

INNOVATION FOR CUSTOMER SERVICE

THE CONTEXT

A big insurance company presented us a challenge: facing **too much expenditure** with its call center, we were invited to design solutions that would unburden the office and, at the same time, give the customers the **best experience possible**.

ROLE & RESPONSABILITIES

- Project Management and team leadership;
- Interface for stakeholders at multiple levels;
- Draft and distribute project objectives and tasks;
- Concept and service design for all the ideas presented;
- User experience and interface design;
- Service and digital prototype building and field testing;
- Strategic recommendation based on the solutions designed.

HOW TO OPTIMIZE THE USE OF SERVICE CHANNELS, RELIEVING OVERHEAD IN THE CALL CENTER AND PROVIDING A GREAT CUSTOMER EXPERIENCE?

1. INVESTIGATION AND LEARNING

We studied basically two perspectives: what were the **main business issues** (internal perspective) and which were the **clients needs** (customer perspective). The research included several topics such as how the company communicated with its clients; which channels were available and which of them were actually used by both sides; which subjects were the most common and expensive for the company; who were the users, what were their concerns and expectations and finally why were users calling the company.

INTERNAL BUSINESS PERSPECTIVE

- CHANNEL EFFICIENCY AND USAGE RATE
- CRM TOOLS
- CUTTING-EDGE TECHNOLOGIES
- CALL CENTER WORKFLOW AND SCRIPT
- CUSTOMER RELATIONSHIP MODEL
- LEADING CALL-IN TOPICS
- AHT, FCR AND AVERAGE COST PER CALL
- CALL SUMMARY REPORTS

CUSTOMER PERSPECTIVE

- INSURER BEHAVIOR
- BROKER BEHAVIOR
- SERVICE PROVIDER BEHAVIOR
- CUSTOMER INSIGHTS
- NEEDS, EXPECTATIONS AND PERCEPTIONS
- PERSONAS AND JOURNEY MAPS
- NEW BUSINESS MODELS
- CUSTOMER SERVICE BENCHMARK

3. VALUE PROPOSITION

By gathering the needs and expectations from the customer and the internal business perspectives, we could design solutions in order to achieve the project's **financial purpose** and also **customer satisfaction**, better internal processes and constant improving of the company's services and relationship initiatives.

From the moment we've **joined these two perspectives**, we were able to build a bridge that corporations always make a huge effort to achieve, but they usually are unable to.

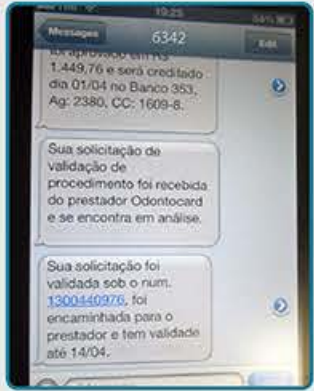
BUSINESS AND USER CENTERED SOLUTIONS

4. FINAL SOLUTIONS

From a total of 45 ideas, we studied how each of them would **bring an actual return** on the four aspects forementioned and also **how much effort** and investment would take to implement them. At the end of the project, 14 solutions were tested and 6 were carried-out either to **be implemented or to become part of on-going internal projects**. The solutions are focused on three distinct channels to which the company's customers were already used to: **e-mail, SMS and web**.

SOLUTION #1

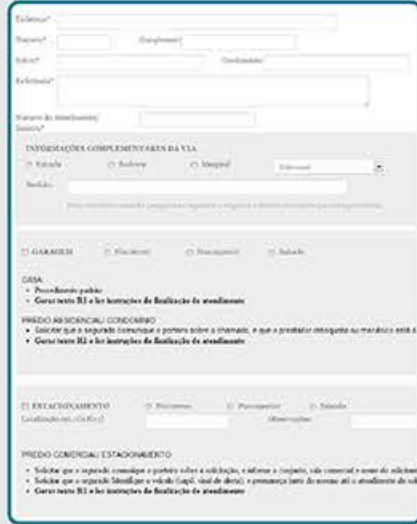
An SMS system to give customers feedback about refund requests, medical treatment solicitations and automobile repair



There are some internal processes that are not clear to the insurer, and this **lack of information** results in a lot of income calls. This SMS-based service provides **proactive feedback** to the customer in an honest and transparent way.

SOLUTION #3

A new script for the call center staff



The call center staff has to operate a lot of different systems through their tasks. This friendly and straightforward script was designed to guide them through one of the most common requests: to **orientate both insurer and service provider when there is a car crash**.

SOLUTION #5

A new web and mobile service channel for SMEs



Since SMEs were the most-growing client profile in the company, we developed a **self-service services platform** designed to fulfill all their needs: information about the products, legal issues, insurance maintenance, online payment and others.

Above all, the SME Service Channel is a direct communication tool between the company and its customers. The website and mobile application are **modular and responsive**, adapting the interface to the user needs, arranging the features according to the usage frequency.

SOLUTION #6

A status report specially designed for the broker



The brokers are in constant need for feedback regarding their proposals. Furthermore, they work with several insurance companies - this customized service tool is a partnership strengthener.

The Broker Status Report gives proactive status and allows the broker to solve any remaining issue through the website.



The company's website provides a lot of information and different services, but it is misused - in fact, several customers call the call center asking for how to find something on the website. After a brief study, we included several new features to improve the website's usability and language, providing all information needed at no more than 3 clicks from the home page.



The search for doctors, clinics and labs is a major issue for the call center. In order to optimize this process, we designed an SMS Call Center in which the insurer use keywords to perform the search. For those who are used to call, they now have the option to receive the results by e-mail, with a link to the map and the service provider contact. Besides that, the e-mail provides a step by step teaching how to perform these kind of searches in the company's website.