



BGL Customer Report 2020

Making a difference for our customers



Report introduction



Mark Bailie
Chief Executive Officer,
BGL Group

I'm delighted to introduce BGL's first ever Customer Report. As someone new into the business, I've been struck by the passion and determination to achieve a truly customer-centric organisation. Over the past few years, the team has undertaken a huge amount to ensure our culture has customers at its heart, and you can read about just a few of these examples here, but we're by no means done.

There's still a lot to do and keeping customers at the core of our business is something we will continue to focus on and evolve as needs and

expectations change. In the meantime, we wanted to share some of the work we've done so far and celebrate those in our business who go above and beyond for our customers.

A handwritten signature in black ink, appearing to read 'Mark Bailie', with a stylized flourish at the end.

Customer overview

Focusing on the needs and wants of customers



Jeremy Marsden
Chief Risk and Compliance Officer,
BGL Group

As Chair of the Customer Culture Steering Group since early 2018, and also a customer of both of BGL's UK divisions, IDO and **comparethemarket.com**, I have experienced first-hand, our focus on customers sharpen and develop as we've improved the way we share our expertise and experience across our businesses.

Have we finished that journey? Absolutely not. Is there lots more to learn? Always. However, there is also a lot to celebrate, and you can read about some of those achievements in this report. I have said before that when it comes to customer values, I do not know of a single business that does not claim to be customer-focused, but how many can truly demonstrate this?

While at BGL we are proud of the way we place our customers at the heart of our organisation, the purpose of our Customer Culture programme was not to simply highlight the positives but rather, it was created as a platform to allow us to share best practice and make decisions through a customer lens. From time to time, challenging ourselves to ask the difficult questions with a specific goal in mind, can

prove illuminating. One of my favourite quotes about customer centricity was made by the late Steve Jobs, Founder and former CEO of Apple, who said: "You've got to start with the customer experience and work backwards towards the technology – not the other way around."

He understood the importance of the customer experience, focusing on the needs and wants of customers even if they did not realise them at the time, and totally engaging the whole of Apple in the process.

For me, our Customer Culture programme is about bringing our customers and their experiences to life in all corners of the organisation.

With over 10 million customers and strong satisfaction scores, we do not want anyone in the business to think 'we've done it' and that things are as good as they can be.

BGL is not that type of organisation, we're always striving for better and that plays through our customer initiatives as well. All of the elements covered in this report were born out of individuals and teams wanting to push things further for the benefit of our customers.

We know that when a customer contacts us, they get the very best levels of service – award-winning service, in fact.

However, can we honestly say the customer experience is always at the forefront of every piece of thinking, every single time?

By asking that question consistently and constantly, we can ensure that customers, and the experience we give them, really remains at the heart of what we're doing.

I'm proud of what we've done so far and confident that, as our programme moves to business as usual, so our processes, products and service will continue to get better and better for customers.

Our journey is by no means over, but I hope this report, published to mark National Customer Service Week, will give you some insight into the type of work we've been doing and what's to come.

Coronavirus and our customers

What can the insurance industry learn from coronavirus?



Peter Thompson
Chief Executive Officer,
Insurance, Distribution and Outsourcing,
BGL Group

As the UK continues to ease restrictions and increase mobility following its nationwide coronavirus lockdown, many businesses are now focused on recovery and safely returning to the offices that have stood empty for so long. Millions of schoolchildren and workers started back last month and, as life begins to resemble a somewhat ‘new normal’, the looming possibility of a second or third wave remains a key focus for any business at this time, as local lockdowns become more prominent and the colder months are just around the corner.

The insurance market’s response to this pandemic has been admirable and it was remarkable to witness the work of our people, in not only facilitating large workforces to begin operating remotely effectively, but doing all of this while not disrupting services for customers. In uncertain times, customers, more than ever, need to be at the centre of decision-making to ensure they continue to have trust in the products and services that they rely on.

But, while there are many success stories and examples of teams pulling together, this pandemic has certainly been a tale of two sides for the insurance market. There have been several companies who have clearly been able to harness their technology investment to manage the

situation effectively. However, there have also been those that have been hindered by archaic systems and processes which have had a detrimental impact on their ability to deploy remote workforces while maintaining customer service levels.

People close to the industry will know that legacy systems often mean that making even small changes to an online journey for example, could become the trickiest of requests, let alone asking systems to cope with the large scale and rapid changes we’ve needed in recent months.

Investment in robust and agile technology has been worth its weight in gold and those that have already implemented nimble processes, will have truly seen the benefit of this hard work. However, even those

who have the systems in place have faced challenges, and I can certainly imagine there have been lots of heated, virtual conversations across the insurance world.

So now, after several months of operating in these highly unusual circumstances, attention is turning to what our world will be like post-pandemic.

