



# PRESENTATION TO MANCOM

**Topic: AZPH CX and VoC Updates**

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**Date: February 21, 2023**

## **PURPOSE:**

*Please put check (✓) mark:*

	<i>For information</i>
✓	<i>For approval</i>
	<i>Escalation</i>

# SUMMARY OF THE ACTION REQUESTED

## OBJECTIVES/DECISIONS REQUESTED FROM MANCOM

- Permission to proceed with implementation of VoC Claims Journey and Outbound Communication
- Permission to establish Customer Excellence Council (CXC)

## IF FOR APPROVAL, PLEASE INDICATE AMOUNT INVOLVED.

Php 2M\* for VoC Journey 4 and 5 implementation and recurring fees

*\*excl. IT-related costs*

## NEXT STEPS

## OTHERS



# AZPH Customer Excellence

Where we are and where we want to be



01

# Current State

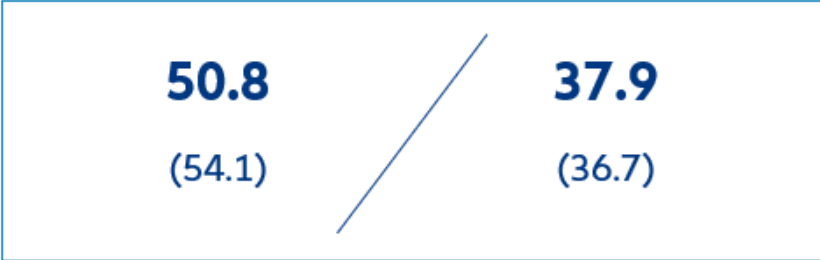
# Allianz PNB Life is a consistent Loyalty Leader based on dNPS

**DNPS Q3/2022  
Market position<sup>1</sup>**

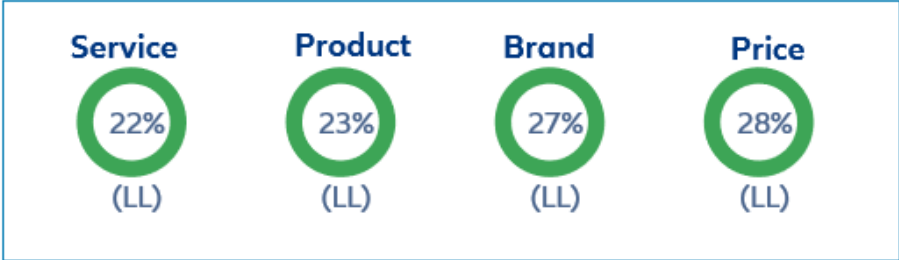


**Life**

**DNPS Q3/2022  
Score** / **Rest of  
Market  
Average<sup>2</sup>**



**Allianz DNPS Q3/2022  
Top Business Driver -  
Importance and market position**



# ...but our VoC scores show there is more to improve



J#	Subjourneys	Rating
J1	Proposal (Quotation)	4.6
J1	Purchase	4.5
J2	Renewal	4.2
J3	Issue Resolution	3.4

J#	Subjourneys	Rating
J1	Proposal (Quotation)	88%
J1	Purchase	88%
J2	Renewal	100%
J3	Issue Resolution	100%

# Our VoC learnings from customers

## 1 Sales and Onboarding

- Default to e-Policy not well received by some customers
- Need for clearer explanation of product specifications (e.g. charges)
- Challenges in customer portal log-in

## 2 Issue Resolution and Case Management

- Increasing frequency of calls within 24 hours allows faster resolution of customer complaints
- CRM notifications were raised as customer painpoint that affects speed of complaint resolution

## 3 Renewal and Cancellation

- Lack of notifications and slow process of reinstatement are common painpoints echoed by customers



