



## LIVING THE DREAM, ONE CUSTOMER AT A TIME

BY LAREE DANIEL, CHIEF ADMINISTRATIVE OFFICER,  
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In its 60th year of business, Aflac is living the dream of any company. Just some of their recognitions include:

***Fortune magazine's list of***

"The World's Most Admired Companies"—13 times!

***Ethisphere magazine's list of the***

"World's Most Ethical Companies"—8 years running!

***Fortune magazine's list of***

"100 Best Companies to Work For"—for 16 years!

And lest we think that any of these awards are simple to attain and retain, let us give you one example of the depth of investigation that goes into analyzing the candidates for Ethisphere magazine's list of the "World's Most Ethical Companies." Ethisphere magazine provides 75 survey questions annually to companies vying for the honor of being selected for the list. The questions focus

on philosophy, philanthropy, governance, how they handle challenge, etc. Beyond this survey, however, Ethisphere magazine also conducts intense research into the organizations to assure that the information provided by the companies is accurate and to determine whether they are indeed deserving of this recognition. Independent entities such as Ethisphere magazine are continuously confirming in this manner that Aflac truly "walks the talk" in customer service and corporate citizenship.

The philosophy that permeates Aflac is aptly named the "Aflac Way" and is their public commitment to great service. There are seven overarching "Commitments" and 15 "Basic" expectations (see Side Bars) to bring the commitments to life every day with every interaction. Laree Daniel, Chief Administrative Officer for Aflac, joined the company because of that commitment. Ms. Daniel's career has been primarily in the insurance industry, in all of its aspects—operations, direct sales and marketing. When considering a career with Aflac after being recruited in 2007, Daniel investigated the opportunity thoroughly before making her decision.

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The ethical nature of the business, starting at the top, was what initially attracted Ms. Daniel. Then she learned more about the quality of care which Aflac gives to its employees, and its willingness to be innovative and take risks. All of that fit Ms. Daniel's personal philosophies of service, so she accepted the position and now serves as Chief Administrative Officer for Aflac's United States operations and is ultimately responsible for 2,200 employees.

Then came her opportunity to bring the Seven Commitments with the accompanying 15 Basics to life from within her field of influence. "Communicate regularly, know your stuff, shoot straight, cover the customer—not your behind," are just a few of the "basics" for achieving the commitments of Aflac. Under her direction, The A Way Experience was launched, an initiative that helps employees understand the linkage between the Commitments and Basics, making it easier to apply them to provide consistently great service.

Aflac brings their "Aflac Way" to their nearly 4,500 employees spread around the country through cultural training that explains and demonstrates the culture. There is a focus on how people are treated in their culture—this makes their culture unique. Even employees who work from home are brought on-site to join their colleagues in the cultural training initiative so that everyone hears the expectations firsthand and understands why Aflac's culture is so important.

The process of engraining the Aflac culture in its employees begins with the onboarding process, where new hires attend a multi-day new employee orientation (NEO). At NEO, the employees are welcomed to the company and are introduced to a battery of lessons about the culture by officers at the most senior level of Aflac. They view videos from the CEO and CFO that reinforce the culture of ethics and are often treated to a visit from Aflac's General Counsel, who discusses the "Aflac Way" of doing business. While at orientation, each new employee is provided a hardcover copy of the "Aflac Way" booklet, which is theirs to read and keep. These booklets are often seen on the desk of both new and veteran employees at Aflac, which speaks to the handy reference it remains after orientation.

But the training doesn't end with the onboarding process. In fact, when you come to one of Aflac's offices, the handwriting is on the wall—literally. Throughout Aflac's campuses in Georgia, South Carolina, New York and Nebraska are images and inscriptions around every corner illustrating the company's Seven Commitments to working the "Aflac Way" and the 15 Basics of customer service. Glass doors and windows are frosted with the culture-reinforcing messages and, of course, you can't go anywhere without seeing the ubiquitous Aflac Duck.

Beyond the initial cultural training for all employees, and to better assure the expectations take hold and are acted on consistently each day, teams meet weekly for 10–15 minutes to help all employees at all levels understand how their role impacts the corporate mission and success. They also take this opportu-

***"Our Leaders are coaches...they bring out the best in people."***

nity to recognize employee life events like birthdays and anniversaries. Then they focus on the "Aflac Way" Commitment for that week by discussing a real-life example. "Our leaders are coaches. They have the responsibility of bringing out the best in people: Developing and implementing a customized management plan per person based on where they want to go," says Ms. Daniel. And that is why Fortune magazine has named Aflac as one of the "100 Best Companies to Work For"—16 years in a row!

Ms. Daniel acknowledges that since approximately 30 percent of their frontline employees work from home, staying in touch with them from a cultural perspective can be more of a challenge. Nonetheless, with video-conferencing and similar technology, employees are brought together for meetings and other appropriate encounters so that the "Aflac Way" is constantly reinforced throughout the system. It is often said that

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**Every year Aflac produces a holiday version of its plush duck and sells them with all the proceeds going to the company's primary philanthropic cause: Children's Cancer.**

adults learn best when they receive ongoing reminders of key cultural and functional expectations, reinforced by consistent leadership role modeling. Aflac has brought that concept to life within their workforce, and it obviously pays off, given all of their recognitions.

Of course, the ultimate reinforcement is how leadership behaves every day in every interaction with internal and external customers. Consistency of approach in living the Seven Commitments and the 15 Basics has carried Aflac to new heights of performance and is expected of all leadership from the top on down.