The first question to ask is what can we learn?

There will clearly be areas of the industry that may never return to ‘normal’ again and it’s important to consider what this means for our customers, our businesses and our people.



Facilitating large workforces to begin operating remotely effectively, but doing all of this while not disrupting services for customers



Archaic systems and processes which have had a detrimental impact on their ability to deploy remote workforces while maintaining customer service levels



Investment in robust and agile technology has been worth its weight in gold

Beyond coronavirus

It's difficult to imagine a scenario where motor, home and life insurance won't continue to play an important role for customers.

However, debt and affordability issues may well continue to increase in the coming months. At BGL, the insight and trends we receive from our specialist [Contact Centre Lending Support team](#) will be invaluable as we start to understand and shape our customers' requirements post-pandemic.

Understandably, customer needs during this period have changed and we've seen a significant increase in calls to this team as customers try to manage their finances.

The key for any customer-focused business right now is to take the time to listen. Every person has a different concern based on their own circumstances and a 'one size approach' will not fit all and therefore, remaining empathetic and flexible will be vital.

Product flexibility

Pre-existing changes in consumer demands and behaviour have undoubtedly accelerated as a result of coronavirus, with the demand for product flexibility and personalisation never greater.

As consumers' belts tighten, there comes a need for a wider choice of products that meet the needs of individual lifestyles.

After recognising a gap in the market, at BGL we launched [Jaunt](#) just over a year ago, our first short-term insurance offering, to service the demand in the motor market for a more flexible insurance product structure; a demand amplified by the coronavirus outbreak.

As a nation we are now experiencing a cultural shift, with many drivers choosing to borrow vehicles, rather than own them.

This flexibility encourages a whole host of benefits – from cost savings to environmental accountability and in the current climate, we don't expect this move to change any time soon.

While there will always be an important place for annual cover, the way people utilise insurance is changing and may well change forever after this period.

I think we can all agree that these have been extremely unprecedented and challenging times for businesses.

The seismic shifts that we've all had to adopt has forced us all to make some dramatic changes.

Because of this, the insurance market may never look the same again but these changes – if handled in the right way – may not necessarily be a bad thing and could lead to a more robust and agile industry for us all and better outcomes for our customers.

There are key learnings for us as an industry to take forward about investing for speed of change and implementation; in addition, insurers need to embrace agile product development and ensure they are addressing the broadest range of consumer needs while arming their agents with tools to provide those products via digital channels.

I'm confident that this period will bring real opportunity for those equipped and determined to harness the positives from it.



Our specialist Contact Centre Lending Support team will be invaluable as we start to understand and shape our customers' requirements post-pandemic



Experiencing a cultural shift, with many drivers choosing to borrow vehicles, rather than own them

What it took to get BGL Customer Services working from home



How we supported our customers during lockdown

Customers

Making a difference for our



More than **30,000** vulnerable customers supported



Virtual Assistant engagement increased from 12% to **14%**



Virtual Assistants handled over **180,000 enquiries**

New **process** to ensure claims can be settled **more quickly** for customers



Lending Support team (LST) reps increased to **80** (from 54)



FREE

Guaranteed Replacement Vehicle and RAC Breakdown cover for emergency workers

Nearly **400,000** calls since lockdown



Nearly **one million** key workers covered

Coronavirus messaging across **ALL** online journeys
#staysafe



Opening hours **ALTERED** to reflect change in customer behaviour



Fees waived for customers experiencing financial difficulty

Highest ever NPS



Accelerated digital presence with **NEW EMAIL** servicing channel in addition to online self-service, webchat and telephony

Most popular customer queries

- ★ Request for payment holidays
- ★ Chasing NCD due to cancelling
- ★ Reporting SORN vehicles
- ★ Adding additional drivers

#2020LOCKDOWN

Measuring customer satisfaction

Measuring customer satisfaction



Andrew Baker
Group Audit Director,
BGL Group

Anyone in customer service will be familiar with Net Promoter Score; its beauty being the simplicity of that one question – *How likely are you to recommend this service to family and friends?*

Like many businesses, at BGL we use NPS as a core measure of customer satisfaction and loyalty – one big advantage being it enables us to benchmark the business against our competitors. But the measure is not without its limitations.

Firstly, it's a bit arbitrary. Often the score is not about what level of customer service an individual received, but whether they were happy with the outcome. So, a customer might have had a brilliant experience but if they're not pleased with the outcome, they will naturally score that experience lower.

Sometimes the NPS survey comes in a long time after the experience. As time fades, customers may feel less inclined to respond, meaning only those with extremes of opinion give their view – thus distorting the picture.

And crucially, it's a single item question which means it's pretty one dimensional. Compare this to a platform like Tripadvisor, which brings together reviews, photos, feedback and ratings in one place.

