

# partnering for great customer experiences

Broker Customer Experience Award guidebook

2012



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# Contents

<b>Hello from Glenda Ouellette .....</b>	<b>1</b>
<b>Broker Customer Experience Award: what's new for 2012 .....</b>	<b>3</b>
<b>What customers want .....</b>	<b>5</b>
<b>What does this customer focus mean ... ..</b>	<b>9</b>
... for ICBC .....	9
... for our broker partners .....	15
<b>Broker Customer Experience Award: our way of recognizing the great work you do .....</b>	<b>17</b>
2012 program .....	17
Objective .....	17
Guiding principles .....	17
2012 award model .....	17
Sliding scales .....	19
Examples .....	21
Reporting your results .....	22
2012 program details .....	24
Supporting you .....	25
<b>Index .....</b>	<b>27</b>
<b>Appendix A .....</b>	<b>29</b>
Purchase of insurance survey questions .....	29
<b>Appendix B .....</b>	<b>31</b>
Delivering Great Customer Experiences job aid .....	31
<b>Appendix C .....</b>	<b>33</b>
Understanding your 2012 BCEA monthly report .....	33



# Hello from Glenda Ouellette

Hello everyone,

I am really looking forward to continuing to collaborate with you, our valued broker partners, on our Broker Customer Experience Award (BCEA) program.

Last year we introduced this new, innovative program to support creating outstanding experiences for ICBC Autoplan customers. As with any new program, we had some challenges as well as successes. Many of you have told us how much you value the customer survey data we're providing and how you are using it to make changes to improve the experiences you create for customers.

The 2012 program has been shaped by feedback from you, the BCEA Task Force and the data we received from Autoplan customers. We also sought direction from the Broker Education Committee on the eLearning course. This booklet describes the changes we've made to the program in our effort to continue to raise the bar on customers' experiences.

As many of you know, great customer experiences are great for business. Customers who have positive experiences are less price sensitive, will recommend you to others and are more likely to become loyal customers. These are benefits which extend beyond Autoplan into all parts of your business and can be illustrated by my own personal experience at Ric's Grill.

A few winters ago, when I was in Prince George, I was greeted by a major ice and snow storm. My last meeting that day was over a delicious dinner at Ric's Grill. As we wrapped up, the storm was still going strong. I asked the server if he could call a cab to take me to the airport. After a few minutes, he returned and explained apologetically that due to the unsafe road conditions, the cab company was not dispatching any cabs. I started to panic ... how was I going to get to the airport? The next thing I knew the restaurant owner was at my table offering me and another restaurant guest in the same situation a ride to the airport in his own 4x4. Although the ride was white knuckle in some spots, I felt overwhelming gratitude about how well I was being taken care of — this stranger really cared about me and my situation, and was willing to help even though he didn't have to.

I will never forget my experience that night. Do I think I could have had a delicious dinner at another restaurant? Sure. Do I think the staff at another restaurant would have tried their best to help me find a cab? Yes, probably. Do I think the owner of another restaurant would have volunteered to drive me to the airport? Pretty unlikely. What set Ric's Grill apart was how the people went over and above to show me that they cared. This care is what elevated this simple dinner transaction into a superb customer experience.

I am always happy to retell this story and have recommended Ric's to countless others. The Prince George restaurant is part of a larger chain and my endorsement always extends to the entire chain. Whenever I am in a town with a Ric's Grill, I do my best to dine there. A great experience in one location has made me loyal to the entire chain.

This may be an extreme example of a great customer experience and I am not encouraging you to drive your customers around during a winter storm! While a grand gesture like this can have a lasting effect, so can the little things — it's showing we care, understanding our customers' needs, providing full and accurate advice, and treating customers how they want to be treated. By doing these little things, together we can ensure that every customer has a positive experience when they purchase their Autoplan coverage.

Sincerely,

A handwritten signature in black ink, appearing to read 'Glenda Ouellette', with a stylized flourish at the end.

Glenda Ouellette, BA, MBA, FCIP  
ICBC Vice-President, Broker Distribution

# Broker Customer Experience Award: what's new for 2012

We are excited about the changes to the Broker Customer Experience Award (BCEA) for 2012. We've made these changes as part of our continued commitment to becoming more customer-focused and recognizing and rewarding you for continuing to create great experiences for our mutual customers.

Here are the changes to the program at a glance:

- 2012 BCEA program award and measurement period is a full year: January 1 – December 31, 2012.
- Award funding is \$7.4M (up from \$3.7M in 2011).
- Award components will remain the same but the weighting and measurement levels have been adjusted:

Component	2012 weighting	How are the components measured?
Customer experience	40% (30% in 2011)	Office level (provincial level in 2011)
Service attribute	40% (40% in 2011)	Office level (office level in 2011)
Broker activity	20% (30% in 2011)	Completion of the Creating Great Customer Experiences eLearning course by 2 to 4 employees per office — see page 24 (In 2011, this activity was participation in the Partnering for Great Customer Experiences seminar.)

- Both the customer experience and service attribute components of the award will continue to be awarded using a sliding scale. The sliding scales will now be tiered (refer to pages 19 and 20 for more detail).
- Based on the data collected in the first year of the program, we are confident that the redesigned tiered sliding scales for both the customer experience and service attribute components will be appropriate for all offices regardless of the number of surveys completed. Therefore, there is no longer a requirement to gather a minimum of 175 surveys per broker office for the sliding scale to apply.
- New *Leading for Great Customer Experiences* coaching and support materials will provide principals and managers with information on how they can reinforce customer experience learning and support their teams in creating positive experiences.

**We will continue to:**

- Measure customer experience and service attributes by telephone surveying of randomly selected customers
- Award based on a sliding scale to a minimum threshold
- Send you monthly reports so that you can track your progress
- Provide you with ongoing support and coaching through program communications and your ICBC representatives.

For more detailed information on the 2012 BCEA program, please turn to page 17.

We look forward to continuing to partner with you to provide customers with great experiences in 2012!



# What customers want

Our world is changing; customers have at their fingertips access to an infinite range of products and services. They want more than just great products that do what they are supposed to do; they also want an experience to go with it. As a result, it is those companies that provide customers with solid products and/or services and outstanding experiences that are thriving. The success of companies like WestJet, Apple, Disney and Google are a testament to this.

Our evolution from a goods based to an experience based economy is explained by James Gilmore and B. Joseph Pine II using a birthday cake example in *Welcome to the Experience Economy*<sup>1</sup>:

Because of the shift to the experience economy, goods and services are no longer enough; what consumers want today are experiences — memorable events that engage them in an inherently personal way.

James H. Gilmore & B. Joseph Pine II, *Authenticity: What Consumers Really Want*

As a vestige of the agrarian economy, mothers made birthday cakes from scratch, mixing farm commodities (flour, sugar, butter, and eggs) that together cost mere dimes. As the goods-based industrial economy advanced, moms paid a dollar or two to Betty Crocker for premixed ingredients. Later, when the service economy took hold, busy parents ordered cakes from the bakery or grocery store, which, at \$10 or \$15, cost ten times as much as the packaged ingredients ... now ... parents neither make the birthday cake nor even throw the party. Instead, they spend \$100 or more to 'outsource' the entire event to Chuck E. Cheese's, the Discovery Zone, the Mining Company, or some other business that stages a memorable event for the kids — and often throw in the cake for free. Welcome to the emerging experience economy.

Consumers want and have come to expect great experiences. And in many cases, they are willing to pay more for them. We believe this expectation extends into our industry as well. We know that ICBC needs to become more customer focused and we are working to improve customers' experiences at all our customer touch points — whether it is applying for a driver's licence, purchasing insurance or reporting a claim.

