

Influential Article Review - Implementation of Policies and Regular Management in the Service Sector

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This paper examines management and service operations. We present insights from a highly influential paper. Here are the highlights from this paper: Policy Deployment and Daily Management are two critical vehicles of Total Quality Management implementation in a company. Integration of these two vehicles has been discussed and adequately addressed in a few companies that have been practicing Total Quality Management for a long time. However, most companies often face challenges and difficulties in ensuring smooth and seamless transfer of Policy Deployment plans into Daily Management activities. For our overseas readers, we then present the insights from this paper in Spanish, French, Portuguese, and German.

Keywords: TQM, Policy Deployment, Daily Management, QI Story (Quality Improvement Projects), BPM (Business Process Management)

SUMMARY

- HDFC Life is a leading private life insurance company catering 64 million customers spread across 940 locations in India and Dubai. It employs 15,000 professionals to support these customers through its network of 414 branches and spokelocations. HDFC Life's product portfolio comprises of solutions, which meet various customer needs such as protection, pension, savings, investment and health coverage. It offers different group products for the varying needs of employers ranging from term insurance plans offering pure protection to voluntary plans such as superannuation and leave encashment.
- Complaint trend and competition comparison. In a pursuit of becoming a world-class organisation, HDFC Life decided to launch the TQM/Deming Journey formally in 2012. A world-class organisation is one which is considered a benchmark within its industry sector and for some aspects, by other sectors as well. HDFC Life recognised that continuous learning, developing capabilities and leading from the front is the way to respond to challenging industry requirements.
- Approach taken. In insurance, while every interaction with the customer across various touch points is an opportunity to create perceived value, the customer forms an opinion about the organisation during situations when they need the insurance company the most.
- The underlining processes in these policies had its own cycle of improvement journey in the past. However, the management felt the need for an end-to-end holistic view.
- Policy Deployment for customer payout process

- To further prioritise the projects, inter-relationship diagram was used since all these projects were closely inter-linked to each other .
- Prioritisation of projects with relationship diagram. For each of these projects, a cross-functional team was formed and a governance structure was put into place. They were given a 1-day session on company's vision of becoming a world-class organisation , key vehicles viz.
- Cross-functional project linkage. In order to accelerate the project timeline and bring cross-functional team focus on the project, Blitz format was used.
- Activity breaks down with responsibility, timeframe and sustenance plan. There were intense discussions among the team members, including on-site and off-site follow-ups. The team gathered relevant qualitative and quantitative data and analysed them before proposing countermeasures. Scenarios were created, and implementation plans were made.
- With implementation of countermeasures across all PD projects , progressively, the results started trending towards the goal set by the team.
- A larger appreciation for the 'structured way' of problem solving has been engrained in the functions, thereby converting 'reluctant participants' into 'ambassadors' of the approach
- Similar to the payout process, the team worked step by step on the second Policy Deployment on 'Service Recovery' theme.
- Future plan. Further, a 2-day workshop was conducted by TQMI on the approach followed and to reflect on 'what went well' and 'what could be improved' in this journey.
- The journey has been exciting for HDFC Life, and the team had its share of challenges.

HIGHLY INFLUENTIAL ARTICLE

We used the following article as a basis of our evaluation:

Sachdev, A., & Agrawal, J. (2017). Application of Policy Deployment and Daily Management in service sector. *International Journal of Quality Innovation*, 3(1), 1–17.

This is the link to the publisher's website:

<https://jqualityinnovation.springeropen.com/articles/10.1186/s40887-017-0017-6>

INTRODUCTION

All companies are facing business challenges and are working towards business enhancement through structured processes like TQM/Lean/Six Sigma. In order to become leaders in a highly competitive business, each company is trying to outdo the others. The use of traditional Japanese way of TQM in the service sector has been limited. A few companies are now attempting it in the face of stiff competition.

As per JUSE (Union of Japanese Scientists and Engineers) Deming Prize Guideline [1], Total Quality Management is defined as 'a set of systematic activities carried out by the entire organization to effectively and efficiently achieve company objectives so as to provide products and services with a level of quality that satisfies customers, at the appropriate time and price.' The companies aspiring to implement TQM need to address three aspects:

- I. The company prepares customer facing and challenging business objectives and strategy in line with business environment.
- II. The company implements TQM to achieve business objectives and strategy
- III. The business results/effects are an outcome of the point (ii) above

TQM uses two vehicles for focused strategic improvements and sustenance—Policy Management and Daily Management. Kume [2] defines Policy Management as 'a management technique for developing the issues required for implementing the business plan and implementing the PDCA cycle (i.e. making plans, implementing them, checking the results and taking corrective actions) in line with the vertical structure of

an organisation'. Goals and means of Managing Director need to be deployed vertically down the line to respective managers and section heads.

