



IPI FOR INSURANCE

ASSURING THE CUSTOMER JOURNEY,
EVERY STEP OF THE WAY



IPI FOR INSURANCE

The insurance sector is under increased pressure. With increasingly stringent compliance requirements – from The Consumer Duty to The Data Protection Act – together with persistent economic uncertainty and increased market competition, insurers and brokers face ongoing challenges to stay in business and compete.

With customer expectations at an all-time high, but satisfaction at an all-time low, insurers and brokers need to look at the heart of their customer service operations – the Contact Centre – to rise above the competition and retain market share. Price will always be a key differentiator for customers, but more notable is the customer experience (CX) delivered – making it the new battleground for insurers and brokers to compete on.

That's where IPI comes in.



CONTENTS

- INTRODUCING IPI FOR INSURANCE
- DEDICATED CONSULTANCY TO UNDERSTAND YOUR KEY REQUIREMENTS
- DIGITAL CONTACT CENTRE
- COMPLIANCE
- CREATING THE SUPER AGENT
- ELEVATING THE CUSTOMER EXPERIENCE
- IPI IN ACTION
- CONTACT

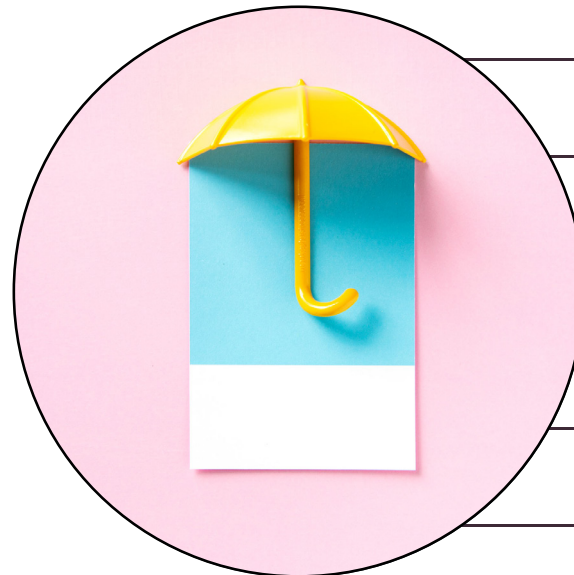
INTRODUCING IPI FOR INSURANCE

From insurance to finance, retail to public sector, IPI has unrivalled experience delivering customer experience and Contact Centre solutions.

Across insurance and over the last 20+ years, our team of specialist consultants has accumulated a wealth of knowledge from working with some of the sector's leading brands – including Saga, Complete Cover Group and The Green Insurer.

IPI's work with every client is unique – creating tailored solutions to satisfy current needs but with the flexibility to adapt to meet future requirements.

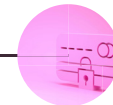
Our capability is built around the following key services:



Consultancy



Digital Contact Centre



Compliance



Super Agents



Customer Experience



DEDICATED CONSULTANCY TO UNDERSTAND YOUR KEY REQUIREMENTS



Our experts understand the realities of running a Contact Centre, as well as the practicalities of making advanced software deliver to its full potential. However, more importantly our team understand how to strike a careful balance between people, technology, processes and customer demands to create robust systems that continue to deliver.


By looking at the challenges and business drivers in the Contact Centre, both today and in the future, we ensure that our clients realise the full benefits of their Contact Centre technology by using it as an enabler to achieve measurable results and maximise investment value.

The natural starting point for many of our conversations with clients is to understand their existing Contact Centre technology and operational processes. We take the time to get to know our clients and their business objectives, engaging with stakeholders across the executive level, operations and technology. We assess the business objectives our clients are looking to achieve, what they want their systems to do, what their customers are asking for and whether their current systems can support these needs.

Taking into account our clients' aspirations, goals and KPIs, we deliver a roadmap of recommended changes over an agreed time period (short, medium and longer term). This might be something as simple as utilising existing, but underused, features in their current platforms, or it could be migrating away from existing legacy, on-premise architecture to the cloud.

From the simple, to the complex, IPI can divide any programme of change into distinct phases, allowing you to take a staged approach to transforming your business at a pace that works for you, your people and your customers.

From the simple, to the complex, IPI can divide any programme of change into distinct phases, allowing you to take a staged approach to transforming your business at a pace that works for you, your people and your customers.



