CASE STUDY:
INSURANCE CORPORATION OF BRITISH COLUMBIA

The Insurance Corporation of British Columbia (ICBC) is a Canadian provider of automobile insurance and services. Established in 1973 to provide universal auto insurance to B.C. motorists, the provincial Crown Corporation is also responsible for drivers licensing, vehicle licensing and registration. The company's 800-seat contact center is split into three separate areas of responsibility: insurance, drivers licensing and claims.

The claims, 250 seat contact center, which operates 24 hours per day, seven days a week, takes a total of one million inbound calls each year from insureds who have had accidents and need to speak with a claims specialist. Adjusters walk callers through information about liability, damage and bodily injury. Prior to seeking a solution from NICE, the company operated a manual, in-house process for quality management. Team supervisors would sit by claims adjusters as they took calls, or would occasionally jack into the agent's calls to hear both sides of the interaction. There were no defined coaching standards and the QA evaluations were subjective. To improve the company's quality management processes, ICBC began shopping for a solution that would provide 100 percent call recording and screen capture, with additional functionality that could be implemented later. In the end, ICBC chose NICE Recording with NICE Quality Management to help them capture interactions to gain insight that would lead to better decision making.

In addition, ICBC needed a fast implementation, and NICE was able to accommodate them.

"NICE had a sales rep close to us, and they were able to move very fast," explained Sharon Craver, Director of Centralized Claims for ICBC. "We had a tight time line – our implementation needed to be fast-tracked, as budget monies were available for only a short period of time, and we had to do it in that window of opportunity."

ICBC had an agenda for quality management: they needed to implement a solution and a program around that solution that would allow the contact center to gain a comprehensive view of each customer. Essentially, ICBC wanted to hear the voice of the customer – and use that voice to improve processes to serve customers even better. To do so, the company first needed to improve the methods used to evaluate claims adjusters. Next, they needed to use those evaluations to improve the adjusters’ processes not once, but in an on-going way.

ON THE NICE SOLUTION:

“When you’re able to hear your own call and have a consistent framework in which to measure it, the agents understand that the process is fairer, and can take steps to correct their own technique or knowledge gaps. They’ve actually been pleased with their performance reviews since the NICE installation. It’s been very successful for us.”

Sharon Craver
Director of Centralized Claims
ICBC

INDUSTRY:
Insurance

COMPANY WEBSITE:
www.icbc.com

LOCATION OF CONTACT CENTERS:
Canada

TOTAL NUMBER OF AGENTS:
800

ACD TYPE:
Genesys; Nortel

NICE PRODUCT(S):
Recording and Quality Management

INSURANCE CORPORATION OF BRITISH COLUMBIA

www.nice.com
CAPTURING CRITICAL INFORMATION

Claims adjusters are responsible for collecting a broad range of important information, often from drivers who are upset and angry following an accident. To score highly on their evaluations, ICBC adjusters must successfully demonstrate a number of elements: a correct call opening, confirmation of the caller’s details, information about the other party or parties in an accident, the condition of the vehicle and whether it is drivable, and call resolution. During the quality assurance process, adjusters are now able to be rated on all of these factors and more; their soft customer service skills and after-call work are also taken into consideration. Because of the ease of evaluations with NICE Quality Management compared to the previous system, the QA team can evaluate agents more frequently and consistently, which leads to better coaching and training outcomes and, in turn, improved customer service.

RESULTS

With the help of NICE Quality Management, ICBC has been able to redesign and improve their evaluation form, and accomplish the re-weighting of the form that is occasionally necessary for an active contact center. ICBC has been able to improve and streamline their processes for calibration, and now holds six calibration meetings per year to be sure the form is fair and is meeting the company’s needs.

Ensuring adherence to best practices is critical for all companies, but particularly critical for an insurance provider. “A lot of our focus is to make sure agents are following correct procedures,” said Craver. “These calls are what determine liability, so it’s very critical that adjusters don’t make errors on these calls and the claims they are processing, and NICE is helping us ensure that.”

In addition, as with any company that processes insurance claims, ICBC needed the ability to retain and search calls in the case of customer complaints. ICBC measures customer satisfaction using a survey firm. It’s important, from the contact center’s perspective, to be sure processes are working and customers are happy. Customer surveys are conducted live, days following the initial call, and in conjunction with NICE Quality Management, allow ICBC to measure a number of benchmarks, such as first-call resolution, the overall knowledge and decision-making skills of the adjusters, whether agents were courteous, caring and helpful, and if the claim was resolved to the subscriber’s satisfaction.

Post-implementation, ICBC saw definitive improvement in both agent performance and customer satisfaction. Quality scores have improved significantly, and the company now has clear criteria for success. Adjusters better understand how they are being measured, and they value the ability to listen to their own performance.

“Listening to their own calls has helped agents understand what they are doing right and wrong. Employees have just lapped up the NICE feedback. They find it to be more objective,” explained Craver. “When you’re able to hear your own call and have a consistent framework in which to measure it, the agents understand that the process is fairer, and can take steps to correct their own technique or knowledge gaps. They’ve actually been pleased with their performance reviews since the installation. It’s been very successful for us.”

ICBC has seen a definitive improvement in its service levels. The company now strives to answer 80 percent of calls within 100 seconds, and agent availability now ranges from 88 to 92 percent. The company set its first-call resolution target at 85 percent, but has exceeded that with 86 percent of calls being resolved on first contact.

Finally, at the start of its new QA program, the company set its customer satisfaction target at 95 percent, but has managed to attain – and maintain – an impressive 98 percent. This number is even more astonishing given the types of calls ICBC takes.

“In about 50 percent of the calls, we’re telling our customers that the accident is their fault and they will have to pay the deductible, and in most cases, increase their insurance rates,” said Craver. “Given that, it’s impressive how high our customer satisfaction ratings are.”

ABOUT NICE SYSTEMS INC.

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 more than 150 countries, including approximately 80 of the fortune 100 companies. More information is available at www.nice.com.