

CLIENT Brightside Group

PROJECT TITLE Complaints Management System



Harnessing the Upside in Customer Complaints

Affordable, Fair and Hassle-Free

Brightside Group aim to ensure the best possible experience for customers, whatever the issue. An insurance experience that is affordable, fair and hassle-free as their website proudly proclaims.

Good terms, quality cover and keen prices are obvious essentials in the insurance industry, especially when web searches and phone-arounds make it easy to make at least surface level comparisons.

So how does Brightside continue to win business 1,000 times each week in such a competitive market?

Stand Out Customer Service

Brightside have invested in innovative systems that help them put customers at the heart of everything they do. A speedy claims process is vital, achieving fast and fair resolution at a time when customers are likely to be worried, annoyed or distressed.

Brightside recognise too that handling complaints well, learning from them, and then taking action to improve processes and products is invaluable in differentiating them from the competition.

They sought a first class complaints handling solution to support this approach. The change in FCA complaint handling rules from the end of June 2016, requiring all complaints however quickly resolved to be reported on, was also a factor.

Brightside selected Workpro complaints management software from Computer Application Services (CAS) Ltd. as best meeting their needs. Workpro will enhance customer service, enabling staff to quickly respond to and resolve any complaints in a consistent, professional manner. The system went live at the end of July 2016.

The true worth of an insurer or broker is only known when something goes wrong.

But there needn't be an actual claim for an "incident" to arise. However well-oiled the cogs, occasional complaints are inevitable.

No one likes to receive complaints but good companies welcome them – it's better that a customer speaks up than packs up, taking their business elsewhere!

Frontline Resolution, Speedy Escalation

Brightside operates over three sites. Prior to the implementation of their Workpro system, complaints were being recorded in Excel spreadsheets, with each site submitting their own spreadsheet to the Group Risk department for amalgamation and reporting. This led to inconsistencies, timing issues and delays, not to mention an increased risk of human error during data keying and transfer.

Workpro has been deployed across all sites, forming one comprehensive system, enabling easier complaints processing and reporting.

Policy holder data is held in Brightside core customer service systems. An automatic daily import to Workpro from these systems ensures complaint handlers have immediate access to up to date policy information, without the need for re-keying.

Security is of course paramount and the Workpro system controls who has access to what within the system.

All sites now report the same way. A Complaint Handler Performance Report was supplied with the Workpro system. So information on which team has done what, for example, is available at touch of a button.

Workpro supports complaints handling within Brightside by:

- Validating case entry for accuracy and completeness, saving time & reducing errors.
- Integrating all case document management, plus e-mail and document templates for consistency and speed.
- Prompting case progress with alerts and reminders.

In particular Workpro supports faster frontline resolution by:

- Quickly recording complaint details in a web form which automatically creates a case in the Workpro complaints management system.
- Outcomes for complaints resolved at the frontline are captured & recorded for reporting purposes.
- Mandatory correspondence, e.g. FCA Summary Resolution Communications, is automatically produced during the workflow, ensuring full compliance.



"Putting customers at the heart of everything we do is key to Brightside maintaining a competitive edge within our markets. Listening to customers and acting quickly to respond to complaints and dissatisfaction ensures we can move swiftly to improve our processes, products and customer propositions. Core to this is having a first in class complaints handling solution." **Neil Laird, Product and Marketing Director, Brightside Group Ltd.**

FCA Compliant Complaints Handling

From "expressions of dissatisfaction" that can be easily resolved, to the - thankfully rare - call to action to resolve a more complex matter, Workpro enables Brightside to satisfy FCA reporting requirements:

- Workpro stores all complaint data ready for 6-monthly interval FCA reporting.
- Categorisation data is collected as part of the workflow. Brightside product and cause categories are automatically mapped to FCA terminology.
- FCA timescales and targets are built in.
- Standard regulatory reports are automatically generated.

Learning and Business Improvement

Workpro's key strength is the level of analysis and management information provided by the system.

Dashboards allow Brightside managers to quickly review case progression, to identify any bottlenecks etc. Root Cause Analysis enables them to identify regularly occurring causes of complaints so that they can take action.

"In the last review period, 100% of our complaints were handled and closed within 8 weeks... and a high proportion within the initial 3 day window. 37.5% of our complaints were upheld by us in favour of our customers, to recognise when our service hasn't met their expectations." **Brightside Complaints Report, Jan-Jun 2016**

With the enhanced complaints data Workpro opens up, including for example Redress Cost reporting, Brightside will be able to identify further product and service improvements while eliminating the cost of avoidable, repeat mistakes.

* Computer Application Services Ltd (CAS) is highly experienced in the implementation of case and complaints management systems. We help organisations to improve customer service and ensure compliance with regulation, and business process, while reducing case handling costs. Clients include Savills, Fidelity/FIS Global Payments and Skipton Financial Services.