

Permanent General Assurance – A Sound Investment with Ongoing Upside Value



Company: Permanent General Assurance Corp.

Industry: Specialty Auto Insurance

Annual Call Volume:
Inbound: 1,000,000

Challenge:

- To reduce handle times by 15 seconds per call
- To improve FCR by 2%
- To use existing PBX, IVR and desktop application suite
- To track and manage increasing email volumes

Solution:

- UpStart Agent Desktop
- UpTake Performance Analytics

Results:

- Exceeded handle time reduction by 43%
- 25% win back from cancellations
- 10% FCR improvement on multiple calls
- 3% normalized call volume reduction
- Single email/phone management platform

“The suite of products offered by Upstream Works allows us to better measure the performance of our CSR’s as well as have a better picture of why our customers are calling. We can match agents with required skills and call types to provide the optimum customer experience for our insureds.”

Wade Clark, Director, Customer Service

“UpTake reports enables us to capture and measure the elusive First Call Resolution rate using empirical data rather than agent perception, which is often very different. The breadth of reporting and tools allow us to diagnose the root cause of repeat call activity, identify process improvement opportunities and better manage agent performance.”

Allison Garretson, Vice President Operations

Challenging Times

How could PGAC reduce average handle times by 15 seconds per call? Set up a program to manage FCR and customer experience tracking? Consolidate all their contact channels in a single agent application and reporting system?

Customer contact matters to Permanent General Assurance Corp. The General, as they are known, is a specialty auto insurance company that offers coverage in 18 different states and specializes in policies for drivers who have less than perfect driving records, have state mandated insurance requirements or who have been dropped by their former insurance carrier. Their contact center is the hub of their sales and customer care operations, with approximately 28-30% of the customer base passing through in an average month.

Permanent General investigated desktop automation tools from several vendors before settling on a solution from **Upstream Works**. They wanted a screen pop solution that would eliminate 15 seconds from their average handle time, but they quickly realized that with the same Upstream Works solution, they could also address a number of other pressing issues. The **UpStart Agent Desktop** system promised the immediate benefit of achieving PGAC’s handle time targets with an ROI in 12-18 months.

In addition, **UpTake Analytics** solved a second set of problems. Permanent General already had well-defined reporting and management practices to address traditional areas of call center efficiency. But they now wanted to step to the next level and begin to manage customer experience and First Call Resolution, which was another feature inherent in the product. Finally, the Upstream suite had comprehensive multimedia capabilities. These were exciting new concepts for PGAC but they were also challenging.

Immediate Results

The first stage of the implementation was the adoption of the UpStart Agent Desktop system. It was integrated with the call center IVR, the Avaya PBX and a number of customer care applications used by the agents to provide screen pop and a range of other automation activities.

PGAC’s target for AHT reduction was 15 seconds per call. *An independent audit after the implementation showed that UpStart had in fact shaved 22 seconds off each call, almost 50% better than targeted, for an overall savings of more than \$150,000 per year.*

Since Day One the UpStart Agent Desktop has been extremely popular with PGAC contact center agents as it allows for quick training periods, consistent call handling and many other features that simplify a CSR’s daily activities.

The CTI screen pop allows CSRs to have immediate access to the callers account information, saving valuable time on each call. Features such as the phonebook make it easy to transfer calls to other business areas while the Knowledge Base gives quick search access to documents and sources that allow agents to handle policy specifics across 18 states.

Taking On FCR

But Permanent General also adopted Upstream Works for the customer experience analytics, which would meet PGAC’s long term strategic vision. Up to this point, PGAC had no way to measure customer experience or FCR and repeat call rates. They pulled most of their metrics from PBX skills reports and evaluated and compensated agents on well defined metrics such as schedule adherence, attendance, availability, quality and average handle time.

To these traditional metrics, UpTake would add new capabilities, logging Call Reason and a unique Customer Identifier for each call and performing automatic FCR and repeat call analysis. PGAC could now

really begin to measure customer experience and repeat call behavior. One of the first concrete steps PGAC took with UpTake was to evaluate agents for FCR performance. To their existing scorecard measures, such as schedule adherence, call quality and availability, **solve rate** was added. Solve rate is the rate at which agents close customer issues, based on a customer not calling back after talking to an agent. Previously unavailable, it was now automatically tracked for all agents.

