Contact Center and Digital; Better Together

Unlock valuable customer signals from your contact center to improve the digital insurance experience

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Introduction

When we're focused on responding to our customer's problems we often overlook how we can anticipate and prevent them in the first place. Most insurance contact centers today are focused on responding to every call from a policyholder, agent or prospect as efficiently as possible, with high satisfaction. But the question we should spend more time solving is how can we reduce the reasons that customers need to call? Thanks to the pandemic, it's common to hear variations of this recording, "due to the pandemic we are experiencing higher volumes and wait times…" as call wait times have increased and call quality has declined across industries.[1]

A factor driving the increase in call volume is that when customers cannot accomplish what they need digitally they seek out in-person service and they expect it to be fast and seamless. Therefore the contact center becomes the listening post for what

we can do better on the web or mobile app, and how to design key journeys like purchasing and claims that bridge digital and in-person channels to deliver seamless experiences that drive loyalty.

In this eBook we'll dive into the relationship between digital and contact center channels and the implications for customer experience in terms of the following three main arguments:

01 **Digital is no longer a distribution channel, it's your brand:**

With the migration to digital, new friction points emerge that left unsolved can degrade customer loyalty

02 **The contact center is a gold mine of insights:**

Take action on digital issues that force customers to call for help while reducing call volumes and improving satisfaction

03 **Customer listening is more than surveys:**

Capture customer signals in every interaction–customer calls, email inquiries, chat logs, digital session capture–to improve the digital customer experience

[1] https://hbr.org/2020/04/supporting-customer-service-through-the-coronavirus-crisis

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Digital is no longer a distribution channel, it's your brand.

Accelerated by the pandemic, today's insurance customer journeys changed as consumers are prioritizing digital experiences. There's no going back. 75% of people using digital channels for the first time said they will continue to use them when things return to "normal."[2]

Consequently, many companies are scrapping multi-year digital transformations as they shift gears to adopt a digital-first approach in real-time. Recent data shows firms have vaulted **five years forward** in consumer and business digital adoption in a matter of months.[3]

Insurance customers and firms are pivoting quickly:

- **Automated claims:** 79% of Millennials and 64% GenXers are now comfortable with automated claims processes, which are significant increases from 2019 levels.[4]

- **Self-service:** 74% of carriers say they'll boost self-service, and many are moving to automated underwriting.[5]

- **Online transactions:** 68% of insurance buyers want to conduct transactions online. [6]

- **Human interaction:** 44% of millennial business owners said they prefer no human interaction.[7]

Rapid changes in digital behaviors have had surprisingly positive consequences for insurance companies:

85

Eighty-five percent of Insurance CEOs say COVID-19 has accelerated the digitization of their operations and the creation of next-generation operating models.

79

79 percent of Insurance CEOs say COVID-19 has brought new urgency to the creation of new business models and revenue streams.[8]

400%

400% improvement in conversion rate, was achieved through sales digitization by one insurer, according to BCG.[9]

[2] https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/the-covid-19-recovery-will-be-digital-a-plan-for-the-first-90-days
[3] https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/global-surveys-of-consumer-sentiment-during-the-coronavirus-crisis
[4] https://risk.lexisnexis.com/insights-resources/white-paper/2021-auto-insurance-trends-report

[5] https://www.investopedia.com/life-insurance-companies-digital-rollouts-get-supercharged-5190353
[6] https://www.the-digital-insurer.com/library/digital-adoption-in-the-insurance-sector-a-report-by-the-economist-intelligence-unit/#gf_69
[7] https://www.propertycasualty360.com/2021/06/18/insurances-digital-acceleration-the-customer-experience/
[8] https://home.kpmg/xx/en/home/insights/2020/11/the-covid-19-catalyst-insurers-race-to-digitize.html
[9] https://www.bcg.com/publications/2020/digital-underinvestment-hurts-insurers

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With these changing dynamics, digital is now front and center and is synonymous with delivering your brand promise. But a single bad digital experience can drive customers away. Nearly 60% of consumers say they'll go elsewhere if they can get the same product with a better experience.[10] With higher expectations, brands must work harder to maintain customer loyalty through seamless digital experiences.