DIGITAL CONTACT CENTRE

One of the biggest IT challenges facing insurers today lies in a reliance on out of date, legacy infrastructure. In fact, it's claimed that more than 70% of an insurer's IT budget is spent on maintaining legacy infrastructure. Legacy, on-premise infrastructure is inherently inflexible in its nature meaning that significant sums of money are being wasted on technology that cannot meet the evolving requirements of the business or its customers.

Today's customer wants to have access to their insurer at any time, and in a way that suits them, whether that be on the phone, via SMS, webchat or social media, they want their enquiry to be dealt with quickly and they want the ability to self-serve when it's convenient for them.

Your Contact Centre technology should empower you to know your customers and intelligently respond to them in a manner and at a time that suits them. It should enable your IT teams to deliver what the business needs with value that exceeds its cost. And it should prepare you for the convergence of artificial intelligence, digital and cloud.

Does your infrastructure allow you to do this? If it doesn't, talk to us about the ways in which you can meet the needs of your digitally enlightened customer base.



DIGITAL CONTACT CENTRE

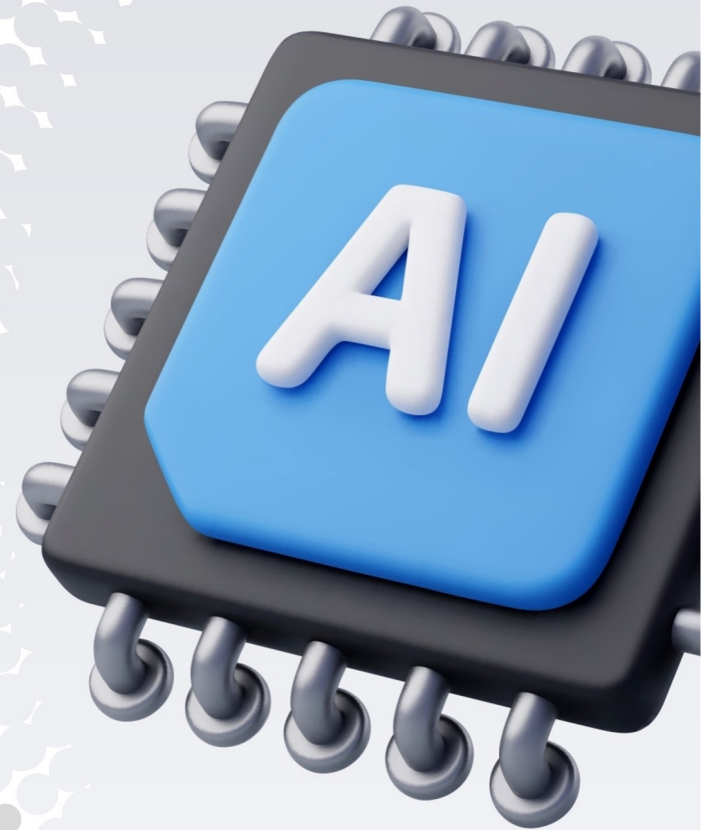
Embrace AI-based cloud functionality within existing Contact Centre infrastructure

Deploying AI-powered Contact Centre solutions doesn't always mean having to move away from your existing infrastructure. IPI's own solution – IPI Cloud AI – sits as an additional layer on top of existing technology enabling any client to implement cloud-based, self-service functionality without migrating their core Contact Centre platforms to the cloud. It seamlessly sits in front of both legacy systems and alternative cloud solutions providing total flexibility of adoption.

IPI Cloud AI encompasses a range of functionality including:

- **Voicebot and Chatbot** – offering conversational AI for voice and chat
- **ID Me** – bringing voice biometrics into your Contact Centre
- **Q4 Me** – IPI's patented end-to-end call-back multichannel solution
- **Send Me** – directs customers away from the contact centre to an alternative digital channel

The advantage of IPI Cloud AI is that any organisation, irrespective of their existing Contact Centre architecture, can embrace next-generation AI capabilities – all simply and cost-effectively.



DIGITAL CONTACT CENTRE



Migrate to a next generation cloud Contact Centre platform

If your system is perhaps at end-of-life support, or if you require greater flexibility than your current infrastructure allows, moving to a new cloud-based infrastructure will offer unparalleled reliability, consistent experiences across multiple channels, and efficiencies.

