

1st Central – Driven to provide insurance excellence

Intelligent automation and technology-based innovation

1st Central is firmly established as a top supplier on UK price comparison websites **and driven by data**. Along with an 'excellent' Trustpilot rating, **1st Central's** range of products helps over one million people save money on their car insurance.

Continuous Improvement

To support impressive growth in customers and employees to service them, **1st Central** look to the use of technology and intelligent automation.

Current Customer Relations Manager at **1st Central**, Matthew Dew recalls moving up from a front-line handler role to QA testing a new Case Management solution. Being given the product and told to "try and break it" –

*What can it do? What works?
What could be improved?
What would you suggest?*

Compared to the previous solution which was quite dated and slow, with restricted notes and poor Root Cause Analysis (RCA), Matthew found the **Civica Case Management** solution very adaptable and insightful with live data and dashboards. "it was a recommended product and we selected Civica."

Onboarding new colleagues was simplified with the guided workflows, closely aligned with **1st Central** key processes, an area Matthew was keenly involved in.

"We mapped the **Civica Case Management** solution to our processes, reducing workload and making the journey better for both handlers and customers."

"Our handler Quality Assurance System (QAS) and process confirmations have been massively improved, operating at nearly 100%, for the customer relations team making sure all the correct steps are followed."

Learn more:

civica.com/casemanagement

Contact email:

casemanagement@civica.co.uk

Key Outcomes

- 1 Improved Customer & Employee NPS scores
- 2 Near-100% Handler QAS
- 3 Live data dashboards

"One of my first roles when I moved into Customer Relations was being given the product and asked to try and break it."

"The whole time we've used the Civica Complaints Management system, I don't recall ever having a problem, so it's always been particularly reliable."

Matthew Dew
Customer Relations Manager
1st Central



“With Civica Complaints Management, everything’s sectioned very clearly, which we really like.”

“Our handler QA and process confirmations have been massively improved, operating at nearly 100%”

Matthew Dew
Customer Relations Manager
1st Central

NPS Improvement

The intuitiveness and ease of **Civica Case Management** helped **1st Central** achieve improvements in their employee Net Promoter Score (NPS) score, for engagement and loyalty towards the business, over successive quarters.

This was also reflected in the **1st Central** customer NPS, where positive feedback resulted from favourable outcomes.

The updated **1st Central** processes, supported by the automated workflows and template correspondence in **Civica Case Management**, meant prior to closing each case there are multiple touchpoints with customers (SMS, emails, letters and phone calls). To ensure all information is correct and issues resolved – “there’s nothing worse than closing a complaint when you’ve got everything wrong.”

The Future

1st Central have improvement plans for their use of the **Civica Case Management** system with advanced configurations, discussed during a regular account review:

- **Earlier Decision Tree**

When receiving customer feedback, a classification system is needed to decide whether it is a complaint.

Maybe the customer has a query or wishes to express dissatisfaction, but not make an official complaint. Something that could be managed by a person in that specific area.

By intercepting at an earlier stage, this reduces workload, and resolves the issue swifter for the customer.

- **Smarter RCA Classification List**

An extensive list of 250+ cause classifications, some unique to specific less-likely incidents, means handlers could struggle with the correct choice.

Condensing the list simplifies handler choice but risks reducing the overall RCA intelligence.

Instead, contextual Machine Learning (ML) where the handler simply adds complaint details, and the system suggests the correct classification - minimising handling and potential errors.

- **Redress limits**

An enhancement relating to smart redress limits, depending on the case type and situation, rather than the claim handler deciding or escalating up the chain.

While **1st Central** have controls in place to stop excessive claims, this feature improves redress limits resulting in efficiencies and reduce risk.

- **Consumer Duty**

The Financial Conduct Authority (FCA) Consumer Duty is at the front of mind in financial services and ensuring alignment of processes in all departments is key. A vulnerable customer log field is one example of supporting higher standards.

- **Lessons learned portal**

To aid continuous improvement, the inclusion of a lessons-learned / suggestions area, where best practice can be shared and recorded.

To support their highly rated solutions and services, **1st Central** are driven to stop the causes of complaints in the first place.

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