

RESPONSE

Building Rewarding Relationships
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Background

The AA is one of the dominant brand leaders in the roadside assistance market. Over the last 100 years, the brand has been built on the quality, expertise and dedication of its patrol force.

Since 2005 the AA has benefited from our customer centric approach as we offered the sale and service of Annual and Trip based policies to both Members and Non-Members for European Breakdown Cover (EBC) on a full managed service platform provided by RESPONSE.

The Challenge

Our challenge was to:

- Support inbound and outbound contact centre services and provide additional capacity and flexibility in peak times
- Increase customer lifetime value through an enhanced customer experience and cross/up-sell opportunities
- Significantly reduce cost to serve by offering automated options
- Identify growth through new sales channels
- Provide 360° managed systems solution handling:
 - Full sales and service of all EBC policy types
 - Administration of all business rules associated with policies
 - Provision of encompassing CRM database
 - Payment and reconciliation by electronic card, direct debits and traditional methods
 - Policy documentation and other fulfilment by all mediums
 - Provision of eCommerce site
 - Full MI reporting
 - Continuous automated policy activity
 - White labelling of services
 - Interfaces into AA core systems

Breakdown Insurance



We chose RESPONSE for the benefits they allowed us to deliver to our customers.

RESPONSE has the ability to develop our core business systems through the use of their in-house technology Relatis, giving us the flexibility and opportunities for future growth and improvement in our business performance.

We're delighted to be working with them and look forward to watching the business progress.

Senior Product Manager,
AA European Breakdown Cover



The Solution

We initially undertook a full business process re-engineering exercise looking at the entire AA EBC business. This resulted in the creation of a fully hosted technology platform allowing a blended sales and service function. In addition, we looked at the existing process for customer correspondence between the AA and their EBC customers in an attempt to minimise costs.

The sales and service function deals with sales enquiries, mid-term adjustments, general queries and targeted cross- and up-sell activity, which aim to deliver an increase in the number of policy holders who automatically renew.

The bespoke technology platform provided by RESPONSE powers the AA's entire EBC business including e-commerce and contact centre. This robust multi-channel solution enables contact by all mediums with a full audit trail of customer contact, quotation, sales and billing history.

We are regularly measured on service delivery through customer satisfaction surveys, call handling times, adherence and sales metrics. A value based commercial model was created to drive efficiency without compromising service delivery or quality.

In summary our solution included:

- Full outsourced solution to leverage expertise in customer and technology management
- Creation of a variable cost base to provide maximum flexibility and build a rewarding relationship
- Consistent analysis to improve weaknesses and identify further reductions in cost to serve
- Identify and aid in the introduction of new customer products
- Introduction of Metrics to ensure maximised value and delivery of an exceptional customer experience

Results

- Using our detailed analysis we identified a more efficient and customer centric way of communicating through the use of targeted multi-channel communications.
- The sale of the more valued Annual Policies has increased by 53% since 2005.
- There has been over a 200% increase in continuous policy holders that are automatically renewed on an annual basis.
- New products have been introduced to specifically meet customer requirements as a result of our insight and analysis. These include: Annual Extended policies for customers travelling for greater than 90 days and Reduced Trip policies for customers requiring basic cover for just a few days. Both have proved popular and resulted in increased customer satisfaction and customer loyalty.
- The new system we created and hosted for the AA enveloped the entire customer experience into a holistic view, handling multiple brands, products and channels.
- RESPONSE consistently outperformed targets resulting in tangible benefits for the AA and their customers.
- We increased e-commerce activity by over 300% reducing the need for customers to call.
- We dispatched over 1.5million documents to over 400,000 customers.

The result is a partnership that has provided results, reduced costs, increased revenues and has allowed the AA to concentrate solely on product and claims activity whilst we manage the people, processes and technology on their behalf.