Like a Tripadvisor review, we also have access to a range of customer feedback in addition to NPS. We set about looking at what else we could do to build a broader picture of the customer relationship, to firstly understand how customers view us and, more importantly, to drive action where we can improve customer experience and outcomes.

The result is a series of dashboards for each division – comparethemarket.com, IDO and [lesfurets](https://lesfurets.com), that bring together multiple metrics about our customers, including Trustpilot and feefo reviews, social media sentiment, customer

complaint data, surveys, as well as comparethemarket.com customer feedback sourced by our London-based research lab.

The result is a balanced view of what our customers are thinking and feeling and the great advantage is – like Tripadvisor – it provides a one-stop tool, not only for our Boards to govern, but also for our businesses to act upon. It means it's far easier to identify trends and spot red flags which might indicate product issues or an emerging risk.

Our next step is to embed the dashboards into our way of working – using them to drive our customer focus and identify actions to improve outcomes. For instance, in IDO during lockdown we removed the requirement for customers to provide manual proof of their No Claims Discount as the

dashboards showed customers were having trouble obtaining this.

So, while we recognise that NPS is an important component, it's not the whole picture; hence our move to a model of looking at a wider range of customer data, where we listen to what our customers tell us in not only scores but also words, actions and behaviours.

Most importantly, we're using this data to respond accordingly, ensuring that we are delivering experiences that mean our customers trust in us, and will happily recommend us to their family and friends; an endorsement that is music to the ears of any customer-centric business.

Insight

Why customer research has never been more important



Kate Shipp
Senior User Experience Research Manager,
comparethemarket.com,
BGL Group

It's a simple fact, most customers do not and never will love insurance, or buying any other financial or utility product for that matter. They are often seen as a burden on already stretched purse strings and while many understand the importance of these products, they could be defined as a 'grudge' purchase.

But, while consumers may never love their financial services products, it's our mission to at least make the buying process easier.

As a business, we have always been strong with customer research and testing, allowing us to continually refine our user journeys and products to meet the needs of our customers.

However, a few years ago, we took this to the next level with the creation of [comparethemarket.com's](#) very own research labs, aimed at helping us to truly understand how our customers interact with our website. The difference between what people say and what people do is key, and our testing allows us to get to the heart of what the customer wants and needs; to do this our teams utilise various interactive tools and methods.

This whole process has been invaluable and we now understand far more about

customer behaviours and motivations than we ever thought possible. While in the current environment our usability testing is solely online, regardless of the method that we use to collect this insight, the key is putting the learning into play.

Our focus areas – using insight to transform the customer experience

One of our key focuses is around customer accessibility and I think it's fair to say that coronavirus has brought this issue further into the spotlight, making us all a little more aware of what it's like to not have information, products and services immediately available.

Coronavirus has taught us all to be more empathetic and it's this need to be more aware, that has driven a large amount

of our research and activity around improving user accessibility. There are some organisations leading the way with this work, but generally, the financial services sector must radically improve.

At **comparethemarket.com**, we're embarking on our own journey to improve accessibility.

While we still have some way to go, customer research will be integral to helping us offer an enhanced customer experience. An important part of this has involved setting up close links with the [RNIB](#) (Royal National Institute of Blind People) with the charity auditing our site and giving clear direction on changes required.

Designing inclusive customer journeys and products is a crucial focus within this goal and we're exploring design techniques such as breaking down the buying process and asking the user to focus



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New data points certainly create commercial opportunities but it's our ultimate aim to use this insight to deliver an experience that goes beyond customer expectations

on 'one thing at a time', reducing the cognitive load and allowing people with additional accessibility needs to engage with just one important element, for example the cover level of their policy.

The groundwork we have completed has been vital but we are only at the start of our goal towards driving greater accessibility.

Implementing automated tools only takes us so far, which is why we have created an Accessibility Working Group comprising of representatives from across the business.

This ensures the learnings and steps we introduce will have many touch points, resulting in true collaboration as we reach our targets.

Joining the dots

It is a significant strength to be able to link attitudes and behaviours together to drive better customer outcomes. An additional benefit of having such a strong testing and research culture, has been a greater emphasis on driving innovation.

The opportunities that UX research, optimisation and data insights have opened-up for the business has been incredible to witness. But, we've had to explore new ways of joining the dots between these different insight areas to effectively use this information.

New data points certainly create commercial opportunities, but it's our ultimate aim to use this insight to

deliver an experience that goes beyond customer expectations.

However, understanding the context behind much of this data remains vital to extracting the true and potential value from it.

For example, if we take car insurance as a product – so many different steps come into play before a customer purchases car insurance, it's only a small part of a bigger picture. Is the car insurance quote for a new car? If so, where is it coming from? Does the customer need finance for this? If it's an older car, do they now need to include breakdown in the quote?