Our consultants have helped numerous Contact Centres migrate to a comprehensive cloud solution. Over the years, we've refined our methodology and optimised our approach. Using a proven roadmap, IPI's team of consultants will work with you across our five-step process to:

- 1. Evaluate** – to understand the features that are important to you and your team
- 2. Design** – select the best solution for your needs
- 3. Plan** – set out a staged implementation plan that will minimise the disruption to you and your customers
- 4. Migrate** – begin the process of migration, offering testing at each stage and full training for your team
- 5. Improve** – adapt and tweak the platform to ensure that it is delivering consistently for you and your team

We offer a range of cloud solutions to our customers and always select the solution that best meets your needs.

The solutions offered include:

ElasticCX CCaaS: IPI's Contact Centre-as-a-Service solution is a cloud-native solution with a multi-tenant microservices architecture. Available across three feature packages, ElasticCX CCaaS provides organisations of any size with access to next generation Contact Centre capabilities through an out-of-the box solution designed to remove the barriers typically associated with rapidly deploying contact centre technology, at any scale.

Genesys Cloud: As a Genesys Gold partner, IPI can deploy and support Genesys Cloud, an all-in-one cloud customer engagement and employee collaboration solution with a single simple interface that provides a 360° view of the customer. Genesys Cloud CX includes a host of advanced features, including workforce optimisation, AI, speech recognition and chatbots.

Avaya Experience Platform: Avaya Experience Platform allows organisations to access omnichannel voice and digital channels – as well as AI and other cloud-based capabilities – while leveraging their existing on-premises infrastructure for voice routing, call handling, and more. An Avaya Diamond Partner, IPI is also accredited as an Avaya Experience Platform cloud specialist allowing it to sell, design, deploy and manage the Avaya Experience Platform.

COMPLIANCE



We all know the challenge and the pressure that the red tape that is associated with governance, applies to everyday operations. From The Consumer Duty to PCI, compliance remains a constant source of concern for insurers and brokers alike.

IPI has a range of solutions to help you to satisfy compliance requirements without hindering business operations. Instead we help you learn from both the good and bad customer experiences and facilitate embedded solutions which will help you to continually improve the customer experience in a fully compliant manner. Our solutions include:

Pauseable: Our IPI-developed automated pause & resume solution, Pauseable, automatically ‘pauses’ the recording whilst customer card information is being entered and then ‘resumes’ recording when the card payment is complete. This ensures that data is removed from the call recording estate to satisfy **PCI DSS requirements**.

Pauseable integrates with Avaya, Genesys, Nice CXone and Verint and offers a seamless purchasing and implementation process, with easy ongoing billing including the support of overage.

DTMF Suppression: This adds a layer of additional security to processing payments by removing any trace of sensitive data from clients’ cardholder data environments (CDE). By masking the numbers callers’ input onto their phone keypad when making a card payment,

the risk of hacking or payment information being stolen is significantly reduced. The solution is available across multiple channels and supports speech recognition, web chat and SMS-based interactions.

Speech analytics: The use of this tool enables clients to quickly and easily monitor agent conversations with customers to identify any breaches in regulation. Organisations can ensure that specific topics and phrases trigger the correct follow-up actions from agents and that no customers fall through the cracks. Such actions help to satisfy regulations, such as **The Consumer Duty**, which requires organisations to evidence that they deliver good outcomes rather than just stating they are.

IPI’s analytics portfolio includes solutions from leading vendors, Genesys and Verint, and has been refined over two decades to provide a best-in-class solution for Contact Centres.

Ability to audit in real-time: With a strong burden of proof now on financial organisations to demonstrate and evidence a duty of care, insurers need to be able to audit their agents in real-time. Beyond the introduction of analytics, insurers can introduce automated **quality management solutions** which automatically look at compliance criteria and suggest how a call with a customer should be scored. Clients can use this information to make changes to agent call scripts, ensuring that customers are provided with the correct information and advice every time.

COMPLIANCE

Automated ID&V process: The identity and verification (ID&V) process is an essential part of any interaction with a claimant or potential customer and is governed by **GDPR**. Automating this process ensures that ID&V is conducted in a manner that satisfies stringent requirements, including the way that such sensitive data is captured and held on your systems – as per **The Data Protection Act**.