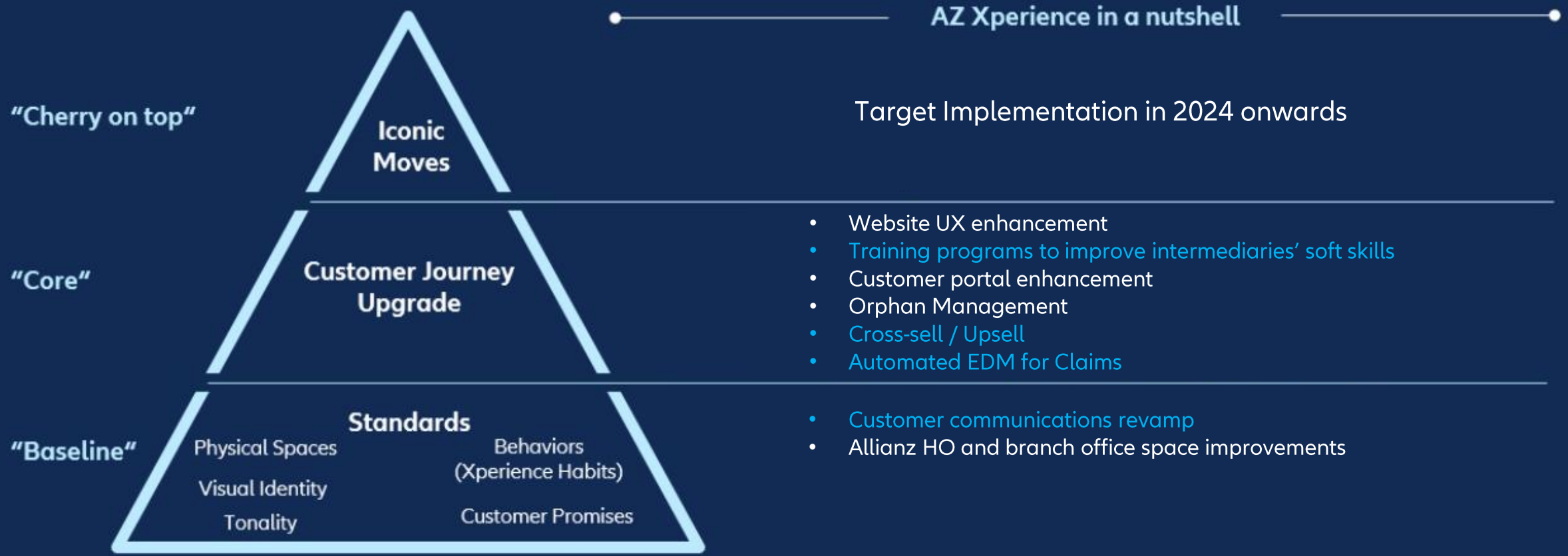
# Actions planned and launched to address customer concerns

Journey		Actions	Results
1	Sales and Onboarding	<ul style="list-style-type: none"> <li>Product and comms improvement (i.e. Product explainer guides, product pages)</li> <li>Implementation of policy card</li> <li>AZ Touch enhancements</li> <li>Implementation of <b>Experience Habits</b> (Welcome Call script improvement)</li> </ul>	OSAT currently at 4.5 (Sales) and 4.6 (Quotation) from 4.3*
2	Issue Resolution and Case Management	<ul style="list-style-type: none"> <li>Increased call frequency from once within 24 hours (based on current CS standards) to min. 2x within 1 business day to 24 hrs</li> </ul>	SLA improved from <30% to 90% to 100%
3	Renewal and Cancellation	<ul style="list-style-type: none"> <li>Auto-reinstatement planned for enhancement</li> <li>Increased payment reminders</li> </ul>	Results to be seen on renewal and cancellation OSAT and collection of premiums