While it might sound clichéd, in the case of customer insight, knowledge certainly is power.

And it's this power that has the potential to unlock a whole host of commercial and consumer benefits.

The real success comes when the insight impacts the entire end-to-end customer experience, identifying new products and services that the user didn't even know they needed yet – that's when the customer might just 'love' the buying process after all.



Capability and skills

Why a career in customer service has never looked so good



Lisa Steele
Customer Services Director,
BGL Group

Contact centre work has, in the past, been stigmatised with tasks often portrayed as repetitive and boring. While some of that may have been true 10 years ago, the industry has shifted considerably and as it moves forward – driven by advances in technology – today there has never been more opportunity to have a diverse and challenging career in customer services.

Research shows that more than two-thirds of a company's competitive edge is based on the experience it delivers to customers, with effectiveness, ease and emotion being the hallmarks of quality.

Customers are self-serving more than ever – accelerated further by coronavirus – but they still need to speak to someone when things get tricky for them.

And when they do, they want someone who shows a deep understanding of their preferences and priorities, and to be treated like a person, not a number because, let's face it, it's easier than ever for them to shop elsewhere.

So, contact centres are moving away from their transactional role, driven by self-service, to acting, instead, as relationship hubs.

This shift means skilled reps will increasingly be called upon as problem

solvers, able to use their sound judgement to address customers' individual needs.

They will need to demonstrate their specialist knowledge – coupled with the human touch – when handling customers' queries, be that an issue with payment, or giving customers confidence that the product they are buying is right for them.

At BGL, we know our reps are amazing communicators and have empathy by the bucketload, but those skills will become even more essential as the service becomes more personalised.

As we saw during the pandemic, while BGL's virtual assistants supported with simple, peace of mind enquiries, customer service specialists in our Lending Support team were dealing with customers who were struggling with payments and were anxious and distressed.

Our reps, motivated by a genuine desire to help, listened to their problems and were the voice of reassurance as they looked at the customer's circumstances and made an appropriate judgement.

That approach was exactly what was required as we were inundated with positive feedback from grateful customers.

As contact centres evolve, customer service experts will increasingly build relationships with customers across multiple channels, acting like account managers, as customers request to speak to the same person who handled their last issue with such warmth and sincerity.

That shift, coupled with the ability to work more flexibly, will attract more talent – including those who may not have previously considered a career in customer services but are now drawn to the level of interest and opportunities it offers.



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Fast forward just five years, and I'd like to introduce you to two of our newest BGL Customer Services colleagues:

Archie

Archie has a degree in psychology and volunteers at the local soup kitchen two nights a week. He was looking at a career as a counsellor when he graduated but when he saw the advert for a job in BGL Customer Services, he wanted to use his strong people skills in a rewarding customer-facing role where he could still make a difference.

Aysha

After A-levels, Aysha joined our apprenticeship scheme as a Junior Business Analyst, but more recently she has moved into a role leading our webchat team. She's gained valuable leadership experience and a far deeper understanding of our business and customer needs.

The contact centre experience has long provided BGL colleagues with a comprehensive understanding of company operations, in addition to equipping them with skills that will serve them well for the entirety of their careers.

We have leaders and managers across the business who started their careers in the contact centre and quickly progressed, served by their excellent communication skills and customer-centric approach.

Customer Relations roles, continuous improvement, change management – these all require skills that are highly transferable and as an organisation, we have invested heavily in training and developing our people.

But as we move forward, I believe, we will see a further shift in perception of the contact centre – not just as an incubator for talent, but a destination in its own right.



Digital and Artificial Intelligence

How AI is impacting and changing the customer experience



Jayne Lansdell
Associate Director of Process & Technology,
BGL Group



Tom Bradley
Pricing Director,
BGL Group

Artificial Intelligence (AI) already impacts many aspects of our lives. While, as customers, we might not be able to pinpoint the exact AI technology used, we encounter examples of machine learning, deep learning and the other more specific applications of AI, each and every day from our smartphones, home assistants or in our cars. In the insurance industry, the level of automation is already extensive and growing, and coronavirus has accelerated that, having reinforced the need for businesses to simplify processes and enable more effective digital access to ensure that our customers continue to benefit from the products and services we offer.

The power of voice

At BGL, we're investing heavily in AI because we believe it will deliver a more personalised experience for our customers.

Our [virtual assistants](#) played a significant role in supporting our customers during the pandemic. As call volumes increased dramatically — particularly when we went into lockdown — our 14 virtual assistants were able to help customers with the simple 'peace of mind' queries in real time, allowing our customer service experts to concentrate on the more complex queries.