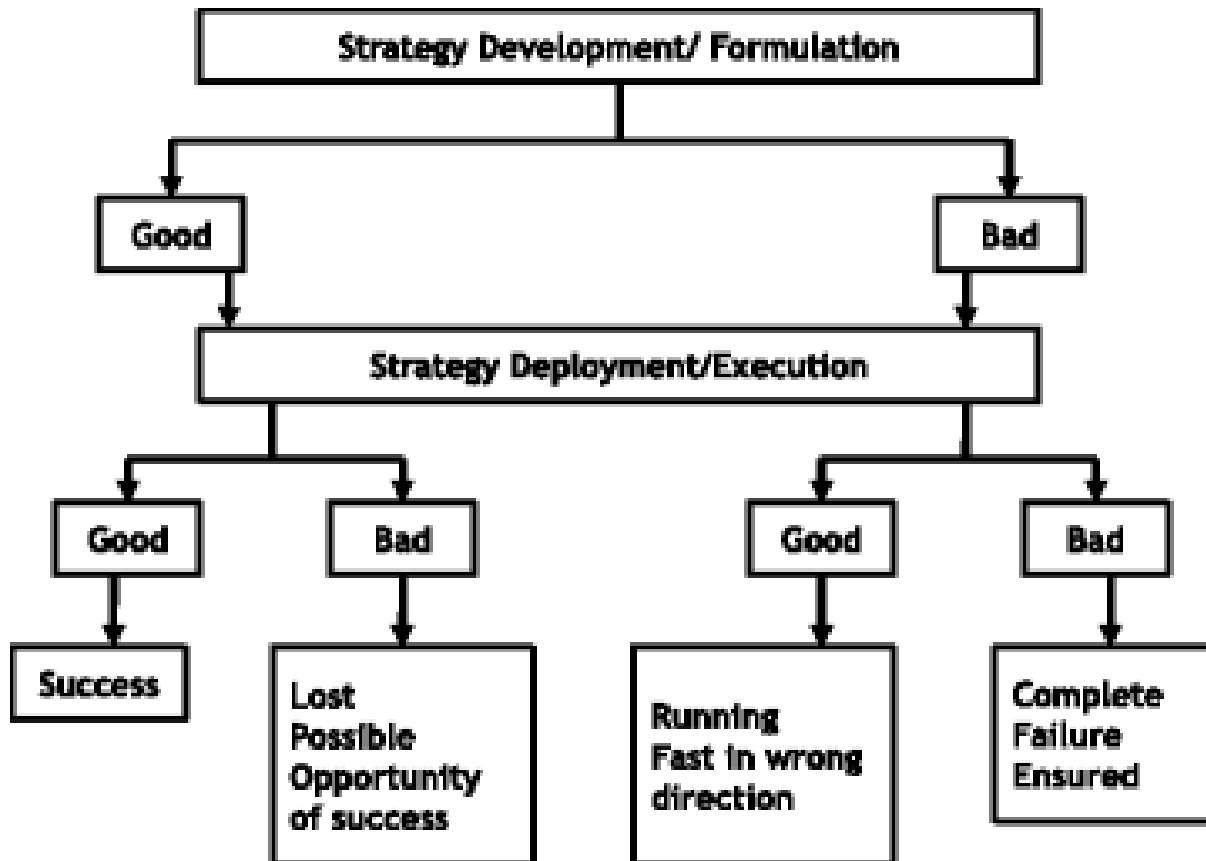
CONCLUSION

We have successfully demonstrated the integration between Policy Deployment and Daily Management to solve the 'real problem' of an insurance organisation. Challenges faced and learning from the exercise helped refine the approach, making it relevant to the industry and the workplace (Table 3). The organisation now perceives a high value in using this approach and replicating the improvement stories in the other business critical areas viz. Claim, Medical and Underwriting.

Although process and approach may look similar, some simplification and customization would further help other service industries.

APPENDIX

FIGURE 1
IMPORTANCE OF STRATEGY FORMULATION AND EXECUTION

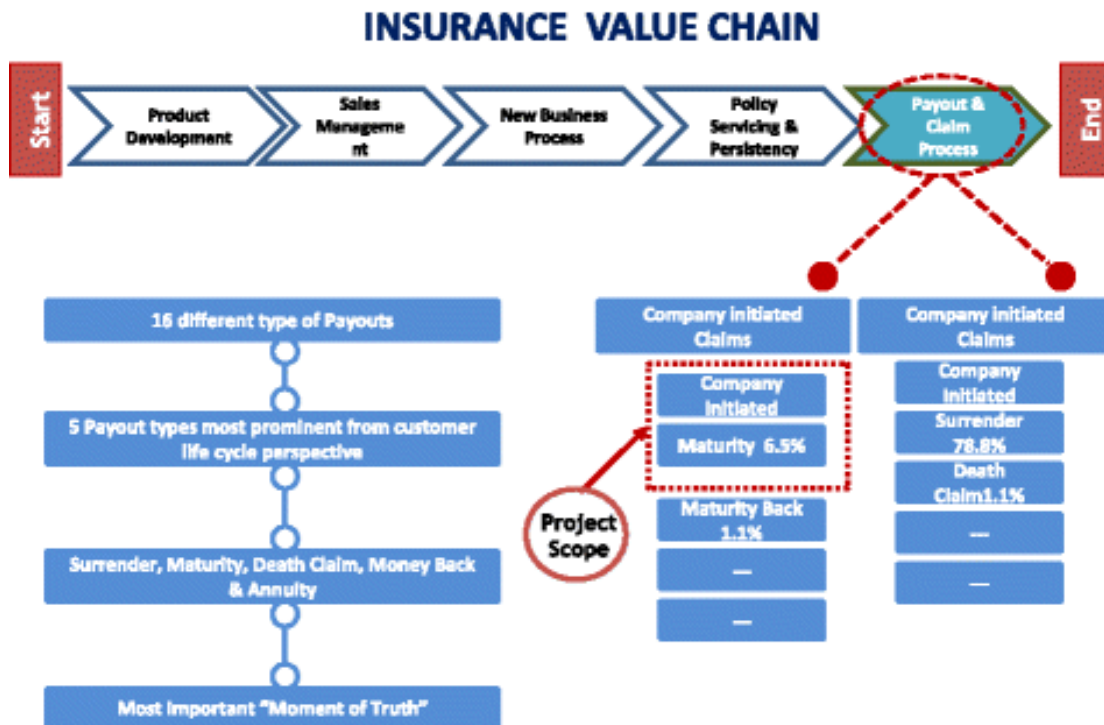


**FIGURE 2
COMPLAINT TREND AND COMPETITION COMPARISON**

	Financial Year 2014-2015					Financial Year 2013-2014				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Pending complaints										
Competitor A	452	272	216	0	940	685	650	315	0	1650
Competitor B	559	442	287	0	1,288	1,456	934	866	432	3,688
Competitor C	111	116	85	111	362	606	500	264	60	1430
HDFC Life	605	345	164	42	1,156	1,671	1,744	1,533	48	4,996
Competitor D	96	61	39	36	232	101	112	59	31	303

