



# Creating Excellence: ICICI Lombard's Blended Customer-Centric Transformation

ICICI Lombard and Chrysalis HRD  
 Best Use of a Blended Learning Program  
 November 2024



## Company Background



Company-at-a-Glance	
Headquarters	Mumbai, India
Year Founded	2001
Revenue	INR 217.72 billion (Gross Written Premium)
Employees	14,417
Global Scale	Primary India with 305 branches, 917 virtual offices, 13,134 partner networks, and 113,000 Individual Agents (including POS)
Customers/Output, etc.	The firm offers policy insurance and renewal through its intermediaries and website. It markets assurance products including Car Insurance, Health Insurance, International Travel Insurance, Overseas Student Travel Insurance, Two-Wheeler Insurance, Home Insurance and Weather insurance.
Industry	Insurance
Stock Symbol	NSE: ICICIGI
Website	<a href="http://www.icicilombard.com">www.icicilombard.com</a>



## Company Background



Company-at-a-Glance	
<b>Headquarters</b>	Gurgaon, India
<b>Year Founded</b>	1995
<b>Employees</b>	~80
<b>Global Scale</b>	Chrysalis is based out of India servicing and partnering with clients globally.
<b>Customers/Output, etc.</b>	A leader in Results-Based Learning (RBL) with nearly three decades of experience, Chrysalis empowers clients across diverse industries like banking & finance, insurance, IT, and manufacturing. Their core services encompass learning consulting, leadership development, professional enhancement, performance improvement, and technology-based learning. Chrysalis crafts bespoke learning solutions that demonstrably impact business outcomes. They identify critical behavioral shifts required for success and strategically leverage existing organizational systems to trigger those changes. At the heart of Chrysalis' RBL approach lies driving measurable impact through concentrated capability building. They maximize the return on learning initiatives by utilizing an organization's established ecosystem, creating a multiplier effect. Their comprehensive service portfolio encompasses creating, developing, and delivering impactful learning interventions across various modalities, all designed to achieve specific business goals. Chrysalis prioritizes achieving strategic alignment by ensuring learning initiatives are tightly woven into the organization's language, ethos, and values. This fosters a culture of continuous learning, where learning becomes an integral part of the organizational DNA. Their RBL approach is rooted in driving consequential shifts within an organization, leading to lasting and monumental positive impact over time.
<b>Industry</b>	Human Resources
<b>Website</b>	<a href="http://www.chrysalis.in">www.chrysalis.in</a>



## Budget and Timeframe

Budget and Timeframe	
Overall budget	288,000 INR
Number of (HR, Learning, Talent) employees involved with the implementation?	2
Number of Operations or Subject Matter Expert employees involved with the implementation?	2
Number of contractors involved with implementation	2
Timeframe to implement	FY 2023-24
Start date of the program	2 <sup>nd</sup> December 2023

## Fit to the Needs

Insurance as a risk mitigation mechanism, has been available for long. For centuries, the insurance industry has played a critical role in supporting individuals and communities during difficult times. When disasters strike, whether they are man-made or natural, insurance acts as a means for financial compensation and for quickly restoring normalcy.

Yet, the fact remains that widespread adoption of this essential protection is still a distant dream. There is still a great deal of reluctance, especially among the lower strata of society, in opting for insurance. The thinking among them seems to be that 'it won't happen to us, or why commit to pay a periodic premium for an uncertain event, which may never occur'. According to Economic Survey 2022–23, Insurance penetration in India has witnessed a meagre increase from 3.69% in 2018 to 4.57% in 2022.

In India, every industry in the BFSI segment (Banking, Financial Services, and Insurance) started facing challenges since 1991, when the Indian economy was liberalized. Regulatory shifts like de-tariffing and policy changes for Motor Third Party insurance have forced the players in the general insurance market to adapt or get eliminated.



ICICI Lombard General Insurance has established itself as a market leader in the Indian insurance industry by consistently delivering comprehensive solutions and risk management strategies. The company has issued over 32.7 million policies, settled 3.6 million claims and has a Gross Written Premium (GWP) of ₹217.72 billion for the year ended March 31, 2023. It has 305 branches and 12,865 employees, as on the same date. By December 2023, it had captured an impressive 8.76% of the market, becoming the second largest insurer and now seeks to capture the number one position in India.

At the same time, the company realizes that it cannot rest on its laurels, considering the competition building up in the industry and the opportunity offered by the low insurance penetration in India. ICICI Lombard recognized that its responsibility extends beyond simply offering insurance products. Their teams need to be equipped to think outside the box and develop innovative solutions to address both evolving and catastrophic.

Honing Customer Centricity Skills – Customer Centricity is placing the customer at the center of all decisions of a company related to delivering products, services, and experiences to create customer satisfaction, loyalty, and advocacy. With a legacy of over 23 years, ICICI Lombard is committed to the core philosophy of ‘Customer Centricity’ with its brand philosophy of ‘Nibhaaye Vaade’ – which translates as ‘Fulfilling Promises’. However, the company understands that the implementation of Customer Centricity requires the collaboration of all employees and teams, especially its Service Quality Team (SQM).

Chrysalis HRD Pvt Ltd., had conducted an intervention in 2022 for the Service Quality Team on Customer Centricity.

The focus was to:

- Be Customer Oriented/Centric.
- Be an Effective Communicator.
- Be Empathetic and Personalize the interactions.

The previous members of the SQM team have since left and a new team has been formed.



The Service Quality Managers (SQMs) deal with and resolve escalations from various sources. The ask is to revamp the content used earlier to train the SQMs and amp up their skills on the following aspects:

- Being Assertive.
- Difference between Empathy & Sympathy.
- How to pacify customers.

Towards this end, Chrysalis conducted the program on 'Customer Centricity and You', for 39 Service Quality Managers, which included a one-day workshop. The objective of this program was to equip the SQMs with the skills needed to revert to escalations received from different channels, with a personal connect, in an empathetic manner and with a collaborative mindset.

#### Customer Centricity and You: A Blended Learning Journey:

Blended learning, often referred to as hybrid learning, is an instructional approach that combines digital or online learning materials and activities with traditional face-to-face classroom methods. It combines the best of two training environments – traditional face-to-face learning and eLearning – to meet the evolving needs of modern learners.

Blended learning confers several benefits on the participants as well as the organization, some of which are listed below:

Best of both strategies – By opting for a mix of both offline and online training approaches, it provides the flexibility and adaptability of both, as compared to a single method approach.

Cuts Costs – It reduces training costs, as lesser expenses for travel and accommodation of the trainees and the facilitator is incurred by the organization.

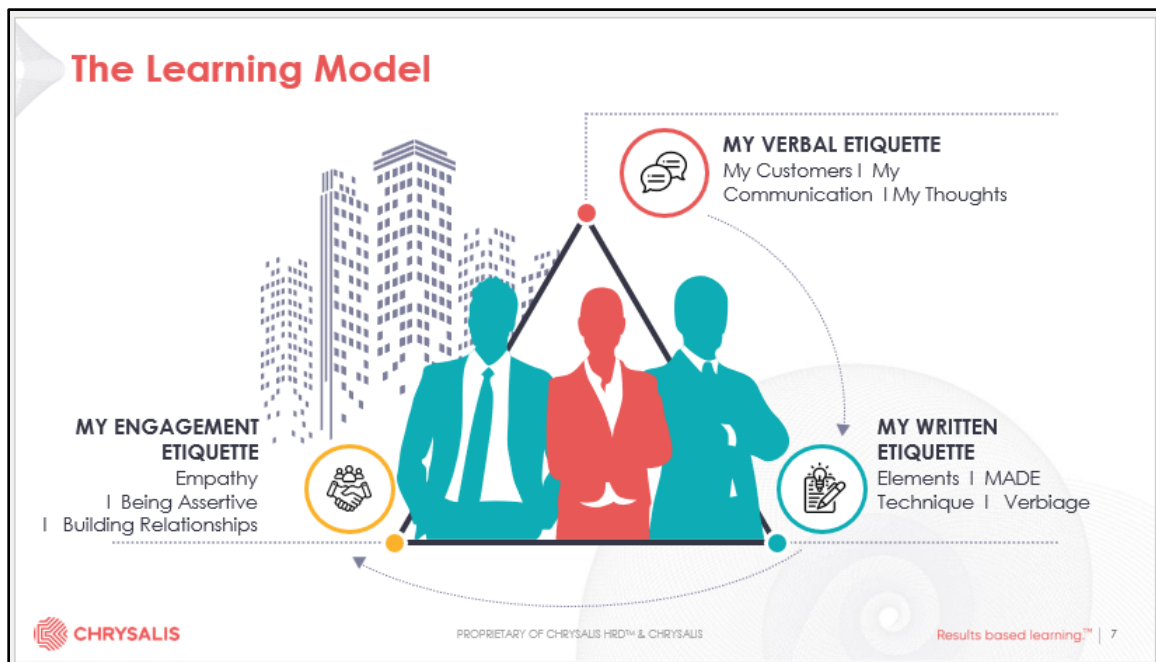
Increased knowledge retention – By adopting various modes of training, such as online videos, assessment tests conducted online, information shared with the participants in asynchronous mode (example, through emails, sent to them, post the offline workshop) the training program is made interesting leading to higher knowledge retention.



ICICI Lombard recognizes that Technology is only a tool. For it to provide customer delight a culture of customer centricity needs to be established across the organization. This requires the employees, especially the SQMs to have the right collaborative mindset. They need to use their skills to create customer delight in every interaction.

