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| Title | The Road Accident Fund's Customer Relationship Management (CRM) |
| Organisation | Road Accident Fund |
| Innovation | <p>The innovation is not just technological, but operational. It replicates back-office expertise to frontline agents, allowing them to provide specialised support for each stage of the claim through dedicated customer platforms. Multiple customer service channels are integrated into a single, intelligent platform that ensures seamless query and complaints management and enhances claimant experience. Previously customers experienced fragmented service experience, with queries often lost between departments. The CRM platform transformed this by providing end-to-end case tracking, automated workflows, and real-time reporting dashboards. This system ensures that every interaction is logged, monitored, and resolved within agreed service standards, significantly improving transparency and accountability.</p> <p>The solution incorporates frontier technologies, including artificial intelligence-driven chatbot and WhatsApp self-service, enabling customers to access real-time claim and payment statuses. It also incorporates Big Data analytics, which allows management to identify trends and forecast demand and proactively address systemic issues.</p> |
| Impact | <p>The RAF CRM system has catalysed a dramatic turnaround in service delivery directly addressing the critical failures identified in the pre-implementation in 2023 Customer Satisfaction Survey. Since its introduction, the RAF CRM system has delivered measurable improvements in accessibility, service deliver, and customer satisfaction. The following are areas where there were improvements:</p> <ul style="list-style-type: none"> • From April 2024 to March 2025, the RAF managed a total of 660,835 cases across multiple traditional, digital and in-person channels, of which 643,364 were resolved, achieving a 97.1% resolution rate. • A Customer Satisfaction survey recorded a 91.7% for overall service, reflecting improved claimant perception of RAF's responsiveness. The CRM system has centralised service management across all categories (claims, litigation, finance, medical, complaints and pre-claims). Real-time dashboards allow leadership to track bottlenecks, allocate resources more effectively, and hold staff accountable. |