

CCI Serving Church

During October and November last year, Catholic Church Insurances conducted our bi-annual Service Satisfaction Survey. Survey forms were mailed to all Church clients and I would like to extend my thanks to those who took the time and trouble to answer what we recognise, was a substantial number of questions about many elements of service and product delivery.

Over 1,000 completed survey forms were returned – approximately 20% of the total mailed – and that high number provides us with confidence about the quality of the statistics the survey has provided to us.

The results were comforting and more importantly provide us with clear direction toward those areas requiring attention and I would like to share the outcomes with you. The survey covered a wide range of issues:

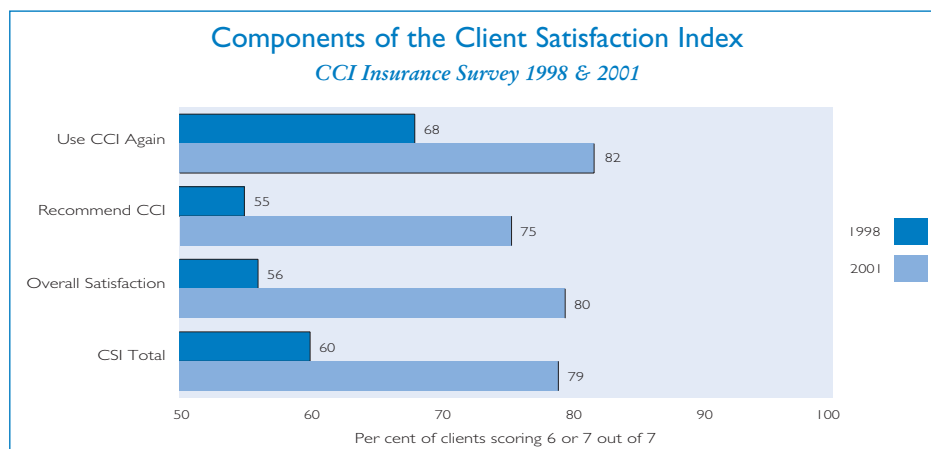
- General questions about insurance
- Operations of Catholic Church Insurances
- Classes of insurance which clients have with us or with another insurer
- Risk Management
- Documentation
- Communication
- Our Service
- Property and Liability Claims
- Workers Compensation Claims, and
- Complaints.

Survey Results

Broad issues about CCI

CCI has achieved significantly better ratings in the 2001 survey compared to the previous survey in 1998. Our clients have reported that their Loyalty, Advocacy and Overall Satisfaction ratings have all increased with the Customer Satisfaction Index itself moving from 60 in 1998 to 79 in 2001. What that rating means is that on a 7-point scale (where 1 is definitely not or very poor and 7 is definitely would or excellent) 79% of our clients rated CCI as 6 or 7.

We believe that this result reflects the strategies for improvement which we have implemented over the past two years. However, we do recognise that notwithstanding these results, there are some areas where our performance is below expectation. It is these areas which we will concentrate on over the coming two years. Let's look at the specifics of where we did well and not so well.



Specific areas

Our clients were asked to rate 17 attributes of an insurance company on two dimensions, how important that attribute is, as it applies to *any* insurance company and secondly how does *CCI* perform in delivering that attribute. Our clients' responses can be grouped into two factors which may be regarded as the key drivers of satisfaction.

The first are *Professional Service* factors where:

- CCI delivers what it promises
- our staff are trustworthy and reliable
- the organisation is trustworthy
- claims are settled fairly and promptly
- the company is financially secure, and
- CCI gives advice and information in a consistent, professional and reliable way

The Professional Service attributes were valued by all clients who responded and CCI has performed well in most areas. However, we have been rated lower in delivering what we promise and in giving advice and information in a consistent, professional and reliable way.

The following factors were identified as *Church Orientation* factors. Here, CCI:

- empathises with the values of the Church
- 'goes the extra mile' in helping Church organisations
- understands the clients' business and organisation
- insures all risk without exception
- has friendly, courteous staff

Once again, CCI was rated well on most statements, with improvement noted in:

- empathising with Church values and
- understanding our clients and their business

CCI also performed well for being seen as financially secure and a trustworthy organisation.

We performed less favourably, but still satisfactorily, on the following attributes:

- providing documents which are clear and easy to read
- providing fair value for money
- delivering what we promise
- providing good service locally when required.

We will also develop strategies for improvement in these areas.

CCI Surpluses

Clients responded that they rate very highly our practice of returning surplus to the Church, however, awareness of this distribution was not consistent across the various sections of the Church.

Areas of Insurance

The survey confirmed that CCI protects a high proportion of our clients' properties and liability and workers' compensation risks.

Adequacy of cover/Explanation of covers by CCI

Whilst we achieved a relatively high score for adequacy of cover, there was a significant number of clients who did not have a view about the adequacy of their individual protection.

Our clients rated CCI an average of 7.97 out of 10 on explanation of covers.

Contact by CCI's competitors

A small percentage of our clients have been approached by competitors over the past 12 months. Clients are more likely to be contacted if they are larger clients in the commercial business, childcare, and hospital categories.

Insurances Lapsed due to financial circumstance

1.4% of clients have let insurance cover lapse due to financial circumstances.

Risk Management

Pleasing results were achieved here, with overall satisfaction highly rated at 96%.

A high level of interest was stated for risk management services across property, liability and workers' compensation classes particularly in the education sector.

Documentation

Documents provided to clients such as insurance manuals, policies, forms, accounts and correspondence were rated on a scale from 0 to 10 by clients for their adequacy and ease of understanding.

CCI scored a higher rating for adequacy and ease of understanding of documents in 2001 than in 1998. The overall scores however, still have room for improvement.