## **Our customers are satisfied. Isn't that enough?**

Extensive research has told us that customer satisfaction and customer experience are not the same. In fact, customer satisfaction is only one component of customer experience.

Customer satisfaction is whether or not your expectations are met by a product or service. For example, on your last visit to your dentist for a filling, you likely arrived for your appointment, were greeted by the receptionist and led to the dental chair. You were asked to open wide, received your anesthetic, waited for the freezing to take effect and then listened to the shrill noise of the drill as well as the chatter of the dentist and dental assistant over you while they worked on your tooth. Once the work was completed, you walked back to the receptionist, paid for the service and left. The transaction was expedient and met your expectations — your tooth was repaired. In all likelihood you were satisfied. But would you say you had a great customer experience?

Customer experience is the perception a customer has about a company after one or a series of interactions with that company's employees, partners,

<sup>1</sup> *Welcome to the Business Economy*, Harvard Business Review. July– August 1998, pg. 97

### Fast fact:

75 percent of customers who leave an organization to go with a competitor, when asked, say they were “satisfied” or “completely satisfied” with the one they abandoned. Customer satisfaction buys an organization absolutely nothing.

*The Art of Extraordinary Customer Service: Leading the Way.* By Heather Schulz, American Marketing Association, Chip Bell, Chip Bell Group and Ellen Kadin, AMACOM Books

systems or products<sup>2</sup> — it’s the positive memory you carry forward with you. Businesses that provide great products or services along with great customer experiences will keep drawing their customers back; satisfaction alone doesn’t do that.

Envision a different trip to the dentist where, after easing into the dental chair, the dental assistant asks if the chair is comfortable and if the temperature in the office is okay. The seat is adjusted to fit you and since you are a bit cold, you take her up on her offer of a blanket. Once the anesthetic is administered, you are provided with the option to listen to an iPod loaded with dozens of different playlists, podcasts and radio talk shows, watch a movie on the ceiling mounted screen, or have the dental assistant keep you informed about what is happening with your procedure. You choose the iPod.

Before the work begins the dental assistant reminds you to raise your hand if you have a question or need something during the procedure. Next the dentist and dental assistant begin work on your tooth. Although you have your headset on, the dentist and dental assistant keep chatter to a minimum and occasionally make eye contact with you to make sure you are okay.

Once the procedure is completed you are provided a warmed towel to freshen up before you are walked back to the receptionist where you pay. The receptionist thanks you and offers you the option of pre-booking your next appointment. This advance booking allows you to select a convenient date and time rather than trying to find a suitable time in six months when the booking calendar would be nearly full. On your way out the door, the receptionist reminds you that if you have any questions or lingering discomfort, to call the office anytime.

We think that you’ll agree that this second dental experience is much more memorable and enjoyable — at least as enjoyable as a trip to the dentist can be! In all likelihood, a client of the second dentist would have more positive feelings of not only their experience but of the dental office as well — this translates into tangible business benefits for the dentist.

### Great customer experiences = great business

This is likely not news to you; many of you have been focused on offering your customers great experiences for years. At ICBC, we have for many years focused on customer satisfaction — making transactions accurate and quick. We now know that in order to be successful, we need to change. We need to become more customer focused and provide customers with outstanding experiences by meeting their auto insurance and personal needs in a way that exceeds their expectations.

Research shows that customers who believe that they had great customer experiences are more likely to:

- Deepen their relationship with the company
- Stay with a company longer
- Demonstrate less price sensitivity
- Recommend a company to others.

For example, a study by Right Now<sup>3</sup> reported that:

- 85 percent of consumers surveyed said they would be willing to pay more over the standard price in order to ensure a superior customer experience
- 55 percent of consumers became a customer of a company because of their reputation for great customer service
- 82 percent of consumers have stopped doing business with a company as a result of a negative experience.

In the end, creating great experiences for customers translates into tangible benefits for brokers:

- Increased customer loyalty and retention. Providing your customers with great experiences helps you build a positive reputation and differentiates your brokerage from others in the eyes of your customer.
- Customers purchase better protection. We found that customers who have meaningful conversations with brokers will often purchase more coverage and walk away feeling that they had a great experience (see Extended Third Party Liability example in the box to the left).
- Fewer errors and omissions. We have a challenging and complex product. You can reduce your risk exposure by engaging in the types of rich discussions that enhance customers' experiences.

### Did you know?

Following the Extended Third Party Liability sales campaign in 2010, we surveyed customers who increased their Third Party Liability coverage. We learned that customers who were engaged in meaningful conversations about their insurance needs often purchased more coverage and walked away feeling more positive about their experience. In other words, they ended up spending more on insurance and they felt really good about it!

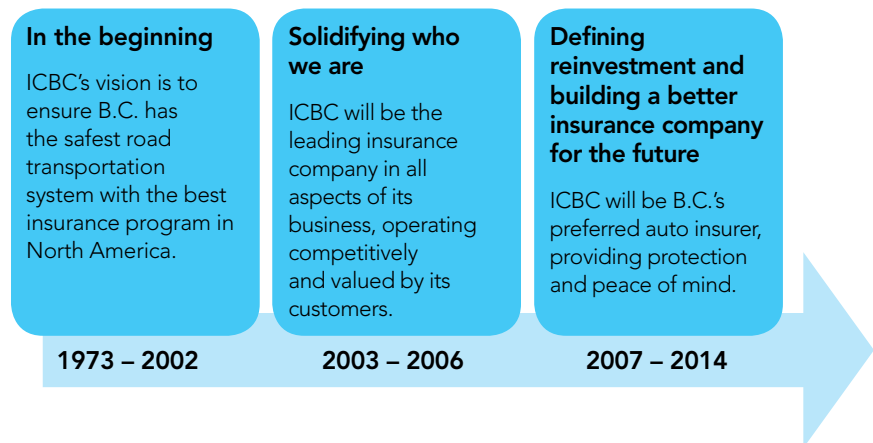
<sup>3</sup>Right Now is a US based consulting firm specializing in customer experience. The statistics are from their report: *2010 Customer Experience Report in North America, 2010*



# What does this customer focus mean ...

## ... for ICBC

We need to evolve to meet customers' changing needs and expectations. We are currently transforming ourselves from a company that, up to 2002, was focused on ensuring B.C. had the safest road transportation system and best insurance program in North America, to a customer-focused company that is striving to be B.C.'s preferred auto insurer providing protection and peace of mind.