Customer Centricity is not just a question of making a policy announcement by a company. A company does not become customer centric, by declaring it as a business strategy. As Customer Centricity is about 'putting the customer first and at the center of everything that a company does', this can happen only if every employee adopts the strategy and practices it in every customer interaction. All team members need to be on the same page, when it comes to ensuring that each interaction with a customer is positive, consistent, and memorable. In other words, it is teamwork and collaboration, where every employee is involved. This especially applies to SQMs, who deal with and resolve customer issues and escalations from various sources.

To conduct ICICI Lombard's "Customer Centricity and You" program, Chrysalis was asked to design, develop, and deliver a team development program in blended learning mode. This program has eight milestones, including a one-day workshop with the following Learning Model.





The learning model has 3 modules, namely:

- My Verbal Etiquette – Focusing on verbal communication.
- My Written Etiquette – With specific reference to Email communication with customers.
- My Engagement Etiquette – With specific reference to assertive and empathetic communication with customers.

## **Overview**

Use this area to provide a description of the blended learning program and its impact on the organization. (The blended learning program should include two or more delivery methods. Delivery methods may include: ILT, OJT, eLearning, asynchronous/synchronous learning, simulations, mobile, social, videoconferencing, video, other modalities, and tools).

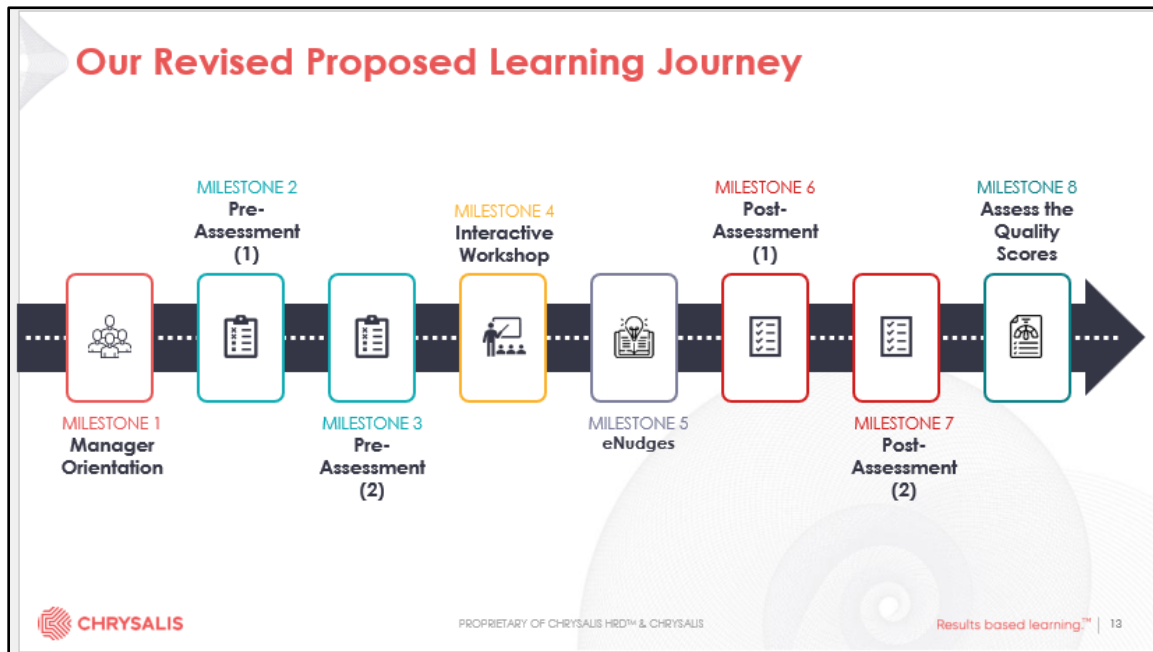
In general, implementing a company's strategy of 'Customer Centricity' requires the employees to possess the following skills:

- Communication
- Time Management
- Problem-solving
- Interpersonal or Relationship-building skills
- Active Listening
- Critical Thinking
- Team Collaboration
- Giving and Receiving Feedback
- Setting and Measuring Goals
- Positive Mindset

The 'Customer Centricity and You' program sought to hone the said skills in the SQMs.



The following picture shows the program in the form of milestones:



First, there would be an orientation for the managers of the participants, on how they would assess the progress of the latter towards achieving the strategy of Customer Centricity, post the program completion.

Then an **online** pre-assessment to establish the written grammar and knowledge capability levels of the participants.

This would be followed by an **offline** interactive and activity filled 'one-day workshop' for the participants.

The workshop will then be followed by:

- e-Nudges - To reinforce the learnings from the program over the next 21 days.
- An **online** post-assessment to establish written grammar and knowledge capability levels of the participants.
- Participants will also be given three standard scenarios of email which need to be written by them and submitted, which will be assessed by the company's Quality Team.





The one-day workshop would have 3 modules, with the following content themes and the corresponding key takeaways:

Module	Content Themes	Key Takeaways
MY VERBAL ETIQUETTE	<ul style="list-style-type: none"> <li>Who are my customers and their needs</li> <li>Identifying the opportunities of interaction with the customers</li> <li>Communicate to Comprehend   Coordinate   Convey</li> <li>Listen using the HEAR method</li> <li>Structure your thoughts</li> <li>Frontload your message</li> <li>Use your voice - Volume   Rate   Pitch   Pronunciation</li> <li>Use the right verbiage</li> <li>Speaking with confidence - Passive   Aggressive   Assertive</li> </ul>	<ul style="list-style-type: none"> <li>Understand the role of communication skills in interactions with customers</li> <li>Identify the key aspects that define communication skills</li> <li>Learn how to use their voice and the appropriate verbiage to communicate with confidence and purpose</li> </ul>

Module	Content Themes	Key Takeaways
MY WRITTEN ETIQUETTE	<ul style="list-style-type: none"> <li>The key elements - Layout   Structure   Style</li> <li>The different components of an effective mail</li> <li>Salutation   Subject line   Greeting   Message   Thanks and Acknowledgement   Signature</li> <li>The MADE techniques of sequencing a mail - <ul style="list-style-type: none"> <li>M - Message   A - Action   D - Details of the message   E - Ending</li> </ul> </li> <li>Personalizing an email</li> <li>Using the right tone (with examples)</li> <li>Using the right words (with examples)</li> <li>Ways to display empathy over email</li> <li>The magic of assuring words</li> <li>Showcasing accountability</li> <li>Reaching out and saying - We are here for you</li> <li>Verbiage to use, to avoid</li> <li>Manage own reaction in tonality and language</li> <li>Framing an email that brings together personalization, empathy and assurance</li> </ul>	<ul style="list-style-type: none"> <li>Understand the key elements of email structure</li> <li>Learn to use the MADE format of e-mail writing</li> <li>Use practical examples to practice the learning</li> <li>Learn how to create the personal touch with a customer through written words</li> <li>Identify the tones and words that should be used to demonstrate compassion through written words</li> <li>Identify the situations in which you must display empathy and how to do it over email</li> <li>Analyze ways to showcase accountability over email</li> </ul>



Module	Content Themes	Key Takeaways
<b>MY ENGAGEMENT ETIQUETTE</b>	<ul style="list-style-type: none"> <li>• The Role That I Play at ICICI Lombard</li> <li>• The Role that I Play in My Customer's Life</li> <li>• The Impact of My Role in Their Milestones</li> <li>• The Trust that I Build</li> <li>• how to move beyond transactions with customers</li> <li>• Impact of Communication on TAT, FCR and CSAT</li> <li>• Using Assertive (right versus wrong) communication to drive results</li> <li>• The Importance of creating a pinnacle in Service</li> <li>• Empathy - what it is and What it is not</li> <li>• Why is empathy important?</li> <li>• What are the elements of empathy?</li> <li>• The Importance of Customer Relationships</li> </ul>	<ul style="list-style-type: none"> <li>• Establish when does their Customer feel satisfied with ICICI Lombard and what impact do they create in their role</li> <li>• Learn the importance of Trust in service</li> <li>• Analyze and create responses to ensure they build trust with customers in given situations</li> <li>• Recognize that effective communication is the foundation of teamwork and customer delight</li> <li>• Understand the competence required for Effective Communication</li> <li>• Know the importance of empathy and how being empathetic can create great customer relationships</li> <li>• Learn the ways to sustain relationships through follow-ups and follow-throughs</li> <li>• Link customer milestones with brand opportunities to increase advocacy of ICICI Lombard</li> </ul>

Verbal etiquette not only includes a good vocabulary, but also attentive listening, using the right tone of voice and speaking with confidence.

Written etiquette, especially with regard to Email communication with customers, includes using the right words, words and gestures (emoticons) to avoid and conveying personalization, empathy and assurance to customers.

Engagement Etiquette with customers requires an adequate verbal and written etiquette.

The common thread running through all 3 modules of the workshop is that the SQMs, working collaboratively, need to develop all 3 etiquettes to ensure a delightful customer experience in all their touchpoints of the customers with the company.

Further, it would be a blended program delivered in both offline and online modes and through synchronous and asynchronous communication.



## Design of the Program

ICICI Lombard's commitment to customer Centricity extends beyond intuition and mouthing platitudes. "Customer Centricity and You" is a program built upon a foundation of rigorous research and development.

Here's an inside look at the program's approach:

ICICI Lombard and Chrysalis collaborated to establish clear program objectives and identified the specific behavior changes necessary to achieve them. This involved developing and validating hypotheses – essentially, educated guesses – about how the program would drive individual actions towards desired business outcomes.

Before diving into program design, a comprehensive Approach Note guided the development. This note was prepared following an intense discussion between Chrysalis and ICICI Lombard leadership, based on validated hypotheses. It ensured that the program would be:

- **Scientifically Sound:** The program is built upon research and evidence-based practices, maximizing its effectiveness in driving the desired behavioral changes.
- **Results-Oriented:** Every element of the program is directly linked to its objectives and the organization's business goals.

