

BGL Insurance

Complaint management platform facilitates home-working while delivering operational efficiencies and customer service improvements

Industry

Insurance

Challenges

- » Transitioning customer correspondence from traditional hard copy letters
- » Facilitate all employees for home working to adapt to changing nature of complaints

Benefits

- » Successful move to digitised customer correspondence and home-working in just eight days
- » 99% of all complaints resolved within FCA's eight-week timeframe
- » 100% of all complaints acknowledged within five days
- » 54% reduction in average age of complaints



BGL Insurance is part of the BGL Group of businesses. A leading digital distributor of insurance to more than three million customers, BGL Insurance provides a range of motor, home and life insurance products in partnership with several of the best-known brands in UK financial services and through own brands Budget Insurance, Dial Direct and Beagle Street, all supported by state-of-the-art, award winning, contact centres and market leading digital platforms.

With almost 2,000 colleagues across three sites in Peterborough, Sunderland and Wakefield, BGL Insurance uses its passion, scale and expertise for the benefit of its customers, offering unrivalled value, ease and confidence.

As with many businesses in 2020, due to the global pandemic, BGL Insurance had to shift its entire business to home-working almost overnight. For its complaint handling function, comprised of the Complaint Handling Team plus 1,100 staff across three different contact centres (Peterborough, Wakefield and Sunderland), this was no mean feat.

Digitising the Complaint Function

Kath Dobb, Lead Manager - Customer Relations at BGL Group explains: "One particular issue we had was that customer correspondence took the form of hard copy letters. To ensure a seamless continuation of uninterrupted service for customers, we knew we would have to move to digital, emailable correspondence as a matter of urgency."



The digitisation of the department with the help of its complaint management system, Apteian Respond, had already been on the wish list of the complaint handling team but the pandemic escalated it to a top priority. The team also had a long-term goal of improving how they contacted customers, making contact more streamlined, efficient and environmentally friendly, with less paperwork involved.

The initial part of the project involved identifying what was needed to facilitate all employees working from home, while ensuring uninterrupted service to customers and maintaining Financial Conduct Authority (FCA) compliance. Kath continues: “Any new hardware required was ordered and delivered to staff and a new telephony system was implemented to enable staff to receive phone calls at home. Apteian Respond was already suitable for remote working, so it meant the team would be working with a familiar system.”

Enabling Automation

The most pressing priority to enable the digitisation of correspondence was to identify all customers with open complaints for whom BGL Insurance didn’t have an email address. A small team was created to contact such customers (representing 3% of complaints) and add an email address to their details.

Kath continues: “All correspondence templates had to be transferred from hard copy to digital versions. With 21 brands’ complaints administered under the BGL Insurance umbrella, this wasn’t a small job. Digital templates, complete with logos, had to be prepared for all letter types and uploaded into Apteian Respond.”

Due to the way Apteian Respond is configured, it's able to trigger the appropriate response for a particular customer, in-line with the information that's added to the case by the call handler. This adds an extra level of automation to the complaint management process, particularly when complaint handlers no longer have to physically print a copy of customer correspondence and put it in the post, instead sending an email directly from within the system. Once all the templates were in place, the team carried out exhaustive testing, using test inboxes and the Apteian Respond test portal.



“This allowed us to provide the **continuity of service** to customers that had always been our number one priority, along with fulfilling all regulatory requirements.”

Kath Dobb, Lead Manager - Customer Relations, BGL Insurance

10-day Transformation

In all, it took just ten days for the entire department to go from working in the office to switching to a home-working model with digital correspondence in place. As Kath explains: “What we'd managed to achieve in an extremely short space of time, was an exact replica of in-office working environment, just without the need to print off letters and manually mail them out. This allowed us to provide the continuity of service to customers that had always been our number one priority, along with fulfilling all regulatory requirements.”

As soon as the homeworking environment went live, the team began to investigate how they could optimise processes further still. The business was able to better allocate resources across the complaint handling teams, assessing existing workflows to see how these could change to reflect the move to digital correspondence. It was then that the additional benefits to service delivery became apparent.

Tangible Customer Benefits

Pre-project, the percentage of complaints received and resolved by BGL Insurance within the FCA's eight-week timeframe stood at 95%, but it's now resolving 99% of complaints within this timeframe. Before the changes, BGL Insurance was acknowledging 95% of all complaints within five business days. The increased efficiency of the complaint handling process has enabled it to shorten this to within three business days and the business is already acknowledging 97% of complaints within this new timeframe, a percentage that increases to 100% within the old deadline of five days.

Thanks to the changes made, BGL Insurance has achieved a 54% reduction in the average age of complaints. It has also improved its outcomes for cases that proceed to the Financial Ombudsman Service (FOS), with FOS overturn rates that stood at 31% of complaints between July and December 2019 dropping to just 17% in the six months to July 2020.

A Real Team Effort

The team recognises how Aptean Respond was a key enabler of these rapid changes, with the team at Aptean providing the support and expertise required for BGL Insurance to make the transition to digital correspondence in such a short space of time. As Kath explains: “Without the system’s capabilities, we would have had to find manual workarounds, which wouldn’t have delivered the same efficiency savings and regulatory compliance we achieved. The combination of technology, people and training ensured the project was a huge success from the outset, delivering multiple efficiencies and service improvements right across the complaint handling function.”

This transformation is just the start of an ongoing process which will inform further developments to BGL Insurance complaints management, with reviews of the new processes regularly taking place. As Kath concludes: “The team is constantly looking into new initiatives to optimise complaint handling, striving to deliver the best results for our entire customer base. Next on our priority list is embracing online complaints and refining our vulnerable customer processes, two things for which the right combination of technology, people and training will be vitally important. What started as an emergency situation, has resulted in major improvements to our complaint handling, putting the solid foundations in place to continue to develop complaint handling excellence right across the organisation.”





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