But as companies ramped up their digital offerings new friction points in digital journeys inevitably surface, which negatively impact customer experiences. Frustrated with inconsistent, clunky experiences, lack of personalization, or limited self-service options, policyholders turn to the contact center for help. Increased call volumes in turn result in delays for customer support and service—which is often the critical touchpoint that drives the policyholder's perception of their experience with the insurer.

[10] https://martechseries.com/mts-insights/guest-authors/consumer-dislikes-and-brand-loyalty-in-the-era-of-digital-customer-experience/

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The contact center is a gold mine of insights.

Contact centers remain a crucial channel to support policyholders, especially when immediate answers are needed. But the pandemic has exacerbated the already existing challenges of aging technology, outdated processes, and variability in agent effectiveness as call volumes have increased, with the added complexity of enabling and managing a remote workforce. Overall, contact centers experienced the following impacts during the early stages of the pandemic:

3X

3X Increase of calls into the contact center

90%

90% Of global contact center agents transitioned to working virtually from home

10+

10+ Minutes increase in Average Handle Time (AHT), up from an average of 3-6 minutes

Silos exist across channels

With a distributed agent workforce and multiple touchpoints throughout the experience, the customer or policyholder can feel like they are communicating with separate departments, and not one organization.

41

41% of the policyholders who had difficulties with their insurers say they are likely or more likely to switch providers due to a lack of digital capabilities.[12]

70

70% of customers, across industries, expect all of the reps to have the same information about them, but 64% say that they have to re-explain issues.

58

Across industries, 58% of say that they feel like they're communicating with separate departments and not one company.[13]

[11] https://www.gep.com/blog/mind/impact-of-covid-19-on-contact-centers-and-measures-taken

[12] https://www.pwc.com/us/en/industries/insurance/library/carriers-customer-service-models-covid-19.html

[13] https://www2.deloitte.com/si/en/pages/strategy-operations/articles/changing-consumer-digital-marketing-impact-Covid-19.html

Why do customers reach out to the contact center in the first place?

1. **They need support for complex issues.** Whether it's checking rates, making a policy change, filing a claim, booking or canceling appointments, the need to connect with a live person is often an inevitable stage in the customer journey. Connecting live with a human voice helps to alleviate burning questions or complex issues.

2. **The digital self-service model is lacking.** Calls to the contact center are often initiated because of downstream issues related to repetitive digital self-service breakdowns or problems in the customer journey. One Medallia's customer says 70% of calls to their contact center are a direct result of digital self-service issues. For example, a common downstream issue is how to make a simple policy change. This could easily be resolved with adequate digital options, online instructions and responsive chat capabilities. Because call center agents are trained to focus on resolving these calls as quickly as possible, the root cause of the issue often goes undetected.

3. **The primary reason for the call is resolved, but new downstream issues arise.** Twenty-two percent of repeat call volume is related to a problem that prompted an original call, even if that problem itself was adequately addressed the first time around.[14] While the initial call driver was addressed, future calls to the contact center will continue until organizations proactively leverage insights to anticipate and forward-resolve these new issues. An example cited in a recent HBR article shares how Bell Canada addresses a primary issue and uses the insights to head off the next one. For instance, a high percentage of customers who ordered a particular feature called back for additional instructions on using it. The company's service reps now give a quick tutorial to customers about key aspects of the feature before hanging up.

Is your contact center missing expensive problems?

From digital self-service issues to repetitive downstream problems, the contact center today is overburdened by costly problems that can be prevented with the right digital and self-service experiences. So how do customer contact center teams uncover insights hiding in plain sight, reduce the silos, and drive higher quality customer experiences?

> "A Medallia insurance customer achieved a 1% quote-to-sale uplift, resulting in nearly $2 million of additional revenue by redesigning the quote page to resolve digital self-services issues."

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[14] https://hbr.org/2010/07/stop-trying-to-delight-your-customers

A new approach is required

The contact center is designed to support customer outreach and resolve issues while driving first-call resolution and case closure. The digital channel is designed to help customers self-service, transact, and be on their way. Both channels are focused on managing for efficiency and customer satisfaction. Yet both channels have traditionally worked independent of one another. To reduce digital frustration while improving customer experience, organizations need to unlock and share insights captured within the contact center to enhance the digital experience. **The contact center and digital teams need to work better together.**

"

We are seeing the majority of organizations monitor only ~1% of all contact center calls.

