of Consumer Affairs – Complaint Levels

- **Level 1**: Followed procedures and procedures were ample - No recommended changes.
- **Level 2**: Followed procedures but procedures were direct cause of a bad customer experience.
- **Level 3**: Did not follow procedures and caused a negative customer impact. Situation was promptly resolved, with minimal impact to customer.
- **Level 4**: Did not follow procedures and did not promptly resolve complaint. Customer had to follow-up beyond the initial contact before situation was resolved.
- **Level 5**: Did not follow procedures on multiple occasions and did not promptly resolve complaint.
Company 1 Survey Types

- New Business
- Inforce Contact Center
- Claims
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Company 1 Mail Survey Process

- Survey set is identified and mailed 2 weeks after the end of each QTR
- Surveys are returned and grouped by rating

Good or Excellent ratings/ positive feedback
- Feedback is given to specific representatives

Fair or Poor ratings/ follow up needed
- Consumer Affairs logs grievances and provides necessary follow up

Survey results are communicated to staff and executive management
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Company 1

Satisfaction Ratings
- Excellent
- Good
- Fair
- Poor
Company 1 New Business Surveys
20% Response Rate

- Focuses on overall satisfaction with the New Business process
- Nurse visit assessment
- Overall understanding of the policy
- If correct benefits were selected
- Satisfaction level with their agent
- Helpfulness of sales material
- Surveys are sent to all issued policies on the 1st of every month.
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Company 1 Inforce Contact Center Surveys - 40% Response Rate

- Focuses on the overall experience with the contact center
- Call satisfaction
  - Wait time
  - Knowledge level
  - Overall satisfaction level
- Questions related to the specific representative
  - Was the representative professional?
  - Was the representative courteous?
  - Was the representative able to answer all of your questions?
- Questions related to the claims process
  - If applicable did the representative explain the claim’s process?
- Surveys are mailed to 200 customers per quarter on selected call types
Company 1 Claim Process Surveys
42% Response Rate

- Focuses on the overall claim process
- Explanation of care coordination
- Overall satisfaction
- Nurse visit assessment
  - Professionalism of the nurse
- Benefit payment
  - Was the payment processed in a timely manner?
  - Was the payment accurate?
  - Was the explanation of benefits statement easy to read?
- Surveys are sent randomly to 200 policyholders on claim each quarter
- Surveys are mailed two weeks after the end of the quarter
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Company 1 Voice Surveys

Quality Analyst randomly selects calls from previous day

Callback is made to customer regarding interaction with the contact center

Feedback is received and logged into the CRM database

Any additional follow up is completed with customer

Additional training opportunities or Process updates are identified

Feedback is shared with the representative and their Supervisor

Feedback is shared with Executive Management

- 25 outbound surveys per week are completed.
- Selection criteria includes calls lasting 5-10 min.
Company 1 Outbound Follow Up Surveys
Targeted Questioning

• Gains useful details from the customer
• Process encourages open dialogue with customers by prompting free-form discussion about the customer’s experience.
• Surveys focus on:
  • Representative behaviors
  • Representative skills
  • Representative knowledge
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Company 1 Outbound Call Surveys

• How would you rate the overall quality of the service you received?

<table>
<thead>
<tr>
<th>Outstanding</th>
<th>Satisfactory</th>
<th>Needs Improvement</th>
</tr>
</thead>
<tbody>
<tr>
<td>34.48%</td>
<td>60.34%</td>
<td>3.45%</td>
</tr>
</tbody>
</table>

• On a scale of 1-5 (5 being the highest), how well do each of the following characteristics best describe the Customer Service Representative you spoke with?

<table>
<thead>
<tr>
<th>Courteous</th>
<th>Listened Carefully</th>
<th>Knowledgeable</th>
<th>Empathy</th>
</tr>
</thead>
<tbody>
<tr>
<td>94% rated 4 or higher</td>
<td>93% rated 4 or higher</td>
<td>92% rated 4 or higher</td>
<td>97% rated 4 or higher</td>
</tr>
</tbody>
</table>

• Would you say the representative handled your call quickly and efficiently?

Yes 100%  No
Company 1 Consumer Affairs Team

• Screen and respond to all written consumer and agent correspondence
• Research and analyze all pertinent information related to consumer/agent inquiries and complaints
• Draft and prepare responses in coordination with the legal team
• Handle all escalated calls
• Log all oral grievances and provide necessary follow up
• Communicate trends to upper management
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Company 1 Oral Grievance Tracking

Oral Grievance Identification

- Contact Center receives call
- Identify oral grievance
- Representative sends notification to Consumer Affairs Team
- Consumer Affairs logs grievance in the complaint tracking system

Can the grievance be closed or is further research needed?

CAT researches issues to determine root cause

- No - Issue cannot be resolved
  - Coordinate with internal departments
    - Complete necessary follow up
  - Close oral grievance and send necessary correspondence
- Yes - Issue is resolved

Tracking

Follow up/ Closure of complaint
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Company 1 Consumer Affairs Volume

- Less than 1% of calls result in an oral grievance or escalated complaint
- Approximately 10 calls per week are transferred and resolved by the team.
- Grievances are logged in a complaint tracking database:

<table>
<thead>
<tr>
<th>Claims</th>
<th>Policy Holder Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service / Handling / Delay</td>
<td>Failure to respond</td>
</tr>
<tr>
<td>Delayed responses to inquiries</td>
<td>Delayed responses to inquiries</td>
</tr>
<tr>
<td>Unsatisfactory Coverage</td>
<td>Company Handling</td>
</tr>
<tr>
<td>Terms of policy</td>
<td>HIPAA</td>
</tr>
<tr>
<td>Denials</td>
<td>Premium/ Billing issues</td>
</tr>
<tr>
<td>Misc.</td>
<td>Misc.</td>
</tr>
</tbody>
</table>
Company 1 Best Practices

• Surveys focus on:
  • Representative behaviors
  • Representative skills
  • Representatives knowledge
  • Overall business processes

• Use multiple methods to collect customer feedback
  • Using a variety of sources to collect customer feedback allows us to get a comprehensive picture of the customer’s experience.

• Present customer feedback results throughout the company
• Using customer insight to improve employee training and overall processes.
• Analyze data from the complaint tracking system to prevent future complaints.
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Company 2 Best Practices

- Calling customers during complaint handling
  - To ensure a clear understanding of concerns and to set expectations
- Establishment of Problem Resolution Team
- Customer Immersion Meetings
- Established corrective action process to assign ownership to team
  - Process improvements
  - Training opportunity
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Company 1 Next Steps

- Consumer website surveys
- IVR surveys
- Implementing a Speech Analytics system
- Proactive customer service efforts that focus on next issue avoidance via automated alerts and/or outbound calling campaigns
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Company 2 Next Steps

• Create a formal review process to establish consistency with decision making
• Monthly meetings to discuss top 3 concerns for Problem Resolution team
• Continue to tweak Net Promoter Score process
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