

# Standard Life Healthcare – ensuring Telebusiness service quality



**The business year 2001/2002 proved to be a very good year for Standard Life Healthcare. In a tough competitive market, the company delivered above target profits and its customer-focused approach was recognised, for the second year running, in the annual Health Insurance Awards.**

Standard Life Healthcare repeated its 2001 success by winning the 'Health Insurance Company of the Year', 'Best Customer Service' and 'Best Individual PMI Provider' awards. However, the company doesn't intend to rest on its laurels and aims to build on these successes and grow its market share.

In addition to its aim to grow, the company has recognised the need to review its approach/ practices to meet the needs of the Regulators' (General Insurance Standards Council) Training and Competence requirements.

To integrate these requirements with the aims of the business, Linda Hamilton, formerly operations manager of Standard Life's Sales Training Department, was seconded to Standard Life Healthcare. Linda's brief was to undertake a training needs analysis and bring her experience of devising and implementing successful Training

and Competence programmes and regulatory schemes to bear on delivering the improvements required.

Much of her time has been spent working with Sales Division and Compliance to establish and agree the training programmes to be implemented in Direct Sales, Retention and Telebusiness. As the Telebusiness centre in Stockport was a relatively new operation, there was an especially urgent requirement to ensure that the new teams' service quality met, and where possible exceeded, the requirements of both customers and a tougher regulatory regime.

She discovered that, *"whilst doing many of the right things, none of the areas had formally structured or aligned their training. In our Telebusiness area for example, management and sales training was product-focused, with follow-up activity concentrating on product knowledge. The result was little measure of skills transfer back to the workplace and a typically 'product dump' style of selling."*

*"In addition the Sales Consultants, who are supplied with leads from the Outbound team, were expressing concern over some of the leads generated. Further investigation revealed that there was actually a lack of agreement on clarity about what constituted a 'good' lead."*

By contrast, the Retention team was more established and consistently successful in hitting its targets, though here the procedures and tools used were somewhat prescriptive, with limited evidence of staff input. The need to achieve the corporate goal of increasing market share reinforced our belief that a more consultative approach

was required, both with clients and internally in empowering and involving our telephone teams.

Having had previous knowledge of Huthwaite's success with sales consultants in Standard Life Assurance Company, Linda put in place a tailored programme for Standard Life Healthcare's Field Consultants. In conjunction with this she invited managing consultant, Annalize Cuthill, to undertake an Opportunity Assessment of the Telebusiness and Retention areas. The objective was to validate her own findings and establish the basis of a learning and coaching programme, which would meet the company's broader goals.

As a result, Annalize spent several days 'working the floor' - observing and interviewing managers and their teams - in order to identify and agree the needs which the subsequent training should address.

Once the report had been prepared and the training needs agreed, a series of communication events were held to enable all those taking part to receive feedback from the Opportunity Assessment and ask any further questions. This was an important step in preparing the teams for the training event and getting buy-in to the programme.

The two-day training sessions - tailored to meet the distinct requirements of the Telebusiness and Retention teams - began in August. The similarly bespoke coaching and reinforcement programmes have been aligned with Standard Life's company-wide GROW coaching skills model (Goal setting; Reality checking; Options; What is to be done, When, by Whom and the Will to do it).

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**Ian McMillan, sales and marketing director.**



Will the Huthwaite approach bring the desired benefits? *"Even at this early stage, the signs are very encouraging"*, believes Linda.

*"The communications and training sessions were positively received and subsequent feedback shows that participants believe the techniques learned are helping to clinch sales."*

It has also acted as a catalyst for broader behavioural change, with the recognition that the management style needed to become more consultative and operational processes more flexible. *"More specifically, the Outbound Telebusiness team has doubled its success rate in securing appointments. The more flexible approach adopted in the Retention*

*area has resulted in an improvement in upgraded premiums,"* she continues.

*"The management teams in both areas have actively supported the need for people to experiment, and sometimes fail, when bedding in new skills - not an approach commonly found in traditional Telesales environments!"*

As for the future, it is intended that awareness programmes will align other parts of the business, such as Marketing, with the Huthwaite SPIN® approach. A programme is also currently underway to hand back the business of continuous support to the senior management of the Telebusiness and Retention teams.

A further review of the transition and the effectiveness of the coaching programme is scheduled for a later date.

*"In summary,"* says Linda, *"I have been impressed with Huthwaite's professional, supportive and refreshingly honest operating style. The timing has also been good, in that their philosophy of skills improvement sits well with our twin goals of Total Customer Satisfaction and Unlocking Employee Potential."*

The final word is with Sales and Marketing Director, Ian McMillan: *"It is too easy for external consultants to come in and just offer a training solution. What Huthwaite has done is to help us identify and tackle the real issues."*





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