OAW SALES/LOYALTY AGENT INTERNAL COMMUNICATIONS ANALYSIS

SHORT TERM OBJECTIVES
- ❖ To collect and review all communications that agents are expected to read in OAW;
- ❖ To confirm the limitations of an agent's schedule;
- ❖ To identify next steps and potential options regarding :
    - o how to best to communicate with agents (which vehicles would work);
    - o how to prioritize and limit the amount of information communicated (which communications are unnecessary).

LONG TERM OBJECTIVES
- ❖ To reduce number of communications sent;
- ❖ To help employees prioritize communications;
- ❖ To eliminate duplicates;
- ❖ To make communications uniform in nature;
- ❖ To improve the national perspective and appearance of communications;
- ❖ To help employees identify communications that need urgent responses;
- ❖ To increase efficiency of communications;
- ❖ To help agents retain the information they need most;
- ❖ To reduce the amount of distractions and improve productivity.

AGENTS' REALITIES
- ❖ The busiest periods for agents are May to October.
- ❖ The busiest days in OAW are Monday and Friday. During this time, there are many emails from the Staffing Mailbox alerting agents to long queues, queues just before closing or an alert that service levels have fallen below 50%.
- ❖ Agents are expected to be logged on and available to take calls from queue for at least 60% of their day. Other 40% is considered "idle time" – i.e. documenting details of previous call; making outbound calls or otherwise "not ready time".
- ❖ There is a 15 minute team huddle once a week. However, during busy periods, huddles are often cancelled. The huddle notes and key messages are centrally prepared by a section manager prime. If the huddle is cancelled, the information is simply emailed to all agents.
- ❖ There are two half hour meetings per month (also known as "flash" meetings). These meetings focus on CLF and client experience – using examples from their own team (i.e. what could have been done better, discussions on team score, NPS, etc.). However, these meetings are also often cancelled during busy months.
- ❖ There are scheduled training sessions that are organized by PWM during slow periods.

EMAILS MONITORED FOR APPROXIMATELY 3.5 MONTHS

	From?	Description / examples	Number
Contextual Help/New Communications	Jim / April	From potential flooding in NB to new client announcement about New Look Eyewear	70
Corporate Communications	Joe Daly	From hot samosa sale in support of Autism to playback of Sylvie Paquette's Rendezvous to café menu to lost rings. Eg. • Ride for Heart Raffle • Samosa Sale in support of Autism Awareness • Desjardins Heart and Stroke Ride • Sylvie's Latest Blog and Highlights from Portal • Access Card Problems • Adjusto Exhibit at Square One • Pair of glasses found in ladies' room • Speckway Cafe Menu for the Week • Dress code and cell phone etiquette	33
Huddle Key Messages/Agenda	Section manager prime	Varies widely depending on week – reminders about contextual help changes to sales results update to client experience	13
Issues	Agents, section managers, Shawn and Zahir, PWM, etc.	• Fraud (one of most common issues) • A stat holiday reminder • The Vent or COPE System is down • Reminders about a seminar to help agents prepare for retirement or save for their childrens' education. • Agents looking to change shifts because they're doing a religious fast or are participating in a Volleyball Tournament • Emails from agents who dropped a call from prospective client asking other agents to direct client back to them • Telephone issues	50
Staffing Mailbox	PWM	From queues/calls holding to requests for qualified staff to provide call support to invitations for overtime to vacation bids to computer/telephone issues	255
"Social" events/issues etc.	Irena Marone (request from Marketing or from Shawn/Zahir)	Marketing activity and promos being executed for different brands (Marketing gives the content to Irena to send out on a regular basis) + "Social" Programs designed for CCC (examples): • DGI World Cup Event • Final Chance to Join the Pool Tournament • Happy Father's Day Draw • Bowling Tournaments	52
Party Team Mailbox	Melissa Carpenter on behalf of Social Clubs	Discounts on baseball tickets to car rentals; Ride for Heart and Autism fundraising; summer boat cruise; picnic at Wonderland. Other examples: • Social Club Discounts -- Blue Jays Tickets, Rogers Cup Tickets, Ripley's Aquarium, Hotel, Rental Cars, Via Rail and More • Annual Summer Boat Cruise • Summer Picnic at Wonderland	23
Weekly Communications	Kim	Formal, standardized email to all staff within the division with timely updates. From Employee Appreciation Days to Closed Loop Feedback.	24
Executive Announcements/ HR	various	From State Farm acquisition to bonuses to Hewitt Employee Survey. Others: • Important Message from Alain Hade • New Group Insurance Plan or Posaction Newsletter for Employees	7

TOTAL: 527 emails (represents **an average of close to 2,000 communications per year** – which means more than 10 communications per person per day.)

SAMPLING OF MANAGER & SECTION MANAGER'S COMMENTS REGARDING COMMUNICATIONS:

- ❖ "If information isn't about either the client experience or the employee experience, the agents shouldn't receive it."
- ❖ "We're just a 'check mark' on everyone's to-do list. For example, every program executed by others includes a tactic about informing the agents."
- ❖ "Very little added value is provided to the agent by most communications."
- ❖ "Agents have a point when they say, 'you want me to spend time attending meetings, reading emails and then still make my targets.'"
- ❖ "I think there's only a small group of agents interested in social outings. For example, the drinks we host at pubs for the soccer championship."
- ❖ "We're asked to communicate so much to agents that we just 'pick our battles' because we can't keep saying 'no'. That doesn't fit with Desjardins' culture."
- ❖ "We don't give agents enough time to absorb things."
- ❖ "Agents only care about things that impact them – 1) understanding the client experience (more sales); and 2) the employee experience -- anything that impacts their personal and work lives (e.g. Benefits, RRSPs). And instead of sending that info to them, we bury it on the portal."
- ❖ "I send the agents emails regularly, and they usually don't read them. Sometimes I feel like it's a waste of time. I recently sent out an email asking them whether they wanted their bonuses in cash or in their RRSPs. And even then, it was a struggle to get some of them to respond. And we're talking about their own cash here!"