**FIGURE 3
POLICY DEPLOYMENT FOR CUSTOMER PAYOUT PROCESS**

Payout is the most important 'Moment of Truth' in the life stages of customer expectations and experience



Data source: Life Asia (Insurance Legacy system), Period: Apr-Sept 2014

FIGURE 4
PRIORITISATION OF PROJECTS WITH RELATIONSHIP DIAGRAM

Policy Development Opportunity: Lead metrics with baseline performance

BASELINE PERFORMANCE

Note: PD 1.1.2 & 1.1.3 merged Similarly, PD, 1.1.5 & 1.1.6

#	Key Metrics	Baseline performance	Goals
1	Increase customer contactibility (Maturity & Money back)	38%	90%
2	Make the customer act faster and submit documents first time right	MAT -46%, MBK -43%	95%
3	Ability to make payout within t+1 for Maturity & Money Back	21% & 69%	99%
4	Reduce Unclaimed Amount	Rs x Crs*	0.7xCrs*
5	Increase revenue recycle	0.50%	2%
6	Improve CSAT score	MAT -54%, MBK -35%	Improve by 10 bp

Data sources: Life Asia (Insurance Legacy system)

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Period: Apr-Sept 2014

INTER-RELATIONSHIP DIAGRAM

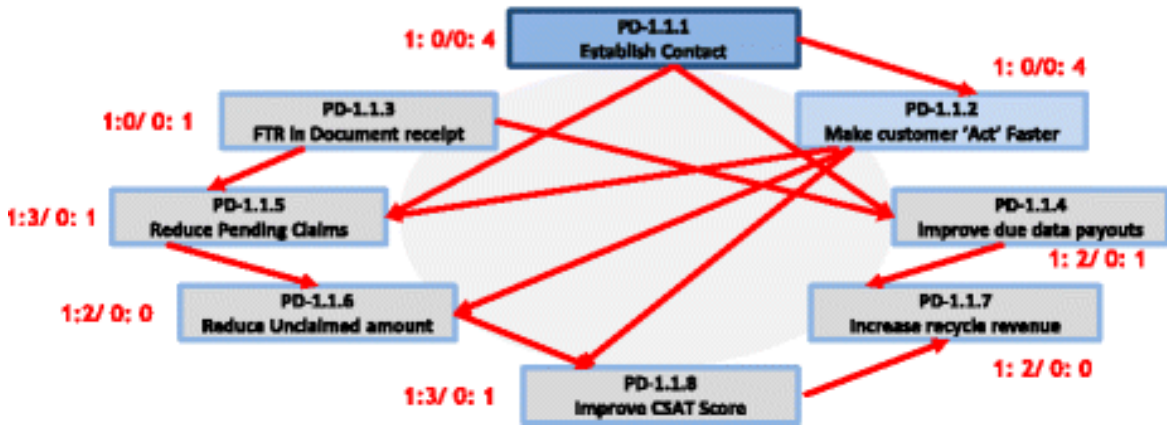


FIGURE 5

CROSS-FUNCTIONAL PROJECT LINKAGE

Project sponsorship from EC & stakeholder's enrolment for successful project management suitable to organization culture

PO	Project Name	Payout	Branch Ops	LWCC (Lead Warming Call center	Sales	BS&T (Tech)	HUB Ops	Marketing	Accounts	Business Insights
1.1.1	Increase customer contactability (Maturity & Money back)									
1.1.2	Make the customer act faster and submit documents first time right									
1.1.3	Process payouts on time (T+1)									
1.1.4	Reduce Unclaimed Amount									
1.1.5	Increase revenue recycle									
1.1.6	Improve CSAT score									