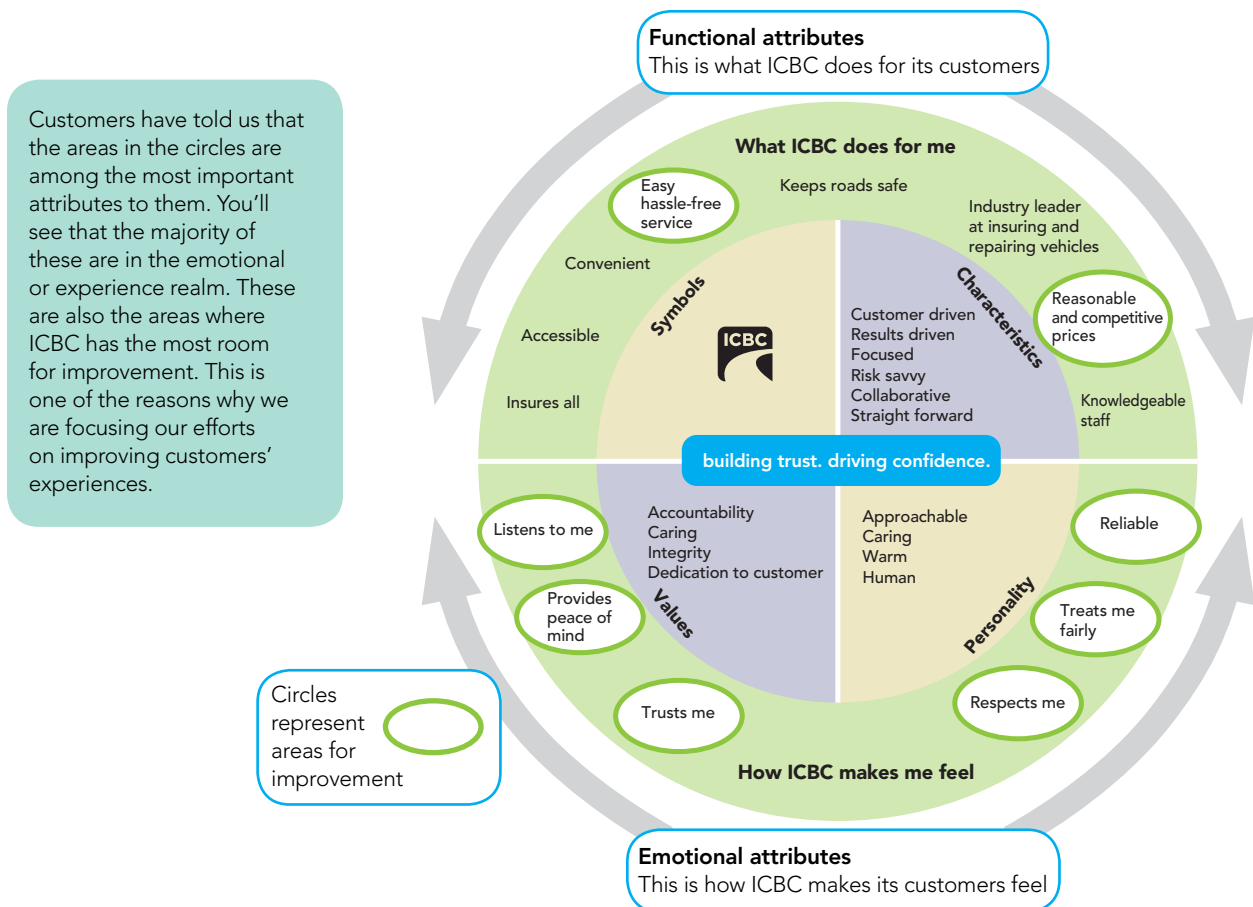


This evolution has led us to our current five year plan which places customers at the forefront of everything we do. Improving our customers' experiences and their perceptions of us is our corporate goal.



### Our starting point

We've done extensive research to learn what customers expect and want from us and we've used this research to develop our brand wheel. This brand wheel captures all the things we aspire to be in the eyes of our customers:



### We're changing to create better experiences for customers

We have started to make changes to become the organization we aspire to be and to interact with customers in the way they are asking us to. All of these changes are grounded in extensive customer research.

For example, each year we consult and engage with thousands of customers through focus groups, surveys and other mechanisms to learn about their needs and expectations. In 2010, we took customer consultation a step further and launched Shifting Gears, an online customer advisory panel that provides us with up to the minute feedback on customers' perceptions. It has opened up a new window for us to understand what our customers expect from us and what we can do to better meet their needs. We use customer feedback from this advisory panel and our other consultation approaches to test new ideas and make changes in all aspects of our business.

Since 2008, we have implemented a number of changes designed to improve the experiences customers have when interacting with us. For example, we refreshed our corporate brand and have launched advertising campaigns

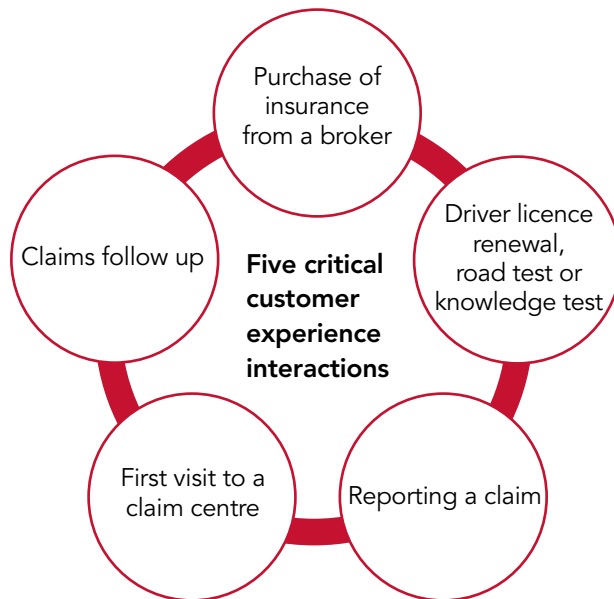
designed to demystify our products and services and help customers understand the value of their coverage. We're also starting to accommodate different languages — our website has information in Chinese and Punjabi. Other customer-focused initiatives include:

Insurance	Claims	Driver Licensing	Road Safety
<ul style="list-style-type: none"> <li>Through the Extended Third Party Liability sales campaign, we helped brokers engage in more meaningful conversations with customers about their coverage needs</li> <li><i>What to do after a crash</i> cards handed out by brokers help customers know what to do in the event of a crash</li> <li>Rate Quote makes it easier for brokers to provide quotes to customers</li> <li>What's New with You? sales training helped brokers to improve engagement with customers and to improve their ability to review their needs and provide advice</li> <li>The Broker Performance Award program recognizes and rewards brokers for compliance with policies and procedures</li> <li>The Broker Customer Experience Award program recognizes and rewards brokers for creating great experiences for their customers</li> </ul>	<ul style="list-style-type: none"> <li>Convenient, hassle-free claims service helps customers get back on the road quickly and also allows injured customers to focus on their recovery</li> <li>24/7 Dial-A-Claim and online claims service offers customers a convenient way to report their claim</li> <li>Extended hours at many claims centres accommodates customers' busy schedules</li> <li>Offering claims services in more than 170 languages with the assistance of telephone translators</li> <li>Express estimates allow customers to take their vehicle directly to an auto body shop for estimates and repairs — this helps them get back on the road sooner</li> </ul>	<ul style="list-style-type: none"> <li>Road test tips on <a href="http://icbc.com">icbc.com</a></li> <li>New Graduated Licensing program for motorcycles</li> <li>Reduced wait times for road tests</li> <li>Offering driver licensing counter services in more than 170 languages in select driver licensing offices</li> <li>Extended hours at a number of driver licensing offices</li> <li>Launched a mobile application that helps new drivers prepare for their knowledge test</li> <li>Piloting the <i>Tell Me</i> card — allows new drivers to tell us how they would like to be communicated with during their road test</li> <li>Piloted the New Driver Keychain program — recognized new drivers for passing their driving exam</li> <li>Piloting extended road test hours at select locations from April to October</li> </ul>	<ul style="list-style-type: none"> <li>Intersection safety cameras reduce crashes and save lives</li> <li>180 Film contest — asks 19 – 25 year olds to create a film that encourages their peers to reflect on their driving habits</li> <li>Distractions campaign — raises awareness of the dangers of using a cell phone or texting while driving</li> <li>Your Ad Here contest — asks high school students to submit art that speaks about the dangers of speeding and impaired/ distracted driving</li> <li>Safer Vehicles website — provides information on the importance of considering safety when purchasing a new or used vehicle</li> </ul>

We are also taking steps to improve our pricing and systems to serve our customers and partners better.

