



LEGAL & GENERAL

ELIZABETH ELPHICK
CUSTOMER OUTCOMES MANAGER

We recently had the pleasure of working alongside the Legal & General team and were interested in getting an insight into their experience of working with us.

Customer Outcomes Manager Elizabeth Elphick oversees the [lifetime mortgage](#) service team at L&G. They are dedicated to helping customers experience the best retirement possible by having the funds to do so.

Elizabeth explained that in the department she manages, they aim to make their customers aware of their later life lending possibilities. For example, if they want to pay for in-house care once they can no longer take care of themselves. Or even a luxury retirement break! Legal & General can help customers arrange the right finance to support their plans by using the equity available to them in their property.

She kindly took time to answer some questions and share her thoughts on working with terptree.

What were your requirements when you first engaged with us?

Customer service is at the forefront of all we do. Our customers are all over 55, and we know our average customer is aged 69. And because we identified that age-related hearing loss and deafness are among the top disabilities our customers face, we knew that we could do more to help those customers if we had the right advice and training.

How did you discover terptree?

Legal & General is a massive organisation. So to help source the best options for training etc. we have a Group Customer Function department. They were aware of terptree, and as some budget was available, they asked if we would like to use terptree's services. We jumped at the chance to take part in the audit and learn from it to improve and also identify the strengths we did have so we could build on them.



What function has terptree performed for your organisation?

They completed a full audit of our functions. It was fantastic and highlighted several things we could improve.

In particular, they worked with us on our core scripts and Interactive Voice Response (IVR) which had been operating a little too quickly: and identified the need to put a 'hold' option at the end so people could speak to an operator if they wished to.

These findings were so informative, and we got a lot out of the time we spent with Victoria. She also brought a deaf colleague who gave us first-hand knowledge of how some services are not helpful to the deaf. That was useful to us as a business as she also explained why she, as a deaf person, would actively avoid certain companies because of the experiences she's had in the past.

What benefits has this brought?

We've made improvements to our IVR system. We've also amended our core scripts and added more questions to capture any vulnerability at the start of the customer's journey. Because what we recognised, and appreciated, was that the audit wasn't only useful for our deaf customers: it made us more aware of other vulnerabilities too. Victoria was so knowledgeable about this, which was very helpful.

As a result of the audit, we have also updated our Vulnerability Training for our teams. For example, using triggers such as: what would our team do and how would they react when hearing a verbal trigger identifying a customer was deaf?

We've made sure they now understand environment plays an important role in providing a great service to our deaf customers, for instance, being in a quiet area with no background noise or disturbances; and we are looking into providing soundboards to help this.

Also, we were made aware, from the audit, that there may be alternative ways our customers would want to communicate with us – like video calls. When considering this, we've decided to start working with the Relay UK App, which involves the deaf or speech impaired customer typing a question. That gets translated to speech for the hearing



person at the end of the phone. They speak their answer, and that's then transcribed to text for the deaf person to read.

We're also now very focussed on getting feedback from our customers, especially those

more vulnerable; to ensure we continue to provide the communication options they need.

How was the process?

We had a few scoping out calls before they came to us, working out timescales and options. We planned that Victoria spend time in all departments to understand the customers' end-to-end journey.

There was also a thorough look into what we were doing currently, and our daily tasks, so Victoria understood before coming to our offices.

After that initial investigation started with our website to make sure it was compatible and user friendly, then through every customer touchpoint, including the life of the loans.

Victoria hosted 'Lunch and Learn' sessions with our staff and was fantastic at communicating with our teams at all levels. No question was left unanswered, and nothing was too much trouble for her.

They also spent a little time with our Legal & General Advice department and offered interesting advice for improvements.

What we appreciated was that there was no disruption to our daily function whatsoever. It wasn't at all intrusive, and Victoria was so respectful of our processes, procedures and etiquette. Also, all the suggestions for improvements that were made were done proactively and with respect.



What did you learn from the process?

We were provided with a professionally laid out document with the key findings. It wasn't at all negative and was clear that the audit wasn't about 'addressing issues'; it was making improvements to the processes we already had in place. That was important to us as we knew we had made significant efforts to get our operations right – we just needed an expert to take us to the next level – terptree did that. They gave specific actions and direction to make the changes possible. That was incredibly useful.

We're now better at picking up on small clues and triggers



on a call and making sure they are adequately addressed. We've also used what we learned to produce our own Vulnerable Customer Toolkit that contains many of the suggestions Victoria suggested.

What is the ongoing role?

I can't answer for certain, but I do think that it's likely that with the results we've experienced, one of our many other Legal & General divisions may use terptree to provide the same audits for them too.

What is your advice to others who might be considering engaging with terptree?

It was a very good experience. Victoria and her team's expertise make you look at things you might not have looked at previously.

The deaf community is close-knit, so once a business gets it right, word spreads, and if a business's goal is to be ahead of the market with how they deal with all vulnerabilities, this sort of audit helps to do that.

Even if you think you are already doing a good job with managing your customers with hearing loss, there's always something to learn. So it's important to go into the process with your eyes open and make no assumptions of the process.

Would you recommend terptree and why?

Absolutely yes!

They have allowed us to improve the service we offer to our vulnerable customers massively.

We've seen how everyone now feels included and wants to play an active part getting it right for our vulnerable customers.

The whole experience was very insightful. What Victoria did well, too, was to challenge us on who should be included in the audit experience. Sometimes you forget how valuable it is for every member of your team to have input. We were guided by her suggestion to include more than the management team, and she was proactive in suggesting the level of staff she needed access to. From that, she was able to get a better insight into some of our organisation's intricacies and wasn't only guided by what we told her.

And, what Victoria shared on the background of terptree and why she does what she does was, in itself, very powerful. You can see improving the service deaf people receive is very personal to her.



Hi, I'm Victoria, Founder of terptree. Call us today to find out how you can attract, serve and retain deaf customers and offer a world class deaf customer experience on **01635 886 264**.



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