FIGURE 6

USE OF TREE DIAGRAM AND PRIORITISATION MATRIX FOR SOLUTION IMPLEMENTATION

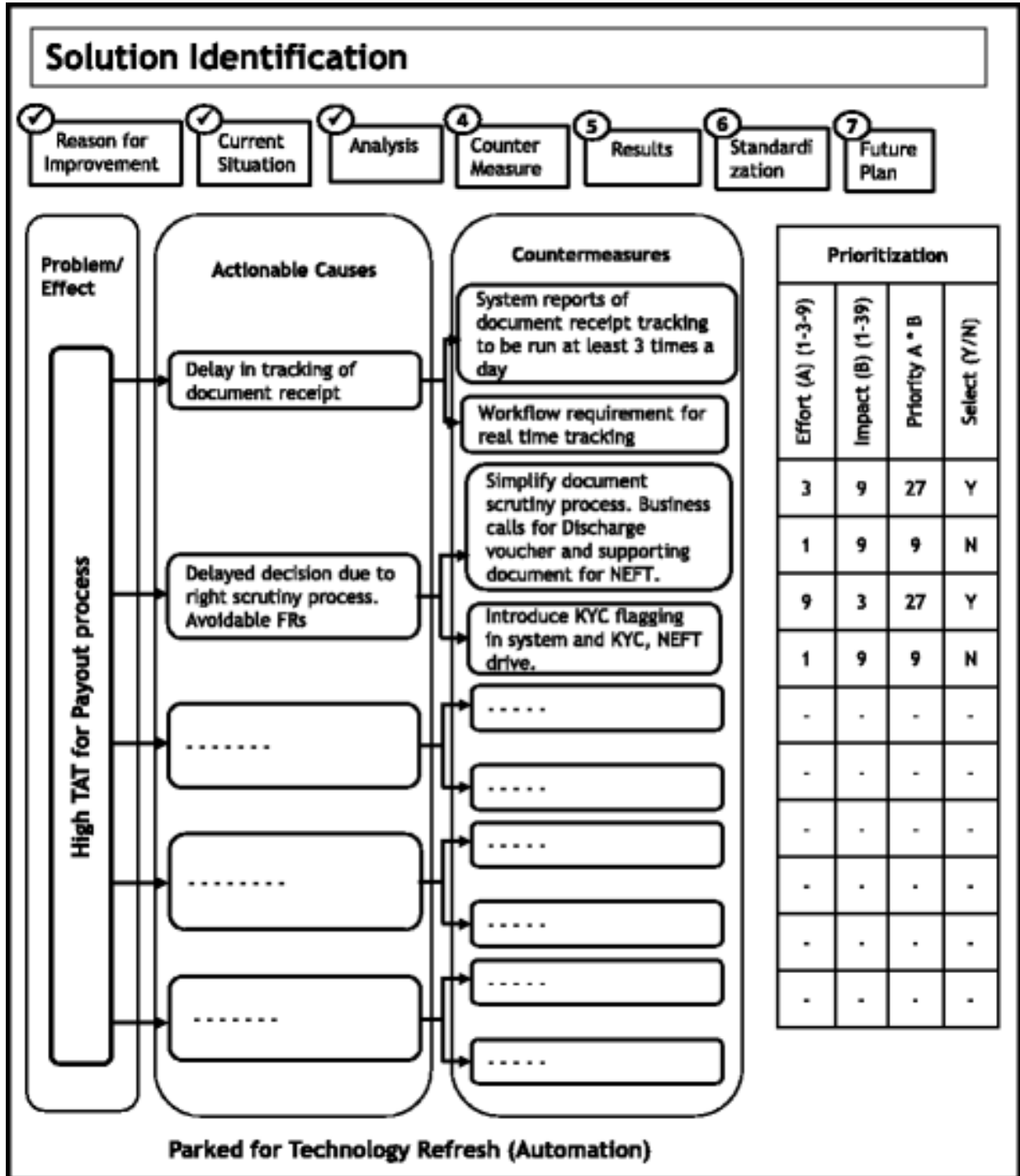


FIGURE 7

REVISED 'TO-BE' PROCESS MAP

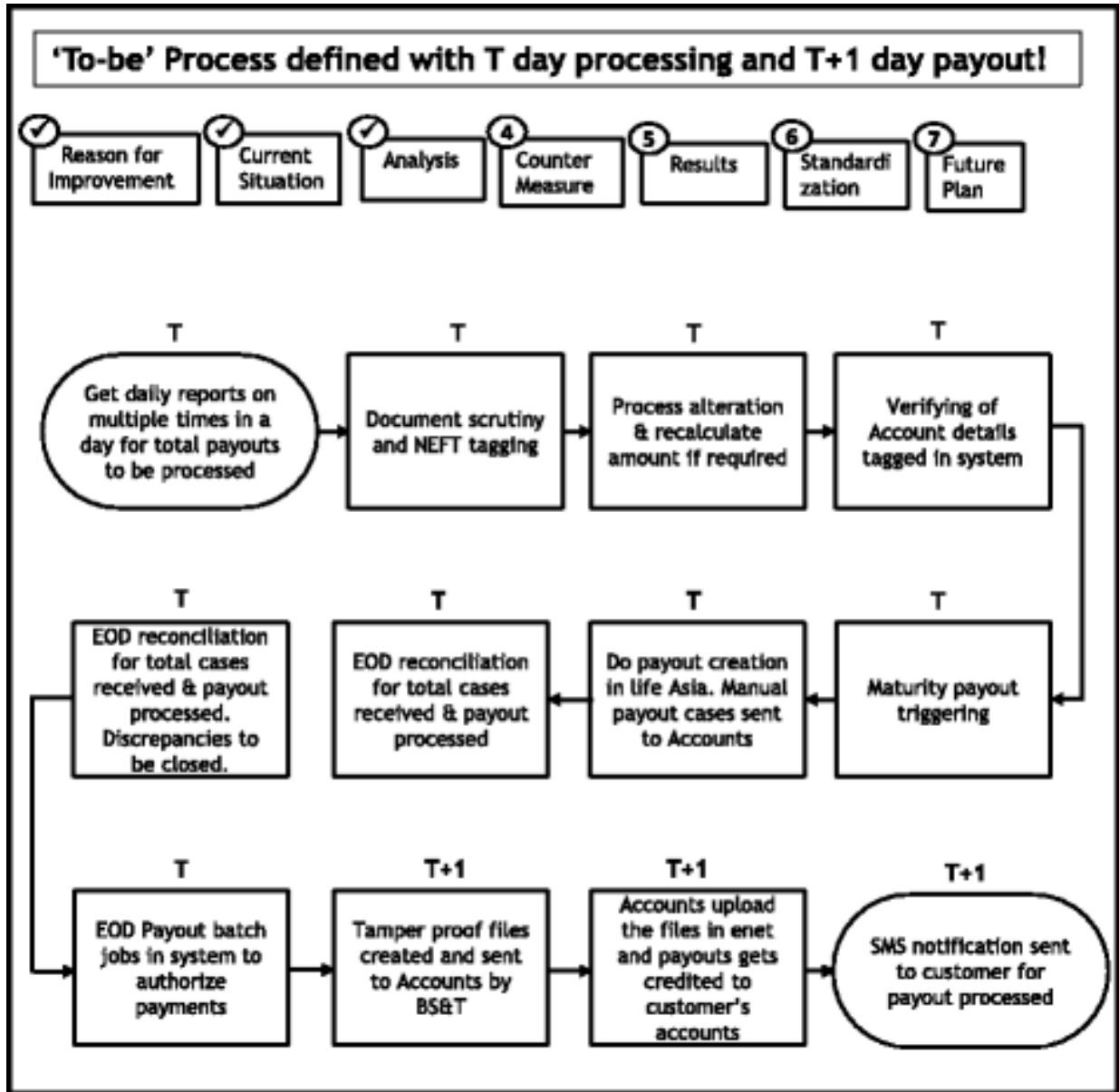


FIGURE 8

PROCESS COMPARISON 'BEFORE' AND 'AFTER' IMPROVEMENT

As on March'16 while the Maturity payouts for 60% cases is paid on due date, it is 100% for Money Back cases!