### How are we measuring our progress?

Customers have told us that there are five interactions that have the most significant impact on how they feel about ICBC:



These interactions provide us with the greatest opportunity to change or reinforce customers' impressions of us. To find out where and how we can improve, we survey over 175,000 customers annually within 30 days of their interactions. All surveys are conducted over the phone by NRG, our third-party market research provider. NRG surveyors identify themselves as working for ICBC and follow a very strict script. Audits are conducted regularly to ensure quality.

#### Fast fact:

##### Surveys are available in four languages

If a customer requests to be surveyed in Cantonese, Mandarin or Punjabi, arrangements will be made for a surveyor who can speak one of these languages to call the customer back.

Surveying is focused on three customer measures:

1. **Customer Advocacy** — customers' willingness to speak positively about ICBC
2. **Customer Experience** — how customers perceive ICBC after an interaction, including both satisfaction with the service and how they feel about their overall experience
3. **Service Attributes** — the specific behaviours that customers have told us will influence their likelihood to speak positively about ICBC. We developed these attributes after conducting significant research with our customers on what behaviours they value during interactions with us.



### What do we measure following the purchase of insurance from a broker?

In addition to measuring satisfaction, we also survey on our customer experience attributes — this helps us find out if we are making any progress in the areas where we have the most room for improvement (see brand wheel on page 10).

Insurance customers have told us that in addition to feeling satisfied, they also want to feel that:

These six perceptions, plus satisfaction, are the drivers of customer experience and are called customer experience attributes.

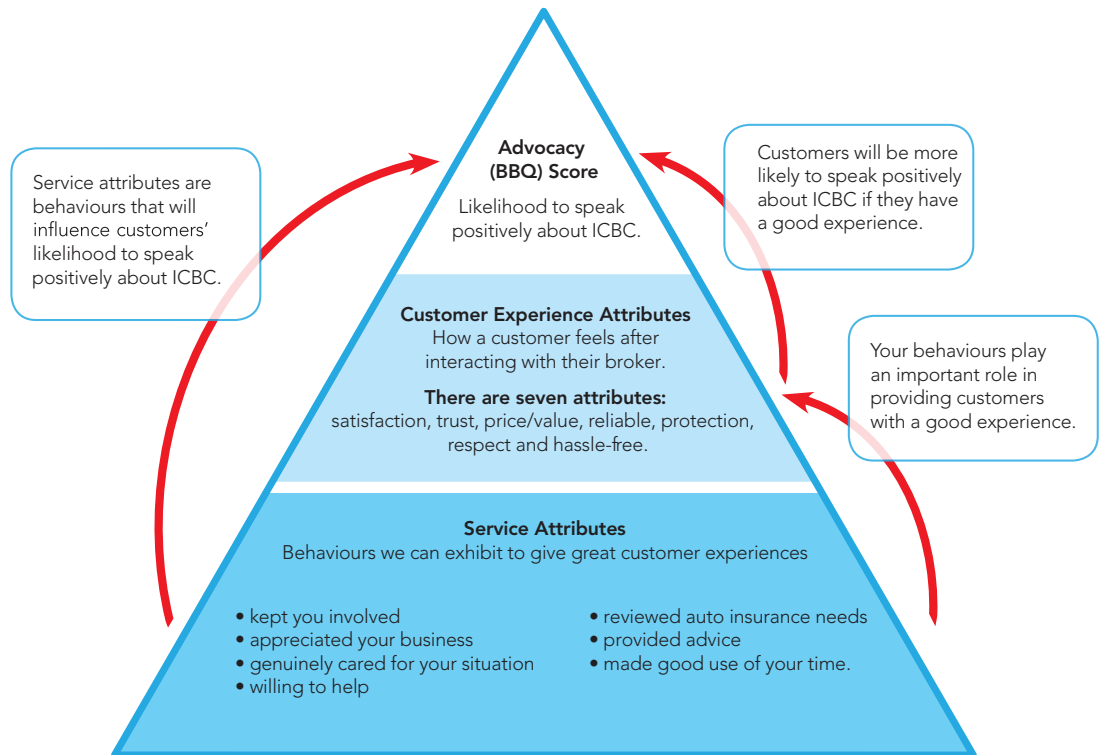
- ICBC fosters an atmosphere of trust
- ICBC offers good value for the price they pay
- ICBC is reliable to deal with
- ICBC provides protection and peace of mind
- ICBC respects its customers
- Dealing with ICBC is easy and hassle-free.

Customers have also told us there are things brokers can do to improve their experience. When visiting your office they want to feel that:

We also measure these seven service behaviors — also known as service attributes.

- They were involved throughout their transaction
  - Their business was appreciated
- And that you ...
- Demonstrated that you genuinely cared about their situation
  - Were willing to help them
  - Reviewed their auto insurance needs
  - Provided advice
  - Made good use of their time.

Through extensive customer research, we have learned that if these behaviours or service attributes are delivered, customers will feel their experience at the broker's office was a positive one. The illustration below shows how service attributes influence customer experience and advocacy.

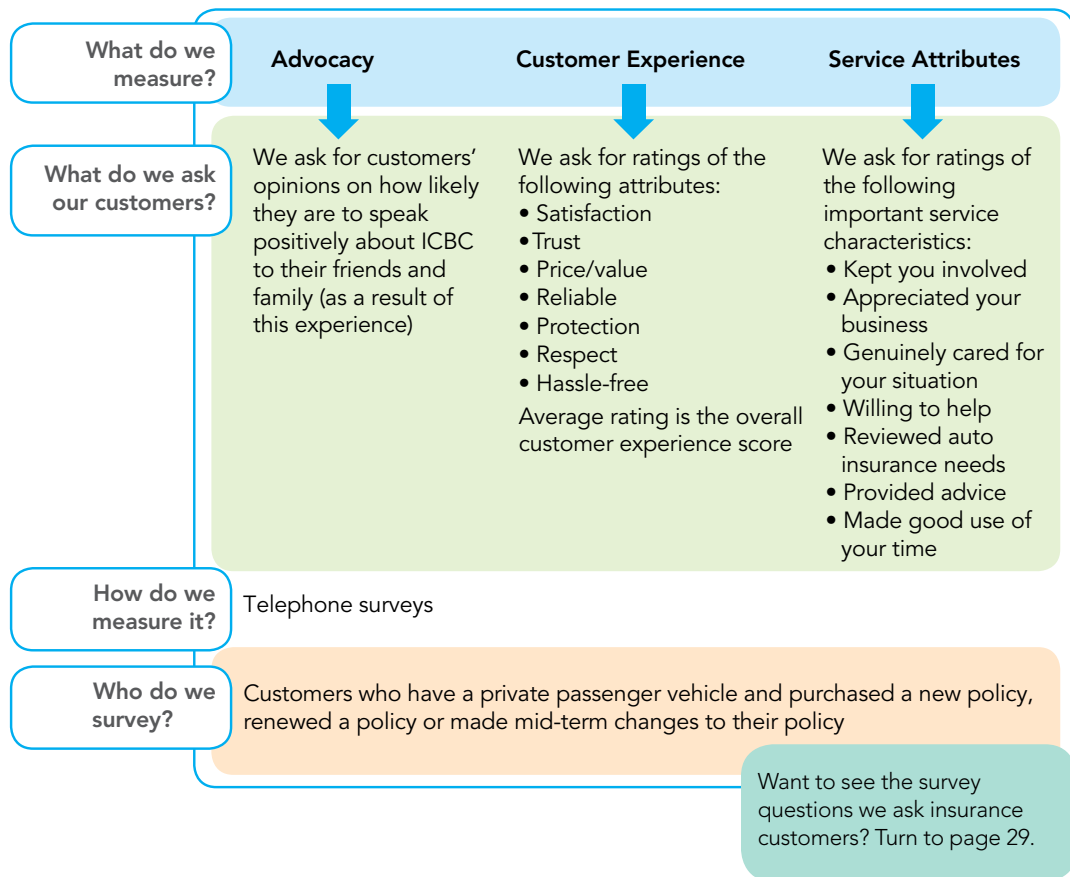


While advocacy is an important measure for ICBC, it is more of a barometer reading and doesn't provide the specific insight needed to direct changes the same way the customer experience and service attribute ratings do. Thus, it is not included as a measure in the BCEA program.

