

Customer service roles in AEGON – common role profile

1. Purpose of role – putting customers at the heart of what we do

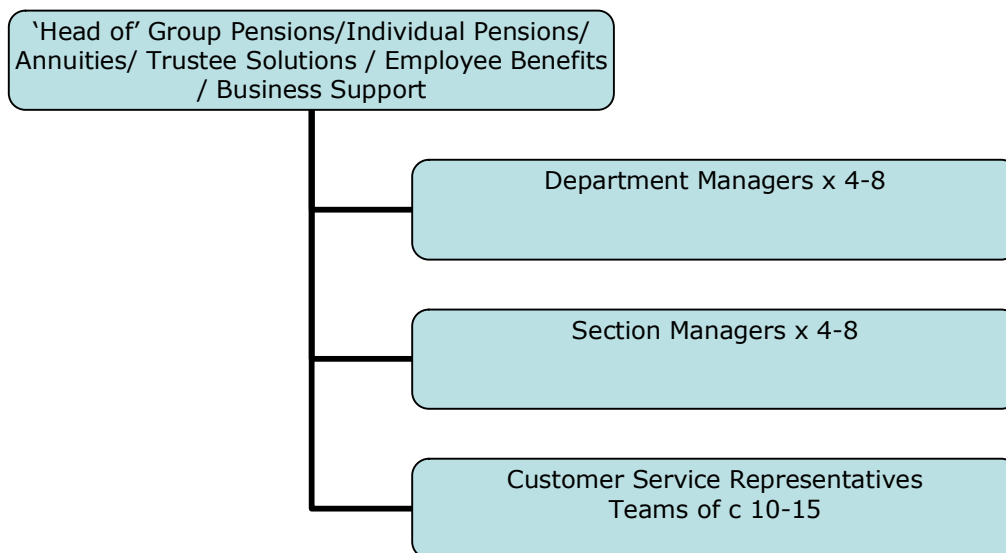
AEGON in the UK provides a range of individual and occupational pensions, individual investment products and benefits that employers offer to their staff.

Within our customer service areas, the focus is to provide first-class service to both external and internal customers. For some teams, service is about efficiently carrying out administrative tasks throughout the lifecycle of a plan or policy, and the related documents. We also have a number of telephony teams who deal with incoming customer enquiries.

Most of our customers are external, such as financial advisers, pension scheme trustees, employers and individual planholders. However, we do also deal with internal customers, such as other AEGON departments, staff in our branches, as well as colleagues within our own departments.

2. Organisation structure – where does this role fit?

Customer service staff work in six main business areas: Group Pensions, Trustee Solutions, Individual Pensions, Annuities, Employee Benefits and Business Support. The typical structure of each business area is as follows:



3. Working in financial services

The financial services industry is regulated by the Financial Services Authority (FSA). As a result, we have to comply with a range of legislation and standards. However, we do provide full training on these and, following this training, you should be able to show that you:

- understand Government legislation and guidelines from official bodies such as the FSA and the Pensions Regulator, which apply in our industry and how we need to comply with them (for example about money laundering and data protection).
- have a working knowledge of our products' terms and conditions
- understand internal AEGON procedures and policies
- recognise when a customer has a complaint and the correct procedure to follow

4. Key activities in the customer service role

A typical day is likely to include the following activities, all focused on providing customers with a quality service. The proportion of time you spend on each activity will depend on which department or team you're in.

As well as these common activities, all staff will have specific individual objectives clarifying what's expected of them and how success will be measured. These objectives will vary depending on how much experience you have.

