



Focusing on the Person: Auto & General's Award-Winning Customer Experience Program

THE CHALLENGE

Customer churn is an ongoing challenge for all businesses in the general insurance industry, where competitors continually battle over customers through slashed prices and new offerings. To rise above the noise in such a commoditized market, Auto & General wanted to differentiate beyond price. While acquiring customers through competitive pricing strategies would still be important, the company also wanted a clearly defined customer experience element to develop lasting loyalty from its existing customer base. So it embarked on a journey to create a customer-centric culture across its Australia-based business.

However, Auto & General lacked the tools to provide true customer insight and keep track of every customer interaction across the entire business. This hindered its ability to delight customers and save relationships. The

company conducted surveys only every three months, and analyzing the data and spreading the results across the organization took time. Without ready access to continuous customer feedback, the frontline could not respond to dissatisfied customers, and corporate employees lacked the data to take action on trends and resolve pain points as they occurred.

Auto & General needed a CEM software solution that wired all employees, from the frontline to executives, with the voice of the customer. It needed a solution that collected feedback for every interaction across all the key touchpoints in its customer journey—sales, claims, and contact centers—and that tailored data for all employees so that they could create amazing, award-winning experiences for every customer. The company turned to Medallia.

AUTO & GENERAL AT A GLANCE

- 57,000 survey respondents per year
- 650 users
- 20% increase in promoters
- +11 NPS improvement since inception

THE SOLUTION

Using Medallia, Auto & General now runs a robust customer experience program that is:

- ✓ Multi-channel, capturing feedback across sales, claims, and contact centers.
- ✓ Real time, collecting and reporting customer data to all employees, seconds after a survey is received, enabling immediate action to make improvements.
- ✓ Closed-loop enabled, generating alerts when customers provide negative feedback and notifying the right person to call back and rescue dissatisfied customers.
- ✓ Text analytics enabled, mining open-text feedback to identify root-cause issues that have the most impact on customer satisfaction.
- ✓ Role-specific dashboard enabled, customizing insights to ensure that the right people from all levels of the organization have access to only the most relevant feedback about their roles in a format that allows them to take action.

THE RESULTS

Since rolling out Medallia,

- Overall NPS has increased 11 points
- In the first 18 months, percentage of promoters increased by 20%
- 57,000 survey responses processed per year

In addition, Auto & General has seen an 11-point increase in its overall NPS. The company can now discover systemic pain points in real time and pinpoint exactly what it can change to decrease churn.

For instance, early feedback highlighted customer dissatisfaction with aspects of the claims process. Digging further, the company found that an often unnecessary and burdensome step of submitting documents made customers feel that the company didn't respect their time or believe the information they had previously provided. Auto & General was able to quickly respond by removing the troublesome requirement for many customers and introducing technology to speed up the process for others.

In 18 months, the company reduced the share of customers who needed to submit supporting documents from over 45% to just 15%. This, along with other small changes to streamline the claims process, has significantly reduced claim turnaround time, and the NPS for motor claims has improved an average of eight points.

“Having an end-to-end customer philosophy is a valuable business strategy ... at the end of the day, we have a more successful business because of it.”

Gerry O'Shaughnessy

Auto & General Chief Customer Officer

From a Customer-Sympathetic Culture to a Customer-Centric One

Auto & General customer experience manager Rebecca Wilson explains, “the ability to look at our processes through a third set of eyes and improve our end-to-end business processes would not be possible without the insight provided by the Medallia system.”

Equipped with accessible and actionable customer data, Auto & General has shifted its culture to a customer-sympathetic one, with a truly customer-centric approach. Employees in all parts of the business—front-line, corporate, and all business functions—continually scour feedback to drive improvements in their specific areas.

“It’s been amazing to see the cultural shift at Auto & General,” Wilson says. “Now the company thinks of our customers as people with emotions, and we now consider how we can make them feel valued when we make certain business changes.”

CHALLENGE

- Churn increasing in competitive market
- With market research solution, customer feedback was reported in batches that took months to process
- Non-customer facing roles disengaged from customer experience

SOLUTION

- Unified multi-channel program capturing feedback across sales, claims, and contact centers
- Closed loop system rescues detractors and ensures continued loyalty
- Text analytics mines open-text feedback to identify root-cause issues that have the most impact on customer satisfaction

RESULTS

- ✓ Overall NPS has increased 11 points
- ✓ In the first 18 months, percentage of promoters increased by 20%
- ✓ 57,000 survey responses processed per year

About Medallia

Medallia, the leader in Experience Management cloud technology, ranked #15 in the most recent Forbes Cloud 100 list. Medallia's vision is simple: to create a world where companies are loved by customers and employees alike. Hundreds of the world's largest companies and organizations trust Medallia's cloud platform to help them capture customer and employee feedback everywhere they are, understand it in real-time, and deliver insights and action everywhere—from the C-suite to the frontline—to improve business performance. Medallia has offices worldwide, including Silicon Valley, New York, Washington DC, Austin, London, Buenos Aires, Paris, Sydney, and Tel Aviv. Learn more at www.medallia.com.

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