BGL began using virtual assistants in 2016, available 24/7 across all sales and service journeys, reflecting the different brand

personas. What's more, they are highly intelligent — recognising 60,000 ways customers have asked us various different questions.

[Robotic Process Automation](#) or rather 'software robots' are trained to do basic tasks across multiple applications, adding value across our business. Speeding up processes, running 24/7 where needed, supporting customer service where automation is helpful and enabling our experts to continue to deliver the excellent services which keeps our customers coming back year-on-year.

And many of us will have a "smart" voice assistant at home. Using the AI at our fingertips, we can adapt this technology

for our industry, our products and our business. Customer conversations, intelligent and responsive answers, tailored for you is within our reach.

Our Digital Voice programme uses Natural Language Processing to enable a good quality but automated conversation with our customers. This will mean being able to offer some services 24/7 over the phone and being able to personalise responses. Giving our customers confidence that actions promised have been fulfilled with an automatic confirmatory message.

Ultimately, consumers will be able to get to where they want quickly and naturally.



At BGL, we're investing heavily in AI because we believe it will deliver a more personalised experience for our customers



Robotic Process Automation or rather 'software robots' are trained to do basic tasks across multiple applications, adding value across our business



Striking the balance between immediate service via an AI driven conversation, and the ability for our reps to step in to pick up a complex, stressful or high impact conversation as needed, provides an overall stronger customer experience

We're designing and testing this right now to make sure we get it right and it will soon roll-out more widely – allowing us to harness the best of our voice channels to have conversation and our messaging services, MyAccount links or SMS, to share more complex information.

I don't mean that every conversation should be automated – absolutely not – but striking the balance between immediate service via an AI driven conversation, and the ability for our reps to step in to pick up a complex, stressful or high impact conversation as needed, provides an overall stronger customer experience.

Using robots to crack down on criminals

Another example of AI – specifically machine learning – is in preventing fraud. Uncovering insurance fraud can be complex and a resource-intensive process and as a broker, we often face fraudsters who are industrious in their efforts to get fake policies past us.

Earlier this year, [we launched a new process](#) that incorporates machine learning algorithms to prevent policies being taken out fraudulently.

We're keeping the details close to our chests but let's say, the technology is one of the most sophisticated examples of machine learning algorithms in our business.

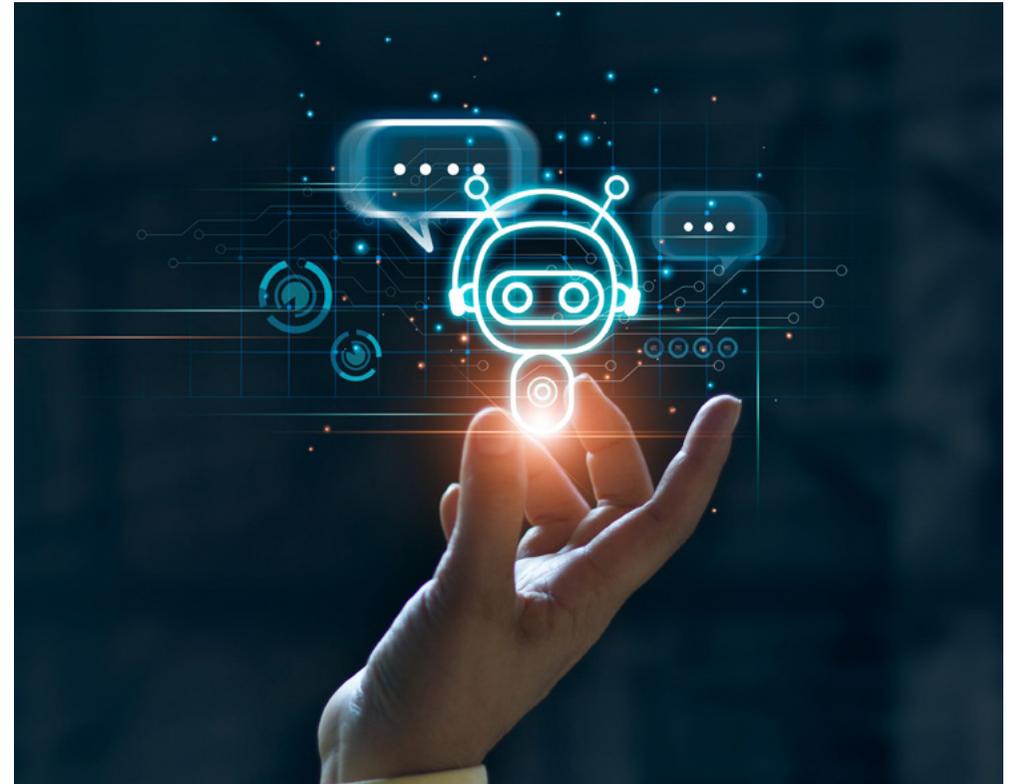
It analyses thousands of pieces of information in a split second in a way a human could never do. It's so fast, the customer on the journey doesn't even notice the lag and what's more, it's highly accurate.

