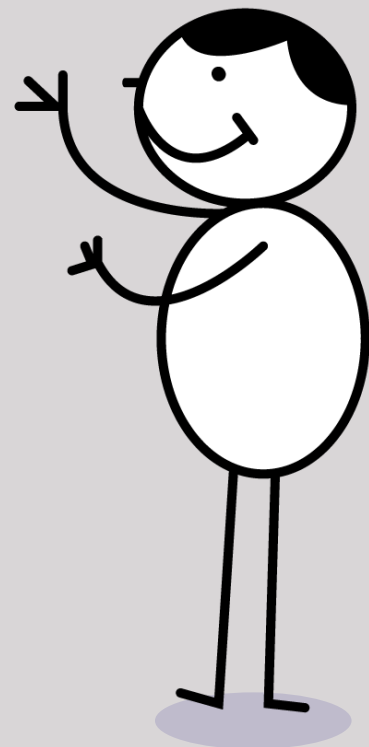


"The introduction of Eptica's customer service platform has allowed us to deliver a real step change in how we manage customer enquiries. We're able to respond to queries quicker, deploy our staff more effectively and report more accurately on how we interact with our customers - ultimately, we're able to provide a better service to our customers through whatever channel they chose to contact us."

Jason Banwell
Managing Director
Ageas Retail Intermediary



Part of Ageas UK, a leading provider of award-winning insurance solutions, Ageas Retail Intermediary (ARI) operates as an insurance intermediary within the personal lines insurance market. A key ARI brand is Kwik-Fit Insurance Services (KFIS) which is based in Glasgow and operates a large scale contact centre providing sales and service support including more than 275,000 written communications (email, web forms and white mail) each year.

The challenge

The insurance market is changing dramatically with more and more research and buying behaviour shifting to digital channels. ARI, through the Kwik-Fit Insurance Services brand therefore saw the increasing importance of email and the web to its business growth. However, email had originally grown in an unplanned manner, and was being handled through standard desktop email programs. This silo-based approach made it difficult to integrate email into the multichannel customer journey, and was both inefficient and challenging due to limited reporting tools.

Realising that it needed to change, ARI set out to find a solution. It had three clear aims – improve the customer journey, increase efficiency and introduce better reporting. Success criteria was straightforward – respond quicker to customer enquiries, service more with the same operational budgets and put in place KPI-based reporting that enabled the company to demonstrate continual improvement.

A sister company within the Ageas group had already transformed how it interacted with customers through its eStream project, which relies on Eptica's multichannel customer service suite. This integrated the web and email channels with the front and back office to provide a seamless, consistent, multichannel approach that delivered an enhanced experience for customers while maximising efficiency.

"As digital continues to grow in importance, we knew we needed to change how we operated on the email channel to ensure we were delivering efficient, fast and customer-focused service," said Gaynor Savarnejad, Head of New Business, Operational Process and Resource Planning at ARI.

"Looking at the results Eptica had delivered elsewhere in our group and coupled with the company's strength in the insurance market, they became the perfect fit for our needs."

"Working with Eptica, the project has transformed how we approach digital channels. Not only has it increased efficiency, it has given us greater control over the email channel and is helping us better understand the customer journey. Overall it has freed up agent time so that they can focus on helping customers, rather than searching for information or drafting emails,"

Gaynor Savarnejad
Head of New Business,
Operational Process and
Resource Planning
Ageas Retail Intermediary

The Solution

After reviewing the market, ARI chose to implement the company's multichannel customer service suite to enhance the Kwik Fit Insurance Services model. Eptica's award-winning software provides an integrated solution for the management of online customer service, including email management and the processing of letters, SMS and fax.

It uses linguistic based workflow to ensure every enquiry is routed to the relevant department or managed by the right automatic process. It also analyses each customer request and provides agents with the right response or transaction template to ensure greater accuracy, consistency and faster processing.

Before the project began, the company's 24,000 monthly emails, web forms and white mail were dealt with through multiple systems, such as desktop email programs. It was time consuming to find individual interactions with customers and agents relied on free text fields when responding to questions. This also led to inconsistencies and errors, as well as response times of around three working days, although urgent items such as payments were handled on the same day. There was no central repository of answers to common queries, making the process labour intensive and more complex than necessary.

To remain competitive in an intensely competitive market ARI needed to do more with the same amount of resources, without impacting the KFIS customer experience. Therefore it aimed to increase productivity amongst its 40 strong email team by taking away the drudgery, providing them with an easy to use solution that meant they could focus on what they were there to do – deliver outstanding service.

