

# Customer insight: closing the loop

How data, communication, analysis & rigour, from the insight team, underpin customer improvements at Allianz, by collaboration with leaders, operations teams, underwriters, marketing, QA & risk.

## Summary

Improvement for customers & the business is being powered by new work from the Operations Customer Insight team, bringing together analysis of many data sources using existing systems. Data-led decision-making is closing the loop by comparing complaints, customer satisfaction, QA, risk/incident data and reasons for calling. This has led to tangible improvements: new documents cut payment-related calls by 2%; improved tailored training on No Claims Discounts has cut related complaints by a quarter; and NPS is up 4.5% points. Engagement has been critical to success, with regular stakeholder involvement in monthly boards and workshops, and is fully supported by board members. Detailed team leader workshops, with subject matter experts (SMEs) ensure improvement becomes business-as-usual.

## Key initiatives

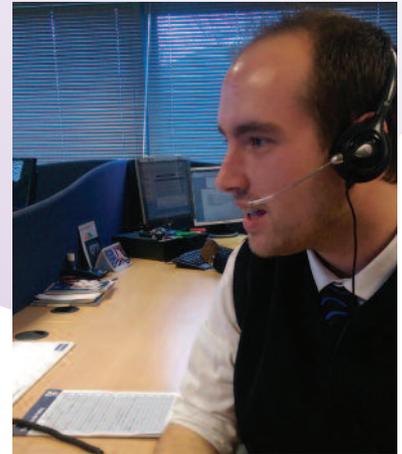
### A single, rigorous process for customer insight

Like most financial service companies, Allianz has had to up their game in a more challenging regulatory environment. But for the management team it was not enough to simply satisfy the FCA: they want to be one of the best insurers in the UK. To understand how to get there, a new customer insight team is discovering how to increase customer satisfaction and reduce failure demand. Instead of focussing solely on complaint data, the team gathers a wealth of information, including: Agent service; customer effort; incident reports; call reasons; call types and NPS. This data is then analysed to understand which areas need improvement and clear actions are then communicated to the rest of the business. The team has developed a monthly insight cycle, which provides a template and timetable for constant collection and analysis of customer data, followed up with clear action points. "We want to lead the way rather than just doing what the FCA says" "We believe it's the right thing to do" "The business is listening to those who know" "It's about communicating actionable insight"

### Stakeholder engagement and communication

The emphasis on communication stands out as an absolutely critical ingredient of success. The entire insight team considers communication skills fundamentally important for an analyst and surrounding the insight cycle is a continuous circle of communication. The culmination of this is the monthly Insight Workshop for team leaders and SMEs. Key stakeholders from operations, training, quality, underwriting, marketing, and web design attend to discuss trends, complaints, Business Standards and incidents. Actions are agreed and are taken to a management meeting the next day for approval. Key insights are also shared with senior managers and board members. Advisors have a key role too, as they are encouraged to flag potential problems to team leaders, and also use an online feedback tool to suggest process or policy changes. The insight team is careful to inform associates of positive changes and how their suggestions have helped. Allianz also celebrate success with regular and annual awards for implementing changes and outstanding customer service. As a result, employee satisfaction is improving because

Allianz 



*"Insight analysts work closely with the teams, they don't just speak to them once a month. They're in constant contact. We look at innovative ways of presenting data."*

Allun Johnson,  
Senior Operational Analyst

*"No-one is put on the spot in meetings, we are all working together to make sure the best action is taken. We have an independent view across all product lines, we are not biased, we can pick up on any data trends."*

Kat Dishman,  
Operations Customer Insight Manager

*"We can see a steady decline in propensity to call, which can be tracked back to process changes. It makes for a very solid business case for the insight team."*

Kim Pearce,  
Head of Organisational Management

*"There is now a whole section of the board-level report dedicated to customer insight across all lines of business."*

Stuart Walker,  
Retail Business Architect

  
The Forum  
Raising Standards in  
Customer Operations

## Results

- **Payment query calls down from 12.1% to 10.2%**
- **NCD complaints relating to agent understanding of the NCD process is down from 31% to 24%**
- **Average handle time is down 11% in a year, while customer satisfaction is up due to improved call control, customer effort is also down**
- **Complaint resolution time has been reduced by around 3 days**



*“The new approach allows us to go above and beyond what we need to do for the FCA and really add value to the business.”*

**Scarlett Streeter,**  
Operational Analysis and  
Insight Controller

*“People were ringing us, now they don’t need to.”*

**Joe Taylor,**  
Associate

agents can clearly see their opinion is valued and that Allianz truly cares about its customers. “It actually makes insurance exciting – we are making a difference” “The shift in culture has been dramatic” “I’m proud to work here” “If it’s an issue you know it will change”.

## Data-led decision-making

Data analysis focusses the areas for discussion, by team leaders and subject matter experts, so that they dig deeper to create actionable insight. Decisions are also now backed by clear evidence, making it easier to prioritise and deliver changes. Examples of customer improvements include:

- Calls relating to policy queries where cover is purchased online have been reduced.
- Misdirected calls have been traced back to the wording used in a different division’s IVR. This has been addressed and changes are being made.
- Trends are examined to identify training needs, and AHT has reduced by 11% as a result.
- Payment query calls related to 12.1% of calls, but this has dropped to 10.2% thanks to changes in payment arrears letters
- Complaints relating to agent understanding of NCD processes were 31%, but dropped to 24% following improvements to documents and in focussed training.

New call metrics have also been developed to incorporate customer data and the categorisation of complaints has been clearly defined for better analysis. “I now understand the impact of decisions I make” “The customer viewpoint is considered in every business decision” “We react very quickly to change”.

## A firm foundation for future developments

Other divisions within Allianz are looking to replicate this approach to insight, but far from basking in their success, the insight team have many plans for further improvements, including: producing bespoke reports for each product line; adding call snippets to reports to bring the customer voice to life; a review of feedback mechanisms; proactively using data to predict future incidents; and increasing the speed of change. It’s clear how much the company values the insight team, with senior management continuing to invest in internal processes. The company is looking at benchmarking customer service levels against other companies, as well as how to move into serving customers through digital channels. “Service differentiation is the way we will grow market share profitably and sustainably” “We’re trying to move away from simple graphs to presenting data in a more interesting way” “We are increasing our profile with IT to get fixes done quicker”.

*“These insights allow us to understand what we need to change so that customers don’t have to contact us unnecessarily.”*

**David Gill,**  
Head of Operations

*“Now it’s clear to customers, they’re not calling up to ask us.”*

**Nicola Lord,**  
Associate

*“To be a top 5 insurer, we need to do things more efficiently and profitably. The insight cycle shines a light on what customers are saying and give us the numeric data to back it up.”*

**Chris Wrighton,**  
Operational Excellence Manager

**Allianz Insurance** serves 83 million customers worldwide and insures more than 50 million motorists. It is the fastest growing general insurance company in the UK, with flagship brand Allianz Direct found on most comparison websites.