It's yet another prime example of the way AI is benefiting customers as it helps reduce the losses to the business and our insurer partners from fraud, helping to keep customer premiums lower. It means less waste in the insurance market and better value for customers, who are also less likely to be implicated in fraud by extension.

These are just some of the ways AI is already changing the customer service landscape – providing support and collaboration alongside and in unison with the human touch. Like any new technology, it's use comes with a healthy degree of scepticism and concern from consumers. Who hasn't been served a suspicious advert after a conversation within earshot of Alexa? Our ethics committee sits over the decisions we make around new applications of models, data and algorithms.

We have a set of embedded guidelines in developing new services underpinned by AI, which ensures transparency and visibility as programmes are brought to life.

Like it or not, AI is becoming an increasingly integrated part of our daily lives, but by putting the customer at the heart of its use, we demonstrate that it can be a real force for driving better outcomes for our customers.



Recognition

Recognising outstanding customer service



Rachael Gillett,
Chief People Officer,
BGL Group

It's widely accepted that people who feel appreciated and valued by the company they work for deliver better results. Arguably, it's more important than ever that our colleagues are recognised for delivering great outcomes for our customers. We know that it's those warm conversations between our colleagues and customers that are the secret to providing great service and ultimately, it's what drives many customers to return year after year.

The key for any business right now is to really listen to its customers, remaining empathetic and flexible is vital.

At BGL, recognising and celebrating colleagues who live and breathe our values and behaviours, to secure the best outcomes for our customers, is integral to our culture.

Sometimes all that it takes is a simple thank you, but when more is required, [we have a range of ways](#) to consistently recognise outstanding customer service – from 'Instants', which can be awarded by anyone within the business and provides an immediate thank you with a free coffee, meal or voucher for example, to our own bi-annual awards programme, with nominations linked [to the Group's](#)

[values](#), highlighting how colleagues have gone above and beyond.

There are so many shining examples of great customer service right across the Group, from our customer-facing roles to our compliance and data teams.

This focus on delivering for our customers is also ingrained within the BGL culture, running through everything we do.



At BGL, recognising and celebrating colleagues who live and breathe our values and behaviours, to secure the best outcomes for our customers, is integral to our culture

Here are just a few of the many plaudits we have received this year about our colleagues putting our customers first:

Customer testimonials

"Given the difficult times we're in, I received outstanding service. I'm a key worker now, helping to deliver goods to the vulnerable, so needed to change my insurance policy to business class. Huge praise to Martin and the team."

"Because of the coronavirus, I had to contact you via the chatroom. Your rep was very patient with me (I am 80) even after I pressed a wrong button and lost it all, so another rep then helped out too."

"The advisor was very efficient, very helpful and polite, and brightened up my day to be honest! A real ambassador and credit to your company."

"Can I just say a big thank you Dave. I was really upset when I came through because I've been going through a hard time and Dave was excellent with me. He was calm, told me what he was going to do next and helped me so much. You don't get this level of service in many places."

Colleague testimonials



Amanda Garrett
on the Affordability
Checking team

“The core team regularly worked late nights and weekends and were relentless in striving for the best solutions. I’m really proud of what we achieved by working collaboratively and pulling together.

“As a result, we are now carrying out over 3.7 million affordability checks each day – a massive step forward and a fantastic outcome for our customers.”



Allison Quinn on Mel Doran,
Lending Support team,
Sunderland:

“What can I say? When it comes to first-class service for our customers, Mel Doran is an advocate, leader and a genuinely caring person who takes the time to really support every customer she interacts with.

“Mel truly puts our customers at the forefront of what she does and continually goes above and beyond, pushing the boundaries and ensuring the customer is always her focus.”



Stuart Bowden, on the **comparethemarket.com**
Root Cause Analysis Process team

“The RCA process has allowed **comparethemarket.com** to step back and analyse parts of our journey that weren’t having the best outcomes for our customers, and with excellent collaboration we now have a sustainable process, fully embedded within operations and the rest of the business.

“It’s a constantly evolving process, where new elements or different data sources, for example, customer interviews, are being integrated. All of this helps to remove friction and improve the ease with which customers use **comparethemarket.com** as their go-to place for life admin.”



Steve Woodford
on the Business
Technology team

“I witnessed my team put in place an entirely new telephony system in less than two weeks to ensure our customers could be serviced and all our colleagues able to safely work from home.

“This would previously have been unthinkable. The team was simply determined to ensure that our customers and staff should be cared for during this time and the collective mindset was overwhelmingly one of ‘nothing will get in our way’.”



