

CUSTOMER SERVICE

Taking a unique call

Reliance Health Insurance staff play a part in solving customer issues

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If a Reliance Health Insurance customer calls up the toll-free number with a query or a complaint, there is a chance that the call could be taken by the CEO of the company himself. Every employee — even the CEO — at the newbie insurance company that launched operations just months ago (December 10, 2018, to be precise) has to take customer calls through a roster system.

"This is a radical experiment in building a magical customer experience," says Ravi Vishwanath, Executive Director and CEO, Reliance Health Insurance.

The idea

When Reliance Health Insurance was being set up, the leadership team mulled over how it could re-imagine the delivery of experience to customers. It spoke to

potential clients to understand their pain points and learnt how they faced a broken customer experience when dealing with call centres.

Even if it is handled in-house by a customer service department, there is a limitation in the way queries are handled, with a scripted or templated approach, says Vishwanath. Those taking the call are often not empowered to take decisions. Also, the rest of the organisation does not have an appreciation for customer experience, explains Vishwanath.

The idea then came — why not get each employee to listen to the customer and serve her need? "This will lead to each of us having empathy and understanding of the customer," says Vishwanath.

Nine months before launch, Reliance Health Insurance kick-started the "Take a Call" project, developing the curriculum and training each employee. Countless mock calls were done.

The rule at the company is that every employee has to undergo 100 hours of "take a call" training. Then follows a written exam and, finally, certification on

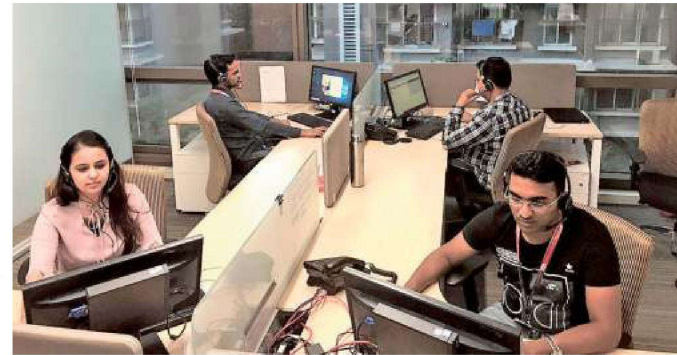
three things — knowledge of products, processes and empathy and soft skills.

Tough call for CEO too!

"I failed the exam twice. It's by no means easy to take customer calls," confesses Vishwanath, pointing out how it is difficult to speak clearly to callers. In addition, you have to toggle between voice, and various screens, handle social media posts too. It is difficult doing all those things together and yet maintain empathy. "I now have a higher appreciation for the call centre executive," he says.

During training, each mock call is recorded and specialised teams listen in, giving feedback on responsiveness, process knowledge, etc. And there are refresher modules even after the employee is qualified to take calls.

Every employee has to take calls for two hours every week. They can choose to do two hours together or split it into two slots of one hour each. Performance in taking calls is monitored and scores published. Asked if they become part of an employee's appraisals, Vishwanath just says, "They are an important part of



Learning by doing Every employee at Reliance Health Insurance takes customer calls

people's progress and development in the company."

So far 62 per cent of the employees — 130 employees — have been certified and take calls. Although Reliance Health Insurance has a 550-strong workforce, the take a call programme is only for the 210 at the corporate office in two locations, Mumbai and Hyderabad. "You are eligible to be part of the training only if you have been with the organisation for three months," says Vishwanath.

All employees are fully empowered to take any decision that is appropriate.

What if it is a complicated case? "Specialists are immediately looped in and put on a conference call to, together, solve the problem of the customer," says Vishwanath.

Right now, the company has just 10,000 customers. How will this model work when business scales up and there could be lakhs of customers? Isn't it more efficient to have a call centre?

"Customer service is not about efficiency but about delivering a magical experience," retorts Vishwanath. As we grow, three things will happen, he says.

From two hours a week, employees will have to field calls for four hours a week. Plus, more people will be on-boarded on to the programme. "We are at 62 per cent now — the idea is to get all employees trained. As a fast growing company, we will recruit more as well."

The third thing, he says, is use of bots — a chat app with whatsapp integration and self-service platforms. Many queries are simple — such as which hospital on the insurance network is nearest — so replies for these can be automated.

What has been the impact of the programme? Vishwanath says it has led to improvement in product and services. "In 10-odd weeks, largely basis customer feedback, we have upgraded our app (they have one for distributors) ten times. Also, we have made 139 changes on the website."

Tier 2 customers complained about the time taken to load the website. "We looked into it and reduced it. When we started, our page load time was 15 seconds. We have brought that down to 1.2 seconds. The page size was 5.5 MB at launch. Now it is 700 kb with no apparent change in look."

As ideas go, this new approach to customer service does sound a winning one. Now, to wait and see if the execution matches up.