

# Aviva Business Standard

## Customer Experience

### Business Standard information

**Standard owner:** Cheryl Toner, Chief Customer & Marketing Officer

**Approval date and body:** 22 November 2021, Group Executive Risk Committee

**Effective date:** 1<sup>st</sup> January 2022

**Contact person:** Tim Hulbert

### Business Standard objective

The objective of this business standard is to specify the minimum requirements to ensure that Aviva mitigates the risk of not acting in the best interests of all of its customers, not continuously improving our customer experiences and not delivering great customer outcomes.

This applies to all customers throughout their relationship and interactions with Aviva, across all distribution channels and customer contact channels.

This is required to protect and grow the reputation of the business and enable future growth.

**NB:** Throughout the Customer Experience business standard we mention “customer outcomes”. Unless otherwise referenced, these should be taken in the context of Customer Experience Outcomes.

Expectations around delivery of the Customer Conduct Outcomes are covered in the Conduct Risk Policy.

### Scope

This business standard applies to all Aviva business units.

**Note:** any reference to ‘business unit’ in this business standard applies equally to group functions.

### Target Audience

The target audience of this business standard is all Aviva employees, including senior leaders of group functions.

It is the responsibility of business CEOs to ensure that their business operates in line with the minimum requirements set out in this business standard. This includes any internally or externally outsourced activities. Whilst authority may be delegated by the CEO, the CEO remains responsible and will be required to sign an annual declaration that, with the exception of identified qualifications/weaknesses, the system of governance and internal control is effective.

## Risks from the Aviva Risk Taxonomy covered by this business standard and associated control objectives

Level 1 risk category	Level 2 risk type	Level 3 risk type
Operational Risk	Customer	Failure to manage Customer Experience [ECAM14]

Level 3 risk type	Control Objective
Failure to manage Customer Experience [ECAM14]	<b>CEX-O-01 Customers' experience recognises and meets their specific needs and circumstances</b> , customer journeys are managed to an appropriate level, ensuring customer satisfaction.
	<b>CEX-O-02 Customer Experts have the knowledge and skills in order to meet customers' needs</b> and are supported by regular, timely feedback to improve the overall customer experience.

## Minimum Requirements

Minimum Requirement (link to laws and regulations and statutory requirements)	Description
<b>CEX-O-01 Customers' experience recognises and meets their specific needs and circumstances, customer journeys are managed to an appropriate level, ensuring customer satisfaction.</b>	
<b>CEX-C-01 Customer Principles Framework</b>	<p>Business units must have a comprehensive and up to date framework in place that is aligned to the Aviva Customer Principles best practice guidance to set a clear standard of what delivering great customer outcomes looks like for customers. The Principles provide guidance on a framework that all business units must review themselves against and work towards improving customer experience across all customer journeys (refer to 'Supporting materials' for additional guidance).</p> <p>Business Units must achieve a baseline of Level 1 as described in the maturity assessment model across all four Customer Principles.</p> <ul style="list-style-type: none"> <li>Where a business unit's assessment is below the Level 1 baseline standard a remediation plan must be put in place to evidence improvement and to bridge the gap to the baseline standard.</li> </ul>

	<ul style="list-style-type: none"> <li>Business units must have customer performance metrics in place which measure customer outcomes against the Customer Principles.</li> </ul>
<b>CEX-C-02 Vulnerable Customers &amp; Diversity factors</b>	<p>Business Units must have in place a vulnerable customer definition and policy which meets the expectation of any local regulatory requirements. Training must be provided to all appropriate staff to accommodate and proactively identify customers who are vulnerable. This includes customers across all protected characteristics, and which broadly cover vulnerability due to:</p> <ul style="list-style-type: none"> <li>channel &amp; access issues (e.g. hearing, sight, language barriers and physical disability);</li> <li>comprehension (e.g. mental capacity, low financial awareness, age related issues);</li> <li>circumstances (e.g. bereavement, illness etc.); and</li> <li>customers whose financial resilience is low. Often this may be temporary (e.g. flood victims).</li> </ul>
<b>CEX-C-03 Customer Experience Performance Management</b>	<p>Business units must regularly review their quality assurance processes that look at performance against customer experience outcomes. Business units' quality assurance processes must, at a minimum contain:</p> <ul style="list-style-type: none"> <li>multiple data sources to monitor/demonstrate customer experience outcomes e.g. complaints, first point resolution, TNPS/RNPS, customer demand and vulnerable customers data.</li> <li>a feedback loop from customer experience which is channelled into change programs within the appropriate function(s) to increase the success of tackling root causes across the end to end customer journey</li> <li>progress against clear action plans to close gaps (where they exist). This should be regularly discussed and escalated through the appropriate forums or boards.</li> <li>Details of where actual or potential customer detriment is identified must be reported through the conduct reporting framework.</li> </ul>
<b>CEX-O-02 Customer Experts have the knowledge and skills in order to meet customers' needs and are supported by regular, timely feedback to improve the overall customer experience.</b>	
<b>CEX-C-04 Customer Expert Training &amp; Competency</b>	<p>Specific training for all relevant staff must be in place, subject to regular review, and includes:</p> <ul style="list-style-type: none"> <li>customer experience guidance: e.g. managing expectations; keeping promises; customer experience principles; empathy; negotiation skills; active listening and objection handling</li> <li>complaint handling, which must align with local regulatory requirements</li> <li>identification of customer vulnerability and how to respond and adapt to support the individual needs</li> </ul> <p>All customer experts (including leaders where appropriate) must complete training prior to working with customers and have</p>

	proportionate refresher training annually, subject to the requirements of their role.
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## Modifications & Exceptions (M&E)

If a modification or exception is required with respect to any of the minimum requirements of this business standard, please refer to section 5 of the Risk Policy Governance Framework.

## Supporting materials

Further guidance to support compliance with this business standard, as listed below:

1. Customer Experience Principles Guidance
2. Diversity & Inclusion guidance covered in the Customer Proposition process guide