

Background

Our initiative is all about the creation of our Best Loved Teams and Best Loved Quality Framework.

First of all, please meet our Best Loved Service Teams.



Bournemouth Team

At LV= we're not satisfied with doing things in a standard way, we want to deliver our customers a Best Loved service.

So what have we done? We've moved away from the industry standard way of quality checking customer calls and administration work. We've launched the **Best Loved Service Teams and Framework**.

Best Loved are two teams across two sites. We have one team in Exeter and one team in Bournemouth who are dedicated quality checkers and coaches who help us achieve a Best Loved service for our customers. This Best Loved service is in line with our overall company vision, to become **Britain's Best Loved Insurer**.

We've implemented new quality standards to encourage a more humanised approach to quality checking. We want our customers to be at the heart of everything we do, feel what they feel and improve our processes.

The Best Loved approach helps our frontline people feel supported as each team contains a Best Loved Coach. The Coach helps our employees by giving them regular feedback and monitoring throughout the month, this is instead of the standard approach in giving feedback at the end of the month.

Each Coach is on hand to support with day to day customer queries as they have a wealth of knowledge and experience. Part of this role is to also support our frontline people through our Life Service Academy (internal role progression scheme for customer service representatives).

We want our people to grow and learn multiple skills, not only does this help minimise customer effort, it also results in reward for our employees by way of role progression. With the new Best Loved Framework embedded and Coaches on hand, we know this will support learning and role progression within LV=.

Creation and Implementation

We have a secret formula for how LV= should deal with each and every one of our customers. Without each element, we can't deliver a Best Loved Service.



With this in mind, we wanted to look at our current set up for quality checking. We wanted to get a feel for the level of support our CSR's (Customer Service Representatives) were getting and how much coaching and feedback was actually happening. Whilst our current set up worked okay, there were huge improvements we could make... so that's what we did.

We have worked hard to reinvent the way we check work and rebrand that whole side of the Business. The "Quality Team" is a thing of the past, even the terminology "quality checking" felt old and dated. We disbanded the Quality Team and created a brand new Best Loved Service Team that is located within the Department. This team contains our most skilled and technical minded CSR's who perform checks on our high risk work types and our high support individuals. The next change was the introduction of our Coaches and what better way to make your CSR's feel empowered and supported than having their very own Best Loved coach working within their team. Our CSR's now have on the spot feedback, instant answers to any questions they have and someone to help show them where to improve in line with our Best Loved Formula. Here's what some of the teams say:

"It has helped to increase our knowledge as Rachel will discuss any queries with the team to ensure we all understand, this will stop repeat questions from happening. It's great having a Best Loved Coach on the team as they are always available to assist when you have a customer on the phone. This cuts wait/hold time for our customers. It is a lot easier than it used to be as we do not have to wait for a 'quality checker' to be free like we previously did."

Hayley Handyside

"Having an in team Coach has definitely made a difference. Our Coach is always on hand to help and offer support when needed. It's really nice when you have done a call or a piece of admin and get almost immediate feedback."

Amanda Thain



"It's much easier and quicker to get things checked, and they're a fab point of contact with any questions we have. This in turn has improved the teams' quality score as a whole; as it's much easier to make sure we're doing the right thing, we're getting better results!"

Stephanie Brewer

"I think since having a Coach on the team it has helped a lot towards providing the Best Loved Service possible. Since having a Coach my quality score has been great, I have only had one month on the FGB team and I passed my calls and admin for FGB, considering I've only known the product for a short while I feel this is quite good due to having the Coach help me through everything I need to do!"

William Cooper

We also reviewed the methodology behind the allocation and quota of checks that needed to be completed each month - So we looked at this from a risk perspective.

Work Type	CSR 1 (High support)
Admin	10 checks per month
Calls	10 checks per month

If a CSR has demonstrated excellent quality results for a period of time or doesn't process what we deem as high risk work types then they won't require any checks. This means we do not spend time checking items of work unnecessarily and empower these employees to continue to provide the excellent level of customer service that they've already demonstrated. This approach allows the Coaches to focus their time on the employees who require more support and on-going development.

Results Achieved

Since we launched the Best Loved Framework and approach, our Key Performance Indicators have increased. This is including Best Loved scores, productivity and utilisation detailed in the below table.

Work Type	Department Objective	Actuals	Variance
Best Loved Checks YTD	90%	95.4%	5.4%
Productivity YTD	85%	90%	5%
Utilisation YTD	80%	81%	1%

The above increases are down to the CSR's having the level of support they need within the teams, filling them with confidence to do a good job and the knowledge that they will receive on the spot feedback.

We also have an SMS customer survey that is sent to all of our customers after they have contacted LV=. Below are the questions we ask and our YTD scores.

How Satisfied are you with the Service you received today?	How knowledgeable did you feel the representative was?	How easy is it to do business with LV=?
86% out of 930 customers	92% out of 778 customers	92% out of 718 customers

Where we believe a CSR has gone above and beyond for a customer, we used to mark these as "excelled" calls. We have now revamped this and they are called **WOW calls**. These WOW calls are very much CSR driven and they highlight these to their Coach who can review them. Excelled calls would have been 'checked by luck' in the past.

WOW calls are entered into a quarterly draw where the CSR can win a Best Loved Mug, complete with chocolate and a £20 recognition voucher. A certificate is also produced which can be displayed in the department.



During 2015, we marked 37 calls as excelled. So far in 2016 we have marked 58 calls as WOW calls. It's fair to say our CSR's are loving this new way of working and are being recognised for going over and above our standards.

Challenges and Changes

Under the previous format our Quality Team were very much separate from the rest of the Department and our vision was to integrate these teams. We wanted to make the process flow and make sure everyone in our department had the same idea of what Best Loved really is and how it was going to work. Naturally our CSR's felt nervous when they saw a quality checker walking towards them and they would instantly feel it's because they have done something wrong. We wanted to break down this barrier and encourage collaboration within the Department. Having Coaches on the team is perfect way to stop this perception and make the process of coaching and feedback more enjoyable.

We always want to empower our CSR's and reward them for the excellent work they do that help our customers. We want them to be proud of what they have achieved and share their good news stories.

We encourage a culture where we remove barriers, challenge processes and do what's right for our customers. We are certainly on the right road now and even our customers are noticing! This is all down to having fantastic knowledge within the teams and CSR's who aren't afraid to challenge. This is some of the feedback we've received from our customers since launching our Best Loved approach.

"Everyone I spoke to at LV was very helpful and did not try to confuse me as other companies have tried to do in the past. Thank you."

Laura Clarke

"I cannot think of anything that would have made things go more smoothly under the circumstances"

Steve Young

"My recent interaction was smooth, speedy and efficient. I was expecting a longer call and was delighted with the experience of the call."

Hayley Handyside

"My query was answered straight away and had no problems. Great customer service"

Hannah Nicoll