With well defined solve rate targets and team leaders driving the campaign to improve FCR, the PGAC call center was able to improve their FCR rate by 10%. This in itself has served to reduce the overall volume of calls handled by the center by 3% on a normalized basis.

Fixing Process Issues

One trend that quickly became apparent was the number of high repeat callers, customers who call 4 times or more in a 30 day window. Using UpTake's Frequent Contact and Customer at Risk reports, PGAC discovered that at the high end of the spectrum some callers might call as frequently as 20 or 25 times a month.

These callers became the poster callers for PGAC's repeat call reduction campaign. In a new program, high frequency callers were identified every week and their policy numbers given to the appropriate supervisors. Supervisors in turn reviewed the calls and how they were processed with their teams.

This quickly led to a feedback mechanism as supervisors began to identify gaps in process and agent training that could then be addressed for specific call types. *In fixing the repeat call issues, PGAC found themselves also addressing process issues.*

In one such case the call center saw that they had a high number of document requests from the same callers. The problem was traced to one of the regional offices where it turned out that there was for a breakdown in the use of fax resources and customers simply were not receiving the documents that had been faxed to them. It was decided to get direct dial fax numbers for each agent – a minor cost that resulted in *25% reduction of repeat requests for documents.*

Targeted Coaching and Training

UpTake's ability to identify trends and then drill down to specific contacts allows management and supervisors to zero in on coaching opportunities for agents that in turn have led to dramatic improvements in training.

In particular, PGAC has revolutionized the way they prepare new hires for their role on the floor. By analyzing the detailed data on types of calls, call handle times and repeat call information provided by UpTake, PGAC decided which training topics were most needed for new hires and reordered the curriculum to enable new agents to handle the simpler, less complicated calls. (They can then train on more difficult subject matter later in their career.)

Following this approach, new agents can handle basic live calls 2 weeks into their training period where it used to take 5 or 6 weeks. By allocating new hires in this fashion, PGAC has increased productivity from agents earlier in their career, improved service levels for the most common call types and improved agent retention rates as agents are able to ease into their jobs.

Using Surveys to Win Back Customers

As the next step in customer experience management PGAC added Upstream Works' Post Call Survey Tracking to their UpTake arsenal. Customers are asked to participate in a post call survey where the results are tracked against calls in UpTake. An outreach program was created to contact customers who showed a high level of dissatisfaction, indicated by a net promoter score of 7 or below.

These high risk customers were called by customer care specialists, experienced agents with a proven track record in handling difficult or sensitive customer issues. The results were gratifying. All customers contacted as a result of their survey scores were impressed that they should have been contacted regarding their experience and *25% fell into the category of win-backs*, customers who would have cancelled but who were now won back over, "frowns turned into smiles."

Customers were delighted: "I am so surprised that a company like PGAC would actually take the time to call me back and address my concerns." Keeping these customers reduced spending otherwise required to replenish the base. Although not easily measured, PGAC anticipates benefits from word of mouth marketing for their brand.

Onwards and Upwards

All of these improvements mark tangible, measurable gains for PGAC as they continue to transform into a next generation contact center, focusing on operational efficiency and enhance customer experienced. With Upstream Works, PGAC are confident that they can continue to evolve to meet all of their present and future needs.



About Upstream Works Upstream Works Contact Center solutions connect customer experience to every aspect of your contact center performance. We provide a complete suite of agent and management tools to improve efficiencies and revenues, capturing the complete set of data needed to understand exactly how your customers interact with your business. With an Upstream Works solution you get a total view of customer experience, agent performance and contact center efficiency. The quality and accuracy of our data lets you easily move from summarized KPIs to individual customer contacts, which are linked to recordings, survey results and other records of customer experience.

Upstream Works solutions are perfect for organizations looking to increase customer satisfaction, improve agent training and performance and reduce operational costs.

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