



AXA Insurance

Understanding Customer Experiences and Increasing Satisfaction

CASE STUDY

Customer Details

AXA Insurance is one of the largest insurers in the UK, providing both personal and commercial insurance direct to the customer.

Industry

Financial Services

Aptean Solution

Aptean Respond

Challenges

- Approximately 1,200 complaints per month
- Needed reliable system to manage customer feedback

Benefits

- Turnaround time for acknowledgement of complaints down to 24 hours
- Process improvements identified, resulting in \$4 million savings to the business
- 2% increase in customer satisfaction within the first year

Within financial markets, AXA is positioned as a global leader in financial protection with 103 million clients worldwide and 161,000 employees. In the UK, AXA Insurance employs a workforce in the thousands and its main lines of business are auto, home, travel and commercial insurance products which are sold to individuals and corporate customers alike.

AXA has a customer commitment charter that reflects its brand values of care, support and efficiency, all of which are designed to put the customer at the core of the organisation. But how is this culture supported by technology and reflected in the operational strategy?

The company has always been strong in the field of customer support, understanding that listening to customers through their feedback will ultimately deliver many benefits to the organisation. In order to automate and improve the complaints and feedback process, AXA implemented Respond's complaints and feedback management system across the organisation to capture complaints and general feedback at all the customer facing points. AXA wanted to maximize the use of the system and use the feedback data for the operational benefit of the company. AXA explained, "We needed a system that was reliable, provided direct access to the case management of complaints and offered the ability to produce well-structured reports. The Respond solution fitted the bill perfectly in all those cases."

Aptean Respond, the market-leading complaints and feedback management application, was installed and used to improve and accelerate AXA's ability to proactively manage its customer feedback, with the application also providing performance management data for reporting purposes. Around the business, particularly the call centers, 650 users were given access to Respond's browser-based application and responsibility for capturing and logging complaint and feedback information at the front-line. Due to the intuitive and user-friendly nature of the Respond software, training could be done in one hit and the system rolled out quickly and effectively.

Improved Complaint Management and Reporting

AXA receives approximately 1,200 complaints per month across a variety of business units including the PCCs, the Customer Communications Center and Claims Case Management. Where possible, complaints and issues are dealt with at the business unit level but, where necessary, escalations are automatically passed over via the Respond system to the Customer Care Team for resolution.

All feedback captured, be it complaint, compliment, enquiry or general comment, is automatically fed through the Respond system back to the Customer Care Team at AXA's main office. AXA commented that, "Implementing the Respond solution was a wise move to make. We're now in a much stronger position to adhere to our internal service level targets. Our turnaround time for acknowledgement of complaints is 24 hours and on the resolution side, claims or non-claims complaints can be tracked at the 20 or 40-day point to see how many have been resolved within the target period."

AXA also uses the Respond system to produce reports in order to identify trends, risk and potential cost saving process improvements. This information enables AXA to identify problems, put corrective actions in place and monitor the impact of these changes, providing an immediate benefit to the organisation.

After rolling out the system, AXA commented, "Access to customer information is definitely better now than it has been with regards to understanding the

"The Aptean Respond product suite has improved the capture of complaints and feedback around the organisation. We now have a **better picture of issues** and can monitor precisely how we are capturing the information and how we are performing in response times."

customers' position. We are using the Respond system not only as a feedback management tool but also as a means to pinpoint process improvements and create better products and services. Respond provides us with the means to put actions in place and monitor the impact of what we have done."

Process improvements identified through analysis of data captured by the Respond system resulted in a \$2 million saving to the business within a one year period. For example, within its Auto Engineering Service, analysis of the Respond data identified trends and enabled process changes which removed three days from the average turnaround time of a vehicle going in and leaving the repair shop. Changes such as this have a major cost saving implication to AXA as well as providing the customer with a better experience of dealing with the organisation.

Increased Customer Satisfaction

AXA recognises the strategic business benefits of gathering and understanding customers' experiences for the improvement of AXA's service. The crucial link between understanding a customer's experience through feedback and delivering improved quality is recognised at board level with the backing of the CEO. The CEO recognises that listening to the customer has a tremendous impact on the company and will

ultimately improve the level of customer service, which has already been proven by a 2% increase in customer satisfaction within the period of a year.

“Dealing with complaints and making improvements to the way we manage those is one thing. But using that type of feedback in a positive way for product developments – including service delivery improvements and contact channel innovations – is also very valuable. Information and analysis we get from the Respond system makes this possible.”

Overall, the Respond solution provides AXA with meaningful data to instigate product, process and service improvements as well as evidence of increases in profitability and reductions in cost. By listening to the customer, capturing feedback and analysing the information collected in the Respond system, the company can make adjustments to provide the quality of service demanded by its customers, delivering a consistent customer experience to their loyal customer base.

Interested in learning more about Aptean Respond? Please contact us at info@aptean.com or visit www.aptean.com.



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