Jess Cordery,
on a cross-functional IDO team

“This team of people were instrumental in delivering numerous critical communications to our three million motor and home insurance customers during coronavirus – in a fast paced and ever-changing environment. This ensures our customers fully understand their position and any impacts to them, in a timely manner.”



Sara McIver on Andrea Peel,
Apprentice Coach at BGL
Customer Services

“Andrea is a highly engaged, and extremely driven coach who is respected by her colleagues for her work ethic, her ability to support and engage others and her drive for excellence. She is creative in her approach to her work, is solution-focused and will find a way of delivering great service. She keeps her team motivated throughout, all while giving them their own voice and ability to shine.”



Award an Instant



Leadership

Driving customer experience from the top: The importance of a good leader



Ursula Gibbs
Commercial Director,
[comparethemarket.com](https://www.comparethemarket.com),
BGL Group

Being a leader in today's business environment has never been more challenging, (and that was pre-coronavirus and remote working), with demanding stakeholders, tough commercial targets, a rapidly evolving technology landscape to navigate and all of this while trying to meet the needs of customers with ever-increasing expectations. While most of us will probably agree that a good leader should always put the customer at the heart of their decision-making – how practical is this when you are juggling multiple priorities?

The answer to this question is, of course, simple – it's the job of a leader to ensure they and their team consider the customer at every single opportunity.

A good leader should be many things but their ability to inspire and motivate their teams to deliver the best customer outcome, is vital.

But, how does this work in practice and in growing businesses like BGL for example, which has experienced rapid growth in the past 10 years? How can a leader drive a customer-centric culture for a workforce that might sit across multiple sites, possibly in different countries, as well as working at varying roles and levels? A key foundation for us has been to develop a set of principles, alongside our existing business

values, which give colleagues a basis on which to constructively challenge.

This approach empowers our teams, helping to unite the entire business against a common purpose – doing the right thing for our customers.

BGL's Customer Principles, born out of our strong values, are a simple tool for colleagues to use within their roles, helping to ensure consistently good outcomes.

The Customer Principles consist of four questions:

- Would our customers understand the reason for the approach?
- Would you be happy if a friend or family were to experience this?

- Would you champion the approach externally?
- Does it align to our values?

While these questions are evident every day within our customer-facing teams, they are also regularly debated across all areas of the organisation, from product development and pricing, right through to our technology, compliance and finance teams.

There are, of course, times when conversations will naturally be more commercially-focused but the principles give colleagues a tool to be able to confidently ensure that decisions are being made with the customer in mind.



Whatever you do, do it well. Do it so well that when people see you do it, they will want to come back and see you do it again, and they will want to bring others and show them how well you do it

Walt Disney

A study by analysts Frost & Sullivan found that by the end of 2020, customer experience will overtake price and product as a key brand differentiator, so while sometimes making a decision that is in the best interests of a customer might not make immediate commercial sense, long-term, it could be crucial to a business's success.

For example, recently we found ourselves having to make decisions very quickly due to the continually evolving nature of the coronavirus pandemic and the relevance of certain products.

Our Customer Principles steered these decisions and while they may have felt rapid, making them against the framework of our principles and values ensured we were doing it with the customer in mind.

At [comparethemarket.com](https://www.comparethemarket.com), one of the many decisions we had to make during this time involved working with our partners to pause the selling of travel insurance during the travel bans, before switching this journey back on when the Government's advice changed.

This had a significant commercial impact, however, it was vital to us that any product we sold during this time would ultimately offer value, as well as meeting our customers' needs.

We couldn't demonstrate this with any confidence so the decision was an easy one – pause sales until we were.

While a set of common principles provide a good framework, there are also several broader considerations that I believe help to maintain and drive a customer-focused culture:



We may all be customers with well-ingrained memories of both good, bad and ugly experiences with financial service providers, but in businesses with P&L targets to hit, it can be easy to compromise great customer outcomes for bottom line profit.

Implementing robust processes, authentic customer-led discussions and constantly challenging the status quo, will support movement to a much more customer-centric culture.

This in turn will help create teams that thrive in delivering great customer outcomes and will see businesses continue to deliver the best possible products and services, not only now, but long into the future.

Trust, ethics - brand reputation through actions

What does a customer-led culture mean?



Anna McEntee
Product Director,
comparethemarket.com,
BGL Group

Customer trust is surely the ultimate goal of an organisation. If your customers trust that you will do what you say you will and that your products will deliver as promised, then business benefits should naturally follow.

To engender trust, a company must pay more than just lip service to having an ingrained, customer-led culture, but how does this manifest in business as usual activity?

At comparethemarket.com, this starts at the very beginning of how we create outstanding customer journeys and experiences, ensuring the right customer outcomes are front of mind in our design process, through extensive research and testing.