Rachel Lane
Contact Center Solution Principal, Medallia

Start by capturing every interaction.

The top three reasons why customers call in the first place can be a treasure trove of insights to help address recurring call volume. Until recently, transcribing and analyzing each of those calls across all those hours has proven near impossible, at least in a timely enough manner to make any insights actionable. Organizations have done their best to understand these customer experiences manually, sampling a small percentage of random calls. Sampling enables fast feedback, but provides an incomplete picture and risks missing critical blind spots. With sophisticated speech technology now able to transcribe and analyze every voice interaction, organizations can capture each customer interaction and drive rapid improvements within the contact center and beyond.

Medallia tools to help you get started:

Medallia Speech reveals powerful insights from voice interactions with speech-to-text processing and AI-powered acoustic emotional analysis.

Stella Connect empowers your frontline teams with real-time feedback, coaching, and quality assurance.

Medallia Integrations surfaces additional customer experience insights by connecting and integrating with third-party systems.

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Let AI be your superhero.

AI uncovers hidden meanings in vast amounts of data to inform more meaningful insights and decision-making. By applying machine learning algorithms to speech acoustics, organizations can tap into a gold mine of data that reveals customer sentiment, call topics, and themes in real-time. AI can also analyze text in structured form such as survey feedback and unstructured formats like email, chat transcripts, or agent notes while offering suggestions on what customers might need in the moment. By capturing both what your customers are and aren't telling you through speech and text analysis, customer experience leaders are now enabled with the right insights to surface recurring customer issues across digital, web, product, and customer support.

Medallia's Contact Center Suite can help you get started:

Medallia Digital collects real-time customer feedback across digital channels including web, mobile, and in-app.

Decibel by Medallia automatically identifies, scores and prioritizes every online user experience impacting conversion, sales and loyalty.

Text Analytics turns every word into insight and action by leveraging AI and machine learning to unlock the rich potential of unstructured data.

Medallia Action Intelligence uses the power of artificial intelligence to automatically identify customers in need of attention and surfaces the most actionable feedback.

A unified experience management platform breaks down the silos between your contact center and digital teams.

Understanding what your customers are and aren't telling you through speech, voice, and text analysis is only useful if the data is actionable. It must enable the right people and teams to get to the root cause of where digital experience falls short and results in unnecessary outreach to the contact centers. This requires a unified experience management platform that not only captures every interaction and identifies insights through AI-powered analysis, but engages critical functions within the contact center, digital, web, and product groups. The platform dashboard provides nudges and alerts that unlock the distribution of insights to the right teams so they can create and track action plans against metrics like NPS, cost saving, call volume, and agent experience.

A Medallia insurance customer enhanced the digital experience while driving efficiencies within contact center:

200,000 calls reduced

16,000 hours saved

Reassigned >10 FTEs to other tasks

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01 Use case: Claim Status

Recurring issue:

Evan filed a claim with his insurer weeks ago and has not received any updates. After visiting the online portal to check on his claim, he sees "Pending" and no additional status details. Frustrated, he finds the call center number after searching the website and calls in. The automated system tells him that due to higher than normal call volumes, wait times have increased and then is directed to a phone tree where he selects the claims option and is put into a hold queue for 10 minutes until a rep named Jordan comes on the line.

Individual issue resolution:

After Evan is authenticated he shares his issue with Jordan. Jordan researches the claim history and tells Evan that two required questions were left blank when he submitted the claim. Using Evan's verbal responses, Jordan manually updates the claim record and the claim is quickly approved. Jordan notates the claims record but while Jordan solves Evan's immediate issue in isolation, those insights — the lack of status details viewable online and customers leaving key questions blank driving calls to the Contact Center and Claims Processing — are not shared with digital teams.

Traditional Approach

Issue	Individual issue resolution	Root cause issue resolution	Results
Attempting to get an update on the status of his claim, the member calls the contact center	Agent informs policyholder of omission and updates his record based on their conversation	Insights siloed to Contact Center	Only individual's issue resolved

Intervention and recurring issue resolution:

By sharing those insights with the Digital team, they are able to modify the workflows to notify policyholders of required fields and omission errors. By analyzing all calls and surfacing real-time insights throughout the organization, they determine that they can significantly reduce call center volumes by updating existing workflows, automatically prevent incomplete claims submissions, guide policyholders through the process, and create a better overall experience.