*We received Quality scores from the team to analyze and post that the design was created:*

Sr. No	Monitoring Date	Monthwise	Weekwise	Quarter	QA Name	Employee ID	Operations Manager	Supervisor Name	Site & use of site	Initiation		Fatal Parameter			Score					Accuracy
										Acknowledge ment not done	First Time Resolution not done	Fatal/Non fatal	Fatal/Non fatal	Fatal/Non fatal	Fatal/Non fatal	Yes	Yes	NA	No	
3	14-Jul-23	July23	Week 1		Tejas Shrivastava	1024583	Abey Mathai	Bhakti Tayade	Yes	Yes	No	Yes	No	90	0	0.00%	0%	90.00%	2	
7	14-Jul-23	July23	Week 1		Tejas Shrivastava	1028151	Ganesh Das	Bhakti Tayade	Yes	No	Yes	Yes	Yes	100	0	0.00%	0%	100.00%	1	
8	14-Jul-23	July23	Week 1		Tejas Shrivastava	1028151	Ganesh Das	Bhakti Tayade	Yes	Yes	No	Yes	No	90	0	0.00%	0%	90.00%	2	
10	14-Jul-23	July23	Week 1		Tejas Shrivastava	1028151	Ganesh Das	Bhakti Tayade	Yes	Yes	No	Yes	No	70	0	0.00%	0%	70.00%	2	
11	14-Jul-23	July23	Week 1		Tejas Shrivastava	1027186	Mansi Mathur	Bhakti Tayade	Yes	No	No	Yes	No	80	0	0.00%	0%	80.00%	3	
13	14-Jul-23	July23	Week 1		Tejas Shrivastava	1027186	Mansi Mathur	Bhakti Tayade	Yes	Yes	Yes	Yes	No	100	0	0.00%	0%	100.00%	1	
14	14-Jul-23	July23	Week 1		Tejas Shrivastava	1019342	Ashwini Sonawane	Bhakti Tayade	Yes	Yes	Yes	Yes	No	100	0	0.00%	0%	100.00%	1	
18	14-Jul-23	July23	Week 1		Tejas Shrivastava	1026579	Vipul Varneya	Bhakti Tayade	Yes	Yes	No	Yes	Yes	100	0	0.00%	0%	100.00%	1	
19	14-Jul-23	July23	Week 1		Tejas Shrivastava	1026579	Vipul Varneya	Bhakti Tayade	Yes	Yes	Yes	Yes	No	85	0	0.00%	0%	85.00%	1	
25	14-Jul-23	July23	Week 1		Tejas Shrivastava	1031391	Kishita Fund	Bhakti Tayade	Yes	Yes	Yes	Yes	No	90	0	0.00%	0%	90.00%	1	
26	14-Jul-23	July23	Week 1		Tejas Shrivastava	1031391	Kishita Fund	Bhakti Tayade	Yes	Yes	No	Yes	Yes	90	0	0.00%	0%	90.00%	1	
36	17-Jul-23	July23	Week 1		Tejas Shrivastava	1024437	Vidhi Kamdar	Sagar Shaikh	Yes	No	Yes	Yes	Yes	80	0	0.00%	0%	80.00%	1	
39	17-Jul-23	July23	Week 1		Tejas Shrivastava	1024437	Vidhi Kamdar	Sagar Shaikh	No	Yes	Yes	Yes	Yes	100	0	0.00%	0%	100.00%	1	
42	17-Jul-23	July23	Week 1		Tejas Shrivastava	1016268	Mohammadwasif Dawkar	Sagar Shaikh	Yes	Yes	No	Yes	Yes	100	0	0.00%	0%	100.00%	1	
57	24-Jul-23	July23	Week 2		Tejas Shrivastava	1024583	Abey Mathai	Bhakti Tayade	No	Yes	Yes	Yes	No	80	0	0.00%	0%	80.00%	2	
59	24-Jul-23	July23	Week 2		Tejas Shrivastava	1024583	Abey Mathai	Bhakti Tayade	Yes	Yes	Yes	Yes	No	70	0	0.00%	0%	70.00%	1	
71	24-Jul-23	July23	Week 2		Tejas Shrivastava	1027186	Mansi Mathur	Bhakti Tayade	Yes	Yes	No	Yes	Yes	100	0	0.00%	0%	100.00%	1	
74	24-Jul-23	July23	Week 2		Tejas Shrivastava	1027186	Mansi Mathur	Bhakti Tayade	Yes	Yes	No	Yes	Yes	100	0	0.00%	0%	100.00%	1	
77	24-Jul-23	July23	Week 2		Tejas Shrivastava	1019342	Ashwini Sonawane	Bhakti Tayade	Yes	Yes	Yes	Yes	No	90	0	0.00%	0%	90.00%	1	
79	24-Jul-23	July23	Week 2		Tejas Shrivastava	1029544	Swathi Thekumkatti	Bhakti Tayade	Yes	Yes	Yes	Yes	No	70	0	0.00%	0%	70.00%	1	
81	24-Jul-23	July23	Week 2		Tejas Shrivastava	1026579	Vipul Varneya	Bhakti Tayade	Yes	Yes	Yes	Yes	No	100	0	0.00%	0%	100.00%	1	
82	24-Jul-23	July23	Week 2		Tejas Shrivastava	1026579	Vipul Varneya	Bhakti Tayade	Yes	Yes	No	Yes	No	100	0	0.00%	0%	100.00%	2	

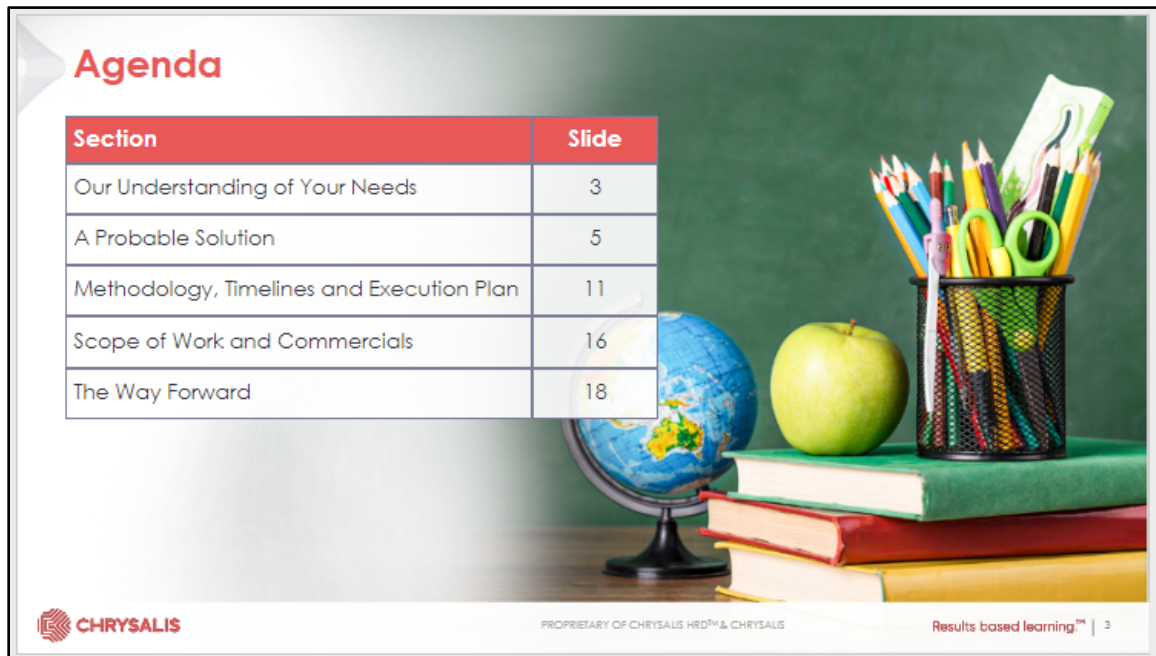


- Data-Driven: Pre- and post-program assessments, along with participants' feedback, will provide valuable data to measure the effectiveness of the program.

This data-driven approach ensures that the intervention translates from a well-intentioned program into a measurable force for a positive change in the participants – the Service Quality Managers.


A few slides of the approach note are shown below:






**Agenda**

Section	Slide
Our Understanding of Your Needs	3
A Probable Solution	5
Methodology, Timelines and Execution Plan	11
Scope of Work and Commercials	16
The Way Forward	18



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Once the Approach Note, including the agenda and the scope of work was approved by ICICI Lombard, Chrysalis started work on the design.

Though 39 SQMs were slated to attend, the final count of the participants who attended the program was 22. The program was divided into the following 8 milestones, which needed to be reached in sequential order for its successful completion.

**Milestone 1** – Manager Orientation – A session for the participants’ managers to go through an executive summary of what their reportees will be trained in and how to evaluate their progress towards achieving the strategy of Customer Centricity, through working collaboratively. This happened online.

**Milestone 2 and 3** - To start with, the participants took a Pre-assessment Quiz and a quiz on Common Grammer mistakes. These were in the nature of online tests with 15 multiple choice questions, each. Each participant was required to select one right answer. The level of communication skill and knowledge of the participants were assessed this way.