This diagram illustrates how specific service attributes (shown as bullet points) influence specific customer experience attributes (shown in bold text at the top boxes).



### What does the insurance surveying process look like?



### ... for our broker partners

As vital partners processing more than four million policies each year, you have a tremendous impact on our mutual customers' experiences and their perceptions of ICBC, through the conversations you engage in and how you serve customers in your office.

**We have developed the Broker Customer Experience Award program to recognize and reward you for the great work you do with customers every day.**

This year we will be providing you with additional information and training to help you create even better experiences for your customers.



# Broker Customer Experience Award — our way of recognizing the great work you do

## 2012 program

2012 marks the beginning of the first full year of this award program. Our objective and guiding principles remain constant.

### Objective

Provide customers with even better experiences when they purchase their Autoplan coverage.

### Guiding principles:

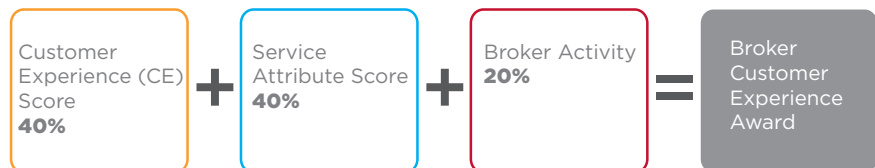
- ICBC and brokers to partner to improve customers' experiences
- Make the program as fair as possible
- Recognize those brokers who continue to perform well
- Establish a strategic framework with flexibility to meet future business needs
- Establish targets that are realistic and recognize brokers who deliver great experiences to customers
- Provide data and support to brokers.

## 2012 award model

2011 was an introductory year for the program. Over the past year, broker response to the program has been positive. We have also continued to gather feedback from the BCEA task force (comprised of broker and ICBC representatives) during the development of the 2012 program.

As part of our continued drive to become more customer focused and to recognize and reward you for continuing to provide customers with great experiences, we will be making some changes to the program.

The 2012 program is comprised of the same three components — however, the weightings have changed:



### How it breaks down

Component	Weighting	Measure	2012 Target	How is it awarded?	Why this component?
Customer experience score	40%	Measured at broker office level  Average of all seven customer experience attributes	62.3%  (2011 provincial score + improvement factor of 2.4%)	Target with tiered sliding scale to minimum threshold (see page 19)	Can be influenced at broker office level  Matches ICBC's internal target  Clear measurement of the experience being created for customers
Service attribute score	40%	Measured at broker office level  Average of two service attributes: reviewed needs and provided advice	76.2%  (2011 provincial score + improvement factor of 1.8%)	Target with tiered sliding scale to minimum threshold (see page 20)	These two attributes are core to a broker's role and can be influenced at the office level  Contribute directly to customers' experiences
Broker activity	20%	Participation in Creating Great Customer Experiences eLearning course	Minimum participation level set for each office based on 2011 transaction counts  Target will vary by office (see page 24)	Participation in eLearning course by the minimum number of participants will qualify the office for this component of the award	Learning program will provide participants with information to help them to create even better experiences for customers

### Why is Customer Experience being measured at the office level this year?

We did this to incent and reward brokers who create positive experiences for their customers. In 2011, customer experience was measured provincially and all brokers scored the same for the customer experience component, regardless of their office's actual performance. In 2012, all brokers will continue to have the same target, but each office's performance will be measured separately.

When a customer interacts with you to purchase their ICBC Autoplan coverage, you influence their perceptions of not only their experience, but also of ICBC. Our research shows quite clearly that what you do changes customers' opinions of ICBC and is reflected in the customer experience score.

Delivering on the service attributes creates positive experiences for customers. Those offices that have high service attribute scores (indicating their customers feel their broker reviewed their needs and provided advice) also tend to have higher customer experience scores. The following examples illustrate how you can influence customers' experiences and perceptions.

- Having a discussion and providing advice to customers about Extended Third Party Liability increased customer experience scores significantly. Customers who bought additional coverage following a discussion with their broker felt better about ICBC and the value of their coverage than those who did not increase their coverage.
- Handing out and explaining the *What to do after a crash* card is another simple thing you can do to improve customers' experiences. The initial study showed significant improvements in overall perceptions of ICBC — 20 percent of English-speaking and 43 percent of ethnic customers surveyed indicated that they had a better perception of their broker and ICBC following this simple act.

Moving the measurement of the customer experience component to the office level makes it consistent with the service attribute component and helps us achieve our goal of creating better experiences for customers.

### Sliding scales

We use sliding scales to award both the customer experience and service attribute components. This year we have introduced tiers into the sliding scale. The tiers provide an incentive to brokers to improve their scores by providing greater rewards to those who are closer to the target.

#### Customer experience sliding scale and target

The 2012 customer experience target is 62.3% and customer experience score is the average of the seven customer experience attributes (see page 13).

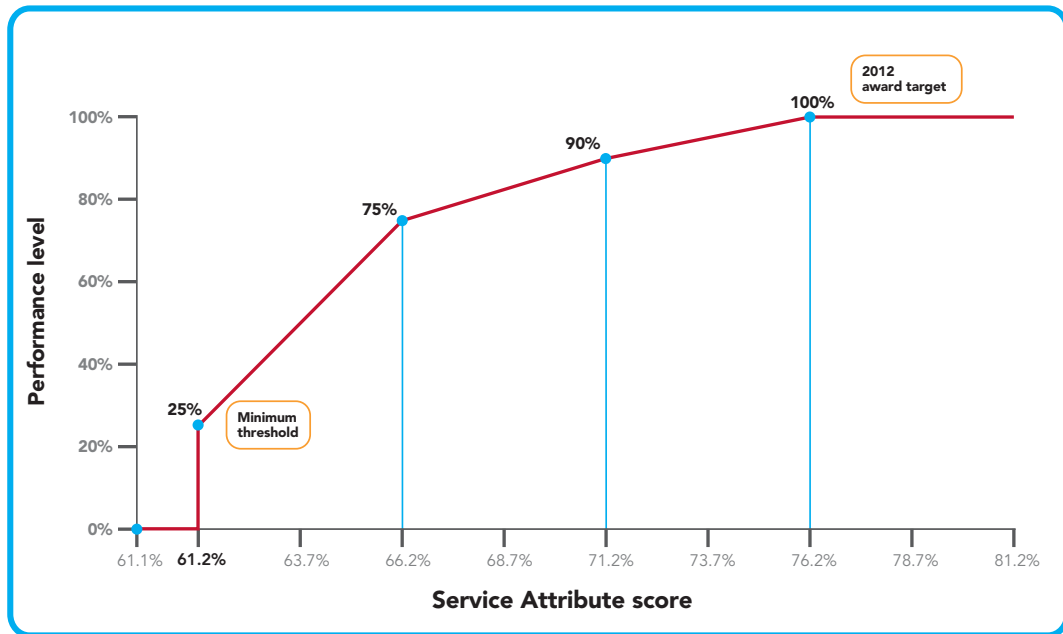
An illustration of the sliding scale:



### Service attribute sliding scale and target

The 2012 service attribute target is 76.2% and service attribute score is the average of the two service attributes: reviewed needs and provided advice.