New Approach

Issue	Individual issue resolution	Root cause issue resolution	Results
Attempting to get an update on the status of his claim, the member calls the contact center	Agent informs policyholder of omission and updates his record based on their conversation	Using rapid transcription and AI analysis, the Digital team is empowered with actionable insights	Resolved issue that led to recurring call volume and the policyholder is now able to self-serve online

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02 # Use case: Discount Codes

Recurring issue:

Amber is considering shopping for a more cost-effective home insurance policy, but received a loyalty discount code from her insurer and decided to stay with her current insurer. After entering the promo code into the online portal and receiving an "invalid code" error message for the third time, she calls the contact center.

Individual issue resolution:

After waiting on hold for a few minutes, Amber is transferred to Jennifer, a contact center agent, who pulls up her profile, sees that the promo code has expired, replaces it with a newer code that applies an automatic 10% loyalty discount to her premium. While Jennifer solves Amber's immediate issue in isolation, those insights remain within the Contact Center and the issue repeats itself with other customers that the insurance firm is seeking to retain, rendering that promo less effective as some don't bother to call in and decide instead to seek out a better deal.

Traditional Approach

Issue

Unable to use a premium discount code, the policyholder calls the contact center for assistance

Individual issue resolution

Agent provides and applies a new discount code and updates the policyholder's account record

Root cause issue resolution

Insights siloed to Contact Center

Results

Only individual's issue resolved
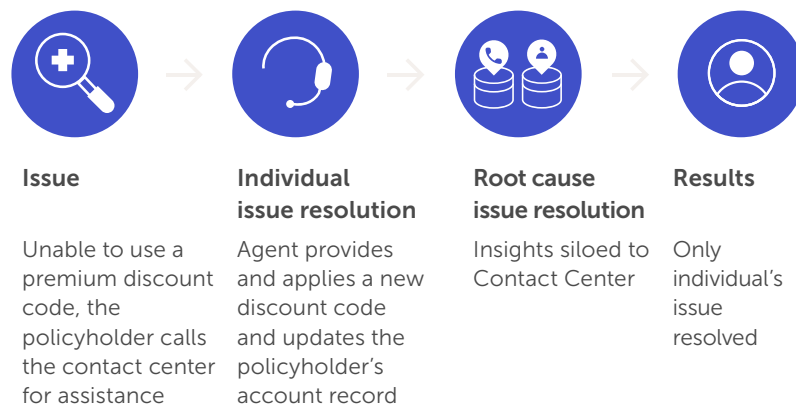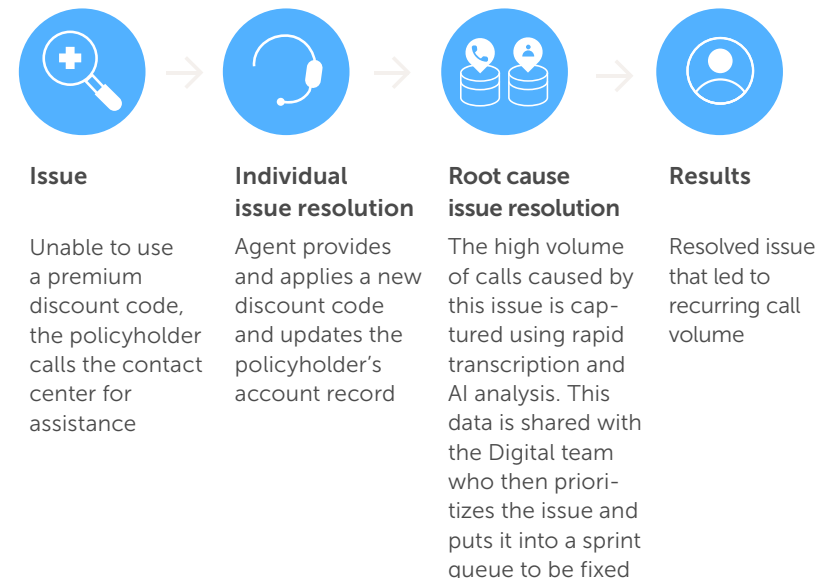
Intervention and recurring issue resolution:

If these insights are shared with the Marketing and Digital teams, they can modify workflows to automatically validate policyholder profiles and generate new, valid promo codes. Furthermore, by applying speech analytics to every call, they can prioritize feedback and suggestions such as automating policyholder validation and new promo code generation.