Communication

This section explored the different ways in which we communicate with our clients and was broken into four sections: telephone contact, personal contact, internet, and the timeliness and professionalism of our contacts.

Telephone Contact

Clients were asked if they had received telephone contact from CCI in the last 12 months. 12% of clients reported they had had no telephone contact at all, with a further 31% reporting contact only once or twice. While major Church groups received adequate contact, this was not universal and requires attention in specific areas.

Personal Contact

Clients were similarly asked if they had received personal contact from CCI staff in the past 12 months. 24% of clients reported that they have not had any personal contact with CCI staff in the past 12 months. Again, some individual entities need improved contact.

Internet

In this section, we asked clients about their general level of use of the internet and their use of the CCI website, www.ccinsurnaces.com.au.

Clients reported an 82% usage of the internet in general with high users more likely from the Education and Diocesan business sectors. Only 13% of clients had visited CCI's website – however 82% of those who did so found it useful.

There was a low level of interest in the use of electronic business such as downloading documents, paying over the internet and corresponding via email by the majority of clients in all categories with the exceptions of the Education and Diocesan businesses.

Communication – timely and professional

87% of respondents felt that CCI communicates in a timely and professional manner whilst 3% did not.

CCI Service

Clients were asked to rate a number of service dimensions on a 7-point scale.

When the differences in how clients answered the set of questions on CCI service were compared, two factors emerged. The first focussed on *communications*. Clients wanted an organisation in which communications are easy and the organisation is responsive to requests. The second factor concerned the *administration of policies* where clients look for ease in renewing and changing policies and appreciate timely advice about cover.

General *Communication* factors which were rated importantly are:

- being quickly put through to the right person when our clients call

- our responding in a satisfactory manner to enquiries
- offering an effective after hours service
- providing the information our clients need.

And factors on the Administration of policies:

- making it easy to renew policies and to alter covers
- contacting our clients in adequate time before renewal
- providing good advice on policies.

Overall in every area of service, scores were considerably higher in 2001 than in 1998, although there were significant differences between our State offices.

Property and Liability Claims

Our clients were asked whether they had made a claim in the last 12 months and after this 'pre-qualification' they were then asked to rate various aspects of their experience in doing so, as follows:

- ease in making a claim
- ease in obtaining a claim form
- courtesy and politeness of staff
- acknowledgement of receipt of claim
- helpfulness of the claims staff
- reassurance during the claims process
- promptness in settling the claim
- overall rating of the claims service.

In those areas where we were able to make comparisons with the previous survey, the scores have improved in ease of making a claim, prompt settlement and fair settlement. The overall rating of the claims service was 68%.

There were two service dimensions which fell below the overall rating level, 'The way our clients were kept informed about the process of settling the claim' and 'Acknowledgement of receipt of claim'. Both were new areas included for the first time in this survey and we will undertake further work for improvement.

The close relationship between good claims service and the overall satisfaction of products and services is not surprising and is generally accepted in the insurance industry.

Workers Compensation Claims

Clients were asked whether they had made a workers' compensation claim in the past twelve months. After this, they were again asked to rate various aspects regarding their claims experience, such as:

- ease in making a claim
- ease in obtaining a claim form
- courtesy and politeness of staff
- helpfulness of the claims staff
- to what extent they felt in control of the claims process
- to what extent they felt their views were considered in the claims process
- fairness in settling the claim
- overall rating of the claims service.

When compared to property and liability claims service, workers' compensation results were lower with the overall rating of the claims service 57%.

Areas where results were less than the overall claims service rating were 'Our clients felt in control of the claims process' and 'Our clients felt their views were considered in the claims process'. There were significant rating variations across all service dimensions on a State-by-State basis.

Occupational Health & Safety

Those who had lodged a claim were also asked whether their needs were met for occupational health and safety services provided by CCI. 70% of clients were completely or to a large extent satisfied.

Rehabilitation

Likewise, the survey also asked whether the client's needs were met for rehabilitation services provided by CCI. 63% of clients were completely or to a large extent satisfied.

Again, the correlation between good workers' compensation claims service and the overall satisfaction of products and services is noted. A good rating in one will most likely result in a good rating in the other.

Complaints

Respondents were asked whether they had made a complaint in the last 12 months. They were then asked to rate various aspects regarding their complaints experience.

8% of those who completed the survey had made a complaint in the last 12 months. This is a reduction from the 22% who reported making a complaint in the 1998 survey.

The percentage of clients making complaints and the satisfaction of clients in the handling of complaints varied dramatically from State to State, but overall our complaint handling was rated poorly and this appears to be an area where significant attention is required.

Summary

So, you as clients of Catholic Church Insurances have told us about the things which we do well and those which we do poorly. It is now up to us to take this information and use it to develop strategies and plans to improve.

In our Annual Report we state our company values are honesty, fairness and commitment to serve. It is this last value '*commitment to serve*', where we promise to provide the best service possible, be empathetic to the values of the Church and to reflect these values in our working day – that is our goal.

Our challenge is to identify and make those necessary changes so that in 2004 when we conduct our next Customer Satisfaction Survey, your returns will confirm that we have achieved further improvement.

We have distributed this bulletin to all of our clients who were asked to complete the questionnaire. It is, if you like, an honest assessment of the results of that survey in recognition of our role to the Catholic community.

Continuing to serve you,

Peter Rush

General Manager

Catholic Church Insurances Limited

Disclaimer

Whilst care has been taken in the production of this Bulletin and the thoughts expressed are based on the best information available to us, we cannot guarantee the accuracy, completeness or fitness of the information and the Bulletin should not be used or relied on as a substitute for detailed professional advice or as a basis for formulating decisions.