An illustration of the sliding scale:





## Examples

The following scenarios are provided as illustrations only. The actual payout per transaction for 2012 cannot be determined until the end of 2012.

### Broker A

In this scenario, Broker A meets the targets for all three award components:

- Customer experience score: 64.9% (100% performance level)
- Service attribute score: 82.6% (100% performance level)
- Activity score: activity completed (100% performance level)

Broker A processed 6,835 new policies, renewals and mid-term changes in 2012.

Five team members attended the Creating Great Customer Experiences eLearning course; their minimum for qualification was three members.

### The calculation

Measure	Target	Score	Performance level	Weight	Payout
Customer Experience score	62.3%	64.9%	100%	40%	40%
Service Attribute score	76.2%	82.6%	100%	40%	40%
Activity score	100%	completed	100%	20%	20%
					100%

- Payout per transaction for 2012 = \$1.37 (\$7.4M/5.4M transactions) — example based on 2011 transactional counts
- Maximum the office can earn = \$9,364
- Broker A earns \$9,364 (6,835 transactions X \$1.37 X 100%)

### Broker B

In this scenario, Broker B does not fully meet the targets in all three award component areas — however, is still eligible to receive an award in all component areas based on the sliding scales:

- Customer experience score: 75%
- Service attribute score: 80%
- Activity score: 100%

Broker B processed 13,450 new policies, renewals and mid-term changes in 2012.

Four team members attended the Creating Great Customer Experience eLearning course; their minimum for qualification was four members.

Measure	Target	Score	Performance level	Weight	Payout
Customer experience score	62.3%	52.3%	75%	40%	30%
Service attribute score	76.2%	71.2%	90%	40%	36%
Activity score	100%	completed	100%	20%	20%
					86%

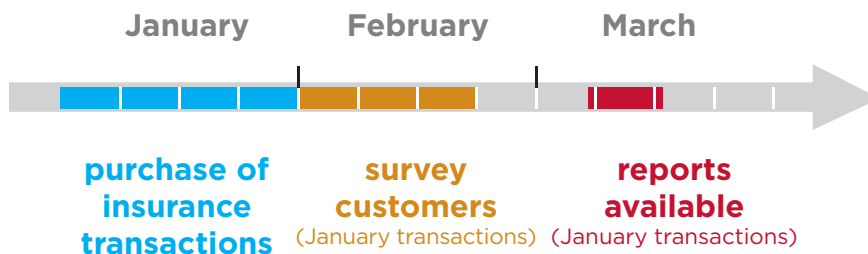
### The calculation

- Payout per transactions for 2012 = \$1.37 (\$7.4M/5.4M transactions) — example based on 2011 transaction counts
- Maximum the office can earn = \$18,427
- Broker B earns \$15,847 (13,450 transactions X \$1.37 X 86%)

## Reporting your results

To help you track your progress, we will continue to provide monthly reports. Monthly reports are available mid-month and will continue to follow the month before last reporting timeframe. This is because we conduct surveys during the month after transactions occur. Results are then available the month after surveying. This means that results from January 2012 transactions are reported in March 2012.

Monthly reporting for the 2012 BCEA program will begin with reports sent in mid-March. This reporting cycle is illustrated here.



Monthly reports also include any responses customers have provided to two open-ended questions. If, during a survey, a customer reports that they are dissatisfied with either of the two service attributes (reviewed needs and provided advice), they are asked to explain their response. Because of the limited amount of time we have with customers during a survey, we are currently using that time to focus on learning about what we could do to improve. At some point in the future, we may modify the survey questions to also collect comments from satisfied customers. We do not ask customers to provide comments on their rating of the customer experience attributes.

**When reviewing your customers' comments, please keep the following in mind:**

- Because customers are only given the option of providing a comment when they indicate they are dissatisfied, customer comments tend to be negative in nature
- Customers do not have to provide comments and not all brokers will have dissatisfied customers; thus, your report may not include any comments
- Customer comments are recorded verbatim so they may contain grammatical errors (e.g. he instead of she)
- We are surveying humans who don't always have perfect memories. This is a normal part of surveying and affects all brokers (and ICBC) equally. As a result, some comments may not seem relevant or indicative of what happens in your office. Please do not focus on one off comments, instead, we encourage you to focus on themes that tend to reappear in your customers' comments.

A sample monthly report is found in Appendix C: Monthly Report Job Aid (page 33).

**Year-end reporting**

Your last 2012 monthly report will be available in February 2013. Year end results for the 2012 award period (January 1 – December 31, 2012) will be available at the end of March 2013. Payout will be included with March commissions in April 2013.

## 2012 program details

### General

Award period: January 1 – December 31, 2012.

Eligibility: all brokers are eligible for the award (participation is optional).

### Award components

1. Customer Experience: Accounts for 40 percent of the award. It is measured at the office level and is awarded based on a tiered sliding scale to a minimum threshold.
2. Service Attribute: Accounts for 40 percent of the award. It is measured at the office level and is awarded based on a tiered sliding scale to a minimum threshold.
3. Broker Activity: Accounts for 20 percent of the award. Requires participation in the Creating Great Customer Experiences eLearning course. Minimum participation levels have been set for each office based on specific 2011 transaction counts.

Broker size	Transactions*	Required number of participants
Small/medium	under 6,000	2
Large	6,000 – 10,999	3
Extra-large	11,0000 +	4

\* Based on ICBC calculation of 2011 office level counts for new policies, renewals, and mid-term changes involving basic only or basic and optional coverage for all vehicle types (dealer, fleet, commercial and private passenger). This is the same transaction count that is used to calculate your 2011 BPA and BCEA awards.

There is no partial qualification for the activity award component. In order to receive credit for this component, a broker must ensure that the required number of participants complete the Creating Great Customer Experiences eLearning course. This is only a minimum number — there are no limits to the number of team members who can participate. Any team member (staff or management) who works with ICBC Autoplan insurance is encouraged to participate in the eLearning. For participation to count towards the 2012 award, participants must complete it by December 31, 2012.

Qualification: Brokers may qualify for one, two or all three components of the award.

### Award allocation, calculation and payout

2012 BCEA allocation: \$7.4M (not a pooled award).

How it's calculated: Brokers who qualify will be awarded a fixed dollar amount for each ICBC qualifying transaction they process between January 1 – December 31, 2012. All transactions will be weighted equally. The payout is based on the total number of office level transactions for new policies, renewals, and mid-term changes involving basic only and basic + optional coverage for all vehicle types (dealer, fleet, commercial and

private passenger). These transactions must be batched. Please see sample calculations on pages 21 and 22.

What does not count towards BCEA payout: cancellations, voids/aborts and special coverage policies that are not in an Autoplan (A) batch.

Payout: 2012 awards will be paid out in April 2013 (will be included with your March 2013 commissions).

### **Surveying approach**

Who we survey: Customers with private passenger vehicles who purchased a new policy, renewed a policy or made mid-term changes to their policy.

### **Reporting — tracking your progress**

Starting in March 2012, monthly reports will be sent via email to the designated contact for each office. The first 2012 BCEA report sent in mid-March 2012 will contain data for transactions completed in January 2012. Beginning in mid-April, these reports will contain year-to-date data.