A few sample questions from the assessment test and grammar mistakes are shown below:

### Pre-Assessment (Knowledge)

**1. Why do people often listen poorly?**

Options:

- 1) Lack of interest
- 2) Preparing a response during conversation
- 3) All of the above

Answer: 3) All of the above

**2. What does not contribute to building rapport with customers?**

Options:

- 1) Effective listening
- 2) Friendly and empathetic demeanour
- 3) Focusing only on processes and SOPs

Answer: 3) Focusing only on processes and SOPs

**Some common mistakes to avoid in communication (both speech and correspondence) – Correct answer shown in red.**

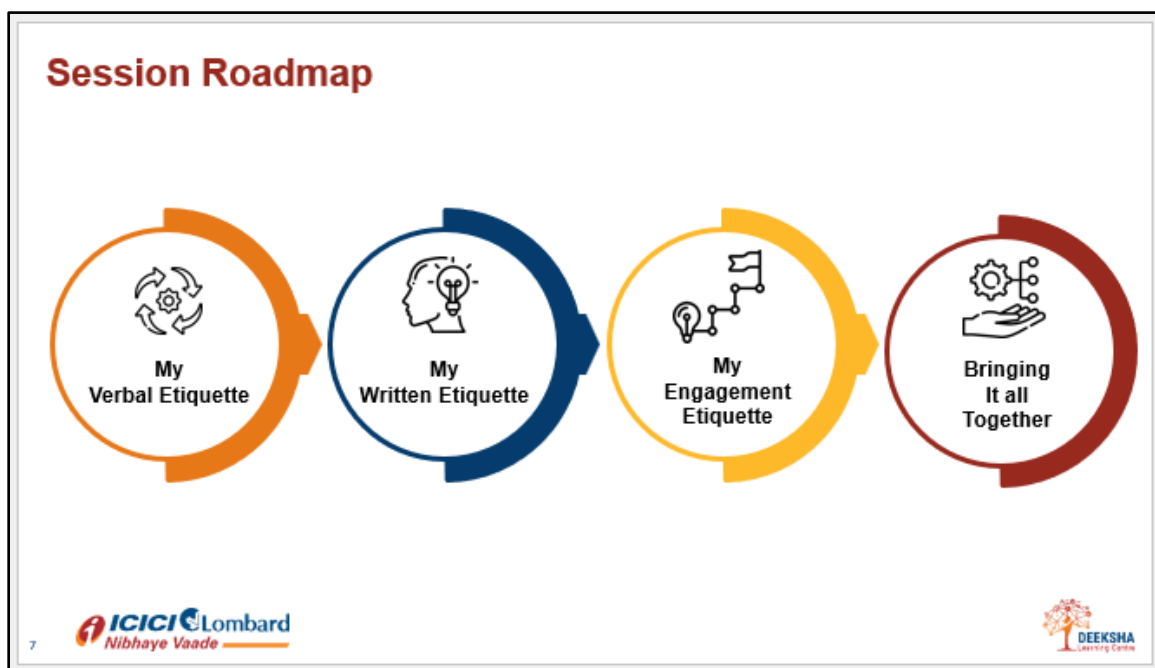
1. Select the right answer.
  - After declining for months, Jagan tried a new tactic to increase the ROI.
  - **Jagan tried a new tactic to increase the ROI, which had been declining for months.**
  
2. Select the right answer.
  - To keep up with their changing audience, Southwest Airlines rebranded in 2014.
  - **To keep up with its changing audience, Southwest Airlines rebranded in 2014.**



**Milestone 4** – As part of this milestone, the 22 participants underwent a full day offline interactive workshop, with the following objectives –

- Understand the link between their customers and their roles.
- Learn concepts that will enable them to Communicate Better with the customers.
- Acquire the skill of writing better and effective emails.
- Recognize the role they played at IL and how they could represent the company better.

They were then shown the following session roadmap, with each item to be covered as a module:



The modules were covered during a full day 8-hour Workshop. Though the workshop was conducted by a facilitator appointed by Chrysalis, with the help of a PPT running to 88 slides, it was filled with activities and was more practical than theoretical. Even when theory was covered, it was more in the form of discussion with the participants prompted by bullet points, than as 'tell and hear'. The participants were encouraged to freely air their views and discuss the problems they faced in the field in serving customers. They were also encouraged to disagree with the views shown on the PPT.



## Module 1 – My Verbal Etiquette:

The very first activity was called ‘Paper Cup Factory’. The participants were broken down into groups of 6-7 each. Each group had to select a Supervisor, a Supplier and a ‘Quality In House’, with the rest forming the production line. The facilitator was the client who had placed the order for paper cups.

The Supervisor had to give precise instructions to the production team on how to make the paper cups, without providing detailed clarifications. The supplier had to hand over papers to the team members. The Quality In House would ensure that the final product – the paper cups were of good quality.

The team had to work collaboratively and produce the paper cups, ensuring quality of the product and hygienic conditions. This game involved effective communication among the different roles and excellent collaboration among the participants constituting the production line.

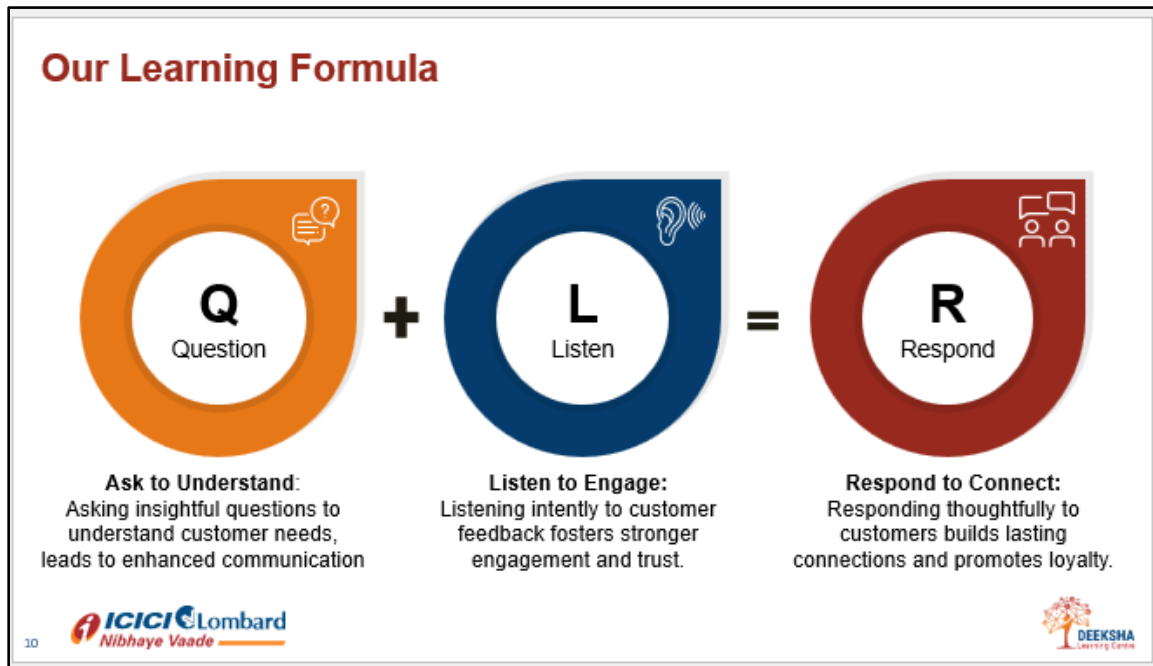
After the game was completed, the participants were debriefed as follows:

1) What were the learnings from the game?

- a) Each participant had to communicate the Big picture to the stakeholders if they are to understand the process and feel valued
- b) Everyone had to communicate with their stakeholders – to understand the process and their dependability on them
- c) Everyone needed to know the process and requirements perfectly in order to ensure 100% quality
- d) Everyone needed to know when to ask questions, when to give instructions and when to listen – else the customer could not be satisfied.

Next, the need to apply the Learning Formula of  $Q + L = R$  in every customer interaction was discussed with the participants. It was stressed that unless they asked the right questions and listened attentively to the responses, they could not respond and satisfy the customers. Irrespective of whether the interaction with the customer was happening online or offline, synchronously (over phone or video call) or asynchronously (by email), the learning formula had to be applied.





Next, the aspect of '**Listening**' was discussed. Its purpose was to:

- Obtain Information
- Perform Efficiently
- Build and Strengthen Relationships
- Gain Knowledge
- Make Better Decisions

Then the importance of 'using the HEAR tool' in Listening was discussed, which stands for:

- **H**ear the Message
- **E**ngage in Summarizing (Summarize back to the speaker / customer, what he/she had said)
- **A**sk Questions
- **R**espond appropriately.

Thus, responding to the customer comes last in the learning formula. It was stressed that if any of the previous steps are skipped, miscommunication would inevitably result.



On the other hand, carefully following all the steps would ensure that they **Respond** (which is thoughtful, conscious, and impactful action) **and not React** (which is instant, driven by one's own beliefs, biases, and prejudices) to customers. The discussion was rounded up with the conclusion that customer delight is ensured only by 'responding' and not by 'reacting' to customers, irrespective of the mode of interaction or communication.

Next, the Communication Process was discussed with the participants, which comprises of:

- Verbal Communication – Includes Listening and Articulation Skills
- Nonverbal Communication – Includes Paralanguage and Body Language

Paralanguage refers to Voice Quality, which includes the Stress, Tone, Pauses, and Rate of Speech.

Body Language is our posture, expressions, mannerisms, disposition etc.

Effective communication is one where both Verbal and Non-verbal communication are in sync.

This ended Module 1.

Module 2 – My Written Etiquette:

This module emphasized Email Communication, as most of the written communication with customers happens via emails, these days. Email is an example of asynchronous communication, as we send a message to a recipient and then await their response, as we are not having a live conversation with them, as in the case of say a telephonic chat.



The need for every Email to have the following 7 Cs was discussed:



Rules for each C were then discussed in detail with the participants.

