

CASE STUDY: ABASEGUROS



CUSTOMER PROFILE: Provider of property and casualty insurance

INDUSTRY: Insurance

LOCATION: Mexico

BUSINESS NEED: Improve quality of service
Improve quality management processes
Leverage business information from customer interactions

SOLUTION: NICE Customer Interactions Solutions for Contact Centers

RESULTS: Decreased customer defections
Improved agent coaching
Other departments gain critical business intelligence regarding campaigns and other activities

On NICE Perform:



There are enormous changes in the way we do things in our contact center since we implemented the NICE solution. It allows us to ensure that the information supplied to customers is accurate; it helps us understand our agents' and call center's strengths and weaknesses.

Elda Conde, Customer Service Director

ABOUT ABASEGUROS

Based in Mexico, ABASEGUROS is a part of the General Motors Acceptance Corporation (GMAC) insurance group. Specializing in Property and Casualty (P&C), ABASEGUROS created the Customer Service Center in 1995 to strengthen the relationship they have with customers.

In Mexico the simplest and most common way to purchase an insurance policy is through an insurance broker. This makes the Customer Service Center a strategic part of the company, as the customer service representative offers the end customers their first contact with the company.

ABASEGUROS handles an average of 480,000 calls per month, outgoing and incoming. Incoming calls mainly relate to car accidents, quotation requests, policy fees, change of address, etc. Outgoing calls mainly relate to campaigns, such as collections, cancellation, claims, renewals, and "welcome" calls.

THE CHALLENGE

"For a company whose product is a service, our people, a critical human resource, have the strategic responsibility for delivering the highest quality of service during their contact with the customer. All of our agents should have the customer service tools and skills that will enable them to exceed the expectations of our customers."

The different types of calls ABASEGUROS receives from their customers require them to both have a high level of communication skills and be proficient at identifying customer needs, which are not necessarily obvious.

They must also be endowed with problem solving skills. They need to treat customers with respect and always be courteous. But, above all, they need to show a sincere interest in trying to do their best to help them

CASE STUDY:

ABA|SEGUROS

THE SOLUTION

“By having all the information we need regarding quality of service consolidated in one place, we have tight control over our business operations. Without NICE we would not be able to ensure such high levels of service or be able to satisfactorily meet our customers’ needs. NICE enables continuous improvement, and through this approach we can effectively ensure an excellent customer experience. “

ABASEGUROS currently has two contact centers running on NICE. They record all calls and screen activity. They use the NICE solution for advanced quality management (QM), web-based reporting and evaluations. Furthermore, their call center applications add business information to each customer interaction to allow an effective search by key parameters, finding the necessary recording faster.

The NICE solution has improved QM processes on several levels. Firstly, the evaluations provide critical feedback to the agents and enable them to comply better with processes and regulations. Supervisors can better identify agents who are not complying, for example – they need to mention that there is an option to make payments with credit cards, when handling collections calls. Furthermore, when supervisors review a new report and identify a quality area that requires coaching or training, he or she can easily check out prior evaluation reports to get the fuller picture and best understand what course to take with this particular agent.

NICE has also opened the door to the business administrators by helping them to define accurately which points they consider significant for evaluation and to communicate this easily to the quality team.

In terms of quality of service improvements, they monitor calls in which customer concerns are voiced and where insurance claims are solved (or not...), so that they can best understand what the customer’s true level of satisfaction is, and improve where needed.

“We realized that if the agents who were handling a particular campaign (the “Welcome Campaign”) were to provide more information to customers who requested a cancellation instead of referring them to agents who handle cancellations, we could significantly decrease customer defection.”

Customer satisfaction and loyalty have also greatly improved. When an agent actually hears a customer expressing dissatisfaction, the impact is much greater than just reading it as a comment on an evaluation report. This approach provides motivation for agents to actually call the customer back, apologize, and provide a real solution for whatever the issue may be. This is part of their procedure, and one of the reasons why they receive almost no negative feedback from customers regarding our agents.

“Also, when a customer makes a particular comment relating to a specific area within our organization (for example, claims or collections), which we believe is important, we forward this call to the relevant individual within the organization. This person then listens to the customer’s voice, and we all benefit from whatever it is that the customer wants us to be aware of. This is the best way for us to become more sensitive to our customers’ needs. It is the only way we can take advantage of a most valuable opportunity to exceed their expectations.”

About NICE Systems

NICE Systems (NASDAQ: NICE) is the leading provider of Insight from Interactions™ solutions and value-added services, powered by advanced analytics of unstructured multimedia content – from telephony, web, radio and video communications. NICE’s solutions address the needs of the enterprise and security markets, enabling organizations to operate in an insightful and proactive manner, and take immediate action to improve business and operational performance and ensure safety and security. NICE has over 24,000 customers in 100 countries, including over 85 of the Fortune 100 companies. More information is available at <http://www.nice.com>.