

# An independent endorsement document from Investor in Customers



## Who are Investor in Customers (IIC)?

Investor in Customers is an independent customer experience agency with more than 15 years of improving customer service skills and bettering businesses. We don't just take feedback from customers, but also from employees and management team, to reveal the truth behind your customer experience delivery. We conduct thorough assessments which include a Net Promoter Score®, develop detailed insights, and award annual accreditations that show customers you listen and care. Putting you head and shoulders above your competition and significantly increasing customer satisfaction.

We present our findings back with a detailed insight report, and find the quick wins for sustainable change, so you can **take immediate action**.



Our assessment is built around **four principles of customer experience**, which are divided into 16 themes. This pinpoints the issues and areas of opportunity to develop, which we will feedback to you in our detailed IIC assessment report findings.

← FOUR PRINCIPLES →

	1. Understand Customer Needs	2. Meet Customer Needs	3. Delight Customers	4. Create Loyalty
↑ THEMES ↓	Know your customers	Product/service quality	Treating customers fairly	Repeat purchases
	Understand needs	Match to customer needs	Right first time	Willing to recommend
	Anticipate needs	Customer feedback	Customer always right	Quality relationships
	Communication	Easy to do business with	Post-sales service	Customer experience

## Key Findings from the Countrywide Assured assessment

Countrywide Assured (CA) is now closed to new business. They manage existing long-term policies, some of which are their own products and others purchased from insurance companies, such as Save and Prosper and City of Westminster. They do not provide or offer customers new products. This means their business model is primarily focused on customer service for policyholders with one or more policies managed by Countrywide Assured.

Challenges arise when managing long-term policies bought from other brands and companies, particularly in an environment of prolific pension scams. For example, most customers not only bought their policy many years ago, but also from a different provider, and may have no brand recall of Countrywide Assured. Therefore, an important part of the customer communication strategy is to also position them as the company responsible for looking after the individual customer's policy.

An added layer of complexity is their partnership with Outsource Service Providers (OSPs), such as Capita and HCL. The OSPs provide frontline and back-office customer services on behalf of Countrywide Assured, which requires careful relationship management, as well as daily monitoring of the OSPs' processes, actions and results.

This is the first time Countrywide Assured has worked with IIC to not only independently validate their customer service, but also include the views of their OSPs. They were keen to make sure the research questionnaire was anonymous to encourage open and honest feedback.

Countrywide Assured is a high-profile advocate and pioneer of the FCA and ABI's drive to improve communications to customers about their pension and insurance policies. They are at the forefront of employing new approaches to help customers better understand their policy and benefits, and their options, particularly at retirement.

The overall aim of their Customer Experience & Insights framework is to provide a greater understanding of their customers and their experiences as they interact with Countrywide Assured. They want to ensure the delivery of fair customer outcomes by seeking to remove any unreasonable barriers and pain points.

The IIC assessment provided a thorough look at the overall customer experience provided by Countrywide Assured. It compares this also with the reflections of staff and senior management from Chesnara and the OSP's with regard to the Customer Experience they feel is delivered.

Quotes from customers included:

- *"Helpful and friendly"*
- *"Quickness and knowledge of staff in recent communications"*
- *"Found them to be efficient and polite"*
- *"They are trustworthy"*
- *"Clear information given"*
- *"Sarah was professional and easy to talk to"*

The top customer IIC theme scores were (with a few client comments as evidence):

- Quality relationship:
  - *"The assistant i spoke with (Rachel) was extremely helpful and took the time to explain my queries in a manner i was able to understand."*
- Right first time:
  - *"Quickness and knowledge of staff in recent communications"*
- Treating customers fairly:
  - *"Their Fairness, ethical standards, quality of advice given"*
- Product quality:
  - *"I am pleased with the service and the management of the growth of the pension funds, especially in these difficult times"*

- Customer service:
  - “The person I spoke to in Customer Services today (Hayley) was extremely helpful and had a good approach resolving the questions I asked quickly and politely.”

When asked what three words customers associated with Countrywide Assured, the most common words were:

<i>Customer focused</i>	<i>Engaging</i>	<i>Forward thinking</i>
<i>Progressive</i>	<i>Flexible</i>	<i>Efficient</i>

## Summary

A really good first assessment which has provided excellent feedback from customers, staff and the Outsourced Service Partners, and the results have been well received.

The anonymity of the assessment also enabled frank and honest feedback from all stakeholders, although customers were given the opportunity to waive their anonymity if they wished.

There were also some good suggestions from all audiences when asked what the company could do to meet needs better, many of which are ‘quick wins’ and easily attainable, and work is now in place to get those improvements bedded in before re-assessing and ‘going for Gold’. Others which need a bit more planning have certainly been taken on board and will be implemented going forward.



**Tony Barritt, Managing Director of IIC**, commented: “Countrywide Assured undertook their first Investor in Customers (IIC) assessment and, whilst pleased with their initial Silver Accreditation, recognised that they can still improve the way they interact with their customers. IIC’s comprehensive report and action plan is being implemented and all employees in the business are focused on delivering an exceptional experience for all clients as part of Countrywide Assured’s Customer Commitment programme.”

**Ken Hogg, CEO of Countrywide Assured added:** “Working with Investor in Customers (IIC) gives an honest, independent view, with expert interpretation that Countrywide Assured cannot get from internal reports. This enables us to understand how different parts of the business are working and what customers think. IIC will get to the root of any problem by identifying the weak links in the customer experience being delivered. Using IIC’s insight we are forming an achievable plan of action, opening the door to immediate customer service improvement, and better employee engagement. Working with IIC also gives us the opportunity to share in best practice examples and benchmarks from the Investor in Customers community.”

## Contact us.

Anderton House, 92 South Street  
Dorking Surrey RH4 2EW  
0800 024 8895  
investorincustomers.com  
enquiry@investorincustomers.com

**The CX Experts**  
Assess – Analyse – Award