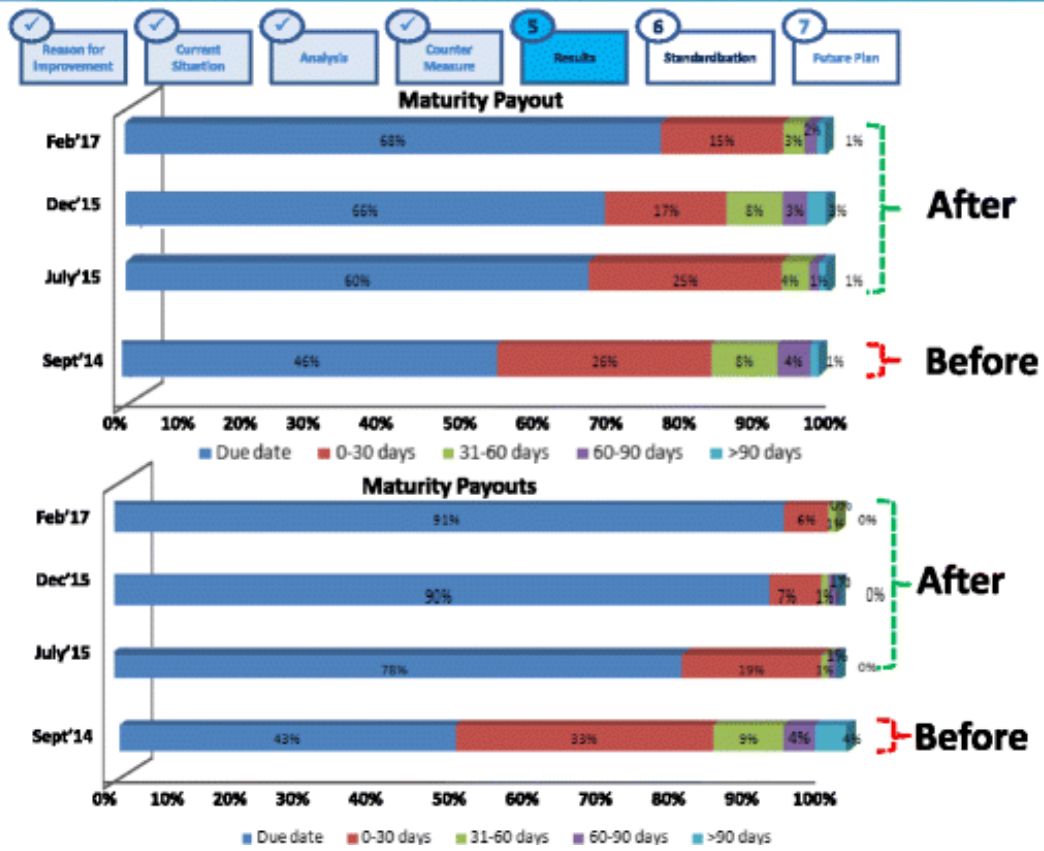


FIGURE 9

SYNOPSIS OF COUNTERMEASURES FOR ALL PD PROJECTS

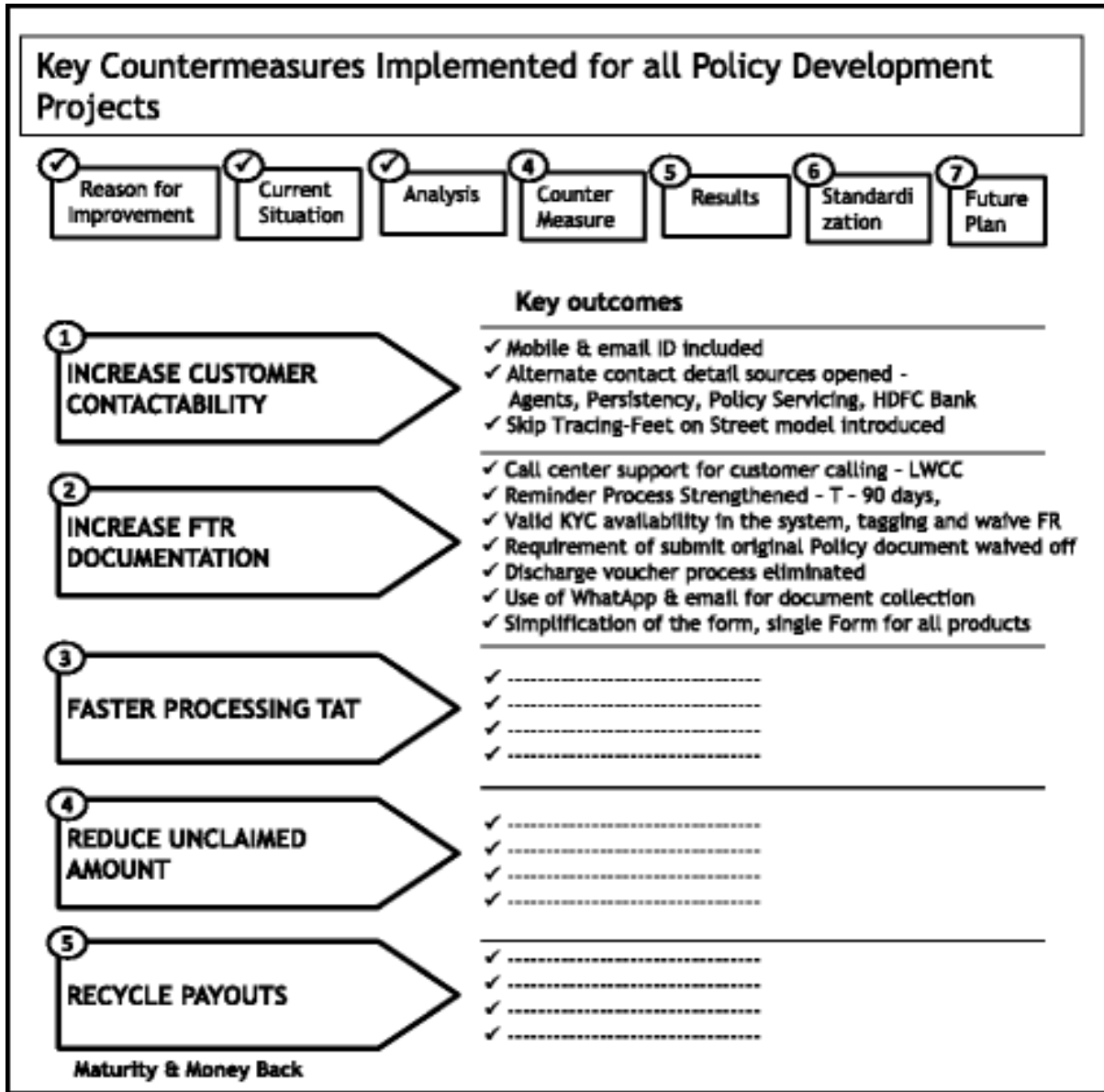


FIGURE 10

PROJECT SUSTENANCE CHECKLIST



Project Sustenance Checklist	Evidence
✓Process performance metric clearly defined & ownership established	BPM ARIS/ Functional Tracker
✓Change Communicated to relevant stakeholders	Project closure confirmation
✓Training imparted for the new stakeholders	Internal Training to Team
✓Cross-functional Interfaces defined through clear SLA's	Branch Ops quality dashboard
✓KPI revisited & aligned	Increase in TAT
✓Process document updated	BPM ARIS
✓Control report or dashboard or MIS created	Control report and functional tracker
✓QNI tracked, signed & linked with budgets & revised targets	Not Applicable
✓Audit checklist enhanced & changes integrated with Process Control & Assessment	Assessment of Integrated Reality and Risk (AIRr)
✓Mistake Proofing ensured	Checklist & Functional Tracker
✓Visual control, Practices & standards created	Not Applicable
✓Scope for Replication	Annuity & Customer Initiated Payouts
✓Replication Plan (Owner, deliverables & Timeline)	Detailed as per action # 2 for Customer Initiated Payouts

Monthly HoD review of dashboard & Executive Committee review in MBR

**TABLE 1
RESULT SUMMARY FOR PD 1, I.E. CUSTOMER PAYOUTS**

Number	Project name	Baseline, Sept. 14	Goal	Start date	As of Aug. 15	As of Jan. 16	As of Mar. 16	Status	Project leader
1.1.1	Increase customer contractibility (Maturity and Money back)	38%	90%	Oct. 14	MAT— 90% MBK— 90%	MAT— 96% MBK— 100%	MAT— 96% MBK— 100%	↑	Mr. A
1.1.2	Make the customer act faster and	MAT- 46%	95%	Oct. 14	MAT— 61%	MAT— 68%	MAT— 71%	↑	Mr. B

	submit documents first time right	MBK-43%			MBK—75%	MBK—91%	MBK—100%		
1.1.3	Process payouts on time (T + 1)	MAT-21% MBK-69%	MAT-98% MBK-98%	Oct. 14	MAT—99% MBK—99%	MAT—99% MBK—99%	MAT—99% MBK—99%	↑	Mr. C
1.1.4	Reduce unclaimed amount	Rs × Crs ^a	Rs 0.7 × Crs ^a	Jan. 15	Rs 0.7 × Crs ^a	Rs 0.7 × Crs ^a	Rs 0.3 × Crs ^a	↑	Mr. D
