

Address by the Minister of Finance and the Economy

Senator the Honourable Larry Howai

NIB's 43rd Anniversary and Inter-Faith Service

“Let's Journey Together”

Good Morning

Executive Director of NIBTT, Mrs. Niala Persad-Poliah

Chairman, Adrian Bharath

President of IRO, Brother Harrypersad Maharaj

Ladies and Gentlemen.

First, I would like to thank your Board and your new Executive Director, CEO, Mrs Persad Poliah, for inviting me to address you and to be part of this wonderful Inter-faith service.

Let's Journey Together ...how inspired a theme, conjuring in my mind images of a diverse group of people embarking on a journey to achieve a wonderful goal, helping each other on the way, having a

strong group identity, laughing together, sharing tasks, lightening each other's burdens, and finding a joyfulness in living that only giving and helping others, creates within us.

This morning, it is your journey with your customers on which I will focus. The Roman philosopher Cicero (Marcus Tullius Cicero) said: "Non nobis solum nati sumus" which means: Not for ourselves alone are we born.

Every NIB employee, manager and director possesses a unique ability to touch the lives of others. You are in such a distinct and distinguished position to impact the lives of thousands of people because of the job

you have. You touch their lives often, at the best, the worst and the most memorable moments of their life and I refer here to—expecting a child, falling ill, reaching retirement age.

You intersect their journey at these most important milestones, and their experience with you at these times makes that journey easier, their burden lighter, their spirit thankful; or it can make that journey harder, their burden heavier, and dim their joy.

Imagine the expectant mothers, including those for whom this is a new and both exciting and scary journey. They endure the heat and traffic to visit an

NIB office and wait in line to have their claims request processed.

At retirement – you interact with the anxious father who has toiled to feed and take care of his family, has earned his time to rest, to enjoy spoiling his grandchildren relying on a secure pension from the NIB.

In sickness, you interact with the weak, barely able to walk beneficiary who is just not up to a return visit because there were problems with his application.

Author Charles Dickens said: “No one is useless in this world who lightens the burdens of another.” That would rank every one of you among the most

useful people in the world as you carry out your tasks with care and commitment.

Of course, there is a significant part of NIB's work that goes on unseen by the almost half a million persons protected under NIS. Yet, it is that work that lightens their burdens the most.

This invisible work is captured in your Vision Statement which defines your outlook for yourself as being: "Excellence in the provision of Social Insurance *Product* and *Services*."

Your customer might only care that he gets a cheque when he needs it. But that would not happen if

NIB did not prudently manage the funds entrusted to it, and have proper systems in place to protect these funds. And so I pay tribute to everyone, and to NIB as an institution, for carrying out this tremendous responsibility you are entrusted with, and for the professional and prudent management of NIBTT's resources.

I also take note of your Mission Statement: "To Deliver Meaningful Social Security Products and Services to Our Customers."

This 43rd Anniversary celebration and Inter-Faith service are a wonderful time to rededicate yourselves to that mission.

It is also one of the best times for me to say ‘thank you’ for the hard work, integrity and commitment you each bring to your job every day.

It is through your honest stewardship of these funds over the last 43 years that the working population can continue to have the peace of mind, security and confidence that they enjoy.

As you continue to carry out this mission, perhaps you may be inspired by the words of religious leader and author Gordon Hinckley who said: “He or she who serves almost always benefits more than he or she who is served.”

Customer Satisfaction

Ladies and Gentlemen, as you look to the future and to journeying with your *fellow citizens* for at least another 43 years, it is important to ask: are *they* satisfied with your service? What is the journey like for *them*?

I urge you to be eager, even anxious, to find out what the “pain-points” for your customers are in their interaction with you, and then to solve them. ‘Pain-points’ simply means identifying where your interaction with your customers actually causes them pain and frustration, or is costly for them in terms of time or money. Then find a way to reduce and heal that pain and transform it into Appreciation.

