



Customer Profile:

Insurance

Website:

<http://www.farmers.com>

Location:

Olathe, Kansas; Oklahoma City, Oklahoma;
Grand Rapids, Michigan; Phoenix, Arizona

Business Needs:

- Robust scheduling options
- Cost-effective VTO
- Operational efficiency
- Employee engagement

NICE Solutions:

- Workforce Management

The Impact:

- Increased employee satisfaction
- 11% increase in VTO savings
- Streamlined scheduling

On The NICE Solution

“We implemented a two-tiered and responsive voluntary time off program that both gave agents greater autonomy and held down our costs.”

- Erin Conner, Command Center Supervisor,
Farmers Insurance

About Farmers Insurance

Founded in 1928, Farmers Insurance® is one of the nation's largest property-casualty insurers. Under the Farmers®, Foremost®, 21st Century and Bristol West® brands, Farmers Insurance is a leading U.S. insurer group, insuring automobiles, homes and small businesses. In addition, Farmers offers life insurance through Farmers New World Life and registered investment products through Farmers Financial Solutions. Farmers® is proud to serve more than 10 million households with over 19 million individual policies, across all 50 states, through the efforts of more than 13,000 exclusive agents and approximately 20,000 employees.

Farmers Insurance Exchange®, the largest of the three primary insurance organizations that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2016 Fortune 500 list. The organization operates four primary contact centers, located in Kansas, Oklahoma, Michigan and Arizona. Staffed by more than 500 customer service representatives, these contact centers operate on a 24/7 schedule throughout the year.

The Challenge

Farmers Insurance, with a robust current market presence, has very active and mission-critical contact centers. Claims customer service associates (CSAs), therefore, have demanding roles to play in the company's activities.

In order to accommodate those valuable personnel, Farmers Insurance has a voluntary time off program called Home Early (HOEA). During specific and periodically determined schedule windows, CSAs are able to select blocks of time during which they can take unpaid leave at their discretion. Naturally, HOEA includes certain predefined staffing thresholds that anticipate customer service needs.

While voluntary time off helps CSAs work around their specific needs, it is also an important tool for Farmers Insurance to meet operational cost targets. In the insurance industry, volume at the contact center literally ebbs and flows with the wind, due to the insurance trigger events that generally accompany stormy weather.

Following an active spring storm season in the United States in 2016, the long-term weather forecast for the second half of the year was generally very calm. This posed a challenge for the Farmers Insurance contact centers, as they had more staff on hand than appeared to be needed for the remaining several months. A strategy was needed to allow CSAs to take time off through the HOEA program, yet simultaneously account for possible unexpected weather conditions that may increase staffing needs.



The Solution

Farmers Insurance Claims management decided that the solution to limit overstaffing was to provide CSAs an avenue to take extra time off without impacting their accumulated HOEA hours or their paid time off. To this end, the Claims workforce management team and Contact Center Culture Board met to determine how to expand the traditional HOEA concept.

Farmers Insurance's HOEA program had been managed through NICE Workforce Management (WFM) since the solution's implementation in 2013 and upgraded in 2016. Nonetheless, the initial recommendation was for manual administration of the extra time off program, as it was a temporary necessity.

With the large staff and complex shift work involved, such a program would have been cumbersome and undesirable for the contact centers to adopt. Therefore, the Workforce Management team determined that the fastest and most cost-effective path to its goal was through the robust automation of NICE WFM.

Farmers Insurance treated the urgent scheduling challenge as a unique opportunity for creative application of the NICE WFM capabilities. The in-house Claims Workforce Management team then brought together subject matter experts on the Time Off Manager and Schedule Change Policy features of NICE WFM to examine the options.

Thus, the Advanced HOEA program was born.

Customizable is the Key

The customizability of NICE WFM's automated features made it possible for Farmers Insurance to design the new and more complex voluntary time off program.

The company defined two separate HOEA activity codes, which operated independently within the Time Off Manager and Schedule Change Policy modules. One activity code, representing the standard HOEA policies, included scheduling limitations based on time off accrued per agent and predefined time off allotments. The other activity code was used to provide all contact center CSAs additional time off with no dependency, nor effect, on their earned time off. Available time off under the latter activity code was made dependent on net staffing rules, rather than predetermined allotments. In order to implement the Advanced HOEA program,

the Farmers Insurance Workforce Management team segmented the second half of the year into two blocks within NICE WFM. Using an appropriate algorithm, more hours were made available for time off on days when pressure on the contact centers was expected to be low, while fewer hours were allotted around holidays or other expected spikes in need. In addition, they refined their calculations of available added hours to reflect need during specific days of week.

The Advanced HOEA program, included a failsafe to prevent understaffing in case of a major weather event. The NICE WFM system was configured to allow managers to zero out available time off hours if a relevant weather event or other emergency was expected.

A CSA entering voluntary time off in the NICE WFM interface, whether using accrued or non-accrued HOEA hours, has the same automated functionality and ease of use. Requested scheduling changes and time off are automatically processed by NICE WFM, as always, through the Time Off Manager and Schedule Change Policy modules.

'This is What Success Looks Like'

The customized NICE WFM solution has helped Farmers Insurance automate scheduling that conforms to their needs in a fluctuating environment. The company's contact center staff responded with enthusiasm. Within two days of going live with the Advanced HOEA program, all hours for the first block of non-accrued voluntary time off were taken.

The HOEA program saved the company a total 335 FTE, with Advanced HOEA making up 11% of that headcount savings. Overall effectiveness of the program was improved with the creativity afforded by the NICE WFM solution.

The workforce management team's planning and NICE WFM's flexibility ensured that CSAs were given greater autonomy over their schedule, allowing them to plan time off further into the future, while simultaneously helping the company hold down costs. And the additional time off for CSAs did not risk customer service, with service levels and occupancy maintained throughout the year.

"This is what success looks like!" said Erin Conner, Command Center Supervisor, Farmers Insurance.

About NICE

NICE (NASDAQ: NICE) is the worldwide leading provider of enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE solutions help the world's largest organizations deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 25,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions. www.nice.com