1.1.5	Increase revenue recycle	0.50%	2%	Oct. 14	1.2%	1% (NOP—2%)	1% (NOP—2%)	↑	Ms. E
1.1.6	Improve CSAT score	CSAT measurement conducted by 3rd party—currently in the process of change of partner							

Significant improvement across all metrics—set new level of performance within organization processes and for competition. For Maturity Customers, ‘act faster’ required deep digging as the performance is significantly different from Money Back Customers

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**TABLE 2
RESULT SUMMARY FOR PD 2, I.E. SERVICE RECOVERY**

Project no.	Project name	Baseline	Goal	Improve	Start date	Status	Project leader	Highlights
2.1	Correct clarification of complaints	375	0	0	Aug. 14	↑	Mr. AO	<ul style="list-style-type: none"> • Legal/Ombudsman tagging in CI • Arresting incorrect case start
2.2	Reduction in Top 7 servicing complaints	300/50%	90/30%	103/39*%	Apr. 14	↑	Mr. AO	<ul style="list-style-type: none"> • Non-IGMS cases contribution has gone down considerably
2.3	Reduction in Top 5 mis-sale complaints	2067	620	378	Sep. 14	↑	Mr. AO	<ul style="list-style-type: none"> • POS implementation • PCVC script strengthened for
2.4	Complaints from top mis-sale contributing channel	1083/39%	30%	233/49%	Feb. 15	↑	Mr. AO	<ul style="list-style-type: none"> • Process premium capped at IL • Policy cannot be sold to life assured = 60 years

2.5	Theme-based complaints	660	100	100	Feb. 15	↑	Ms. AK	<ul style="list-style-type: none"> • Name change process • Free-look process alignment
2.6	Reduction in repeat complaints	23%	15%	15%	Mar. 15	↑	Ms. AK	<ul style="list-style-type: none"> • Improving FTR
2.7	Faster complaints resolution	23%	70%	57%	Jun. 14	↑	Ms. AK	<ul style="list-style-type: none"> • Process redesign for non-bank MS complaints • SLA's redefined
2.8	Capability building	68%	95%	90%	Dec. 15	↑	Ms. AK	<ul style="list-style-type: none"> • SDA parameters made more relevant to Service Recovery • Oct. 15 SDA score was 94%