New Approach

Issue

Unable to use a premium discount code, the policyholder calls the contact center for assistance

Individual issue resolution

Agent provides and applies a new discount code and updates the policyholder's account record

Root cause issue resolution

The high volume of calls caused by this issue is captured using rapid transcription and AI analysis. This data is shared with the Digital team who then prioritizes the issue and puts it into a sprint queue to be fixed

Results

Resolved issue that led to recurring call volume
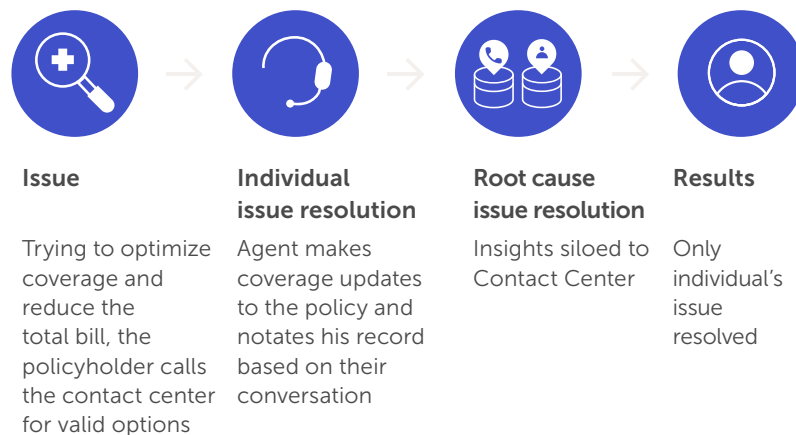
03 Use case: Insurance Endorsement

Recurring issue:

Looking to lower his insurance bill, while ensuring he has enough coverage for his family's vehicles, Ryan goes to his insurer's portal to check out his options. Happy with the new pricing he sees after making some policy adjustments via the online policyholder portal, he tries to save the changes but gets the recurring error message, "invalid selection". Irritated and confused, Ryan calls the contact center.

Individual issue resolution:

After 10 minutes of phone menus and waiting, Ryan is connected with Justin, who informs him that some of his coverage selections are below the state minimum and works with Ryan to fix the problem. These issues are logged in the support ticket but they are not distributed across the organization to make widespread improvements and reduce similar calls into the contact center.

Traditional Approach

Issue	**Individual issue resolution**	**Root cause issue resolution**	**Results**
Trying to optimize coverage and reduce the total bill, the policyholder calls the contact center for valid options	Agent makes coverage updates to the policy and notates his record based on their conversation	Insights siloed to Contact Center	Only individual's issue resolved

Intervention and recurring issue resolution:

If these insights are shared with the Product and Digital team, they can modify the workflow to prevent invalid coverage combination options to be shown for each state and provide instructional FAQs to help policyholders better understand their options. Furthermore, by applying speech analytics to every call, they can prioritize feedback and suggestions such as adding options such as "base" using minimum requirements to appeal to cost-conscious policyholders and "recommended" for those who want the options that provide the best "price/performance" value.