**Example, Clarity** in mails is ensured by following these rules:

- One email to communicate one topic.
- Clearly state purpose of mail.
- Bullet each point.
- Provide Explicit call-to-action or plan of action.
- Mention One point per sentence.
- Use simple sentences and words.
- Use abbreviations sparingly.
- Use proper punctuations.



This was then followed by a 5-minute activity ‘In the Bin or Box’:

**Activity : In the Bin or the Box?**



**Or the box**







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The participants were given a list of sentences and asked to decide which ones should go in the bin (as they were poorly composed) and to write the positive statements that should instead take their place in the box.

They were then shown examples of statements that need to go into the Bin or the Box, as follows:

**From Bin to Box**

In the Bin	In the Box
<ol style="list-style-type: none"> <li>"I have not yet received the details of the new client XYZ limited."</li> <li>"Please do not hesitate to ask."</li> <li>"We need to make a few minor adjustments."</li> <li>"It would not be possible for me to submit the report by 25th October 2019."</li> <li>"We still haven't gotten the details we need from you."</li> <li>"Just write to us if you have any questions."</li> <li>"I've handled cases like this before; there's no need for further discussion."</li> <li>"If there were a quicker way to process your request, it would have been done."</li> <li>"It's not my department's responsibility to deal with this matter."</li> <li>"You should've checked our FAQ before sending this email."</li> <li>"I can't provide you with any more information than what's given."</li> <li>"We'll get to your issue when it's your turn in the queue."</li> <li>"If what you're saying was correct, our system would have alerted us."</li> </ol>	<ol style="list-style-type: none"> <li>"I am unable to prepare the market report as I have not yet received the details of the new client XYZ Limited. Request you to, therefore, send the details at the earliest."</li> <li>"Should you have any questions please contact me."</li> <li>"We need to make a few minor adjustments." (State the adjustments)</li> <li>"Please give me time till 29th October 2019 to submit the report. For, due to other on-going assignments I shall not be able to work on it before 23rd October."</li> <li>"Dear valued customer, we have received your inquiry about the insurance policy and will provide a detailed response by tomorrow morning."</li> <li>"Thank you for your patience. We are reviewing your claim and will update you with the next steps by this Wednesday."</li> <li>"We appreciate your feedback on our service. Please find attached a step-by-step guide addressing your concerns."</li> <li>"To assist you better, we have scheduled a call to discuss your account specifics at your earliest convenience."</li> <li>"We are committed to resolving your issue and have escalated it to our senior management for immediate attention."</li> <li>"Your satisfaction is our priority. We have initiated a thorough review of your transaction and will keep you informed throughout the process."</li> <li>"We acknowledge the urgency of your request. Our team is working diligently to expedite the process and will confirm once completed."</li> <li>"We understand the importance of clarity. Attached is a comprehensive breakdown of your insurance coverage for easy reference."</li> <li>"To ensure you're fully informed, we're providing a detailed explanation of the terms and conditions of your policy in this email."</li> </ol>

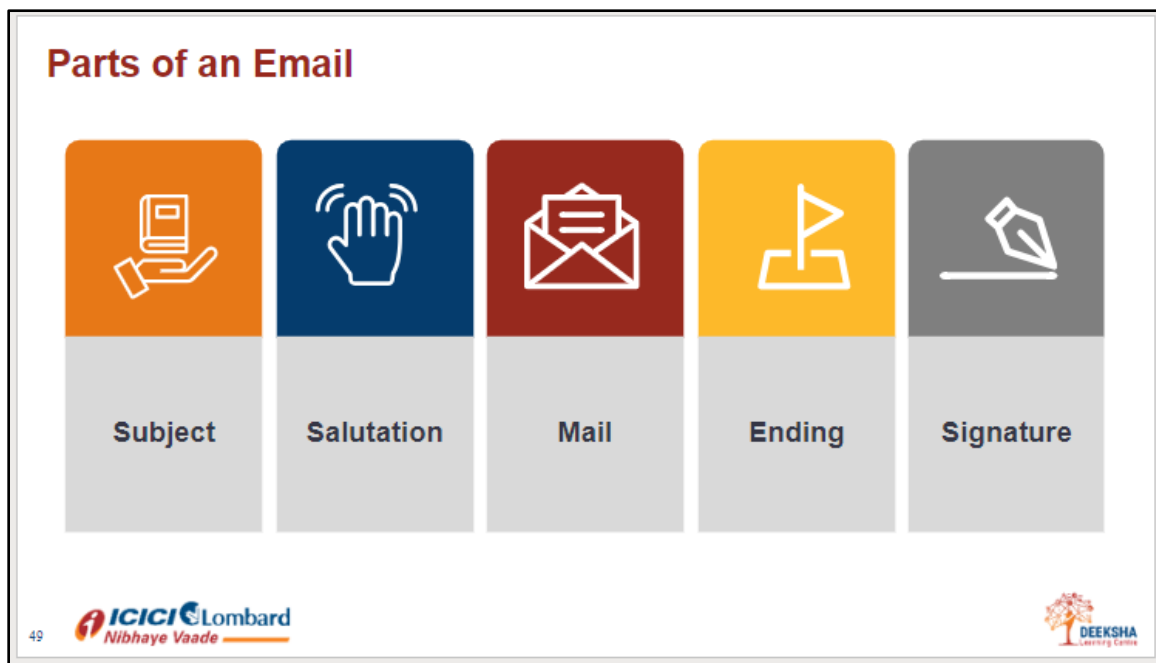



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This exercise demonstrated how whether a sentence is acceptable or not to the customer is determined not by the intent of the writer, but by how the sentence is framed. Even if the intent is good, if the sentence is poorly drafted, it may convey a wrong impression, causing irreparable damage to the relationship.

Next, the parts that every Email needs to have was discussed with the participants:



Every Email follows the following the '**MADE**' method –



- **M**essage
- **A**ction
- **D**etails
- **E**nding



This was followed by discussing each part and what it needs to contain, such as how each is to be written in a mail.



Next, the following Do's and Don'ts of Email were discussed in detail:

### The Do's and Don'ts

 Do's	Don'ts 
<ul style="list-style-type: none"><li>• Connect with your reader</li><li>• Use professional salutation</li><li>• Read your message before sending</li><li>• Check for attachments (if applicable)</li><li>• Maintain a positive tone</li><li>• Keep sentences short and simple</li><li>• Do a grammar check</li><li>• Take ownership and accountability</li></ul>	<ul style="list-style-type: none"><li>• Overuse exclamation points or question marks</li><li>• Have a negative tone</li><li>• Send one liners without any context</li><li>• Use jargons or abbreviations</li><li>• Write long sentences</li><li>• Use harsh or strong words</li><li>• Assume understanding</li><li>• Delay responses</li><li>• Respond emotionally</li></ul>

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This was followed by an activity, where the participants divided into pairs. Each pair was given a scenario and asked to write an Email to a customer. Two such scenarios provided to the participants are shown below:

<b>Scenarios for Email</b>	
<b>SITUATION</b>	<b>SCENARIO</b>
<b>Claim Approved</b>	As a Service Quality Manager, you have received confirmation that a customer's claim has been approved. Draft an email informing the customer of the approval, outlining the next steps in the process, and ensuring that any additional information or assistance they may need is addressed.
<b>Claim Denied</b>	You are required to inform a customer that their claim has been denied. As the Service Quality Manager, compose an email to the customer explaining the reasons for the denial, maintaining a professional and empathetic tone. Offer guidance on any possible alternative solutions or actions they can take following this decision.

Two groups were asked to read out the mails drafted by them and other participants were asked to point out the areas of improvements if any, therein.



Finally, the participants were reminded that they needed to check the following before clicking the 'Send' button:

- Grammatical and spelling errors.
- Accuracy of details.
- Easy-to-understand message flow.
- Alignment of subject line.
- Name and email id of the mail recipient.
- The Tone.
- Post writing an email... take a pause for 1 minute.. Read it again and now click send!

It was stressed that once the 'Send' button was clicked, it was final. They were also reminded that emails are admissible in courts of law as legal documents.

This ended Module 2.

Module 3 – My Engagement Etiquette:

The very first activity was watching two videos of poor engagement etiquette, where the customers are not given proper, responsive replies by the CS executives. The participants were asked to express their observations on the way the customers were handled in the videos.

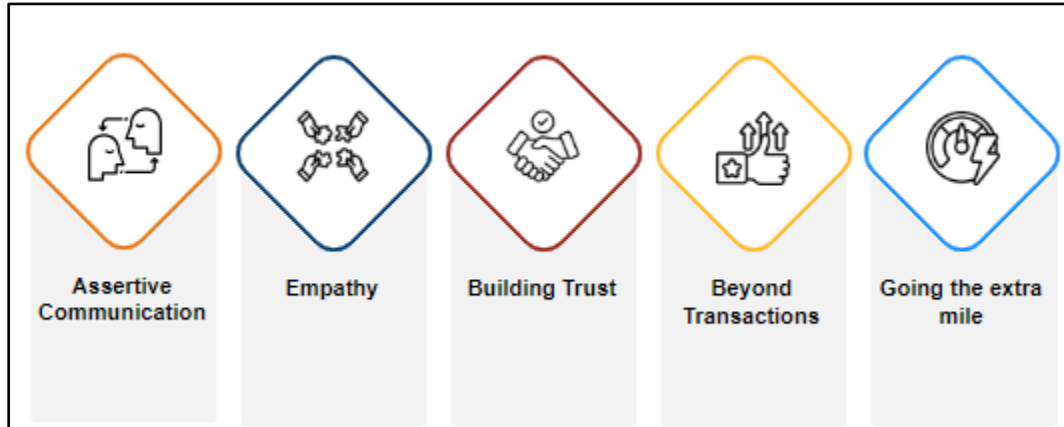
It was then discussed how customer expectations are changing and the personal elements that can be employed to improve the customer service experience, such as:

- Provide interactions and responses in real time.
- Ensure trust and honesty.
- Focus on service not selling.
- Upskilling your customer service skills according to the current needs





The best way to show customers that we care for them is by demonstrating the following:



Each of the above aspects was discussed in detail with the audience.