# Next Steps

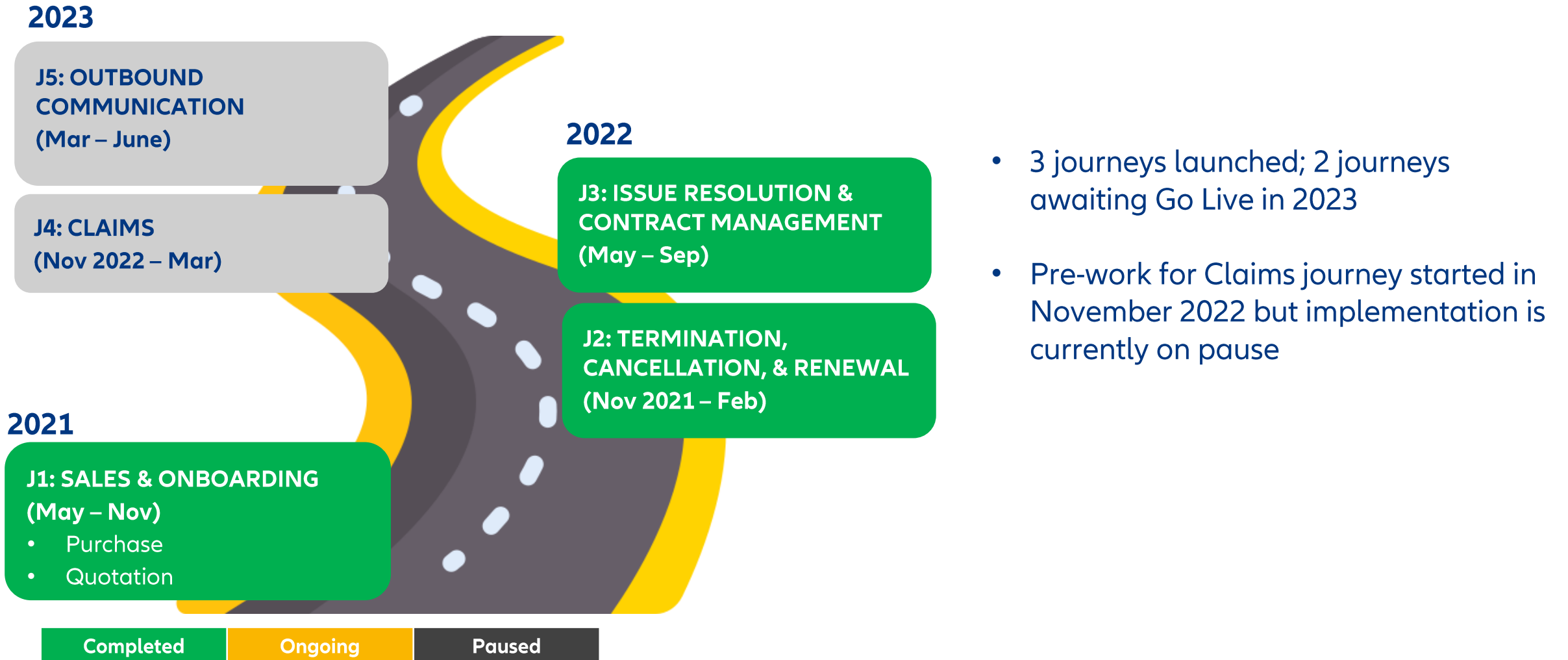
# CX will focus on implementing *baseline* and *core* projects with significant CX impact Allianz



*Tools & Measurements:  
 (e.g. VoC, Insites Community, Social Listening, CLV,  
 Marketing Automation)*

CX-led	CX-supported
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# Implement last two VoC journeys in H1 2023



- 3 journeys launched; 2 journeys awaiting Go Live in 2023
- Pre-work for Claims journey started in November 2022 but implementation is currently on pause

# Establish a Customer Excellence Council (CXC)

## What does this mean?

- Single definition of *delighting the customer*
- Prioritization based on what customers want/need\*



### Shape

- Identify CX Champions ([see list of participating departments](#))
- Launch workshop and training for CX Champions



### Care

- Understand CX levers in collaboration with the CX Champions
- Transform customer pain points to *care points*



### Deliver

- Implement process and system enhancements as prioritized commitments
- Reinforce commitments through OKR setting

Thank you!