**TABLE 3
CHALLENGES FACED DURING THE PROJECTS AND OUR RESPONSE**

Challenges	How we responded to it?
Feeling that such approach is not applicable to Service Industry	Showed case studies; customized training and simplified approach. Expected benefits linked to financial saving
Perception that it could be 'Flavor of the month'	Demo of 2 PD items have helped. Showcase of success stories by team members in new areas. Standardized the approach for all to follow
Action focus on Symptom	Training focuses on root cause analysis and its importance. Success of pilot projects will help further. Standardization of approach helped
Involvement of Team	MD/EC reviews; repeat messages from EC on use of structured process; Governance structure Blitz format brings team urgency and focus on the project
Progress delayed against plan	EC reviews; Message of discipline; message on loss to the company due to delays
Sustenance of results	Standardized process; integration with ARIS BPMS; MIS and Audit on process at scheduled frequency

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TRANSLATED VERSION: SPANISH

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

VERSION TRADUCIDA: ESPAÑOL

A continuación se muestra una traducción aproximada de las ideas presentadas anteriormente. Esto se hizo para dar una comprensión general de las ideas presentadas en el documento. Por favor, disculpe cualquier error gramatical y no responsabilite a los autores originales de estos errores.

INTRODUCCIÓN

Todas las empresas se enfrentan a desafíos empresariales y están trabajando para mejorar el negocio a través de procesos estructurados como TQM/Lean/Six Sigma. Con el fin de convertirse en líderes en un negocio altamente competitivo, cada empresa está tratando de superar a los demás. El uso de la forma tradicional japonesa de TQM en el sector de servicios ha sido limitado. Algunas compañías lo están intentando ahora ante la dura competencia.

Según LA JUSE (Unión de Científicos e Ingenieros Japoneses) de la Guía del Premio Deming [1], la Gestión Total de la Calidad se define como «un conjunto de actividades sistemáticas llevadas a cabo por toda la organización para alcanzar de manera eficaz y eficiente los objetivos de la empresa con el fin de proporcionar productos y servicios con un nivel de calidad que satisfaga a los clientes, en el momento y precio adecuados». Las empresas que aspiran a implementar TQM deben abordar tres aspectos:

- I. La empresa prepara los objetivos de negocio y la estrategia orientados al cliente y desafiantes en línea con el entorno de negocio.
- II. La empresa implementa TQM para alcanzar los objetivos de negocio y la estrategia
- III. Los resultados/efectos empresariales son un resultado del punto ii) anterior

TQM utiliza dos vehículos para mejoras estratégicas y sustento enfocados: Gestión de Políticas y Gestión Diaria. Kume [2] define la gestión de políticas como «una técnica de gestión para desarrollar las cuestiones necesarias para implementar el plan de negocio e implementar el ciclo PDCA (es decir, hacer planes, implementarlos, comprobar los resultados y tomar medidas correctivas) de acuerdo con la estructura vertical de una organización». Los objetivos y los medios del Director Gerente deben desplegarse verticalmente en la línea de los respectivos gerentes y jefes de sección.

CONCLUSIÓN

Hemos demostrado con éxito la integración entre Policy Deployment y Daily Management para resolver el "problema real" de una organización de seguros. Los desafíos a los que se enfrentaba y el aprendizaje del ejercicio ayudaron a perfeccionar el enfoque, haciéndolo relevante para la industria y el lugar de trabajo (Tabla 3). La organización ahora percibe un alto valor en el uso de este enfoque y la replicación de las historias de mejora en las otras áreas críticas del negocio, como Reclamo, Medicina y Suscripción.

Aunque el proceso y el enfoque pueden parecer similares, cierta simplificación y personalización ayudarían aún más a otras industrias de servicios.

TRANSLATED VERSION: FRENCH

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

VERSION TRADUITE: FRANÇAIS

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INTRODUCTION

Toutes les entreprises sont confrontées à des défis commerciaux et travaillent à l'amélioration de l'entreprise grâce à des processus structurés comme TQM/Lean/Six Sigma. Afin de devenir des leaders dans une entreprise hautement compétitive, chaque entreprise essaie de surpasser les autres. L'utilisation de la méthode traditionnelle japonaise de TQM dans le secteur des services a été limitée. Quelques entreprises le tentent maintenant face à une forte concurrence.

Conformément à la ligne directrice du prix Deming de la JUSE (Union of Japanese Scientists and Engineers) [1], la gestion totale de la qualité est définie comme « un ensemble d'activités systématiques menées par l'ensemble de l'organisation pour atteindre efficacement et efficacement les objectifs de l'entreprise afin de fournir des produits et des services avec un niveau de qualité qui satisfait les clients, au moment opportun et au prix ». Les entreprises qui aspirent à mettre en œuvre TQM doivent aborder trois aspects :

- I. L'entreprise prépare des objectifs et une stratégie d'affaires et des objectifs commerciaux difficiles et difficiles en fonction de l'environnement d'affaires.
- II. L'entreprise met en œuvre TQM pour atteindre ses objectifs d'affaires et sa stratégie
- III. Les résultats/effets de l'entreprise sont le résultat du point (ii) ci-dessus

TQM utilise deux véhicules pour des améliorations stratégiques ciblées et la subsistance : la gestion des politiques et la gestion quotidienne. Kume [2] définit la gestion des politiques comme « une technique de gestion pour développer les questions nécessaires à la mise en œuvre du plan d'affaires et à la mise en œuvre du cycle PDCA (c'est-à-dire faire des plans, les mettre en œuvre, vérifier les résultats et prendre des mesures correctives) conformément à la structure verticale d'une organisation ». Les objectifs et les moyens du directeur général doivent être déployés verticalement sur la ligne aux gestionnaires respectifs et aux chefs de section.

CONCLUSION

Nous avons démontré avec succès l'intégration entre le déploiement des politiques et la gestion quotidienne pour résoudre le « vrai problème » d'une organisation d'assurance. Les défis auxquels l'exercice a été confronté et les leçons tirées de l'exercice ont contribué à affiner l'approche, la rendant

pertinente pour l'industrie et le milieu de travail (tableau 3). L'organisation perçoit maintenant une grande valeur dans l'utilisation de cette approche et la reproduction des histoires d'amélioration dans les autres domaines critiques d'affaires à savoir Réclamation, Médical et Souscription.