Training: With The Consumer Duty and other regulations demanding a higher level of service to customers, you can introduce dedicated **coaching sessions** which can be managed through a workforce management platform. This ensures learning sessions do not coincide with peak service times. Training sessions can also be adapted to meet any particular organisational requirements, offering both bite-sized and more targeted/in-depth sessions. This process will also allow organisations to document to the FCA that the appropriate steps are being taken to better serve customers.

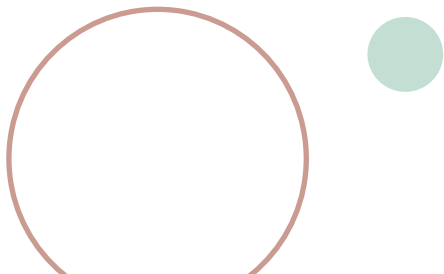


CREATING THE SUPER AGENT

As the main point of contact for your brand, your Contact Centre agents are pivotal to providing customers with the experience they expect. However, with high attrition rates and complex systems to navigate, agents are under pressure.

Increased levels of automation, whilst taking the burden of more mundane tasks, are also leaving agents dealing with an increasing swathe of complex customer enquires that require deeper skills.

Against this backdrop, providers need to empower employees to become **Super Agents**. By fusing together people and technology, agents can focus on delivering an exceptional customer journey using the skills they have learned, whilst also getting a helping hand in decision-making from automation, AI and data, with the ability to access further human help when needed.



CREATING THE SUPER AGENT

There are a number of ways that IPI can help to create Super Agents within your organisation:

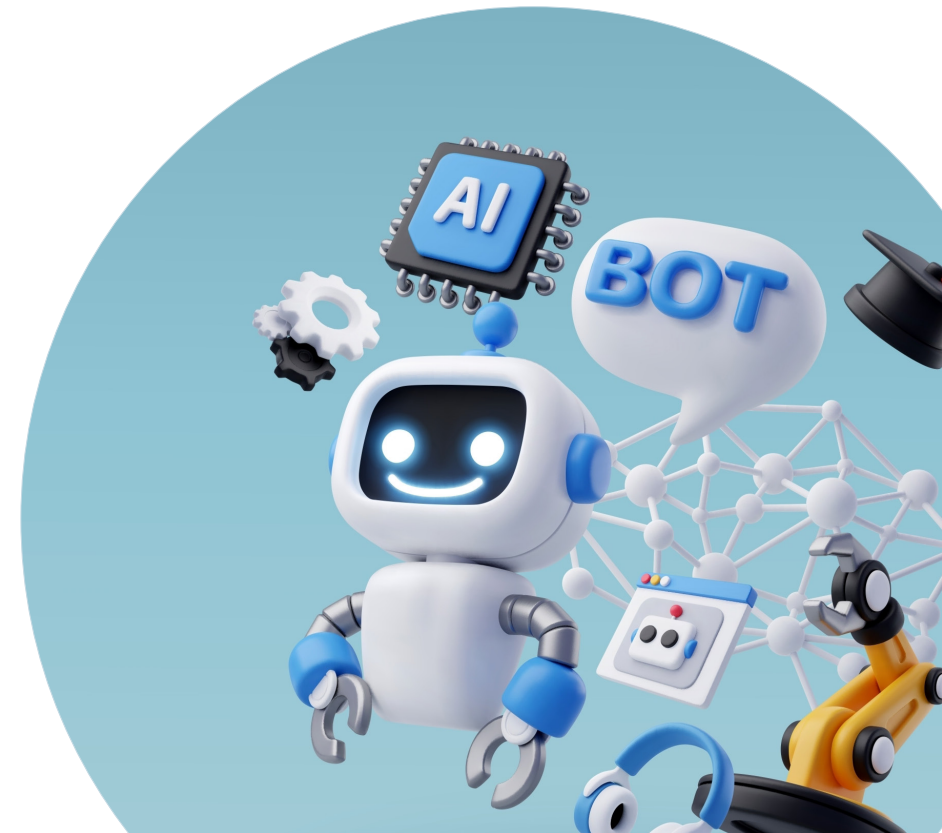
Automation & AI: Repetitive tasks can be automated allowing agents to focus on more complicated customer issues. In addition, automated sentiment analysis can provide agents with insights into how customers are feeling, enabling them to deliver a more empathetic customer experience, particularly when assisting vulnerable customers.

