



Association of British Insurers

Ten Years of the ABI Complaints Benchmarking Exercise

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A Complaints Carol



2009 Benchmarking Results



A Decade of Benchmarking



2009 and Beyond

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About the exercise



- 84 participants, representing:
 - 81% of the life market
 - 63% of the general market
 - 54% of the health market.
- 2 questionnaires.
- 5 scoring areas.

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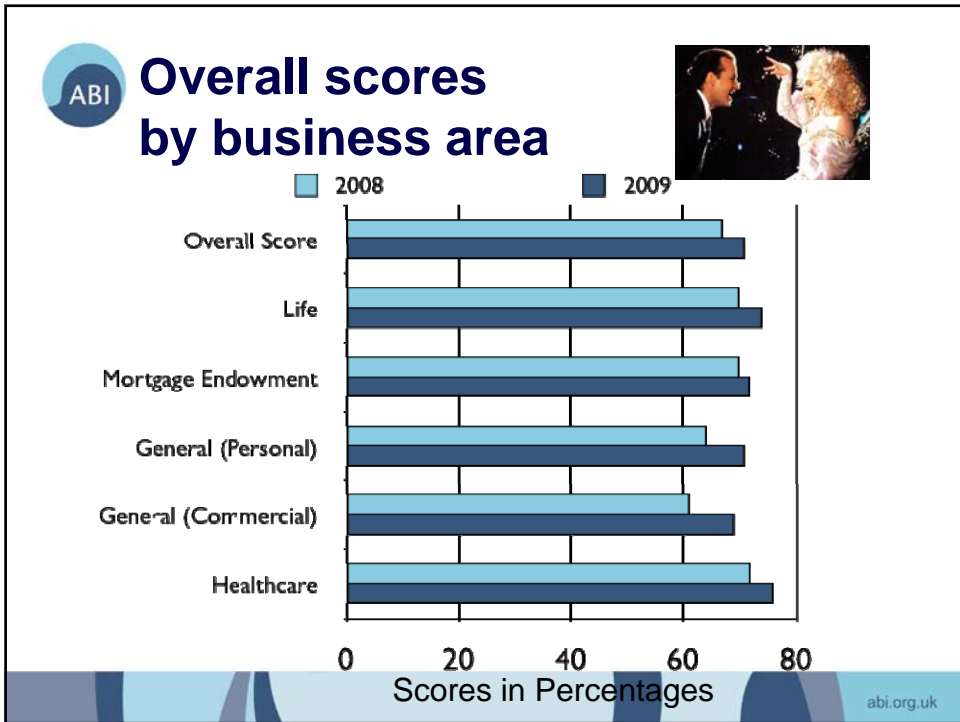
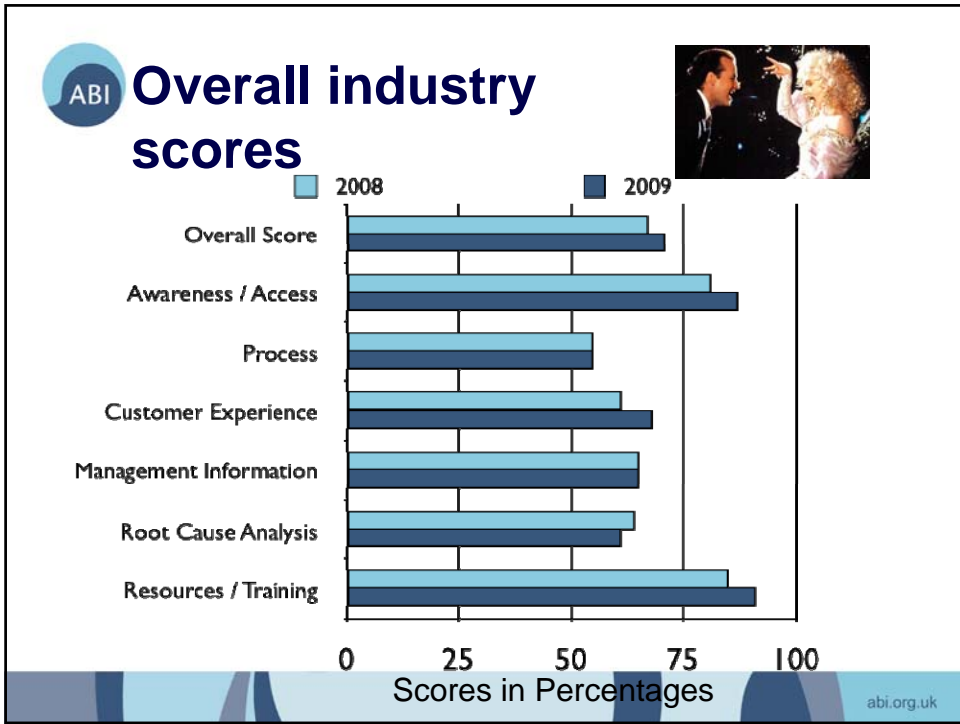


Overall results



- Results a slight improvement on 2008.
- Encouragingly the spread between the good and the less good has reduced.
- The worst performer scored just below 50 and the best in the mid 90s.
- This exercise is primarily about process. Firms must ensure that the customer needs and outcomes are considered.

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Scores by volume of complaints received



Section	1 - 349 Complaints	350 - 1,699 Complaints	1,700 - 5,399 Complaints	5,400 - 29,000 Complaints
Overall Score	66%	73%	72%	76%
Awareness / Access	75%	88%	88%	88%
Process	55%	55%	55%	55%
Customer Experience	69%	75%	69%	69%
Management Information	54%	65%	65%	77%
Root Cause Analysis	54%	62%	62%	69%
Resources / Training	85%	92%	92%	100%

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- In 1999 only 43% of firms provided information on their complaints handling procedure in their product literature - 89% do this now.
- Use of web was minimal but now there is a continued rise in firms offering web-based complaints service - up 18% since 2006.
- And in 2009 there is more ways for people to complain:
 - Including a 87% offering arranged call-backs.

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- in 1999 only 48% of firms apologised - now a 100% do.
- In 1999 47% of companies estimated that less than 8-% of all complaints were logged - this is down to 12% now.
- In 1999 only 71% of firms provided training on letter writing - 92% do now.
- In 1999 only 66% of firms provided technical knowledge training - 99% do now.

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2009 and Beyond



- Dealing with mass complaints.
- Delivering outcomes not just process.
- Recognising complaints.
- Listening to customers.
- Demands of technology and instant feedback - positive or otherwise.

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2009 and Beyond



- An earlier benchmarking exercise.
- A rebranded ABI Complaints Management Toolkit - and new resources.
- Regional discussion group meetings.
- Complaints Management Seminars.

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Finally...

- It is pleasing that the gap between best and worse is getting smaller.
- Increasing use of customer feedback and root cause analysis is improving company processes.
- Dramatic changes in complaints management over the last 10 years.
- More changes likely over the next 10 years.

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