Updating your monthly report contact: If you wish to change the recipient of your monthly reports, please contact your ICBC representative with your changes before the third-to-last business day of the month. The changes will be effective for the next month's BCEA report.

Questions about the BCEA program? Your ICBC representative would be happy to answer them.

## **Supporting you**

We are committed to providing you with support and information to help you to continue to create great experiences for customers. For the 2012 BCEA program, here is an overview of what we have planned:

### **2012 Partnering for Great Customer Experiences webinar**

This webinar for principals, managers and supervisors provides information on the 2012 BCEA program. If you missed the live sessions hosted in January and February this year, please contact your ICBC representative about accessing a recorded version.

### **Regular progress reports**

Regular monthly reports with your cumulative year-to-date Customer Experience and Service Attribute scores will be sent to the designate for your office.

### **Learning and professional development**

Creating Great Customer Experiences eLearning course:

- This online, self-paced customer experience focused learning will provide your team members with information and practical skills that can be applied in the workplace.
- We encourage all Autoplan staff and managers to participate. Participation in this program by a minimum number of your team members will qualify your office for the activity component of the Broker Customer Experience Award. See pages 18 and 24 for more details.

### **Leading for Great Customer Experiences**

We will provide you with additional resources and information to help you keep customer experience top of mind amongst your staff and management team.

### **Online resources**

Autoplan Extranet:

- Visit the new customer experience focused pages on the Autoplan extranet — these pages will be updated regularly with customer experience information.

### **Other materials**

Communicating to customers about surveying:

- A new point of sale *Customer Survey Card* is available to order from the Extranet Stock Centre. This card can be displayed on your desk or counter and provides an opportunity for you to talk to customers about why ICBC surveys and how we use the results to assess our strengths, identify gaps and contribute to initiatives that will help improve our customers' experiences.
- Autoplan coverage renewal reminders and the icbc.com website also include information about customer surveying.

Ongoing coaching and support:

- Your ICBC representative can provide you with coaching, information on the program and insight into how your office is doing.

Please contact your ICBC representative anytime with your questions and concerns.

# Index

## **Award details**

Award and measurement period .....	24
Three components of the 2012 award program .....	18
Transactions that count for the award calculations.....	24
How brokers will be supported.....	25
Award allocation, calculation and payout.....	24

## **Customer experience**

Benefits of great customer experiences .....	6
Difference between satisfaction and customer experience .....	5
What Autoplan customers want.....	13

## **ICBC**

Brand wheel .....	10
Evolution .....	9
Five most impactful interactions .....	12

## **Measurement**

Customer experience sliding scale and target .....	19
Service attribute sliding scale and target .....	20

## **Reporting**

Monthly office level reports .....	22
Sample of monthly report.....	33
Year end reporting .....	23

## **Qualification**

Activity component — required participation levels .....	24
Customer experience and service attribute score targets.....	18

## **Transactions**

Which transactions are surveyed?.....	15, 25
Which transactions count towards the award calculation?.....	24

## **Surveying**

Purchase of insurance survey questions .....	29
Who is surveyed for the purposes of the BCEA program? .....	25
What do we measure? .....	15, 25
What is the surveying and reporting process? .....	22





# Appendix A

## Purchase of insurance survey questions

Question	Measure
1 Thinking of this purchase experience with your Autoplan broker in month/year, would you say that you were very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the service you received?	Customer experience
2 How satisfied were you that the broker kept you involved throughout your visit/appointment? If not satisfied, why not?	Keep customer involved service attribute
3 Did the broker make you feel they appreciate your business? (Y/N) If no, why not?	Appreciated customer's business service attribute
4 How satisfied were you with the broker's ability to demonstrate that they genuinely cared about your situation? If not satisfied, why not?	Genuinely cared for customer's situation service attribute
5 How satisfied were you with the willingness of the broker to help you? If not satisfied, why not?	Willingness to help service attribute
6 How satisfied were you that the broker reviewed your auto insurance needs? If not satisfied, why not?	Reviewed auto insurance needs service attribute
7 How satisfied were you with the advice that the broker provided you? If not satisfied, why not?	Provided advice service attribute
8 Did the broker make good use of your time? (Y/N) If no, why not?	Made good use of time service attribute
9 Did the broker speak positively about ICBC's products and services? (Y/N)	Exploratory question — does not contribute to a measure
10 How satisfied were you with the value for the money spent on your insurance? If not satisfied, why not?	Exploratory question — does not contribute to a measure

Question	Measure
11 What more could ICBC have done to improve the purchase experience?	Exploratory question — does not contribute to a measure
12 What more could the broker have done to improve the purchase experience?	Exploratory question — does not contribute to a measure
13 How likely would you be to speak more positively about ICBC to your friends and family as a result of this experience?	Advocacy
14 Based on your own experience or anything you have seen, heard or read, please indicate if the following attributes describe ICBC: <ul style="list-style-type: none"> <li>• Fosters an atmosphere of trust</li> <li>• Treats you with dignity and respect (exploratory question)</li> <li>• Offers good value for the price you pay</li> <li>• Easy and hassle-free</li> <li>• Respects its customer</li> <li>• Provide protection and peace of mind</li> <li>• Reliable to deal with.</li> </ul>	Customer experience