Assertive communication is a style of expressing oneself in a clear, direct, honest way that is respectful of others' rights and opinions:

- Leads to the development of mutual respect with others.
- Increased empathy
- Enables us to make decisions.
- Empowers us to express, both verbally and non-verbally, a wide range of feelings and thoughts, both positive and negative
- Helps in resolving conflicts constructively.

Examples of how one can be assertive at work were then discussed.

Next, the element of 'Empathy' was discussed, what it is and how it makes customers feel. Empathy is the ability to identify and understand another's situation, feelings, and motives, by "putting yourself in the other person's shoes" or "seeing things through their eyes." Examples of empathy at the workplace was discussed.

The SUAC framework of empathy was explained as follows:

- **S**ee their world.
- **U**nderstand the feelings.
- **A**ccept non-judgmentally.
- **C**ommunicate Understanding.



Next, the element of TRUST was discussed with the participants, with the help of 5 situations, each with two approaches and asking them which one they would adopt and why:

**Trust is.....**

<b>T</b>	<b>R</b>	<b>U</b>	<b>S</b>	<b>T</b>
Transparency	Respect	Understanding	Shared Success	Telling the Truth

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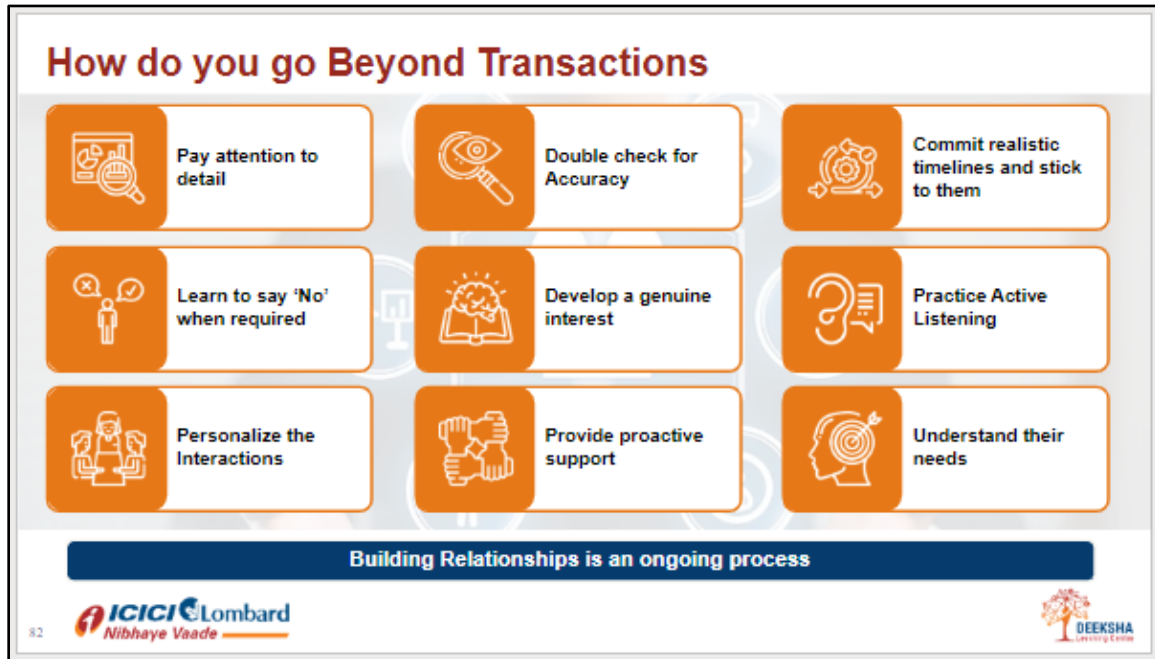
Next was an activity, where the participants were shown the following two alike pictures side by side and asked to spot the differences. It was then stressed how ‘attention to detail’ is essential to spot the differences and how this attention is crucial when serving customers.

**Activity- Spot the Difference**

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Next, what they needed to do to ‘go beyond transactions with customers’ was discussed in detail:



Finally, the following were discussed as the ways to go the extra mile in serving customers:

- Offer Customer Feedback Surveys
- Regular Follow Up Calls with the Customer
- Clarity of Scope of Work
- Publish a daily schedule for your service desk
- Be cognizant of organizational goals
- Create internal service standards

This ended Module 3.

Module 4 – Bringing it all together.

This module was more a summing up of what were learnt in the earlier modules.

The participants were asked to name the two things they would start doing to ‘treat different customers differently’, going forward. This was in the nature of an informal commitment obtained from them to put into practice their learnings from the workshop and the whole program.



An online feedback on the intervention was finally obtained from the participants and the program was concluded.

Thus, it was a good example of a ‘blended one-day workshop of several online and offline activities’ and synchronous and asynchronous communication with customers and the rules to be observed to provide customer delight in all interactions.

**Milestone 5** – As part of this milestone, on completion of the workshop, the participants were sent the following mail by ICICI Lombard. They were informed that every day, for the following 21 days, they would be sent one e-Nudge per day, as a reminder to practice what they had learnt in the workshop.

**eNudge Email – CCU**

Dear [Participant's Name],

Congratulations on successfully completing the Classroom Sessions of, "Customer Centricity and You." Your dedication and commitment to learning are truly commendable, and we want to express our heartfelt thanks for being a part of this journey.

**But**, the learning does not stop here, it's just the beginning of something even more exciting!

Starting [Start Date], you will embark on a 21-day journey of continuous learning and practical application. We are delighted to introduce you to our **eNudges**, short and insightful daily reminders designed to help you apply everything you've learned in the classrooms.

Each day, you will receive a new **eNudge** that focuses on a specific aspect of customer-centric service. These nudges will serve as gentle reminders, thought-provoking questions, and practical challenges to help you put your knowledge into action.

**Why eNudges?**

- Reinforce what you've learned in the classroom.
- Encourage daily reflection and application.
- Enhance your customer service skills.
- Foster a customer-centric mindset.

We believe that consistent practice and reflection are key to mastering the principles of customer-centricity. With **eNudges**, you will have the opportunity to do just that, in a way that fits seamlessly into your daily routine.

Get ready to elevate your customer service game and make a real impact on customer satisfaction!

Your first **eNudge** will arrive in your inbox on [Start Date], so keep an eye out for it. In the meantime, take a moment to celebrate your accomplishments and get ready for this exciting phase of your learning journey.



If you have any questions or need assistance at any point during this journey, please do not hesitate to reach out to us.



Some examples of the e-Nudges sent to the participants, post-workshop:



**Focus**  
Verbal Etiquette: Demonstration on a day-to-day life

**Today, practice intentional verbal etiquette. How will you use your words to show customers they are valued and understood?**  
Example: "Your satisfaction is our priority; how may I assist you further?"

**Focus**  
Dialogue and Gesture

**Communication is an art where words are the brush and non-verbal cues are the palette; together, they paint the masterpiece of customer engagement.**  
Example: Using open hand gestures while explaining a service feature to demonstrate transparency and openness.



## Focus

### Applying 7C's of Effective Email Writing

**As you draft your emails today, ask yourself: Have I included the 7 C's—Clear, Complete, Concise, Correct, Concrete, Considerate, and Courteous—to ensure my message enhances customer understanding and trust?**

Example: Always reviewing your emails for tone and clarity before sending.

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## Focus

### Role of Empathy in dealing with Customers

**Empathy is the currency of customer relationships. Today, consider how stepping into your customer's shoes can guide every interaction towards understanding and trust.**

Example: Imagine you're a customer facing an issue. How would you want to be treated? Today, apply that empathy to all your interactions.

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**Milestone 6 and 7** – The same Assessment test and test of Common grammar mistakes that the participants took in the beginning of the program, they were asked to repeat, to check the progress they had made. If they scored 80 percent or more they were treated as having cleared the test. Else, they had to take the test again.

**Milestone 8** – The feedback provided by the participants were analyzed. The three Emails written by the participants for the three standard scenarios given to them during the workshop were also be assessed by the company's Quality Team.

Thus, all the activities in the workshop and other milestones built into the program for the SCMs were geared towards providing hands-on experience to the participants to demonstrate specific skills and the competencies required to provide customer delight in pursuant of ICICI Lombard's strategy of Customer Centricity, through a blended learning program of online and offline activities.

### **Delivery of the Program**

Following the meticulous design phase, the "Customer Centricity and You" program underwent a rigorous review process. Heads of Learning & Development (L&D) and HR at ICICI Lombard thoroughly examined the program to ensure its effectiveness and alignment with organizational goals.

Upon receiving approval, the Head of HR spearheaded communication efforts. A comprehensive message was disseminated to the business head of SQMs, announcing the official program launch. This communication emphasized the program's significance – how participation in "Customer Centricity and You" would enable the participants to provide customer delight, in turn, contributing to the Organizational growth.