Our research lab, based in our London office, is integral to embedding the customer at every step of the journey, with face-to-face usability testing tools available, as well as [UserZoom](https://www.userzoom.com/); a web-based research platform that allows us to reach customers beyond the lab's geographic location; something that has proven invaluable during the coronavirus crisis, whilst we have been unable to welcome customers to our lab in person.

Customer research is not only crucial when designing new products, but also for improving existing journeys; for example, when research highlighted an issue in our home insurance journey, where customers were struggling to identify the types of locks they had, we realised the names of locks doesn't mean much to anyone other than a locksmith, and that the graphics we had in the journey were static and not sufficient.

We restyled the images to make them animated, identifiable and generic, with the improved design due to go live imminently.

When it comes to product delivery, it's essential that this is aligned to a business's values. Our groupwide Customer Principles come into their own during the product development process and simply checking any decisions against four simple questions that make up our principles ensures we are treating

customers fairly and driving consistently good customer outcomes.

These questions are;

- Would our customers understand the reason for the approach?
- Would you be happy if a friend or family were to experience this?
- Would you champion the approach externally?
- Does it align to our values?

A business's brand is its shop window, and it must be a true reflection of its core values, to really gain customers' trust and build meaningful ongoing relationships.

We pride ourselves on our strong market presence and consumer awareness; a brand on the face of it built around a family of small furry animals, but at its heart focused on disrupting an industry through fun, and embedded customer-led decision making; in essence, making



When it comes to product delivery, it's essential that this is aligned to a business's values



Businesses that have a truly embedded customer-led culture, that actively listens and acts on its customers' feedback, will have the tools they need to thrive in a rapidly changing global economy

life 'simples' by taking care of life admin and rewarding customers with more pleasurable activities such as movies and meals with family and friends.

The sustenance behind the face of a brand is key to earning the trust and loyalty of its existing customers, as well as attracting new ones; a brand must put its money where its mouth is and put customers in control of their own journey, delivering rewarding experiences and meeting ever-changing demands and needs.

A strategy based on consumer needs and demands

What drives a business's day-to-day activity is undoubtedly its strategy, and this must be built around solving consumer problems, to drive the right outcomes.

At **comparethemarket.com**, having the right foundation in place to connect all the data points that can deliver true personalisation is one of our key focuses, allowing us to build and deliver seamless end-to-end customer experiences, in whichever channel the customer chooses to use.

AutoSergei, our personalised service tool, has a mission to automate our customers' life admin, taking away the burden of decision-making; be it through car and household insurance, bills and money management, energy bill checks or most recently broadband speed checking, where customers can compare their speeds with others in their area and choose to

switch to a better deal. A savvy customer will not immediately trust your business or products just because you ask them to, and this brings us back to doing what you say you will do and acting on feedback.

Tools such as net promoter scores (NPS) and Trustpilot offer the means of measuring and benchmarking customer satisfaction, but the proof of the pudding must be in addressing and resolving the root cause of any issues with transparency.

Whilst maintaining a strong NPS score (68.7 May-August 2020) in **comparethemarket.com**, we are continuously striving for better, with a new root cause analysis process recently put in place to identify trends, conduct deeper analysis and oversee delivery of customer-impacting change; an approach that is fully aligned within the business and founded on customer feedback and identified pinch points.

As the events of the past six months have shown us, it's clear we need to constantly adapt and keep pace with ever-changing consumer needs and wishes, putting the customer in control of their journey.

Only businesses that have a truly embedded customer-led culture, that actively listens and acts on its customers' feedback, will have the tools they need to not only survive, but thrive in a rapidly changing global economy.

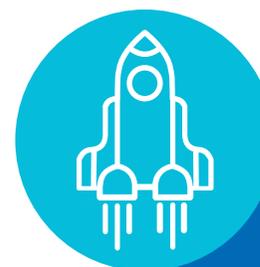
Ultimately, a customer-led culture surely means that you value the trust of your customers above all else, and as examples such as Facebook's 2018 Cambridge Analytica breach illustrate, losing consumer trust equates to losing business, something that any organisation can ill-afford in the current climate.

Ambitious

We're **obsessive** about **delivering** good outcomes for our customers

We're **relentless** in driving **exceptional standards**

We **act boldly** and take **personal accountability**



Creative

We **think differently** and **disrupt markets** to benefit consumers

We use technology to **innovate**

We **try new things**, **fail fast** and apply our **learnings**



Making a difference for our customers, colleagues & communities



Authentic

We're **open, transparent** and build **trust**

We **challenge positively**

We **enjoy** what we do and **have fun** doing it

United

We're **One BGL**

We **respect, encourage** and **care** for each other

We **work, grow** and **win** together