The project began by replacing desktop email with Eptica, enabling agents to access consistent, centralised information, improving response times and delivering greater management oversight.

Once the email function had gone live, further channels such as incoming web forms and white mail (faxes and letters) were added.

+ Benefits

Measuring the impact of the project began in April 2014 and saw dramatic improvements against all of its success criteria.

1. Improved customer journey

Response times to incoming emails improved significantly. Priority emails such as payments are now handled within two hours with all others receiving a response within 48 hours.

This has made the entire process more efficient, providing potential customers with fast answers to their queries, on their channel of choice. Agents have full access to previous interactions, and can quickly provide tested, consistent answers from the templates stored in the central knowledge base.

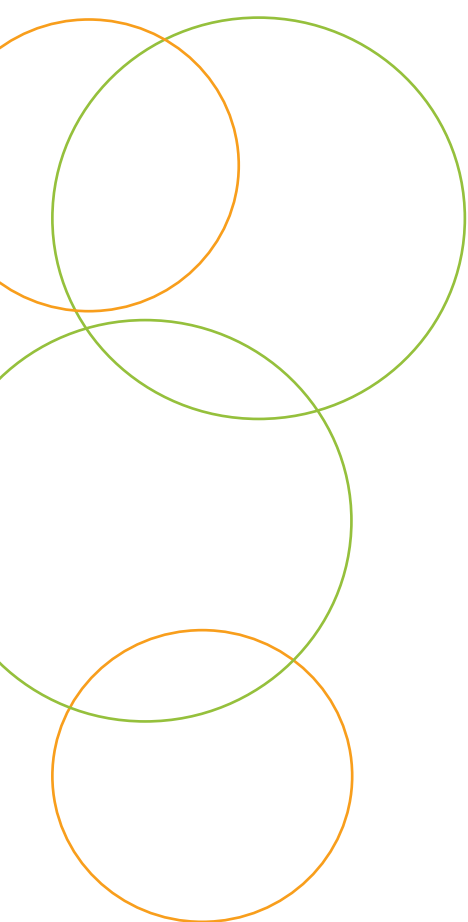
2. Greater efficiency

By introducing Eptica, ARI dramatically increased productivity by 42%, with KFIS agents now able to handle 7.13 incoming interactions per hour. Previously, they could only manage five. This means that the size of the team handling email has remained constant, at 40 people, despite volumes increasing by 70%.

3. Better reporting

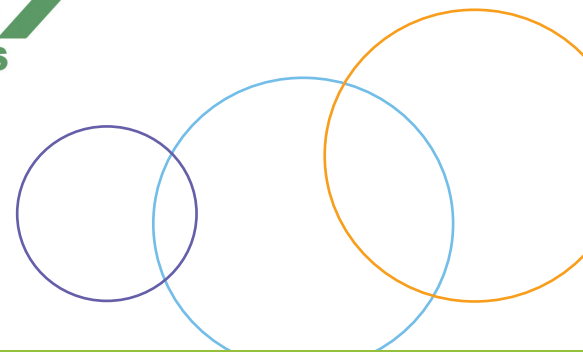
All data concerning email, web form and white mail interactions is now stored in a single place. This makes reporting faster and more comprehensive, providing managers with an up to the minute picture of performance against KPIs and making it simple to drill down into the data, spot trends and ensure compliance.

"Working with Eptica, the project has transformed how we approach digital channels. Not only has it increased efficiency, it has given us greater control over the email channel and is helping us better understand the customer journey. Overall it has freed up agent time so that they can focus on helping customers, rather than searching for information or drafting emails,"
said Savarnejad.



The Eptica system is designed to be easy to expand, allowing ARI to add additional channels, while still benefiting from the same centralised knowledge base and linguistic-based workflow to provide an integrated, efficient, multichannel approach. Consequently, ARI is now looking at other opportunities such as web Self-service, which will enable customers to find answers to their questions online, as well as to make basic amendments to policies.

Jason Banwell, Managing Director, Ageas Retail Intermediary commented: *"The introduction of Eptica's customer service platform has allowed us to deliver a real step change in how we manage customer enquiries. We're able to respond to queries quicker, deploy our staff more effectively and report more accurately on how we interact with our customers - ultimately, we're able to provide a better service to our customers through whatever channel they chose to contact us."*



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