RSA GROUP

The Complaints Handling Integration Project (CHIP)

CASE STUDY

CUSTOMER DETAILS

With a 300-year heritage, RSA is one of the world's leading multinational insurance groups. Today, they employ around 19,000 people, serving 17 million customers in over 140 countries.

www.rsagroup.com

INDUSTRY

Finance - Insurance

APTEAN SOLUTION

Respond

BENEFITS

- 60 full time complaints experts now excel at a role previously resourced by the collective front line

- Quicker reaction times thanks to real time Management Information

- All information available under one roof, no need for separate spreadsheets and silos (working outside the system)

- A new depth of data assists in pinpointing issues and driving forward actions

- Ease of use, including:

  - Tracking of timelines on outstanding work

  - Ease of reporting and searching

RSA'S DRIVE TO DO MORE

In 2012, it was announced that the Financial Services Authority (FSA) would hand over its powers to a new regulatory body in the Financial Sector - the Financial Conduct Authority (FCA). With stricter regulations surrounding complaints management on the way, RSA used the opportunity to overhaul their Customer Relations function. The goal was to make RSA the market leader within complaints handling by restructuring the teams involved, changing the accepted norms and giving their staff the right software to get the job done.

RSA implemented what was known as The Complaints Handling Integration Project (CHIP), a full scale review of RSA's complaints handling at a root and branch level.

This consisted of three separate parts: People, Processes and Technology. While reviewing people and processes, RSA re-designed how they handled complaints to comply with the new regulations, and also to comply with their own internal best practice system.

RSA also made a step change to their customer services team. Previously, 600 staff worked with complaints as part of their day to day duties. This meant their attention was not focused on providing the equivalent service of a complaints specialists. Fast forward to the current day and 60 members of staff have been trained to specifically handle and work within complaints, without dilution into regular customer service issues.

To support the new team and their new structure, and to underpin the CHIP project as a whole, a key part of the programme was to replace RSA's ageing and restricted complaints handling system with specialist technology fit for the purpose of complaints management.

WHY RESPOND?

RSA needed a modern system which would help them to comply with regulations and to introduce efficient, flexible and comprehensive complaints handling as a norm. Aptean's Respond clearly stood out from the competition after a visit to another insurance company. RSA were able to see Respond in action, outside of Aptean's control, confirming that Respond would deliver exactly what they needed.

With a maximum 8 week turnaround in place for processing complaints, Respond offered RSA the opportunity to streamline their processes and have all information available at once, thus reducing time lost searching for separate parts of the same complaint. Task reminders also offered the ability to ensure that complaints would be processed on time. Added to this, a flexible user-interface meant Respond could be configured to the specific needs of their 60 person Customer Relations team (the complaints team), giving them access to all the functionality they would need (including multiple root causes to analyse information and accurate feedback to other departments with reference to reports and charts).

"RSA were looking for a secure and financially stable partner for the long term. One with an expanding customer base, a market leading product which was being invested in and a credible and knowledgeable team that they believed in who had the right approach and attitude to deliver. They found it in Aptean's Respond."

Duane George
Respond Product Director

THE PROJECT

From the outset, there was an excellent rapport between RSA and Aptean which continued throughout the project. Advice from Aptean's Business Analyst and Project Manager in the design and development phase assisted RSA in deciding on the right solution for their business. A valuable working relationship was nurtured, and Aptean were trusted to deliver each section of the project on time.

Working together, RSA's needs were always met no matter if they changed, and any queries and questions were answered supportively.

"The whole project was easy and painless. From our perspective, it's exactly how businesses and technology partners should work together."

David Montgomery
Complaints Leader, RSA Group

OUTCOMES AND BENEFITS

EFFICIENCY AND REPORTING

RSA has seen multiple benefits since implementing Aptean's Respond. Previously, management spent too long running reports and generating charts, time needed for running the business not manually completing processes. The level of monitoring provided by real time MI means that reaction times have improved and the in-depth data analysis functionality has been of great assistance in driving action within the business, especially for RSA's dedicated MI & Performance Team, who make sure they are working well within FCA regulations.

THE WEATHER IN THE UK

Respond's ability to reallocate cases in bulk became a saviour for RSA during a period of extremely bad winter weather. Members

of the complaints team had difficulty getting into work and without this feature their individual case-loads would have been difficult to hand over. Thanks to the ability to reallocate in bulk, RSA ensured that no case ran past its allocated time and overall case-loads continued to roll over efficiently with speed.

> "Respond has brought our technology bang up to date, it's easy to use and has enabled capability of real time MI."
>
> **Roger Binks**
> **UK Customer Complaints Manager, RSA Group**

THE OLD SYSTEM

The system RSA had been using before Aptean's Respond became unreliable and experienced regular down time. Since launch, Respond has been constantly available and this has reduced lost hours compared to when staff were previously unable to access the system, saving money in the process.

Self-configuration has also benefited the business. Aptean's Respond is easily adaptable to any new requirements the complaints team have and will assist in pushing forward with new business initiatives by being able to monitor case handling behaviour or adding data capture fields.

USER ADOPTION

The complaints case handlers themselves have reported that Aptean's Respond "really makes life easier when dealing with complaints" and that it is "reliable, easy to learn and follow, and ensures that we are able to separate each complaint into individual root causes to give a better explanation of our rationale behind our decisions."

With improved data analysis, more in depth root cause analysis and an ability to detect common issues before they become widespread, Aptean's Respond has helped RSA to keep their customers at the heart of their business.

THE FUTURE

Right from the start, Aptean's Respond offered RSA the up to date, effective case management solution they needed. It has already been beneficial in providing much faster case resolution, resulting in improved customer satisfaction. In the future, Respond will adapt to the needs of RSA as they move forward continually working to be the leader within complaints for the right reasons. Their next steps are to put into action a plan to review their complaints MI reporting to induce action across the whole organisation.

Aptean's Respond will continue to support RSA every step of the way as they achieve their goal of leading the way in complaints excellence.

If you would like to find out more about Aptean or Respond, please call us at 01604 614100 or email us at enquiries@aptean.com.

About Aptean: Aptean helps businesses profit, innovate and grow where the work gets done—in the call center, on the floor of the factory, at the end of the assembly line. That's where Aptean's CRM, ERP and Supply Chain software applications enable nearly 5,000 customers to satisfy their customers, operate more efficiently and stay at the forefront of their industry.

Aptean is where software WORKS. For more information, visit **www.aptean.com**.