



**Vitality** LIFE INSURANCE

# KEEPING CUSTOMERS FOR LIFE

VitalityLife has grown phenomenally in the last seven years, becoming the number three protection provider in the UK. This rapid growth and market share came at a price, according to Jaco Brand, the company's COO.

**In order to provide 5-star rated insurance VitalityLife has placed its focus on customer experience (CX)**



Offering life insurance, serious illness cover, as well as income protection insurance, VitalityLife (previously called PruProtect), found that the rapid growth resulted in the company falling behind in certain areas while leading its competitors in many others.

"We knew we had great products but an NMG survey confirmed that we were lagging in certain areas: in relationship management, we were leading, as was the case with product and proposition. In terms of Net Promoter Score, we were third, and in business management, we were slightly above the median. In operational management, we were at median,

and in underwriting and claims we were below median, as was the case with technology," says Brand.

In order to provide the 5-star rated insurance that is VitalityLife's primary objective, the company has placed its focus on customer experience (CX). This, says Brand, was a strategic decision. Not only does CX serve to improve the brand's presence in the market, the company has harnessed data and analytics to provide consumers and policyholders with a unique experience across customer segments, building both digital convenience and personal relationships in order to better meet consumer needs.

“Thanks to inQuba’s multiple communication and surveying channels available on a single platform and the most cost effective data collection methodology available on the market, we were able to use the best channel from a value, response and cost perspective to obtain feedback from our customers,” Brand says.



### CREATING A FOUNDATION

Using inQuba’s software platform as the foundation of its CX initiatives, VitalityLife has been able to gain the insights it needed to proactively manage the customer experience journey and uncover new revenue opportunities. Creating a customer experience model that collated all forms of customer feedback in a normalised fashion, VitalityLife reduced the time it took to trawl through multiple data sources looking for information that may be of relevance to the business.

“Thanks to the multiple communication and surveying channels available on a single platform through inQuba, as well as the fact that it provided us with the most cost effective data collection methodology available on the market, we were able to use the best channel from a value, response and cost perspective to obtain feedback from our customers,” Brand says.

The solution supports web, e-mail, mobi, mobile USSD, SMS, CATI and person-to-person channels. VitalityLife also used the platform to obtain feedback from social media, customer surveying, complaints, service desk, and campaign related feedback. All of these were used to create a single view of customer feedback.

### HEALTHY VISIBILITY

VitalityLife gained granular visibility into the experience of individual customers by creating a customer feedback-loop between every key customer experience, transaction, and touchpoint and the corresponding event that triggered it. Feedback and reporting is done in real-time, as the data is collected, enabling VitalityLife to act on customer related issues when the matter is most relevant to the customer.

“inQuba provides a powerful escalation and feedback system that prompts our team to drive the service recovery of failed customer experiences. SLA’s are in place to ensure that pre-defined escalations are given the appropriate attention and dealt with in the required time. In addition, queue based escalation management ensures that the right groups and individuals within our organisation have the necessary visibility for successful service recovery and management,” Brand explains.

He adds that the solution was designed to meet the stringent needs of the UK market, clearly segregating the duties of setup, data reporting and active management of customer queries. “The platform models our organisational structure and this same structure is the basis for access control to the platform. The organisational structure then allows different parts of our organisation to view the area that they are authorised to view and manage. It also provides our more senior staff the ability to obtain a broader view of the organisation that mirrors their organisational responsibilities.”

The solution makes use of a service orientated architecture that allows for the scaling of the application across multiple servers. The result is an application that can easily scale depending on the unique needs of the implementation. So if, for example, survey volumes are anticipated to be high, the survey data collection component can have multiple instances to address the volume needs of the particular survey. VitalityLife can also run ad-hoc surveys or introduce a new survey to address seasonal or demand issues with relative ease.

More importantly, VitalityLife has now linked employee performance to customer feedback. This, says Brand, has resulted in a culture shift in the company, with customer-centricity the core of its operations.

### ORGANISATIONAL SHIFT

“We have seen a significant shift in organisational behavior as a result of our CX focus. Our employees are becoming even more customer centric. We attribute this shift to instant real-time feedback, both positive and negative, which has been a powerful change agent in further motivating employees and driving their service recovery efforts,” Brand says.

According to him, the ability for each staff member to see their CEM scores in real time creates a continuous learning environment that puts the customer at the centre

of the business and informs training and development needs. In addition, having access to real-time feedback directly from the recipient of the service allows for immediate, proactive and authentic response.

This has been instrumental in creating the customer-centric culture and the shift in the way the business is measured. In addition, inQuba allows VitalityLife to segment its customer base in any way they want to – whether geographic or demographic – in order to obtain the intelligence required to ensure the company stay close to its customers.

“This has provided us with a lot of flexibility without sacrificing any authenticity. This combined dual level approach, where we have focused on the data as well as the outcomes that can be achieved with the data, has allowed us, over time, to achieve unprecedented response rates,” Brand says. inQuba’s multi-channel support has greatly improved our ability to collect data, and linking the data to business deliverables has allowed us to radically improve the entire value chain.”

Brand adds that this has allowed VitalityLife to set real benchmarks against which to measure improvements. “We are trying to improve each quarter across the customer and service value chains. With inQuba as a foundation, we are seeing real results, and our customer are seeing the value as a result.”

### ABOUT INQUBA

inQuba is a customer experience management and customer engagement SaaS provider established across four continents. inQuba offers Enterprise Customer Experience (CX), Social, Engagement, Campaigning and Service Desk on a single, integrated SaaS platform. For more information on inQuba, please visit [www.inquba.com](http://www.inquba.com)

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The Planet’s Smartest CX Platform