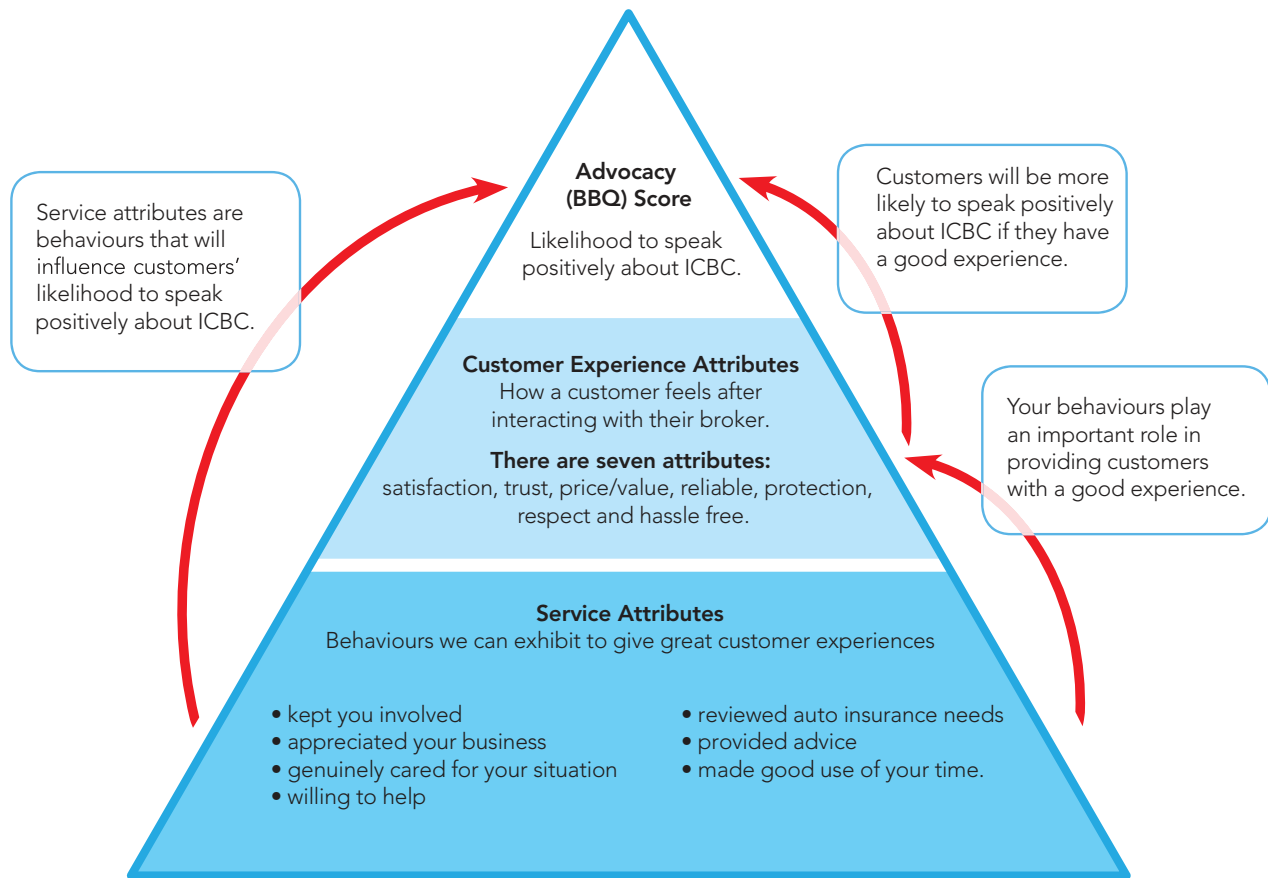
### How scores are calculated

The service attribute score is the average of two service attributes — reviewed needs and provided advice. Customers are asked to rate each attribute on a 7-point scale, with 1 being low and 7 high. The score reported represents the percentage of customers who responded with a 6 or 7 rating.

The customer experience score is the average score across the seven customer experience attributes. With the exception of satisfaction, all customer experience attributes are measured on a 7-point scale, just like service attributes. The score represents the number of customers who responded with a 6 or 7. Satisfaction is measured on a four point scale and the number reported is the percentage of customers who responded with a 3 or 4 response.

## Appendix B

### Delivering Great Customer Experiences job aid



Delivering superior customer experiences is good for business. It drives net income, growth and retention. Here are some examples of specific benefits for insurance brokers:

- **Customer loyalty and retention.**  
Providing your customers with great experiences helps you build a positive reputation and differentiates your brokerage from others in the eyes of the customer.
- **Customers purchase better coverage.**  
As we found with our Extended Third Party Liability campaign, customers who are engaged in conversations with broker customer service representatives will often purchase more coverage and walk away feeling that they had a great customer experience.
- **Fewer errors and omissions.**  
We have a challenging and complex product. You can reduce your risk exposure by engaging in the types of meaningful discussions that enhance customer experience.

Research has told us that ICBC Autoplan customers value seven types of service behaviours or 'service attributes' when purchasing insurance from a broker. By focusing on these service attributes, we can continue to provide great experiences to customers.

Here are some things we can do to ensure customers continue to leave our office feeling great about doing business with us.

**1** Review auto insurance needs

Action plan: e.g., Ask open-ended questions to start a conversation to understand needs.

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**2** Provide advice to customer

Action plan: e.g., Offer products to address needs and explain benefits of those products.

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**3** Keep customer involved

Action plan: e.g., Avoid distractions; focus on the customer.

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**4** Show we appreciate the customer's business

Action plan: e.g., Thank customer for coming in and invite them back for next year's renewal.

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**5** Show we genuinely care for our customer's situation

Action plan: e.g., Listen carefully and fully answer the customer's questions.

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**6** Be willing to help

Action plan: e.g., Show the customer you are happy to address their concerns and questions.

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**7** Make good use of the customer's time

Action plan: e.g., Ensure everything is complete and correct.

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## Appendix C

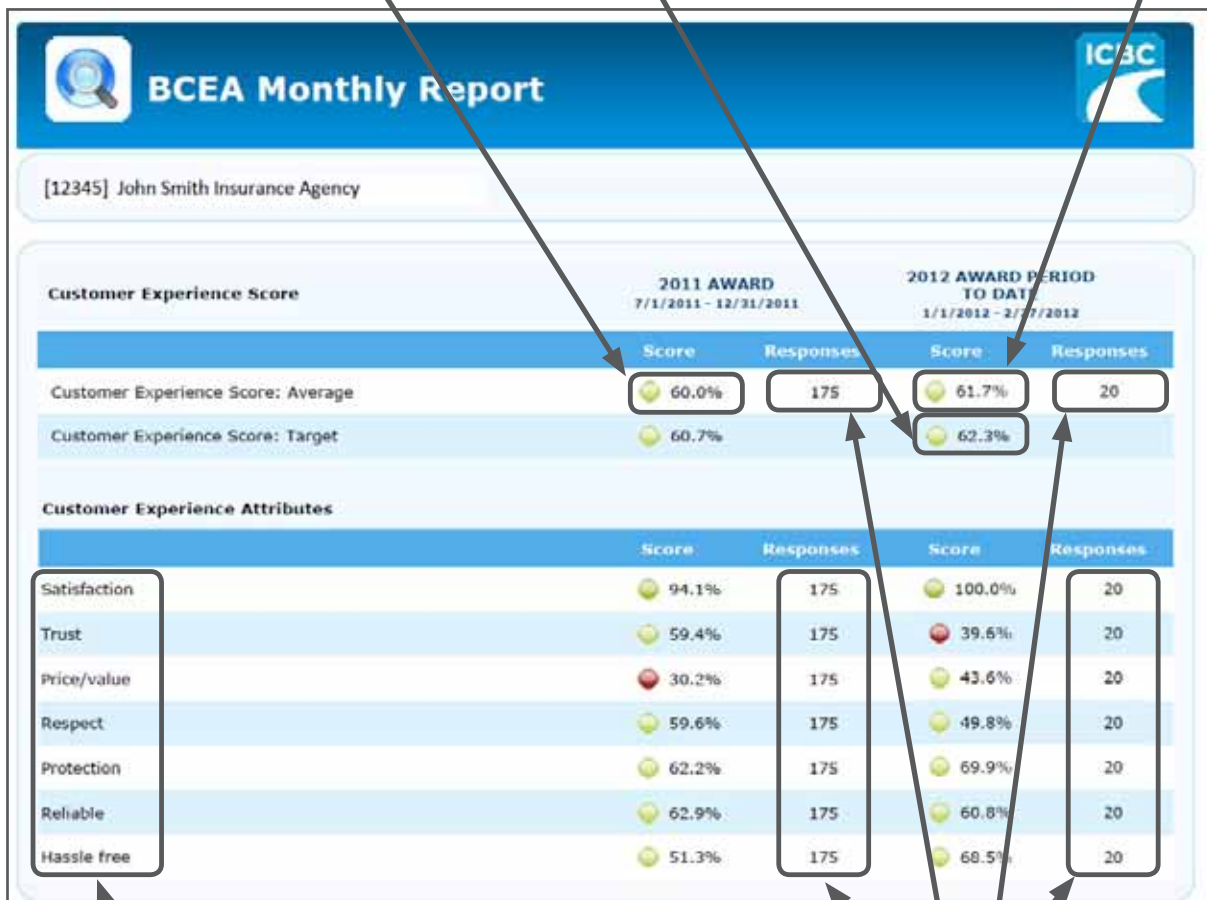
### Understanding your 2012 BCEA monthly report

#### The 2011 year-end Customer Experience score for this office

Note that 2011 reports provided provincial CE score; 2012 reports will provide office level scores

#### 2012 Customer Experience target

#### Your 2012 year-to-date Customer Experience Score



#### Customer experience attributes

These are the seven perceptions that influence a customer's overall experience. Your Customer Experience score is the average of these attribute scores.

#### Number of customer responses