New Approach

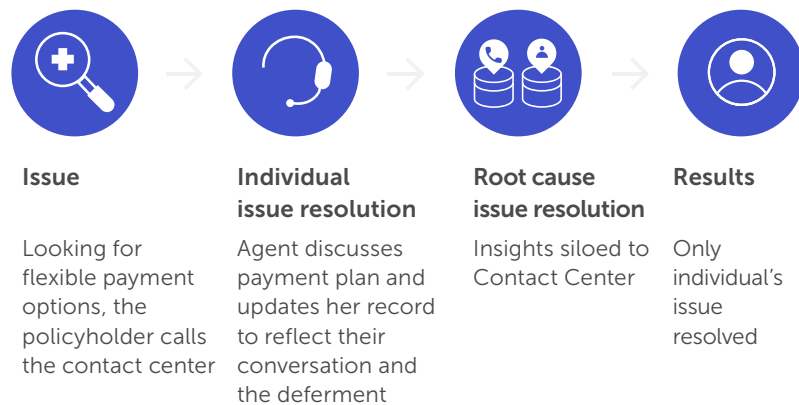| **Issue**	**Individual issue resolution**	**Root cause issue resolution**	**Results**
Trying to optimize coverage and reduce the total bill, the policyholder calls the contact center for valid options	Agent makes coverage updates to the policy and notates his record based on their conversation	Using rapid transcription and AI analysis, the right teams are empowered with actionable insights	Resolved issue that led to recurring call volume

04 Use case: Payment Deferral

Recurring issue:

Chris recently saw his work hours cut in half due the impact of the pandemic. As a result, he is not able to pay his insurance premiums in full but wants to avoid cancellation and payment penalties. Payment is due in a few days, so he calls into the contact center to discuss his options.

Individual issue resolution:

Chris is connected with the call center and the agent, Janice, answers his questions and reviews the bill schedule with him. After discussing a payment deferral plan that will work for Chris, Janice makes those updates in his record. While the details of their conversation are captured, they are not shared beyond Janice's immediate team to make widespread improvements and drive down similar calls into the contact center.
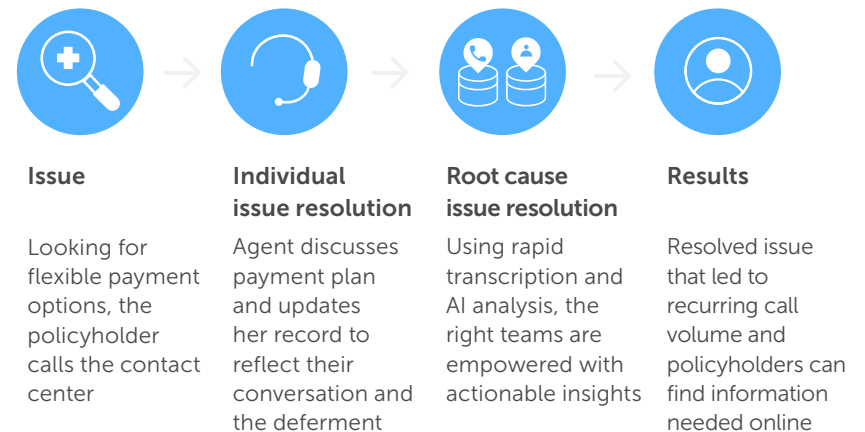
Traditional Approach

Issue	Individual issue resolution	Root cause issue resolution	Results
Looking for flexible payment options, the policyholder calls the contact center	Agent discusses payment plan and updates her record to reflect their conversation and the deferment	Insights siloed to Contact Center	Only individual's issue resolved

Intervention and recurring issue resolution:

If these insights are shared with the Digital team, they could provide policyholders with online payment options. Taking it one step further, by applying speech analytics to the conversation, the provider could ensure Chris receives alerts about upcoming payments, his current balance, and FAQs in the event he has additional questions.

New Approach

Issue	Individual issue resolution	Root cause issue resolution	Results
Looking for flexible payment options, the policyholder calls the contact center	Agent discusses payment plan and updates her record to reflect their conversation and the deferment	Using rapid transcription and AI analysis, the right teams are empowered with actionable insights	Resolved issue that led to recurring call volume and policyholders can find information needed online

Conclusion

Delivering great customer experiences requires surfacing actionable insights and enabling seamless collaboration between digital and contact center teams. The right foundation ensures organizations are listening to and delighting customers across all channels.

It's critical now more than ever for brands to have a comprehensive view of the customer journey. The Medallia platform enables companies to stay connected in real time and elevate the customer experience by embedding rich and intuitive listening tools seamlessly throughout the journey.

The Medallia platform is designed to make your contact center an epicenter for change

Broad signal capture: Transcribe every call with high accuracy to capture a rich set of call metrics such as talk time, silence time, overtalk, and tone.

