



## CX Best Practice Success Story – Quality Assurance



### Company Description

Genworth is a Fortune 500 financial services company providing financial security and protection through our Mortgage Insurance and Long-Term Care Insurance businesses. Our purpose is to help families achieve the dream of homeownership and address the financial challenges of aging. We issued our first life insurance policy in 1871, our first annuity contract in 1928, and our first long-term care insurance policy in 1974. Today, nearly 4 million customers rely on Genworth's U.S. Life Insurance companies. For over 145 years, Genworth has been focused on helping their customers navigate caregiving options, protect and grow their retirement income, and prepare for the financial challenges that come as we age.

### Location

Lynchburg, Virginia  
Manila, Philippines

### Call Types

Benefits Coverage, Policy Change, Address Changes, Payment, and Status

### Customer Types

Policy Insure, Policy Owner, Power of Attorney, Third Party, Agents, and General Broker Agents

### CSR Headcount

340

### Contact Channels

Policy Holder Services, Email, My Genworth Website, Social Media

### Hours of Operation

8:30 am – 6:00 pm ET, Monday – Friday

### Contact Volume

1.5 million calls for 2017

## Background

Genworth sets the industry standard with its award-winning customer service. This extraordinary performance is not possible without the commitment of knowledgeable, passionate employees who work to meet customer needs. To maintain this level of excellence, quality assurance is in place to provide support to each of the company's three lines of business: Long Term Care (LTC), Life Insurance, and Annuities. Customer Quality Assurance (CQA) equip customer service representatives (CSRs) to do their jobs well by reducing variation, supporting standard operating procedures, and ultimately impacting customer experience.

## Discovery

Genworth partnered with SQM in the fourth quarter of 2015 with our Life Customer Service to get an understanding of where we stood against others in our industry, how SQM could help us improve our customer experience, and survey our customers. With a phased roll-out to our different lines of business, in 2016, we rolled-out Long-Term Care and Annuities Customer Service.

The data showed us that we were in the 2<sup>nd</sup> and 3<sup>rd</sup> quartile for First Call Resolution (FCR), Call Center Customer Satisfaction (Csat), CSR Csat, and World Class Calls (WCC) performance. For so long, we measured FCR internally instead of from the customers' point of view. We knew we had some opportunities and needed to make some changes to our process.

Initially, the CSRs were getting feedback from the survey responses and again from Call Quality. SQM's survey captured our customers point of view and Call Quality captured Genworth's point of view by evaluating both soft skills and compliance. However, we recognized that by not reviewing the surveys from a compliance and procedure point of view, we were not seeing the improvement in our agent's performance and customer experience that we had thought we would get.

## Process Change

We realized we needed to make process changes to our CSR's survey and call quality process. At the time, the process was very confusing to our leaders and CSRs as there were some contradictions with, and overlapping of soft skill feedback.

In February of 2017, we worked together as a team to rebuild our Call Quality program. We started evaluating surveys from a compliance perspective and letting our customers provide soft skill feedback, providing an overall score of the Compliance Quality Assurance (CQA). We worked with SQM and utilized the example in the First Contact Resolved Best Practice book as guidance for the roll-out of our new program.

In April of 2017, we rolled out our new Compliance Quality Assurance (CQA) program to all three lines of business: Long Term Care, Life Insurance, and Annuities that provides one overall CQA score that combines both the voice of the customer (VOC) and internal process. Compliance Quality Assurance (CQA) equips CSRs to adhere to our standard operating procedures and compliance guidelines, to do their job efficiently, ultimately impacting overall customer experience.

## CQA Identified

Each CSR receives 8 surveys via SQM monthly, and each survey is evaluated through the CQA process within the *mySQM*<sup>™</sup> CX Insights reporting tool. The Call Quality Coordinator (CQC) reviews each survey prior to CQA, following the SQM dispute guidelines to ensure the survey is attributable and not disputable. The CQC are assigned teams to CQA and meet with the leaders monthly to go over opportunities, trends, and best practices.