The methodology of the entire program was as follows:

**The Methodology of the Programs**

Legend	Methodology	Details
	Leader's Kickoff	This will be an address by the Business Leader to drive the importance of this intervention to the future of ICICI Lombard and the participants' own professional future.
	Manager Orientation	This will be a session for the participants' managers to go through an executive summary of what their people will be developed in and how to evaluate their progress.
	Pre-Assessment	There will be two parts to the assessment: <ul style="list-style-type: none"> <li>This will be a test given online to establish written grammar and knowledge capability levels of the participants.</li> <li>Participants will be given three standard scenarios of email which need to be written and shared prior to the workshop. This will be assessed by the Quality Team</li> </ul>
	Interactive Workshops	Chrysalis will run interactive sessions to understand and practice skills to drive customer centricity
	eNudges	These will be small byte-sized eNudges to reinforce the learnings of the journey for 21 days
	Post-Assessment	There will be two parts to the assessment: <ul style="list-style-type: none"> <li>This will be a test given online to establish written grammar and knowledge capability levels of the participants.</li> <li>Participants will be given three standard scenarios of email which need to be written and shared post the workshop. This will be assessed by the Quality Team</li> </ul>

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The delivery of the intervention took place as follows:

- a. Leader's Kickoff – This was an address by a business leader of ICICI Lombard to the participants, to drive the importance of this intervention to the future of ICICI Lombard and the their own professional future.
- b. Manager Orientation – A session for the participants' managers to go through an executive summary of what their people will be developed in and how to evaluate their progress.
- c. Pre-Assessment – There were 2 parts to the pre-assessment which was done online:
  - i. There will be two parts to the assessment:
  - ii. This will be a test given online to establish written grammar and knowledge capability levels of the participants.
  - iii. Participants will be given three standard scenarios of email which need to be written and shared prior to the workshop. This will be assessed by the Quality Team.









- d. Interactive Workshop – This is a one-day face-to-face interactive workshop where the participants would learn and practice skills to drive customer centricity. This single one-day interactive workshop was held in Mumbai, where a facilitator was deployed from Chrysalis to facilitate the program.
- e. E-Nudges - These will be small byte-sized eNudges to reinforce the learnings of the journey, post the workshop, sent to the participants by email, for the next 21 days.
- f. Post-Assessment - There will be two parts to the assessment: This will be a test given online to establish written grammar and knowledge capability levels of the participants.


Participants will also be given three standard scenarios of email which need to be written and shared post the workshop. This will be assessed by the Quality Team.

All of these were deployed through Chrysalis Online and integrated with the ICICI Lombard LMS.

Each participant needed to commit 8 hours of time to successfully complete the program.

**The Time Commitment Required Per Participant**

Legend	Methodology	Time in hours
	Pre-Assessment	1
	Interactive Workshops	8
	Sustenance Learning	0.5
	Post-Assessment	1
<b>The total time commitment required per participant will be 10.5 Hrs</b>		

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*ICICI Lombard's commitment to the development of 'Skills, Competencies and Team work' in the SQMs to implement the company's philosophy of 'Customer Centricity' was the hallmark of this blended learning program. A carefully planned delivery process, integrating multiple blended learning approaches, was key to translating the program's potential into measurable outcomes.*

## **Change Management Efforts**

*While the "Customer Centricity and You" program provided a valuable learning experience, its blended journey also highlighted areas where past iterations faced challenges:*

*Participation: Though originally, 38 participants were expected to attend the program, due to unavoidable circumstances, such as family emergencies, work, and personal commitments, 16 participants could not join the one-day workshop. As a result, the workshop was conducted with the remaining 22 participants. About 42 percent absenteeism, albeit due to unavoidable reasons was a disappointment to the ICICI Lombard, as well as to Chrysalis.*

*Balancing Depth and Breadth: Finding the right balance between covering essential leadership skills and allowing sufficient time for in-depth exploration was a challenge. Customer Centricity being a vast subject, providing sufficient time to the participants to digest the topics covered would have provided greater depth to the intervention. To be specific, if it had been a '1.5-day workshop', more case studies and roleplays could have been included.*

*Work-Learn Integration: Some participants admitted that they struggled to implement 'Customer Centricity' alongside their regular workload. Increased asynchronous learning options, shorter modules, or time-management tools could have provided better support to them.*

*Adapting to Diverse Learning Styles: The blended approach, while flexible, may not have fully catered to every participant's preferred learning style. Incorporating more variety in activities (case studies, simulations, role-plays) could have increased engagement.*

*Managing Constructive Dialogue: Facilitators occasionally found it challenging to guide sensitive leadership topic discussions in a way that ensured respectful and productive dialogue among participants.*

*Bridging the Skills-to-Practice Gap: Helping participants transfer their new learning to their day-to-day work was a challenge. Post-program assessment, scenario-based practice, or workplace goal setting directly linked to the program content could have strengthened this connection.*



## Measurable Benefits

‘Customer Centricity for You’ with 22 participants turned out to be one of the most enriching journeys at ICICI Lombard. The journey was spread over a few weeks where the participants got the chance to cover all the 8 milestones.

The Pre and the Post assessment Quizzes were administered online, along with a test on the common grammar mistakes made by the employees in their day-to-day interactions helped in testing the skills and competencies of the participants. This and the sample mails that they were asked to write were analyzed to understand the level of their communication skills both pre and post their attending the program.

From the feedback obtained from the participants, the following picture shows the percentage completion of the different milestones:

Project	
Total Number of Participants	39
Defaulters	17
<b>Active Universe</b>	<b>22</b>
100% Journey Completed (Current Status)	20
60% to 99% Journey Completed	2

Activity Milestones	Nominated	Completed	Not Completed	Percentage
Knowledge Pre-Assessment Quiz	22	21	1	95%
Common Grammar Mistakes - Pre Assessment Quiz	22	21	1	95%
Classroom1	22	22	0	100%
Scenario	22	20	2	91%
Knowledge Post-Assessment Quiz	22	21	1	95%
Common Grammar Mistakes - Post Assessment Quiz	22	18	4	82%
Feedback Forms	22	21	1	95%
LEMS	22	20	2	91%

The following picture shows the performance improvement of the participants in the pre and post-assessment tests (by 8%) and the feedback provided by them about the program on a scale of 1 to 5:



Batches	Pre Assessment	Post Assessment	Improvement %
Batch 1	7	8	8%

Feedback Forms Score			
Batches	Overall Intervention	Intervention Design	Facilitator Rating
Batch 1	4.83	4.81	4.85

The rating of over 4.8% given by the participants shows their level of satisfaction with the content, design and the way the content was delivered by the facilitator.

The picture below provides a snapshot of the master report of participants who attended and some who could not attend due to unavoidable circumstances:

S/N	Employee ID	Name of the Participant	Program Name	BUID	Facilitator's Name	Journey Completion %	Knowledge Pre-Assessment Quiz	Knowledge Pre-Assessment Quiz Score (15)		Common Grammar Mistakes - Pre Assessment Quiz	Common Grammar Mistakes - Pre Assessment
2	1028730	Abhishek Savant	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	13	9	21	12
3	1027551	Ananthan Ashokan	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	15	10	Completed	20
4	1028120	Anuradha K	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	11	7	Completed	18
5	1030419	Arshin Shaikh	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	10	7	Completed	20
6	1036944	Barkha Tibrewala	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	11	7	Completed	18
8	1030994	Madhura Chilukuri	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	75%	Completed	13	9	Completed	18
9	1027186	Mansi Mathur	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	13	9	Completed	21
11	1026570	Nayan Nabar	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	11	7	Dropout	23
14	1039952	Nisha Shetty	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	10	7	Dropout	18
17	1012085	Pranav Master	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	13	9	Completed	21
18	1036945	Preethi Poajary	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	14	9	Completed	22
19	1029545	Prema Kaste	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	Not Completed	#VALUE!	Dropout	Not Completed
20	1035988	Priyanka Madkaikar	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	13	9	Dropout	22
21	1006775	Rafikullah Batiwala	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	7	5	Completed	16
22	1030995	Ria Magdum	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	10	7	Completed	17
23	1036235	Sushmita Gowda	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	25%	Not Completed	Not Completed	#VALUE!	Not Completed	Not Completed
24	1006176	Swapanil Saxena	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	7	5	Completed	17
27	1024437	Vidhi Kamdar	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	11	7	Dropout	21
28	1037287	Aarthi Naidu	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	12	8	Completed	19
29	1037288	Shraddha Chavan	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	14	9	Completed	19
30	1037272	Priyanka Tambe	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	0%	Dropout	15	10	Dropout	21
31	1037530	Pooja Ghadigaonkar	Customer Centricity and You_20	090184.2324.00	Anindita Gonsalve	100%	Completed	15	10	Completed	20

At the end of the workshop, detailed feedback was also obtained from the participants on the following parameters, on a scale of 1 to 5:

- I was clear about the objective of the intervention
- I was able to see the value of this intervention for my current or future roles



- I was an enthusiastic participant in the entire process of the intervention
- I made an attempt to learn from the program
- I found the content and examples relevant to my industry, function and role
- I was able to get answers to my doubts
- I was able to learn the skills that were taught in the program
- I was excited by the content
- The facilitator inspired me to apply the techniques from the intervention
- Overall experience of this intervention
- Would you recommend this program to your colleagues

Subjective feedback was also obtained on the following aspects of the workshop:

- My first learning takeaway
- My second learning takeaway
- My third learning takeaway
- What could be done to make the Intervention better?

