



# Simplify, Strengthen, Succeed:

## Future-proofing customer-service excellence in the 'new normal'

As the UK — and the world — faces up to the 'new normal', organisations everywhere are being challenged to fundamentally change the way they do business. This challenge is particularly acute in customer-facing operations.

For the time being at least — and possibly forever — the days of hundreds of call-centre operatives working together in enclosed spaces are over. Working from home is now routine. Online and telephone communications are, in effect, the only way to go from here.

**“I still can't believe how caring my insurer is. You keep calling me to check I am all right – which other insurance company does that for its older clients? I am delighted when I hear your voice: you always sound as if you really care about me, which really gives me a lift as we all need to know someone cares about us, especially with what is going on in the world right now. You really cannot put a price on the service you provide me with. It makes feel so special.”**

Insurance customer

**Solution:** Capita preparedness for the post-COVID-19 'new normal' at a large insurer  
**Industry:** Regulated services, life and pensions  
**Region:** UK

### Benefits

 **97%**  
of colleagues working safely from home (100% vulnerable and shielded colleagues)

 Increased autonomy, trust and flexibility for all Colleagues, measuring on outcomes rather than presenteeism



Daily Health, Well-being, coaching and 'How to WFH' sessions



Virtual Operations Management & Quality  
Framework introduced including Mission Control



PEG survey confirmed **99%** of all colleagues are happy with actions taken to protect colleagues during COVID-19

# For some companies, this fundamental change in work organisation will be incredibly painful.

## Capita's Approach

Notwithstanding the huge market challenges, Capita's priority has been to ensure we maintained service for our customer. Thanks primarily to the service modernisation strategy that we have pursued over the last four years our business is both ready to survive the effects of the pandemic, and actively build a new environment to enable our customer to thrive.

Our longstanding commitment to and investment in service modernisation means that we were able to move quickly and seamlessly to 'business as usual', despite the greatest public health crisis the world has seen in more than a century.

Within 48 hours of lockdown restrictions being announced in both the UK and India, we moved to ensure that 80% of our colleagues working at customer service centres in both countries were able to work safely and effectively from home, while a further 20% continued to work safely and in line with all government guidelines from our one UK office that remained operational.

### Ninety seven percent of our 750 colleagues at four global locations now work from home, fulfilling 100% of customer demands.

By rapidly putting a virtual operations management and quality framework in place, including a virtual 'mission control' centre, we were able to ensure minimal disruption to customer outcomes. Furthermore, we empowered our colleagues to operate with greater levels of autonomy and flexibility, focusing on outcomes rather than presenteeism. A subsequent survey of our colleagues showed that 99% were satisfied with the actions we took to protect them during the pandemic.

For our clients, we made sure that our front office remained open from 9:00am to 8:00pm daily, with colleagues processing customer queries from home. We also ramped up our conversational messaging programme to enable digital fulfilment of key customer demands, and we launched a faster payments service to accelerate payments to customers to within three hours instead of three to five days.

Working to this new timeframe, we have to date paid out more than £10m to care homes and carers and some £6m to beneficiaries arising from bereavement claims related to COVID-19.



## Customer Response to COVID-19

Front Office remained open between and taking calls from home between:

 **9am-8pm**



**100%** of customer demands fulfilled including a new self-serve customer channel of choice by using LivePerson to fulfil customer demands whilst on the move



**£3.6M**

paid to customer beneficiaries due to COVID-19 related Bereavement Claims

**£2.8M** paid to customers within **3 hours** of request via new Faster Payment solutions



**>£10M** paid in time to Care Home and Carers



 **100%** of Immediate Lifetime Care applications completed within 24 hours

By radically re-engineering processes and driving philosophy changes with our clients, we have been able to shift from paper to paperless — and upskill our workforce along the way — to achieve our first-point resolution (FPR) and end-to-end targets. Today, 80% of customer demands are fulfilled instantly at FPR from our front office, with the remainder fulfilled in fewer than three days from our back office.

The Coronavirus pandemic has created an extraordinary new business environment for organisations of all kinds. As a large majority of customer-service employees are likely to be working from home for the foreseeable future, the role of transformative digital technologies — from robotic process automation to artificial intelligence and beyond — will also become even more important. Capita has invested heavily in these capabilities in recent years — we operate the UK's largest automation centre of excellence at Fort Dunlop — and we are extremely well positioned to offer the highest levels of service to our clients in the 'new normal'.

While others have been grappling with service modernisation challenges for less than six months, we took on those challenges four years ago and have continually refined and improved our approach in the intervening period.

## Colleague Response to COVID-19

Front Office remained open between and taking calls from home between:



**9am-8pm**



**100%**  
of customer demands fulfilled including a new self-serve customer channel of choice by using LivePerson to fulfil customer demands whilst on the move



**£3.6M**

paid to customer beneficiaries due to COVID-19 related Bereavement Claims



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paid to customers within **3 hours** of request via new Faster Payment solutions

**>£10M**

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**100%**

of Immediate Lifetime Care applications completed within 24 hours

We are significantly ahead of the curve in this regard:

- We deliver best-in-class outcomes for our clients, their customers and colleagues across 20 locations worldwide. We collaborate with our clients to transform customer outcomes, often in highly regulated environments. We challenge convention, use analytics to simplify processes and deploy next-generation technologies to deliver customer journeys that exceed expectations
- We develop simple, flexible, cost-effective solutions that incentivise Capita team members and our clients towards shared outcomes with defined shared values and behaviours
- We offer a wide range of services and can provide fully integrated, partially outsourced or interim capabilities
- We operate a three-line defence model for quality-assurance oversight and guidance

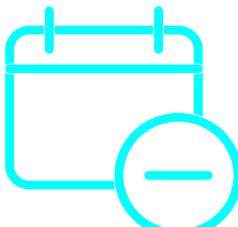
**By partnering with Capita and using our best-in-class service modernisation and digital capabilities, our clients can be assured that their customer-facing front- and back-office operations are in good hands — even in these most uncertain of times.**





**Fulfils  
80%**  
of all customer demands at FPR

Reduced average end-to-end processing times from  
**35 days to < 3 days**



Increased overall NPS score by  
**50** points



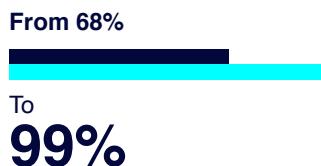
Reduced  
**2,663** customer-workflow processes

...To  
**250** end-to-end processes

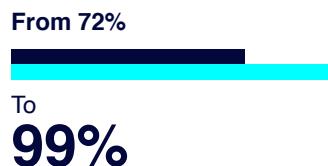
Improved bereavement claims NPS from



...ease of service



...and customer satisfaction



Replaced manual, inefficient paper-based processes with  
**paperless digital-verification processes**



  
**Improved operational control environment,**  
which is en route to best-in-class first line controls

Lowered complaints by  
**50%**



**Eliminated key person dependencies**  
through targeted multi-skilling based on current and future customer demands

Reduced colleagues' attrition by  
**70%**  
  
by increasing job satisfaction and purpose

## Contact us

To learn more about Capita's market-leading service modernisation expertise and capabilities — and the tangible benefits it can deliver for your business — Please contact Yvette Wise, Business Development Director, on tel: 07584 172038 or email [Yvette.Wise@capita.com](mailto:Yvette.Wise@capita.com), or alternatively contact your account manager today.