WHAT DO AGENTS CURRENTLY READ?

Given the realities just outlined, there are no simple answers – only different options with pros and cons. We have some ideas of what agents prioritize in terms of reading communications based on conversations with some of them and with some Section Managers. However, it would be very valuable to confirm what we suspect via a few brief focus groups or through a quick survey of a small group in the agent population. Only agents themselves can answer these questions.

EXISTING OPTIONS FOR COMMUNICATING WITH AGENTS MOST EFFECTIVELY

Means	Advantages	Challenges
Emails	It's an effective way to target all employees	We know that some agents don't read emails that are not from their managers or from Contextual help
	It is quick and easy	Employees are overwhelmed with too many emails and not enough time to read them.
	We have an existing tool which can turn into umbrella for some communications (except time sensitive ones) – the Weekly Communications.	Hard to prioritize the information received through emails – they all seem to have the same level of priority.
HUDDLES/FLASH MEETINGS	Opportunity for dialogue/questions (very important when the information is sensitive – ie. change management)	During busy times, huddles and flash meetings are cancelled as it takes agents away from the phones.
	"Guest speaker" – i.e. "marketing" may catch agents' attention & enhance understanding of DGIG	Too many departments would like to use this time to communicate information to agents.
THE PORTAL	Portal contains a great deal of information for the agents: from info on client experience to employee experience (HR), etc.	Agents often mention that they lack time to look at the Portal.
	Allows us to reach everyone with common message.	The information needs to be "pulled" and not pushed. Consequently, we cannot ensure that it will ever be read. If there is a time constraint, the issue is even more important
	We can direct people to portal in brief email to read longer message.	The Portal is not a good place for sensitive information
	Excellent vehicle for training at your own pace.	That leaves training on important issues in the hands of a busy agent. Only the self-motivated and high achieving agents will self-train.
	Great place to view corporate /other videos.	Occasionally experience technical problems with links to Portal.
VOICEMAILS	Messages from Alain Hade and/or other managers are definitely listened to. Good for "recognition"	Not effective for other purposes. No detailed info will be retained; employees usually do not take notes
		Verbal message not perceived as "serious" issue.
HARD COPY HANDOUTS	Agents like to refer to paper copy while on phone with client.	Very risky that the printed information is out of date or no longer accurate.
	Paper pinned on wall will often be referred to, depending on issue.	Agents need to print off & there's no guarantee it will be read.
		Also takes quite a bit of time to distribute "paper" communication and send it out to teleworkers

IMPLICATIONS OF THE AMOUNT OF EMAILS

- ❖ Email interruptions are often responsible for loss of productivity. One study showed that employees face interruptions approximately every 8 minutes , 7 times an hour or 50 or 60 times a day.
- ❖ Given emails usually cause an average of 5 minutes of interruption, this means that employees fight distractions for approximately 50% of the work day.
- ❖ We noticed that agents usually ignore or delete any emails that don't come from senior executives (Alain, Karen, etc.) or their managers (Section Managers) or from Contextual Help in order to keep up to date on changes in underwriting policies, temporary emergency regulations re: floods, wild fires, etc.

RECOMMENDATIONS FOR NEXT STEPS

1) Considering the incredible amount of communications sent through emails, and recognizing that studies show that distractions are costly, we should start by asking ourselves if some of the emails could be:
   a) grouped together under an umbrella (i.e. the Weekly Communication) – this causes only one distraction a week and some studies also show that interruptions are far less damaging if there is only one large distraction as opposed to many small ones. Obviously this includes information that is not time sensitive.
   b) Eliminated (ie. not sent at all). E.g.: café menus could be on the Portal (like it is in Quebec); we should have a formal "lost and found" in the building so that all lost items can be found there without an email announcement; ask agents to stop sending out individual emails asking to change shifts because of personal circumstances; dress code issues should be addressed personally by SM and criteria can be found on the portal, etc.
   c) Sent through another vehicle (eg. through the Portal). For example, The Party Team Mailbox information could be a section on the Portal available for those who want to read it (instead of a distraction through emails sent to everyone).

2) Consultations. We need to find out what agents need and what is just "nice to have information" for them. This could be done through small focus groups. This would help us to understand their concerns, challenges and their reality.

3) Plan a "reading time" for all agents – e.g.: 15 minutes per week to review Weekly Communications and other important information (read the contextual help messages, the huddle message when the meetings are cancelled, read the news on the Portal, etc.).   It could be scheduled or taken when the agent has capacity.

4) Some information needs to be communicated in person. Consequently, we should consider the possibility of scheduling a monthly team meeting (one hour). If this is not possible, we recommend coming up with a process to sporadically organise quick meetings to deliver sensitive information. It could also be through a Lync conference or a phone conference. For example, the upcoming program concerning the revision of the PA/RP will necessitate that agents hear about the changes in person and have the opportunity to ask questions.