

Quality assurance and case management

Session 8C

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Introduction/Scope

The ways in which different schemes balanced the quality and quantity of their work.

Who are the organisations' customers?

- For most firms, the customer is usually the person who pays for a product or service and quality expectations may form part of a contract. Ombudsman schemes usually have a number of different stakeholders so it is important to ensure that all of the stakeholders' requirements are satisfied.
- Ombudsman schemes' primary customers are usually businesses, consumers and staff.

Who sets the standards?

- The British and Irish Ombudsman Associations' guidelines contain a number of 'good complaint handling' principles.
- In Canada the regulators created the International Organisation for Standardisation (ISO).

Technology and Tools

- When reviewing quality it is important to ensure that there are no 'black box' pieces of system or process that cannot be defined. But it was recognised that the indefinable part of an ombudsman scheme's process is the judgement applied to cases - it is neither possible nor desirable to eliminate this.
- There are two distinct units in the Office of Comptroller of the Currency (USA) - the Customer Assistance Group (CAG) and the National Banks Appeal Process. CAG uses state of the art technology and the introduction of a new call centre in 2006 allows the group to utilise people and technology to effectively manage the volume of work.
- Telephone conversations are digitally recorded and there is an automated telephone and call routing system.
- The OCC uses CAGnet - a web-based complaint delivery system for transmitting cases to national banks, and CAGWizard - a web-based

- supervisory tool. CAGWizard is also used as an early warning tracking system for identifying trends and areas of risk from complaint data.
- The Australian Banking Ombudsman shares the same casework management system with other Australian schemes.

Balancing Quality and Quantity

The CAG Quality Development consists of risk based reviews and case function reviews and has the following objectives -

- identify and evaluate global risks within CAG operations (for example sub prime mortgage issues)
- promote consistent application of case processing procedures
- make recommendations for enhancement and training
- encourage dissemination of best practices.

Training and Professional Development

- Well trained, high quality staff are often the key to maintaining high quality customer service standards. If staff are happy, quality and productivity will naturally follow.
- The OCC provides ongoing training and professional development opportunities for staff, eg the Certified Regulatory Compliance Manager study programme and lean Six-Sigma programmes.
- The ABO offers a professional development programme to staff and arranges talks to provide them with information about new banking products.

Reviews, feedback and improvement

- There are approximately 60 staff at the ABO so the ombudsman is able to personally carry out quality reviews and provide feedback. There is a flat management structure and no distinct management groups or divisions.
- 30-50 of the ABO's files are independently reviewed every two years to ensure that the cases have received fair consideration.
- A large number of external firms are interested in auditing Lloyds' Register.
- At the Financial Ombudsman Service, quality reviews are carried out on a monthly basis. The audits examine four main areas, investigation & outcome, communications, processes and procedures & delays.

Key Performance indicators used

Key performance indicators for staff should be used to preserve quality whilst maintaining a reasonable level of output. Types of performance indicators used by the schemes included -

- Calls received and calls abandoned
- Timeliness standards, eg the ABO aims to close 80% of cases within 120 days.
- Total office output

It was important to ensure that adherence to KPIs was not at the expense of focussing on key issues for customers.

Use of Surveys – consumers, firms and staff

- The ABO regularly issues customer satisfaction surveys to members and consumers. A previous study indicated that the percentage of people who were aware of the ABO (69%) was actually higher than the percentage that knew the Prime Minister's name!
- The ABO also utilises staff satisfaction surveys and a recent survey indicated a high number of staff would recommend the ABO as a good place to work.

- The OCC started using customer satisfaction surveys in 2006 to analyse trends, to identify 'best practices' and to identify areas requiring improvement. The satisfaction surveys are conducted by a third party.

Summary

It was agreed that the following issues were important

- The management of expectations was essential
- Benchmarking is valuable, but must be appropriate
- Focus on customers' needs – do not be driven by targets that are not central to those needs
- Staff are key to the success of organisations