# Appendix

# Top Results

# GSMD VoC Targets





# Overview of Actual of Results



J#	Subjourneys	Rating
J1	Proposal (Quotation)	4.6
J1	Purchase	4.5
J2	Renewal	4.2
J3	Issue Resolution	3.4

J#	Subjourneys	Rating
J1	Proposal (Quotation)	88%
J1	Purchase	100%
J2	Renewal	100%
J3	Issue Resolution	100%

J#	Subjourneys	Rating
J1	Proposal (Quotation)	90%
J1	Purchase	82%
J2	Renewal	13%
J3	Issue Resolution	12%

# Our vision in CX is to have a culture of putting the customer at the center of everything we do

Vision	Putting the Customer at the Front and Center of Everything We Do
What does this mean?	Single definition and understanding of “customer centricity” and “delighting the customer” across the entire organization
How do we execute?	Create a Customer Centricity Council (CCC)* following the Shape-Care-Deliver framework
What is our next step?	Identify Customer Centricity Champions to represent the following subjourneys <ul style="list-style-type: none"> <li>• Sales (Training, PDM)</li> <li>• Onboarding (NB&amp;UW)</li> <li>• Issue Resolution (CS)</li> <li>• Contract Management (Policy Services)</li> <li>• Renewal (Policy Services)</li> <li>• Termination (Policy Services, Training)</li> <li>• Cancellation (Policy Services, Training)</li> <li>• Claims (Claims)</li> <li>• Outbound Communications (MM)</li> </ul>
	Launch workshop and training on CX and related measurements (e.g. NPS and VoC)
	Understand levers of CX in collaboration with each department
	Deliver on process and system improvements, to be committed by the CCCs

VoC	Sales and Onboarding			Issue Resolution and Contract Management						Claims		Termination, Cancellation, Renewal	
CX Journey Insights	Path to Purchase			Path to Loyalty									
	Search and Explore		Purchase	Manage						Claims		Review	
	Learn about provider, products, and needs	Customized Advice	Quote for policy	Purchase of a new policy	Changing of details in contract; change of coverage	Feedback or complaint	Questions on my policy or receipt	Premium Payment	Renewal of a new policy	Claims applications/s ubmission	Claims status and withdrawal	Cancellation of policy	Review, re-assessment of coverage; repurchase
Consumer Behaviors / Expectations	Need for insurance is triggered; with top of mind brands	Begins search for insurance providers	Requests for proposals; compare and contrast	Easy and hassle-free application; looks forward to proof of purchase	Easy and quick response to concerns and complaints			Convenience in payment; reminders	Easy or automated process	Easy and hassle-free process	Timely updates	Easy and hassle-free process	Changed life priorities; needs expert opinions
Touchpoints	Website, Social Media, Intermediaries, Customer Portal, Customer Service, Direct Communications, Branches and Physical Spaces												
AZ Response	Attract	Engage		Convert and Delight	Engage and Delight								
Web UX enhancement	High	High	High	High	High	High	High	High	High	High	High	High	High
Intermediary programs	High	High	High	High	High	High	High	High	High	High	High	High	High
AZ Touch improvement	High	High	High	High	High	High	High	High	High	High	High	High	High
Orphan Management	High	High	High	High	High	High	High	High	High	High	High	High	High
Cross-sell / Up-sell	High	High	High	High	High	High	High	High	High	High	High	High	High
Spaces	High	High	High	High	High	High	High	High	High	High	High	High	High
Comms revamp incl. Claims	High	High	High	High	High	High	High	High	High	High	High	High	High
Measurement	Brand awareness, lead generation, engagement, Improved conversion			Improved NPS and OSAT, reduction of policy issuance-related complaints	Increased AZ Touch visits and log-ins, reduced contract management cases from CS	Decrease in complaints, improved NPS and OSAT	Increased AZ Touch visits and log-ins, reduced contract management cases from CS	Improved Persistency, reduced lapsation, auto-reinstatement	High	Improved OSAT, NPS, reduction of cases of incomplete submissions		Increased customer to policy ratio, achieved target A:NP/GWP	