You are already aware of one of those major ‘pain-points’: Life Certificates. I know there is work to be done on implementing the solution that was formalised with a Memorandum of Understanding between the Ministry of Legal Affairs and the NIB last year. I urge that you recommit yourselves, today, to making that solution work. People should be able to live their lives with dignity and respect and the minimum of hurt. For the elderly or injured, it requires great effort and stress to leave home and go somewhere to *prove they are alive!* For those who are bedridden, their caregivers must go to significant cost and effort to submit these life certificates.

I note that NIB actually conducted a Customer Satisfaction Survey in 2012 with persons visiting service centres, and found that 85 per cent of visitors were satisfied with the quality of services provided. That is impressive.

I would suggest that such surveys should be conducted regularly, at least once a year, and that efforts be made to always improve upon the survey design itself and, most importantly, follow up on the areas of **dissatisfaction** which may emerge.

For example, what were the other 15 per cent of customers surveyed *unhappy* about in 2012? Were their problems dealt with? Were they contacted

following the survey and provided feedback on what was done about their complaints?

In an article in the *Huffington Post* entitled: “Customer Surveys: 5 Things You Need To Know,” Watermark Consulting Founder Jon Piccolo said (and I quote):

“Many companies never reach out to customers for feedback...When one does, customers generally view that favourably. But what really knocks their socks off is when they hear back from a company representative after completing a survey. Particularly if that survey indicated that the customer was dissatisfied in some way; getting a personalised call or note back can be stunning, in a good way. It sends a clear signal to customers that they don't often see—namely, that

this company genuinely cares about their opinion and is acting on their feedback."

Piccolo also stressed (and I quote): "You cannot live in denial. If the results are not what you want, don't sweep them under the rug and blame it on the method. Embrace the feedback and do something about it."

The article also advised that, in designing the survey – Don't stack the deck. It said (and I quote) "Objective feedback from your customers and clients is more useful than good feedback. Therefore, you should make sure the structure of your survey as well as the distribution method promote the flow of truly candid customer opinions."

The most enlightening customer feedback often comes from just picking up the phone and having direct contact with customers. This can be done by Board Members, the CEO, Managers and Staff Members, and this is just what Bill Clerico, CEO of the payment collection service “WePay”, actually did.

Once you’ve collected and analysed the feedback from your survey, you should certainly share the results—both good and bad—with staff.

But here’s a more ticklish thought: should you share the results with your customers and perhaps even the wider public?

Even outside of a customer satisfaction survey, what were some of the most Frequently Asked Questions in the last six months? Why not communicate the answers to those questions through a press release since that's what people are concerned about.

And one final thought. Why not also analyse what your average response time is with respect to queries via telephone, e-mail, in person or letter. How many rings before a call is answered? How many calls are not answered? Are you meeting the targets you've set yourself for responding to queries? I see that this is supposed to be within 24 hours for some queries. Is your web site being used and working as it

should? I confess that I had a researcher conduct one small test. She sent an email using your Suggestion Box. It bounced right back—undelivered! So there may be people out there who have submitted questions or suggestions, never heard from you, and concluded that NIB just could not be bothered to respond. She is still awaiting a response to the query eventually sent to your info@nibtt.net address.

Ladies and Gentlemen, I had the pleasure of visiting several of your offices in February 2014 with your Chairman Mr Bharath. I committed then to providing support to ensure NIB could improve its service delivery. Today, I recommit to providing such support. In closing, it is I hope appropriate, to end with a

quote from Pope John Paul. He said (and I quote): “We must not forget that true power, at whatever level, is service, which has its luminous summit on the Cross. With great wisdom Benedict XVI reminded the Church many times that for man, authority is often synonymous with possession, dominion, success. For God authority is always synonymous with **service, humility, love.**”

I know that my words today have fallen on futile ground, for you, here today, are the heroes of the NIB. Those for whom service to God and to man, is an integral part of life.

I wish all of you well in both your personal and professional journeys and I thank you for listening to me and for your service to Trinidad & Tobago.

Thank you.