

# Contact Centre strategy and implementation plan to transform the insurance space



## The Client

One of the fastest growing life insurance companies in India securing more than 20 million lives, through their Special focus on Indian Army and plans to secure Army personals



## Their needs

To outsource PAN India Contact Centre to increase SLA adherence and CSAT and to reduce operating costs.

## Our Solution

To manage volumes and support business growth, by setting up state of art Contact center within 4 weeks with trained personals. We migrated the existing contact Centre of the client from its existing service partner without any downtime and negative CSAT.



## Benefits Delivered

Better management of SLA and call quality. providing multi skilled language support from centralized locations making the model cost effective.



Our client is keen to realign its strategies to come up with state of art contact Centre and way they operate and boost their business. This entailed that they beat the existing service partners legacy of a 8 year old process, technology and certainly people perspective. And not only that, this means the urgency to create something different to accelerate its own growth and achieve better CSAT. Their objective was clear – Reduce operating cost, better quality and improve service levels.

# CHALLENGES

Simplifying the insurance landscape, the way an Contact Centre deals with the customers.



Our client aimed to ensure customers face no hurdles at any stage in reaching out to the contact Centre. The insurer was using services for this project with another partner, however, there was a big challenge for the client in terms of higher operating costs, SLA and quality of service. The crucial challenges they faced :

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- Operating Cost was high.
- The previous vendor couldn't support multi language calling support.
- SLA adherence
- Call quality parameters could not be met.
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## Client Expectations

The client had certain expectations, when they outsourced their services to us. They looked for a digital transformation to deliver tangible and intangible benefits across the insurance value chain. They wanted:

- Ensuring Call Quality >90%
- Development of Self help IVR, Voice blasters, Email, SMS, Missed and web call , Dialer application and toll free number movement.
- Multi language calling support from Centralized locations.
- Dedicated Domain and adherence to its info-sec guidelines.
- Access to CRMs like life Asia for online information to its customers.

## Process and Planning

Aging technology, new competitive threats, increasing regulatory requirements, ongoing cost pressures, and lackluster financial performance are among the forces that have led to the need for an entirely new business model for the insurance company. Writer Information took up the challenge and identified six key areas to bring about a change:

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|-----------------------------------|---|
| ● Cost reduction                  | ● Quality Benchmarking                          |
| ● CSAT Drive                      | ● On call retention through structured training |
| ● Customer experience enhancement |   |

# | SOLUTION

Process transformation can be defined as making the most of the power of technology to work upon business models, get customers to new channels and generate essential user experiences. The right strategies, if applied broadly across the company can incorporate several related disciplines, including innovation management, improved experiences and revamped business models.

## to bring about a change in the scenario.



A Robust Process Design to ensure the quality of deliverables through:



Call Handling



Quality Check



MIS reporting



Call Tagging



A Dedicated Team that is completely trained with the required certification



A Dedicated Facility to ensure data security and confidentiality



Based on the volume forecast, resources were onboarded and trained accordingly



Call quality parameters and calibrations to ensure quality score >90%



Exhaustive, automated MIS and reporting with Live monitoring



Effective TNI and induction training plan. With OJT and care bay for new joiners



Effective project governance for effective monitoring and control including TLs & Project Managers

## IMPACT

Our client along with the other insurers, have realised that no matter their size, structure or the pattern of the business, enhancement in customer care and more human touch is the need of the hour. Accordingly requirement for multi language option in the IVR was introduced with skill based call routing as per customers requirement which had given the human touch to the requirements of the customers . Our client also made a note that the with the human touch it was need to bring in more retention effort from contact Centre which added value in reducing policy surrender. And after our competencies were embedded in their processes, they realised the impact of our services through:



SLA for Calls answered within 20 secs  
improvement from 90% days to 96%.



Increased customer delight with dedicated teams ensured  
call quality and welcome onboarding calls to customers with  
delight.



Detailed and correct MIS, which helped to track the case till  
closure and also report the same to senior management



Greater efficacy in the projects through operative monitor-  
ing and control coupled with vital project governance