

Complaints and Feedback: Not the end of the Customer journey but the beginning

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Customer Service is not a department.
It's everybody's job...

- ***Anonymous***

Today's Presentation

MetLife Complaint Case Studies

A Complainant
suffering from
serious Mental
Health issues

A Complainant
where English
was not their
first language

A hearing
impaired
Complainant

Today's Presentation

MetLife “Voice of the Customer” Program

- Customer Corner;
- An NPS perspective on the Complaints process;
- Systematically reviewing root cause of Complaints;
- Pro-actively searching for further patterns; and
- Integrating empathy into day to day relationships with Customers/Complainants

Complaint to Help Desk



Customer Service Help Desk - Lightsaber.mp4

Case Study 1

Complainant with Mental Health Issues



Life Insurance claimant who submitted an Income Protection claim for \$5000k a month and then complained about the delay in processing his claim.

- Suffered serious abuse and bullying as a child;
- Drug addict from aged 15 years on a cocktail of heroin, prescribed medication and amphetamines;
- Serious mental health issues and had attempted suicide on at least one reported occasion and had to be resuscitated by paramedics.
- Lost job on Manus Island, his marriage had broken up and he was forced to sell his house, car and was not able to see his 2 year old son.
- High Risk complainant who was at real risk of attempting self harm or suicide.

Case Study 2

Complainant where English is not their first language



- Complaint uncovered when husband and wife applicants were applying for an increase in their default Life Cover and Income Protection.
- The underwriter could not understand the applicants over the telephone as English was clearly not their first language and their applications were initially declined after the wife terminated the call out of clear frustration at her inability to be unable to communicate with the underwriter.
- The complainants contacted their Superannuation fund who requested that MetLife look at whether there were any alternatives to the initial decline as the matter had become a formal complaint.

Case Study 3

Complainants who have a Disability



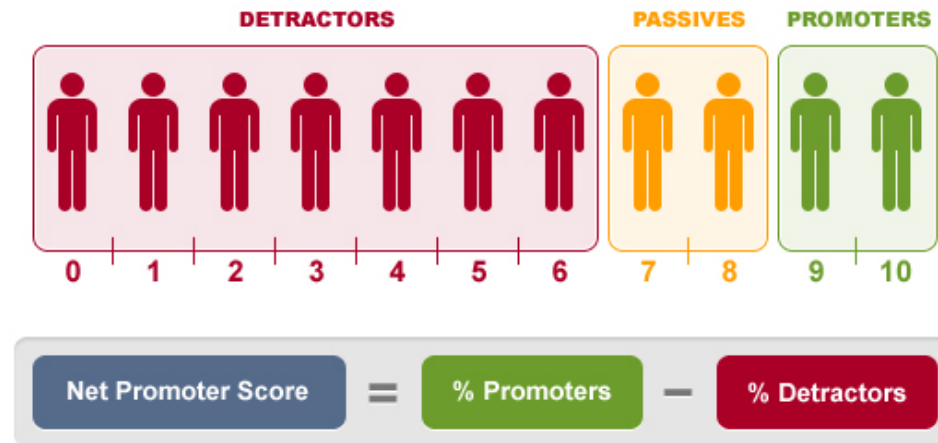
- Hearing impaired customer contacted MetLife's Contact Centre to discuss purchasing a Life Insurance product.
- Sales agent could not understand the customer and terminated call.
- Members Legal Representative contacted Customer Relations Team and complained that his hearing impaired client had been discriminated against and threatened to raise the matter with the Anti-Discrimination Commissioner if matter not resolved.

Every contact we have with a customer influences whether or not they'll come back. We have to be great every time or we'll lose them.

- *Kevin Stirtz*

An NPS Perspective on the Complaints Experience

- What the NPS Scores mean, how they are sourced, where and how often within the complaints journey
- Just how big of an issue they are



Pro-Actively searching for further patterns

Sifting through different existing data in order to try predict a complaint

- Searching for trigger points within the data, aiming to pre-empt the complaint
- Examples – Threat of Legal Action, Frequent contact, emotional conversations
- Set a NPS score lower bound – If below a certain number call within a certain time frame

Systematically Reviewing Root Causes of Complaints

Beginning with the fundamentals of complaints process and where complainants or staff are getting tripped up

- Customer Relations Team works on a Continuous Improvement loop, learning from repeat issues reported and also using NPS qualitative feedback, to proactively identify root causes of complaints, whether they be staff based, quality of service based or system and product based etc.
- There is ongoing consultation with the Continuous Improvement team to address any potential systemic issues and identify any future issues that may arise.
- The identification of these issues is often as result of direct feedback or complaints from customers either at the moment of truth, the claims process or the other myriad of touch points that customers have with our business.

Acknowledging nature of complaints as not often just “one off” issues

Streamlining processes to solidify the end to end customer journey

- Complaints are rarely generated from a single instance but usually from cumulative issues.
- Therefore ensuring customers needs are flagged through all processes no matter where they occur

Customer Corner



A customer is the most important visitor on our premises. They are not dependent us, we are dependent on him. They are not an interruption to our work. They are the reason for it. They are not an outsider in our business. They are part of it. We are not doing them a favor by serving them. They are doing us a favor by giving us the opportunity to do so.

- Mahatma Gandhi