Activity	What's expected
Competently use a variety of IT systems to process administration related to products in your area. This may be processing new business or servicing existing business until the plan or policy matures.	<p>You need to complete work to the following standards:</p> <ul style="list-style-type: none"> ○ Productivity - the volume of work you're expected to complete daily. ○ Service standards - agreed timescales within which you're expected to complete work. ○ Quality - the standard of the work produced. <p>Specific systems and processes vary across the business</p>
<p>Receive calls from customers and access a wide range of company systems to answer their queries. The main function of a number of our customer contact teams is to receive calls from customers. Staff in these areas will spend most of their time dealing with in-bound telephone calls, with limited administration involved.</p> <p>In other teams, contact with customers may be less frequent but will still be an important part of the job.</p>	<p>You need to focus on courteously and promptly solving problems and ensuring both internal and external customers receive excellent service.</p> <p>Where you can't answer a query, you should pass the call promptly to the appropriate person/team.</p>
<p>Communicate with customers and internal contacts via telephone or email.</p> <p>You may need to interact with staff in other department and teams within AEGON to answer a query or complete a task. You may also have to contact customers direct.</p>	<p>We have guidelines for using email and telephone systems</p> <p>A key part of getting work completed accurately and on time is communicating with customers, whether they're internal or external. The way you use telephone and email helps you develop relationships that are a key part of working life.</p>
Prepare communications (letters or faxes) to customers using Microsoft Word or Excel spreadsheets. You may also have to prepare and present data using Excel spreadsheets.	You should use any existing templates/standard letters or documents, which meet company correspondence standards.
Use Internet Explorer to view information held on external websites or company information held on our intranet site (Source).	We have guidelines for using the internet.

All customer service roles involve a range of additional activities, which will vary depending on your level of experience. These may include:

<ul style="list-style-type: none"> ○ filing and logging of mail ○ checking/sampling colleagues' work for accuracy ○ dealing with non-standard cases ○ taking part in project work ○ coaching or buddying other colleagues 	<ul style="list-style-type: none"> ○ allocating work to colleagues ○ monitoring quality and providing feedback to colleagues ○ monitoring workflow in your team ○ reviewing/updating procedures ○ dealing with complaints
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5. Behaviours, which are key to high performance in customer service roles

Behaviour	Definition	Examples of what we expect to see
Think customer	Ensure that customers' needs are at the heart of our business, informing actions, decisions and behaviours.	<ul style="list-style-type: none"> ○ Put yourself in the customer's shoes. ○ Keep your customer commitments – do what you say you will, when you say you will. ○ Listen to what the customer wants, and test your understanding of their needs. ○
Work together	Contribute towards the organisation's success beyond your direct area of control. Look beyond your own backyard. Promote one company message.	<ul style="list-style-type: none"> ○ Work with others to achieve greater success for everyone. ○ Think about how what you do could help other people and share this with them. ○ Support and help people whenever you can – be a considerate, interested and honest team player. ○
Relate and communicate	Take a clear, direct and personal approach, based on understanding the recipient and their needs. Right message, right audience, right manner, right time. Remember to talk and listen.	<ul style="list-style-type: none"> ○ Communicate clearly and honestly. ○ Ask questions until you understand. ○ Be approachable and helpful with people.
Encourage excellence	Continually strive to do everything you do, better. Identify improvements to what you do and the way you do it. Care about what you do and want to do the best job you can.	<ul style="list-style-type: none"> ○ Ask yourself and others – how could this be improved? ○ Encourage everyone to take part and cheer them on when they do. ○ Be proud about what you do and the part you play.
Learn to grow	Develop yourself and others to be the best you can.	<ul style="list-style-type: none"> ○ Take control of your own development - make it happen. ○ Be patient, helpful and supportive with people when they're learning. ○ Treat learning as continuous and set yourself learning goals. ○
Act with integrity	Show integrity, openness and honesty to create a confident and supportive environment. Be clear and transparent about what you do and how you do it.	<ul style="list-style-type: none"> ○ Listen to and value people's opinions. ○ Own any problems or issues you have and do something to resolve them. ○ Ask for feedback – positive and negative - and respond in a positive and professional manner. ○
Embrace change	Encourage a continuous flow of new thinking and development to enhance all aspects of the business. Unleash the power of free-thinking, idea generation and risk-taking to embrace change.	<ul style="list-style-type: none"> ○ Share knowledge and experience of change with others. ○ Look for the positives in change. ○ Learn from the past – move to the future.
Decisive action	Take responsibility for making right decisions, at the right time, in the right way, to make business goals happen.	<ul style="list-style-type: none"> ○ Use up-to-date, accurate and relevant information to make the right decision. ○ Take ownership and responsibility for decisions.