Client Name	CUID	Intervention Name	IID	FY	Batch UID	SUID	Participa	Participa	Participa	Facilitato	Date of In	City of In	Int	was ele	was abl	was an	I made a	I found th	I was abl
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Barkha	98333056	barkha.fi	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Madhura	79770698	madhura	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Rafikullah	72080776	rafikullah	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Ria Magd	97683930	Riamagd	Anindita	2023-12-0	Mumbai	5	5	4	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Sushmita	90041285	Sushmita	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Abhishek	96647833	abhishek	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Anuradha	91301946	Anuradhd	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Nidhi tha	98213220	Nidhi.tha	Anindita	2023-12-0	Mumbai	5	5	5	4	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Lavina Te	79770053	lavina.vd	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Anantha	96998698	1027581@	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Trupti Par	64603584	trupti819@	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Aarthi Ra	97026365	Aarthi.na	Anindita	2023-12-0	Mumbai	4	4	4	4	4	4	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Bhakti Ta	91360417	Bhakti.ta	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Arshin	99207969	arshin.sh	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Shradhd	97738544	1037288@	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Mansi Ma	99301989	mansi.md	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Swathi Su	61089066	swathi.th	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Naina He	98676209	Naina.he	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5
ICI Lombard	200901	Customer Centricit	090184	2324	001	090184.23	Shradhd	1016852	1016852@	Anindita	2023-12-0	Mumbai	5	5	5	5	5	5	5



1	Date of In	City of In	I was able	I was able	I was an	I made a	I found th	I was able	I was able	I was exc	The facilit	Overall e	Would yo	First Lear	Second u	Third Lea	What cou	Average	Average	Overall A
2	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Empathy	Email wr	Rate of st	Na	5.00	5.00	5.00
3	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Empathy	Rate of st	Email edit	Everything	5.00	5.00	5.00
4	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Contribu	Tone	Rate of st	NA	5.00	5.00	5.00
5	2023-12-02	Mumbai	5	5	4	5	5	5	4	5	5	5	5	Empathy	Email wr	Sentence	Na	4.80	4.75	4.78
6	2023-12-02	Mumbai	5	5	5	5	5	5	4	5	5	5	5	Using pro	Use appr	Na	It was go	4.80	5.00	4.89
7	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	3 W's, Em	3 W's, Em	3 W's, Em	Till now a	5.00	5.00	5.00
8	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	We shoul	We shoul	My fear is	More exa	5.00	5.00	5.00
9	2023-12-02	Mumbai	5	5	4	5	5	4	4	5	5	4	4	Useming	Rate of st	Talking to	This sessio	4.60	4.75	4.67
10	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	It's how t	Active list	How to c	It's great	5.00	5.00	5.00
11	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Using soft	using pos	Active list	NA	5.00	5.00	5.00
12	2023-12-02	Mumbai	5	5	5	5	5	5	4	5	5	5	5	Choice o	Better wa	.	I could be	4.80	5.00	4.89
13	2023-12-02	Mumbai	4	4	4	4	4	5	4	4	4	4	4	Actively li	Asking a	(Being a c	Asking to	4.00	4.25	4.11
14	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	4	4	4	Taking ch	Effective	Writing sk	Na	5.00	5.00	5.00
15	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Rate of st	Empathy	Email wr	Session w	5.00	5.00	5.00
16	2023-12-02	Mumbai	5	5	5	5	5	5	4	5	5	5	5	Asking rel	Empathe	Deliverin	its already	4.80	5.00	4.89
17	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Effective	Rate of st	using con	Two way	5.00	5.00	5.00
18	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Question	Empathy	Grammar	Na	5.00	5.00	5.00
19	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Inorder to	We need	We need	More act	5.00	5.00	5.00
20	2023-12-02	Mumbai	5	5	5	5	5	5	5	5	5	5	5	Listening	Listening	Listening	Good list	5.00	5.00	5.00

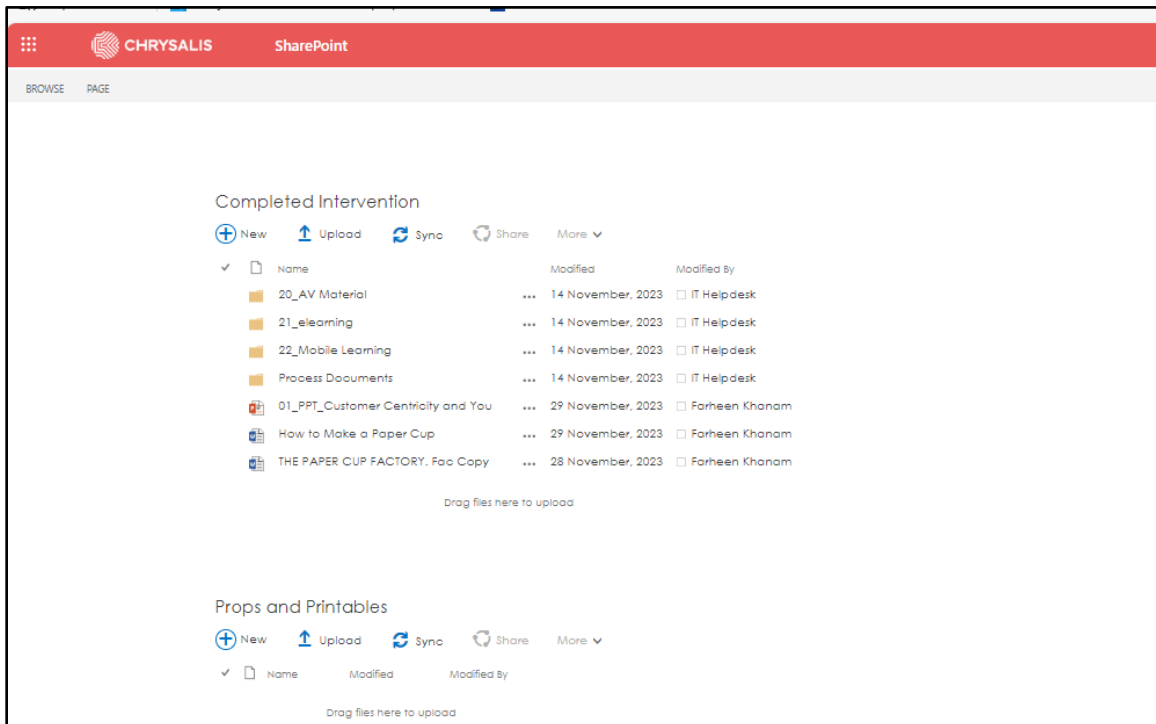
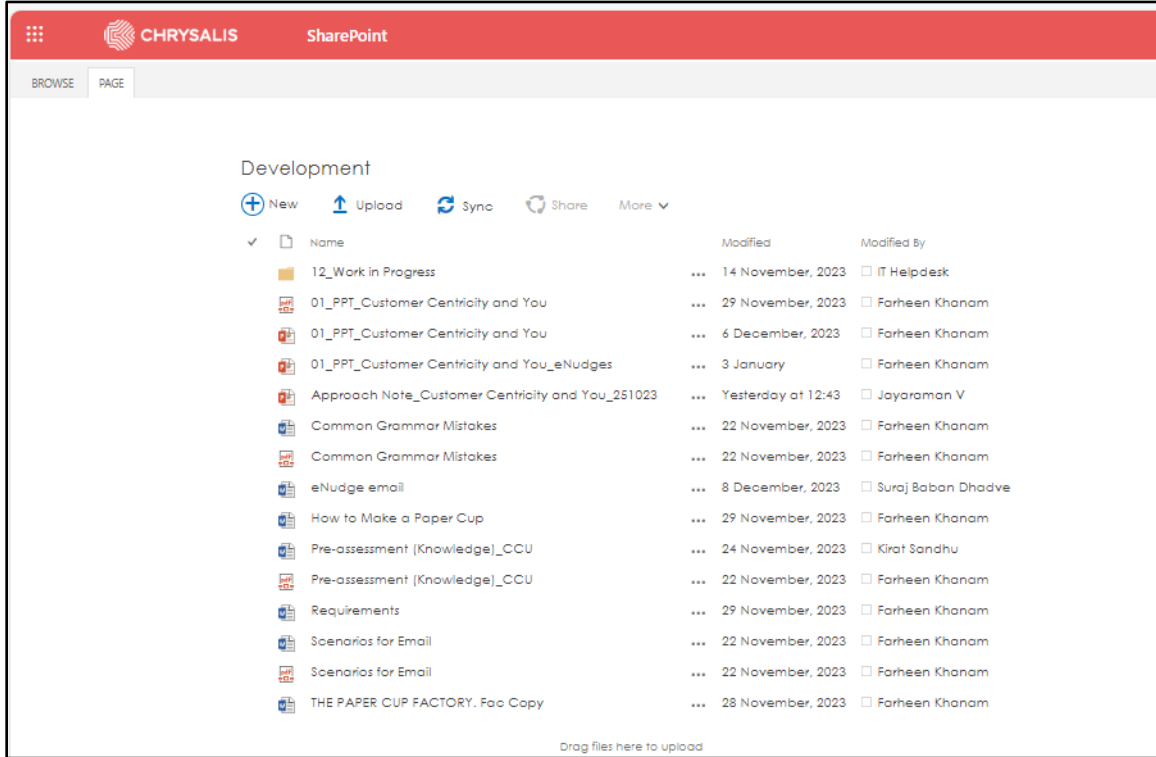
## Overall

The "Customer Centricity and You" program designed and delivered as a 'blended intervention', transcended acquiring skills; it empowered participants to become effective and impactful communicators, who collaborate with one another in how to provide customer delight in all interactions. From the feedback of 5 or 4 given by most participants (on a scale of 1 to 5), to most of the questions that were posed to them, it is clear how useful they found the program to be.

Overall, not only the participants, but also ICICI Lombard leadership found the program well executed and entirely serving its purpose.



The program and its associated processes and documents are uploaded at My Chrysalis SharePoint and integrated with ICICI Lombard’s learning platform:





# About Brandon Hall Group™

With more than 10,000 clients globally and more than 30 years of delivering world-class research and advisory services, Brandon Hall Group™ is focused on developing research that drives performance in emerging and large organizations, and provides strategic insights for executives and practitioners responsible for growth and business results.

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