

Contact Center Transformation for Insurance

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Elevator Pitch



Definition: As distribution- and claims becomes more critical for customer retention and digital channels more prominent, insurers will need to improve on their agents' ability to better empathize and receive more guidance and support to deliver the best care. Capgemini's CCM for Insurance addresses these with a combination of data-driven insights and personalized intelligent engagement



Why Capgemini? Capgemini has a **immense Insurance experience** with a practice of more than 10000 professionals and huge credentials in contact center transformations



External Recognition:



Best-in-class partnerships: AWS, Pega, Salesforce



Our Offer Stack:

- Omnichannel: Unified communications platform, skill-based routing, chat, self-service, predictive dialers
- AI/Automation: Forecasting and scheduling, RPA, Remote assessment, Agent assist, NLP, workflow automation
- Talent management: Workforce optimization, Digital learning and gamification, quality monitoring
- Analytics: Speech and text, channel, sentiment, desktop
- DGEM/ESOAR - flexible, platform-based methodology and processes used to design and optimize transformative contact center solutions at scale



Barriers: The main barriers to not contact center transformation are legacy infrastructure, data security and privacy, change management and risk-averse mindset.



Did You Know? We migrated the contact center platform for large US insurer to the cloud which increased the claims self-service utilization by 67%



Did You Know? We saved ~200 FTEs while driving an end-to-end contact center transformation for a global insurer

The Business Goal



The Business Vision/Goal

Transform contact center operations (customer and agent experience) by implementing a synergized ecosystem of digital solutions to enhance overall efficiency

#CustomerExperience #ImproveNPS #AgentExperience #TouchlessService



Business Issues

- **As distribution becomes more diversified and digital channels more prominent, insurers will need to improve on their agents' ability to better empathize and receive more guidance and support to identify cross-sell and upsell opportunities.**
- **As insurers look to “digital first service” as the north star, the role of the agent will evolve and require tools that will help them to be smarter on technical issues or product details.**
- **Human support will be needed to handle more complex claims, while capabilities like next-best action can be used to enhance the agents' ability to provide frictionless interactions and improve handle time and cost to serve.**



The Solution

Transforming contact center operations

Capgemini's CCM for Insurance addresses the need of empowered human support throughout the insurance value chain while providing a digital-first service with a combination of data-driven insights and personalized intelligent engagement



Research Findings

- - **75% of the workforce will be Millennials by 2025 – they expect robust self service and omnichannel help, 76% of members expect companies to understand their needs and expectations**
 - **84% say being treated like person is important to winning, 64% expect companies to respond to and interact with them in real time**
 - **80% report that their loyalty is influenced by immediate responses to requests**
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Client Value Proposition



Client Benefits / Business Value

- **10-15% increase Customer Satisfaction and Retention with agents leveraging 360-degree view for the customer and sentiment analysis**

- **20-40% decrease in cost to serve through optimized operational processes**
- **5-10% revenue increase through intelligent interactions**
- **Enhanced predictability & proactive service management to achieve intelligent skill-based scheduling**
- **Advanced insights with integrated front and back office visibility, enabling proactive, data-driven decision making**
- **Better service and cost control, with increased accountability across all levels of service delivery**



Why Capgemini?

- **Insurance global reach & capabilities: 21 delivery centers, 50+ clients in 10 countries, Business Process Solutions for North America and European Insurance markets, Industry know-how across Life, Health, and P&C Insurance**
- **Digital customer experience Global reach & capabilities: 24x7 Global Operations, Serving 160+ countries in 40 languages, DGEM providing a framework to build the right team with the right skills, tailored to client's requirements, Continuous Improvement using analytical data, Attracting and developing higher skilled agents leads to improved first call resolution**
- **Experience in delivering contact center transformations: Capgemini's immense experience in delivering a wide range of contact center related transformations from cloud migration to end-to-end transformation**
- **Accelerated Delivery Timelines: We have proven client experience in accelerating implementation timelines by up to 50% through our Open Banking platform. We also have 40+ accelerators derived from our vast experience to help speed up delivery of open banking platforms.**
- **Best-in-class Partnerships: Our solution is supported by our partner ecosystem, including Amazon Web Services, Pega, Salesforce, Zendesk etc.**

50+ clients on this journey *

- **Pharmacy chain in US – Digital contact center for enrollments**
- **Large US insurer – Enhancing self-service through CC transformation and cloud migration**
- **Global Insurer – End-to-end contact center transformation**

Case Study 1

Contact Centre Transformation at Global Insurer

The Client's Contact Centre reports indicated that they had achieved success yet, customer feedback indicated that there was a problem. Service delivery, forecast accuracy and operational capacity was a constant challenge with service level objectives widely varying depending upon time of day. Critical fundamentals of reporting were lacking in the organization and not aligned with industry best practices.

Solution:

- ○ **We performed a root cause analysis, benchmarked the Customer Service and Sales organization against the competitors**
- **We also evaluated Real Time capabilities providing insight based on industry best practice.**
- **An iterative phased approach was used drive improvements resulting in increased customer and employee satisfaction**

Benefits:

- ○ **Increased customer availability through metrics, actions, levers, and thresholds resulting in 50 FTE saves**
- **Skill consolidation was completed which reduced skill groups by $\geq 30\%$ and streamlined training for top call types resulting in approximately 56 FTE saves, reducing skill groups from 57 to 7, and increased billing self service by 18%**

Case Study 2

Cloud Contact Centre for Large Global Insurer

Insurer seeking solution to automate claim status calls from providers to allow interactions from customers to be handed with higher valued resources; Need for enhanced operational efficiencies through automation

Solution:

- ○ **Cisco call center platform developed customized IVR platform and then transitioned to custom AWS connect omni channel interaction portal for claim status, first notice of loss, and retrieval of digital explanation of benefits (EOB)**

- Interactive Medicare supplemental claim processing engine linked to interaction types using restful API integrations through custom development

Benefits:

- ◦ Customer satisfaction post-call survey program implemented to measure and track customer experience – enabling +98% satisfaction rate
- IVR servicing ~43% of all incoming provider calls via self-service automation

Selling Strategy

Offerings we sell

1. **“Visioning” of future contact center strategy and operating model**
2. **Contact center modernization roadmap, business case and framework**
3. **Omnichannel: Unified communications platform, skill-based routing, chat, self-service, predictive dialers**
4. **AI/ automation solutions: Forecasting and scheduling, RPA, Remote assessment, Agent assist, NLP, workflow automation**
5. **Talent management: Workforce optimization, Digital learning and gamification, quality monitoring**
6. **DGEM/ESOAR: flexible, platform-based methodology used to design and optimize contact center solutions at scale**

Questions to ask

- **How is your customer satisfaction in CC channel, what are the key challenges?**
- **How many FTEs do you have employed today in your contact centers?**
- **What percentage of tasks today are completely manual?**
- **Are you concerned about customer churn due to a bad contact center experience?**
- **Are your digital channels adopted to satisfactory levels? Are there routing tactics employed to increase self-service channel adoption?**
- **What is your future vision for the contact center organization?**

Keywords to listen for

- **Contact Center**
- **Operations**
- **Cloud migration**
- **Agent experience**
- **Transformation**
- **Touchless service**
- **IVR**
- **Contact Flow**
- **Call Recording**
- **Sentiment Analysis**
- **Workforce Optimization**

Targets & Deal Size

- **Banks – All Insurance carriers with Contact Center Ops**
- **Profiles: – Chief Experience Officer, Chief Operations Officer / +1**
- **Estimated Deal Size/Range – This is a modular offering, so cost depends on client context, but roughly 3-20 mn \$**

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