



IP Telephony

Contact Centers

Mobility

Services

CASE STUDY



Insurance Company Saves Money and Improves Customer Satisfaction

With Avaya Interactive Response applications and Gold Systems' insurance applications the customer is saving \$947,000 annually.

Challenge:

To provide high-quality customer service despite the increase in call volume and insurance products.

Solution:

- Avaya Interactive Response System
- Gold Systems' applications
 - Claims Prompter
 - Producer Code
 - Flex

Value Created:

\$947,000 annual savings and satisfied customers

At one of the nation's largest insurers of specialty vehicles and watercraft, a call center handles policyholder claims and assists insurance agents by quoting, booking and servicing new insurance policies.

Customer service representatives (CSRs) were faced with the challenges of handling increasing call volume and servicing additional insurance products. This made it difficult for the CSRs to provide the high-quality service to which customers were accustomed. The insurance company decided to automate its services.

The insurer selected a solution that combined an Avaya IR system with Gold Systems' insurance applications. Gold Systems, a Premier-level member in the Avaya DevConnect program, creates self-service software applications that increase profitability and improve customer satisfaction.

A Business Challenge

The increase in call volume and insurance products made it difficult for CSRs to maintain high-quality customer service. Specific challenges included the following:

- Numerous incoming calls had to be addressed by the adjuster originally assigned to the claim. Without a claim extension, calls were directed to the Claims call center where associates could take over three minutes to look up the adjuster and transfer the call.
- At the Policy Processing call center, state legislation mandated that certain claims be handled only by "appointed" insurance brokers. If any other associates handled these claims, the insurer could face noncompliance fines.

- Call volume in the billing call center was increasing at a rate greater than anticipated, making it impossible to meet existing service levels. Call volume was projected to continue to rise as the number of policies in force grew.

Key Capabilities of the Solution

The solution included the Avaya Interactive Response System and Gold Systems' insurance applications.

Avaya Interactive Response System is a complete speech application platform with a versatile array of tools and options to meet a wide range of customer self-service needs. IR software empowers enterprises to automate customer interaction and fulfillment tasks via speech, Touch-Tone, fax or TDD devices.

Gold Systems' insurance applications help insurance companies leverage the power of voice response solutions to provide customers with voice access to policy information, claims status or other information. In this case, Gold Systems provided Claims Prompter, Producer Code and Flex applications.

Seamless Transition to a New System

Avaya upgraded the insurance company's existing IVR to an Avaya Interactive Voice Response. Gold Systems then provided the insurer with several self-service IVR software applications that addressed the insurer's business challenges:

- The Claims Prompter application is a voice-driven auto attendant with the ability to understand spoken input. Just by speaking a person's name or a department, claimants are transferred to the appropriate call center, department, or Field Claim Representative in less than one minute.
- The Producer Code application determines if a claimant must be transferred to an "appointed" insurance broker based on the incoming vector directory number (VDN).
- The Flex application supplies policy, billing and payment information

to claimants. (When the insurer upgraded its IVR system to the Avaya IR platform, Gold Systems rewrote this existing Touch-Tone application.)

Benefits for the Insurer

With the solution in place, claimants could get the information they needed quickly, and associates were free to focus on new claims. The insurance company saved \$947,000 a year and improved customer satisfaction. The policy processing call center became compliant with state regulations. The billing call center managed call volume better because calls were off-loaded to the self-service billing application.

Specific benefits included the following:

- The Claims Prompter application reduced call length by 80 percent, saving the insurance company \$604,500 yearly; the application had a return on investment (ROI) of six months.

- The Producer Code application generated a savings of \$100,750 annually and had an ROI of three weeks. Call length was reduced by 85 percent.

- During the Flex application upgrade, Gold Systems implemented a more user-friendly interface. These changes increased usage by 10 percent. The application generated a yearly savings of \$241,800 and had an ROI of one month.

Terry Gold, Gold Systems CEO, adds, *"Companies are realizing that automating business processes with IVR/voice solutions can produce some pretty amazing results. An automated solution that pays for itself in one month is almost unheard of, but it happened for this company. This customer not only saved money and became more efficient with this application; they have improved their customer service, which is the most important metric to them."*

About Gold Systems

Gold Systems' self-service software applications increase profitability and improve customer satisfaction. Using its proven Solutions Discovery Process, Gold Systems helps companies identify processes where efficiency can be optimized with voice-driven applications that implement the latest in IVR, speech recognition and text-to-speech technologies. Gold Systems has helped companies in the financial, insurance, healthcare, retail, government and utility industries save money since 1991.

Gold Systems' Vonetix middleware provides the "link" between IVR and customer data systems. Vonetix provides a single infrastructure for integrating Avaya IVR applications and speech recognition technologies with an enterprise's existing customer communication interfaces. Vonetix offers a portfolio of plug-ins to further enhance connectivity and allow the enterprise to deploy customer support solutions more rapidly and economically — all while using standard development tools that work with their existing legacy systems. At the DevConnect Developers Conference in September 2003, Gold Systems won two awards:

- **Self-Service Member of the Year** — This is in recognition for the outstanding contributions Gold Systems has made to the DevConnect Program. According to Jim Smith, Vice President of CRM Product Management and Planning at Avaya, Gold Systems is "easy to do business" with and "lives up to commitments." Customers and Avaya representatives "cannot rave enough about the relationship," adds Smith.
- **2003 Advisory Council Appreciation Award** — The DevConnect Advisory Council meets monthly, as a representation for the entire membership, to discuss issues, concerns and new ideas for the program. This award is for recognition of the significant contributions Gold Systems has made as a member of the Council.

For more information, visit
www.goldsys.com.

About Avaya

Avaya enables businesses to achieve superior results by designing, building and managing their communications networks. Over one million businesses worldwide, including more than 90 percent of the FORTUNE 500®, rely on Avaya solutions and services to enhance value, improve productivity and gain competitive advantage.

Focused on enterprises large to small, Avaya is a world leader in secure and reliable IP telephony systems, communications software applications and full life-cycle services. Driving the convergence of voice and data communications with business applications — and distinguished by comprehensive worldwide services — Avaya helps customers leverage existing and new networks to unlock value and enhance business performance.

For more information about Avaya, visit
www.avaya.com.

About DevConnect

The DeveloperConnection Program (DevConnect) is a comprehensive set of innovative sales, support, marketing and services programs through which Avaya works with members to develop and promote their products and solutions that interoperate with Avaya solutions.

For more information, visit
www.devconnectprogram.com.