Intelligent analysis: Surface actionable insights from every call such as call reason, customer effort, churn risk, and suggestions.

Widespread action: Enable the frontline to take immediate action with real-time insights and combine data from the call center with cross-channel feedback to drive changes throughout the organization.
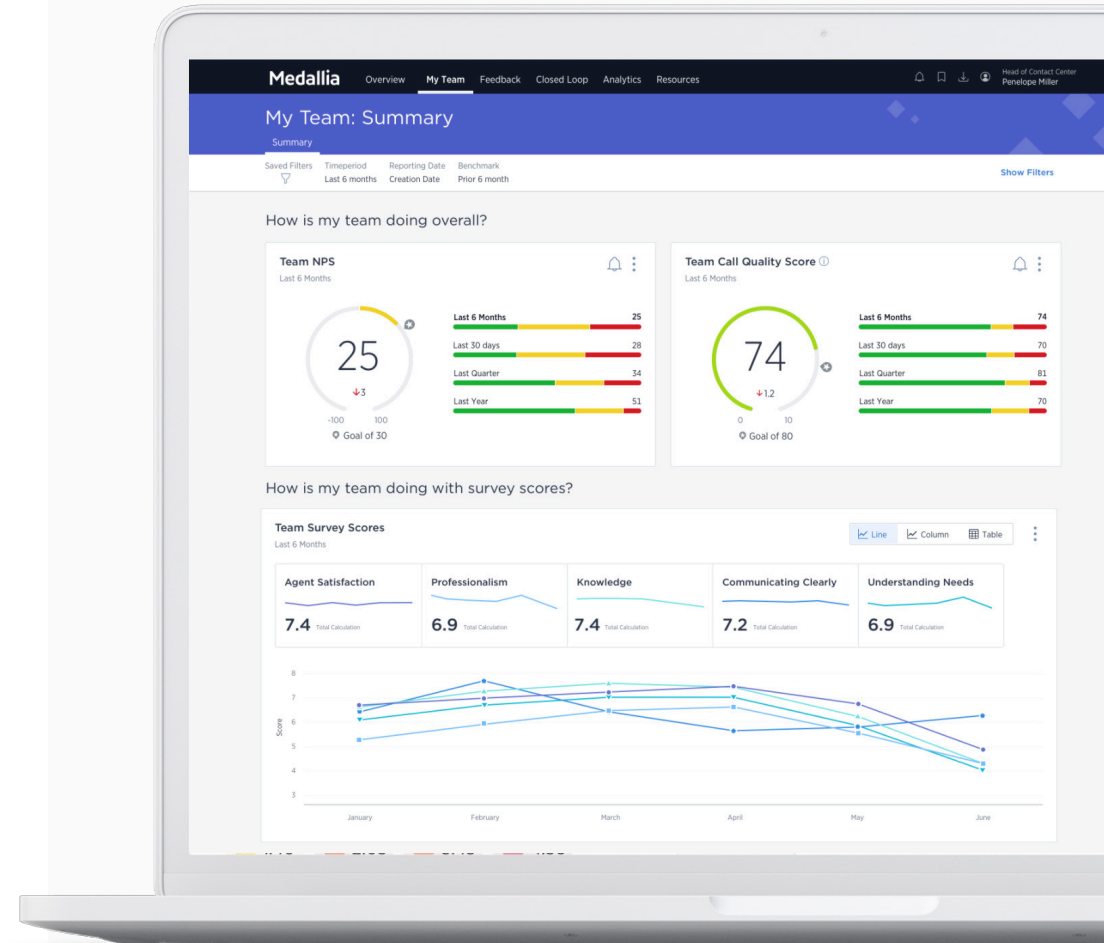
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About Medallia

Medallia is the pioneer and market leader in Experience Management. Medallia's award-winning SaaS platform, the Medallia Experience Cloud, leads the market in the understanding and management of experience for customers, employees and citizens. Medallia captures experience signals created on daily journeys in person, digital and IoT interactions and applies proprietary AI technology to reveal personalized and predictive insights that can drive action with tremendous business results. Using Medallia Experience Cloud, customers can reduce churn, turn detractors into promoters and buyers and create in-the-moment cross-sell and up-sell opportunities, providing clear and potent returns on investment. www.medallia.com

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