## Documentation

New Quality Assurance guidelines were completed and defined ensuring that we only addressed compliance and processing. When creating the new guidelines some of the “old guidelines” were either removed or combined with other categories to eliminate confusion with being double-dinged due to overlapping, and to streamline the process to capture what is most important to drive behavior and obtain the results most important for our company. We found that our previous guidelines were overlapping one another creating opportunity as they were uncalibrated and inconsistent. We made the guidelines so that CSRs no longer received partial credit by including “right or wrong” scoring format. This format provides consistency in feedback and quickly identifies trends and training opportunities. Evaluating compliance and procedures in a “right or wrong” point of view has pushed us to implement quicker updates to our SOP’s.

CUSTOMER QUALITY ASSURANCE FORM	
<b>Section 2 CSR Ownership of Customer</b>	
A	Provided Information
B	Setting Expectations
C	Transfer and Hold Guidelines
D	Resources
E	Research
F	Professional Opening/Closing/Additional Assistance
G	Displayed Professional Conduct <b>**Critical Error**</b>
<b>Section 3 CSR Ownership of Business</b>	
A	Security <b>**Critical Error**</b>
B	Repeat and Verify
C	Processed Information/Request Correctly <b>**Critical Error**</b>
D	Proper Notation
E	Did not cause a Financial Impact <b>**Critical Error**</b>

## **Initiative**

From the inception of the CQA program in April 2017, the CQA program provides one overall evaluation score. The quality team has provided insights to the managers and CSRs, identifying areas where they are excelling and areas of opportunity. Whether it is from the VOC or the CQA, with the new CQA evaluation program, we can confirm if the customers' experience was pleasant. Also, emphasizing 60% of the total CQA score based on VOC, calls resolved and CSAT, and 40% based on compliance and procedures, drives the message with our CSR's that we are focused on our customer's experiences and we value their feedback. Since implementing the CQA of the survey, we can quickly identify if the customer experience was a true experience, and ensure that the information we provided was accurate and within procedure and compliance guidelines. It was the goal of Genworth after implementation to improve our FCR. In 2017, Genworth had over sixty new hires. While history and experience would say we should have seen a decrease in FCR, we have seen a strong 3% increase, trending 4-5% improvement by end of the 2017 year, and have maintained for 2018.

## **Training**

We work closely with training to ensure new hires understand the survey feedback via SQM and CQA guidelines prior to being released from training. In fact, the quality team provides the training for SQM surveys and CQA guidelines. We go into our New Hire classroom in week two or three to introduce both SQM, VOC, surveys, call resolution model, and the CQA guidelines/definitions. This ensures as they are being trained on process and procedures to think about customer experience and how "I can resolve call, provide great customer satisfaction, and within compliance and procedure." At about week ten or twelve, we then go back to fully go over CQA guidelines and definitions prior to doing mock calls. To verify that our Customer Service teams were properly using and comprehending CQA guidelines, we piloted with our Life, Long Term Care and Annuities team for the first 90 days. Through a comparison of data collected and an employee survey, we aimed to better understand how to help CSRs increase process efficiency and improve the quality of customer service.

## **Industry Differentiation**

What sets Genworth's CQA apart from the industry is being able to truly let the customer drive their experience. Most company's view is if a call was FCR or resolved from their own internal process, which may be true, however, it wasn't what the customer felt in their experience it was still a successful call experience. But, by allowing the customer to drive our FCR and experience, this helps us improve our process and procedures and ensures a truly successful call experience.

## **Summary**

Each year, Genworth's customer service metrics continue to maintain or improve with the new CQA implementation. Having an effective CQA process drives accountability, ownership, empowerment, and overall customer experience. The quality program that we have in place is helping us coach our employees to be a better CSR that helps drive better customer experiences and improve First Call Resolution (FCR).