Ms. Daniel is proud of Aflac's recognitions but is very clear to state that "when you have loyal employees, that turns into loyal customers. If you treat your employees well, they are more likely to treat their customers the same way. Our employees are proud to work for Aflac. When they are engaged, the culture plays out every day," says Ms. Daniel. Beyond the formal national recognitions which Aflac shares with

all staff, they also have "Thank You Thursday," where any customer that calls in on that day can be chosen for a thank-you note from any of the Aflac Call Center's 600 employees.

While call centers typically have a very high turnover due to the amount of knowledge required, and the constant challenge of handling a variety of customers—from easily satisfied to extremely irate—all within a limited timeframe so that the next customer can be quickly served, Ms. Daniel reports that the turnover in the Aflac Call Center is extremely low. The average seniority of an amazing 10 years for employees under Ms. Daniel speaks yet again to Aflac's and Daniel's treating their internal customers as the vital asset that they are, thereby better assuring that the same treatment will be translated to its external customers.

To further engage its employees, Aflac encourages staff to participate in "Aflac Bright Ideas," which is an online submission of opportunities for improvement and innovation. Employees accumulate points for all submissions that they can utilize to purchase gifts and the top three ideas are recognized annually during Employee Appreciation Week with prizes including monetary gifts. The week includes entertainment, celebrations, a review of the company-wide mission of recognizing fellow employees for living the "Aflac Way" and a commitment to the Basics, followed by a public recognition of those efforts.

Oddly, we've hardly mentioned what most Americans best link Aflac with from a public perception standpoint—the "Duck." When it was first introduced millennial weekend, Aflac got an amazing response, despite the focus that weekend on the fears associated with Y2K. While the Duck is clever, cute and gets a lot of attention, even the best marketing campaign cannot sustain, in and of itself, the consistent level of customer and employee satisfaction scores that are evidenced by Aflac's numerous national awards. Employees are reminded that "You are the Duck. You are the brand," says Ms. Daniel. How each one of them behaves every day with every interaction sells the company over and over.

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 Ms. Daniel is proud of how the Aflac team maneuvers through the landmines of challenge in their industry, assuring that there is an appropriate and constantly tested balance within their claim payment practices. "We understand the importance of having benefits paid during medical situations so we place a high priority on processing claims quickly, in an average of 4 days," says Ms. Daniel.

While Ms. Daniel and her leadership counterparts very much appreciate the recognition given them by Fortune magazine as one of the "100 Best Companies to Work For,"

they also do an employee engagement survey annually, with follow-up staff focus groups, where survey results are provided. The intent of the associated action plans is to assure that employee satisfaction at Aflac is always improving. Ms. Daniel reports that overall employee satisfaction in Operations at Aflac is 85 percent. Employees also have the opportunity twice yearly to respond to a survey about their leaders. Appropriate coaching plans are established to assure the leadership is supported and continually improving as well.

As a Fortune 200 employer, Aflac must constantly ensure that they are getting better every day. Their commitment to, "Be there for you in your time of need," calls them to action with every customer contact. But beyond their daily work initiatives to be the best of the best, Aflac is committed to support the Aflac Cancer Center at Egleston Children's Hospital in Atlanta, Georgia, which they established in 1995 with



**Each year during Employee Appreciation Week, Officers at Aflac, including Laree Daniel (middle), take part in daily drawings for Aflac employees to win big prizes.**

a \$3 million pledge. They maintain that support to this day, donating all proceeds from sales of the Aflac Duck to the Aflac Cancer Center.

Aflac holds all employees accountable for its high standards of customer service and ethical behavior. The dream they are living is one they have created and work hard every day to sustain. Living the dream takes constant focus and effort by the entire team, and Aflac seems to have that equation down to a science. ■

*Laree Daniel is the Chief Administrative Officer, United States Operations for Aflac.*

*Nivi Nagiel is an NCSA Editor.*

**ARTICLE PHOTO ON PAGE 2:** A team atmosphere in Aflac's Call Center is one of the things that has earned Aflac a place on FORTUNE's 100 Best Places to Work list for 16 consecutive years.

# *Seven Commitments to Working the Aflac Way*



## Aflac Way Honors *Demonstrating our commitment to great service*

### Basic No. 1

Remember that everyone whose work is affected by your work is your customer, but that our outside customers—policyholders, employers, agents, etc.—always take first priority.

### Basic No. 2

Every day, ask yourself what your customers and co-workers need to know today. Then tell them today.

### Basic No. 3

When a situation changes, tell everyone who is affected by that change.

### Basic No. 4

Contact your customers and co-workers regularly to ensure that you are aware of changes on their end.

### Basic No. 5

Leave no one wondering why you have not responded to their communication.

### Basic No. 6

Your customer is your first priority—not your supervisor or co-worker.

### Basic No. 7

When asked for help, deliver it yourself if possible.

### Basic No. 8

When you can't help someone yourself, find the person who can. Then immediately tell both people what you've done.

### Basic No. 9

Always remember that every action you take affects a real person who is worthy of your respect, whether it is a customer or co-worker.

### Basic No. 10

Behave with dignity.

### Basic No. 11

Your responsibility for a task ends when the task is resolved, not when it leaves your desk. Always confirm it was resolved successfully.

### Basic No. 12

You should never lie to or mislead a customer or a co-worker.

### Basic No. 13

Always tell your customers and co-workers everything they need to know about the issue at hand—not just part of what they need to know.

### Basic No. 14

Always take care of a customer's need instead of avoiding or assigning blame for the need having been overlooked.

### Basic No. 15

Correct mistakes—and apologize for making them—immediately.



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