Bien que le processus et l'approche puissent ressembler, une certaine simplification et personnalisation aideraient davantage d'autres industries de services.

TRANSLATED VERSION: GERMAN

Below is a rough translation of the insights presented above. This was done to give a general understanding of the ideas presented in the paper. Please excuse any grammatical mistakes and do not hold the original authors responsible for these mistakes.

ÜBERSETZTE VERSION: DEUTSCH

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EINLEITUNG

Alle Unternehmen stehen vor geschäftlichen Herausforderungen und arbeiten auf die Verbesserung des Geschäfts durch strukturierte Prozesse wie TQM/Lean/Six Sigma hin. Um in einem hart umkämpften Unternehmen führend zu werden, versucht jedes Unternehmen, die anderen zu übertreffen. Der Einsatz traditioneller japanischer TQM-Arten im Dienstleistungssektor wurde eingeschränkt. Einige Unternehmen versuchen es jetzt angesichts des harten Wettbewerbs.

Gemäß juse (Union of Japanese Scientists and Engineers) Deming Prize Guideline [1] ist Total Quality Management definiert als "eine Reihe systematischer Aktivitäten, die von der gesamten Organisation durchgeführt werden, um die Unternehmensziele effektiv und effizient zu erreichen, um Produkte und Dienstleistungen mit einem Qualitätsniveau zu liefern, das den Kunden zu gegebener Zeit und zu dem angemessenen Preis entspricht." Die Unternehmen, die TQM umsetzen wollen, müssen sich mit drei Aspekten befassen:

- I. Das Unternehmen bereitet kundengerichtete und herausfordernde Geschäftsziele und -strategien im Einklang mit dem Geschäftsumfeld vor.
- II. Das Unternehmen setzt TQM um, um Geschäftsziele und Strategie zu erreichen
- III. Die Geschäftsergebnisse/-effekte sind ein Ergebnis des oben genannten Punktes (ii)

TQM verwendet zwei Fahrzeuge für gezielte strategische Verbesserungen und Ernährung – Policy Management und Daily Management. Kume [2] definiert Policy Management als "management-Technik zur Entwicklung der Probleme, die für die Umsetzung des Geschäftsplans und die Umsetzung des PDCA-Zyklus erforderlich sind (d. H. Pläne erstellen, umsetzen, die Ergebnisse überprüfen und Korrekturmaßnahmen ergreifen) im Einklang mit der vertikalen Struktur einer Organisation". Ziele und Mittel des Geschäftsführers müssen vertikal auf der Linie zu den jeweiligen Managern und Sektionsleitern eingesetzt werden.

SCHLUSSFOLGERUNG

Wir haben erfolgreich die Integration zwischen Policy Deployment und Daily Management demonstriert, um das "echte Problem" einer Versicherungsorganisation zu lösen. Die Herausforderungen und das Lernen aus dieser Übung trugen dazu bei, den Ansatz zu verfeinern und ihn für die Industrie und

den Arbeitsplatz relevant zu machen (Tabelle 3). Die Organisation sieht nun einen hohen Wert darin, diesen Ansatz zu nutzen und die Verbesserungsgeschichten in den anderen geschäftskritischen Bereichen wie Claim, Medical und Underwriting zu replizieren.

Obwohl Prozess und Ansatz ähnlich aussehen mögen, würden einige Vereinfachungen und Anpassungen anderen Dienstleistungsbranchen weiter helfen.

TRANSLATED VERSION: PORTUGUESE

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VERSÃO TRADUZIDA: PORTUGUÊS

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INTRODUÇÃO

Todas as empresas estão enfrentando desafios de negócios e estão trabalhando para melhorar os negócios por meio de processos estruturados como TQM/Lean/Six Sigma. Para se tornarem líderes em um negócio altamente competitivo, cada empresa está tentando superar as outras. O uso da maneira tradicional japonesa de TQM no setor de serviços foi limitado. Algumas empresas estão agora tentando isso diante da forte concorrência.

De acordo com a JUSE (União de Cientistas e Engenheiros Japoneses) Deming Prize Guideline [1], a Gestão da Qualidade Total é definida como "um conjunto de atividades sistemáticas realizadas por toda a organização para alcançar efetiva e eficientemente os objetivos da empresa de modo a fornecer produtos e serviços com um nível de qualidade que satisfaça os clientes, no momento e preço adequados". As empresas que aspiram implementar o TQM precisam abordar três aspectos:

- I. A empresa prepara objetivos de negócios e estratégia de frente para o cliente e desafios em consonância com o ambiente de negócios.
- II. Empresa implementa TQM para alcançar objetivos e estratégia de negócios
- III. Os resultados/efeitos do negócio são um resultado do ponto (ii) acima

A TQM utiliza dois veículos para melhorias estratégicas focadas e sustento — Gestão de Políticas e Gestão Diária. Kume [2] define a Gestão de Políticas como "uma técnica de gestão para o desenvolvimento das questões necessárias para a implementação do plano de negócios e implementação do ciclo PDCA (ou seja, fazer planos, implementá-los, verificar os resultados e tomar ações corretivas) em consonância com a estrutura vertical de uma organização". As metas e os meios de Diretor Administrativo precisam ser implantados verticalmente para baixo da linha para os respectivos gerentes e chefes de seção.

CONCLUSÃO

Demonstramos com sucesso a integração entre a Implantação de Políticas e a Gestão Diária para resolver o "problema real" de uma organização de seguros. Os desafios enfrentados e o aprendizado do exercício ajudaram a refinar a abordagem, tornando-a relevante para a indústria e o local de trabalho (Tabela 3). A organização agora percebe um alto valor em usar essa abordagem e replicar as histórias de melhoria nas outras áreas críticas de negócios viz. Reivindicação, Medicina e Subscrição.

Embora o processo e a abordagem possam parecer semelhantes, alguma simplificação e personalização ajudariam ainda mais outras indústrias de serviços.