

South West Contact Centre Forum Awards 2013

Best Private Sector Contact Centre Award

Introduction

The Heritage Customer Experience Team within LV='s Life Strategic Business Unit is at the heart of everything LV= stands for. We were established 170 years ago and, although our methods and products may have changed, it's important to us to remain true to our roots and continue to concentrate on looking after our members.

We recognise that high employee engagement will have a positive effect on the customer experience we provide so we make sure we recruit and retain the best calibre of people to look after our members.

How are we an Employer of Choice?

The LV= Heritage Customer Experience has a structured recruitment process to ensure we recruit only the best people to look after the needs of our customers. We recruit for specific behaviours to make sure all new starters have the right attitude and live the LV= values:

- ✔ Know Your Stuff - Striving for competitive excellence and aiming to be the best at what we do. Being trained to best practice industry standards.
- ✔ Don't Wait to be Asked - Taking personal responsibility and doing things before we're asked to do them. Upping the pace and putting some "buzz" into the business. Taking it to the limit whilst knowing the limits of our authority.
- ✔ Make it Feel Special - Adding value to our customers' experience through the service we personally provide. Ensuring what we do stands out from what other people offer. Keeping our promises and caring about how our customers feel.
- ✔ Treat People Like Family - Treating people as you would expect to be treated yourself and supporting each other through the good times and bad.

Before a manager is able to start the recruitment process, they're asked to take a training module called Recruiting for the LV= Attitude which provides all the skills they need to bring on board top recruits. To make sure we employ the right people with the right attitude, our recruitment process involves a total of six phases, including two or three interview stages and an assessment day.

Once recruited, all candidates take part in our Welcome Programme which gives them an overview of the company and maps out their training for the coming months.

As part of our Wellbeing initiative, employees can enjoy flexible working options to help with work/life balance, a generous pension scheme, flexible pay options and holidays of up to six weeks on top of Bank Holidays. We really believe our people deserve down time when they work so hard to help us achieve our goals. Staff attrition remains very low (under 10%) and sickness is consistently under par at 2.5%.

How Do We Retain Our Talent?

We are always striving to sustain the same level of employee engagement of other companies by listening to our employees opinions and making LV= a desirable employer. Our aim is to maintain the High Performing Organisation standard year on year.

Every year we run an employee survey, Engage, which gives every member of staff an opportunity to anonymously and honestly tell LV= their views. At LV= we really do care about employee happiness at work and the whole point of the survey is to find out what we're doing right and what we could be doing better. These results are then analysed and fed back to the department where representatives from all teams and levels get together to create an action plan to make improvements. This Engage action plan is then published and actions are tracked throughout the year with updates provided in regular communications sessions so everyone can then see their views are being taken seriously.

We're extremely proud to run a very successful Talent Management Programme within the department where we look to help develop all our people and retain them within the company. In the past twelve months alone, we've helped approximately 15% of the department move forward with their careers by offering an Apprentice Scheme and a full coaching and mentoring scheme.

The feeling of empowerment is embedded within the way we operate by listening to our colleagues and valuing the feedback they provide. An example of this is our new Data Protection process; our Customer Service Representatives felt the previous process didn't provide the optimum customer experience and so established a practical, conversational approach to identify customers over the phone yet still meets the requirements of the Data Protection Act. The new process enables us to give our customers a friendlier experience by establishing the nature of the query and understanding the context before any specific data protection questions are asked.

What Makes LV= Heritage a Centre of Excellence?

At LV=, the customer is at the centre of everything we do and our key driver is to become Britain's best loved insurer. We champion our brand values (detailed above) and these are at the heart of everything we do or aim to achieve.

Our Members - the reason we are here

The overriding reason LV= exists is to grow member value for the benefit of members.

We're a mutual organisation. But what does that actually mean? Unlike a plc, we exist for the benefit of our members. Instead of focusing on making a profit for private shareholders we channel our energies and resources into doing what's right for everyone who deals with us; most importantly generating value for our members.

We have over 5 million customers and of these over 1.1 million are members. Our customers become members automatically when they take out a certain type of policy with us, those offered by our life business, for instance life insurance, investments, protection or retirement policies. If someone only holds a policy like car or home insurance with us they're classed as a customer rather than a member.

Unlike joining a club, there isn't a 'membership fee' that comes with being a member; it goes hand-in-hand with the type of product someone has with us and here are some of the benefits and involvement in LV= that we offer our members:

- **Member Care Line** - Members have access to a 24 hour confidential advice and support line which gives guidance and advice on medical, counselling and legal matters.
- **Member Support Fund** - The Member Support Fund was set up to help members and their families who are in financial hardship, through no fault of their own. Since then through our 24 hour help service, we've given hundreds of members thousands of pounds in grants to help improve their lives.
- **Annual General Meetings (AGMs)** - Our members are entitled to vote and attend our AGMs which are usually held in May. We write to all our members during April inviting them to take part and have a say in how LV= is run. **In 2012 we introduced online voting for the first time. 18% of our members voted this way in our 2012 AGM. From a total of 59,022 overall votes, 10,384 were received this way.**
- **LV= Member Panel** - These members meet with our board, executive and senior managers twice a year to hear about our progress and debate our strategy, performance and the way we do things.
- **Community news and research** - Over 6,000 members and customers have signed up to our community. We ask them to take part in surveys and research to help us develop our products and services to meet their needs.
- **Members save money** - members are entitled to savings of up to 10% when they take out our general insurance products.
- **Giving something back** - In 2011 we launched our first mutual bonus for members with a with-profits policy. Overall this means that £18.6million will be distributed as an additional bonus for these members.

The Voice – Customer Feedback and Service Improvements

Back in the summer of 2012 we kicked off a pilot to improve how we listen and respond to our customer and IFA feedback within the Life business. With our vision to be Britain's best loved insurer firmly in mind, we carried out a seven week pilot to test some new technology. During the pilot we received feedback from **561** customers and IFAs - **five times more** than we'd have got through our previous 'Voice of Customer' methodology! Of these, we only received a small number (2%) of 'red' alerts, where our customers felt the service provided needed improvement.

We've now rolled out The Voice to all teams within the Heritage department whereby we ask members and IFAs to take part in surveys directly after calls and following email conversations. They're then transferred through to a phone survey or sent an emailed survey. Once completed, the survey information is then shown instantly to team managers via an online dashboard.

How has this improved the service provided to our members and IFAs?

- The feedback we now receive is from a considerably larger number of members and IFAs, allowing us to have a better understanding of our members' and IFAs' experience with LV= - we can make improvements based on their feedback.
- The feedback is in 'real-time' and specific to each team/individual. This has helped managers better understand how their team are performing and effectively act on the feedback they receive. With the previous methodology, the customer would have been surveyed several weeks after the event so an individual would have been unaware of an improvement need or a compliment immediately.
- Providing surveys through a variety of channels helps us understand the different experiences our IFAs and customers have with LV=, and how this impacts their opinion of our brand.

Quality and Service Improvements!

We have many different ways in which we measure the effectiveness of our strategy. We listened to our members' feedback and have incorporated their comments into our recently relaunched quality framework model. Although we previously knew we were providing good quality, the new process enables our people to be measured directly against our own values. From this we are able to see whether our members' feedback has been listened to and ensure service improvements have been implemented. The general feedback from our customers is that this new framework is more friendly. We expect to see an increase in quality scores month on month as we address any issues that have been brought to our attention. We have implemented over 50 Service Improvements implemented the past year on the back of member feedback.