



Genworth®
Financial



SERVICE AND CLAIMS

**SYNCHRONISED SUPPORT FOR YOUR BRAND AND
YOUR CUSTOMERS**

Marketing analytics

Customer Marketing

Product and innovation

Channel distribution

Service and claims

Compliance & governance

Information technology

Service levels that support our clients' brand reputation

We never forget that our clients' brand reputation is invaluable, so an essential element of our all-round service is the quality of customer care we deliver. At the heart of our proposition is a Customer Service Centre which employs 350 experts. This includes native speakers across 20 countries, who between them handled over 900,000 calls and 200,000 claims in 2009.

This state of the art Customer Service Centre provides a centralised back office for all collections, enquiries, claims and payments. We deliver consistently high levels of customer service that can be further enhanced by tailored service level agreements that meet our clients' needs and are supported by constant monitoring and regular reporting. In addition, our flexibility also enables us to deliver service and claims in-country with customer service being handled locally.

Dedicated teams at your disposal

Every client is supported by a highly-trained, dedicated team led by a Client Relationship Manager supported by a Client Services Manager, who will communicate any critical issues as and when they arise.

You are further supported by the presence of specialist teams who handle areas such as consumer affairs, fraud, ongoing customer communication and quality control.



Effective quality control processes

To ensure that decisions are being made accurately and that end-customers are receiving quality information, all Customer service activities are audited on a daily basis.

This allows our service delivery to be constantly benchmarked against clearly defined performance metrics for processes such as premium reconciliation and claims management.

In a world of ever more sophisticated financial crime, we also have rigorous controls in place to help counter the risk of fraud.

Guaranteed call quality

We currently use Avaya technology with Customer Management System reporting in order to monitor the level of phone service delivery and call quality assurance. Not only does this help us to manage our resources effectively, it ensures that we exceed service level agreement targets.

Service level excellence

- Over 80% of calls answered within 20 seconds
- An abandon rate of less than 1%
- 95% of claims responded to within five days
- Managed and reconciled premiums worth \$1.7bn in 2010

Guaranteed claims quality

Any insurance product is only ever as good as the claims handling process behind it. That's why we ensure that our processes deliver on your promises every time.

We do this by tailoring our claims management and decision-making processes to your requirements, and by responding to every claim or piece of correspondence within five working days, with consistent standards that are underpinned by our Operational Control Framework.

Continuously improving standards

While we believe that our customer service levels are second to none, we continually operate independent surveys to find out what customers think of our service, in order to constantly drive improvements.

Feedback from these surveys regularly leads to new initiatives, including:

- Tele-claims and paperless claims
- SMS text messaging
- Easy to understand documentation
- Prioritisation of claims where there is an urgent need
- A choice of payment options
- Back to work initiatives

We also utilise the Net Promoter Score (NPS) in a number of countries to further improve feedback into our product design and development. NPS provides a wider market context into how customers view our service levels and allows us to benchmark against brands that customers experience on a day to day basis outside of insurance and banking.

Treating customers fairly

Treating Customers Fairly is at the heart of everything we do. This is what some of our Claims Associates have to say:



"My goal, when handling claims, is to ensure that I am being absolutely fair to our customers and support them through the claims support."

Fiona Duggan
Claims Associate



"I want our claims team to be the best. That means providing brilliant customer service, answering customer calls and correspondence promptly and paying valid claims."

Donna Flynn
Claims Associate

Case Study: Genworth has a 15-year relationship with this leading European bank and is currently supplying monthly premium processing and claims management services for its Life and Loan Protection insurance. As part of our service we have worked closely together to identify and implement efficiency improvements to the claims handling process. This has greatly enhanced the bank's customer journey. In 2008, we jointly launched a tele-claims project which resulted in:

- Automated claims resolution, significantly reducing processing time
- Simplified continuous claim form replacing repeated full submissions, considerably decreasing administration
- Faster payments to customers, reducing the payment cycle from 9 days to 3 days

The improved tele-claims process has since been rolled out to all the bank's customers.



FEDERATION OF EUROPEAN DIRECT AND INTERACTIVE MARKETING



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