Simplified technology: Rather than a series of disparate systems, single desktops, with integrated Knowledge Management and Agent Assist technologies, can surface consistent, up-to-date and vital information to agents in real-time.

Workforce Management & Engagement: Workforce Engagement solutions provide multiple benefits and offer increased flexibility to Contact Centre agents and managers alike. Through a mix of our consultancy services and market-leading technology from Calabrio, Genesys and Verint, IPI can introduce resource planning, quality management, speech and text analytics, performance management and gamification.

These tools also put more power in the hands of both Contact Centre managers and agents, by allowing them to have the right staffing

levels at all times, while providing hybrid workforces with control over their own schedules. When combined with Performance Management tools, managers can gain a clear picture of top performers, which is particularly vital for hybrid workforces.



ELEVATING THE CUSTOMER EXPERIENCE



The delivery of a stellar customer experience is central to the success of any organisation. In fact, 90% of customers claim that **the experience a brand provides is as important as its products or services.**

There are a few notable things that can be introduced to ensure that the journey your customers go on – from initial selection, to making a claim – is as smooth as can be, and IPI can help every step of the way:

Omnichannel support: Increasing the number of channels provides customers with flexibility over how they interact with you and diverts unnecessary traffic away from the Contact Centre. By moving to a cloud-based model – either through IPI Cloud AI, ElasticCX CCaaS or a third-party provider – it's never been easier to enter the omnichannel world.


AI: AI is increasingly being used to triage queries and help customers get responses quickly and with minimal stress. Using AI, claimants can submit proof of a claim for automatic review, before being directed to the appropriate channel for a response.

Speech analytics: Real-time speech analytics can prompt agents with relevant articles/ scripts to ensure that they always say the correct

thing. This can also look for flags of vulnerability in what the customer is saying to help guide how the agent responds. Aside from helping insurers to remain compliant, it also helps with first call resolution, boosting the overall customer experience.

Training: At IPI we make Training and Enablement part of each new client project, and with good reason. From new technologies and customer touchpoints, to having the skills to handle vulnerable customer interactions, there are always new opportunities for your agents to learn something new and deliver an enhanced customer experience.

Employee experience: there is a direct correlation between the experience that your customers have and how happy your employees are. Investing in your people and ensuring that they have the correct tools for the job, receive the right training, and have appropriate support from their managers, will all boost the employee experience.



IPI IN ACTION

We've worked with some of the biggest names in insurance. Here's what some of them have had to say about working with us:

The Green Insurer

The Green Insurer, the sustainable insurance provider, is using ElasticCX CCaaS, IPI's Contact Centre as a service solution, to deliver its omnichannel strategy across its entire customer service team as well as in-queue call-back functionality. The cloud-powered platform



"As we launch into the insurance arena it is absolutely essential that we have the best partners by our side. We have selected IPI because we believe that through its technology, we can offer our customers the best customer service possible."

Paul Baxter, CEO at The Green Insurer



Complete Cover Group



Having worked in IT for 15 years and having the all too-common headaches of partners that rest on their laurels, only making contact when renewals approach, I find myself somewhat cynical in my choice of working partnerships. IPI has proven to us time and time again that it is in this for the long run, whether it's finding a cost-effective solution at short notice or helping us develop a strategic platform the company has always delivered. In the rapidly changing landscape that is technology it's vital that we have strong trusted partnerships to help us keep ahead of the curve. IPI don't just sell you a product, they work with you to understand goals, propose ideas and solutions and stay within budget.

James Borne, Associate Director of Group IT Compliance with Technical support at Complete Cover Group



IPI IN INSURANCE

Whatever your challenge, IPI's team of consultants is available to support your team as it takes its next steps on the path of digital transformation.

For more information, please contact us using the details below, or visit our website.

GET IN TOUCH



IP Integration Ltd
Integration House
Turnhams Green
Business Park
Pincent's Lane
Reading, Berkshire
RG31 4UH



0118 918 4600



enquiries@ipintegration.com



www.ipintegration.com

