voyc

PARK HOME assist
Insurance Services

ASSIST INSURANCE SERVICES:
CUSTOMER STORY

"Consider Voyc as a proactive friend; a proactive quality check for a business... It will stop your quality challenges and stop errors"

How Voyc helps Assist Insurance Services:

- ✓ monitor 100% of customer calls (up from 3-5% pre-Voyc) on a complex product range with thousands of potential call journeys

- ✓ boost overall call quality scores from 86% to 97% and compliance pass rates from 94% to 97%

- ✓ accelerate call monitoring speed dramatically: 16 hours of work reduced to just 40 minutes

- ✓ clearly identify and respond with care to Assist's high proportion of customers with vulnerabilities of all kinds

- ✓ achieve Quality Assurance goals efficiently and increase time spent on training, with no additional QA recruitment

- ✓ swiftly assign calls for coaching as required – with a task completion rate over 90% in the current month

- ✓ monitor and control activity and performance across customer interactions, accurately and promptly

- ✓ recognise and motivate positive behaviour and performance across customer-facing and QA teams

- ✓ promptly address individual customer issues on a personalised, proactive basis to boost customer experience

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> *"Consider Voyc as a proactive friend; a proactive quality check for a business... It will stop your quality challenges and stop errors"*

— Steve Leech, Managing Director,
Assist Insurance Services

Assist Insurance Services is a leading UK insurance provider. It offers protection for customers' leisure and lifestyle possessions, ranging from holiday homes and park homes to private boats and watercraft.

The business was started in 2005 by Steve and Claire Leech, who are both still actively involved on a daily basis and passionately committed to ongoing excellence.

Over the years, growth has been rapid – with an enviable reputation as a family-run business that delivers outstanding levels of customer service and value.

Assist is regularly recognised through industry awards – most recently the 2024 Platinum Trusted Service Award from Feefo, which the business has now won for five consecutive years.

Platinum Trusted Service Award
2024   feefo

The business has 50,000 customers, many of whom are elderly and showing signs of vulnerability. They are supported with consistency and care by Assist's highly trained customer-facing teams, with 33 phone-based agents dedicated to delivering consistency and care with every call.

Assist Insurance Services operates exclusively from its Head Office in Northampton.

THE CHALLENGE

Service excellence has always been critically important to Assist across every communication with customers.

Historically, they monitored call quality using a conventional and intensely manual process, with Quality Assurance (QA) staff carefully assessing and scoring individual calls and providing feedback to agents and managers.

However, the process was lengthy and laborious, with each call being assessed on a manual scorecard containing 40 questions. The QA team inevitably had limited capacity and could typically monitor and provide feedback on **only one single call** per agent each week.

What's more, with rapid growth in the business over the past 3-5 years, even this level of monitoring became more challenging. The weekly number of calls to be monitored increased from 10-15 to 60-70 in a short period.

At the same time, the need for thorough monitoring became more pressing due to tighter regulatory guidelines – particularly the expectations of the Consumer Duty launched in 2023.

Laura Warner, Underwriting and Quality Manager at Assist explains further:

"Even when we brought in extra QA staff, there wasn't quite enough manpower there to keep on top and make sure we were checking everything that we needed to. Not only to make sure that everybody was being compliant, but also to give the best customer experience "

To address all these issues using the established process, Assist would have had to expand the QA team greatly.

That was unrealistic from a cost and management point of view – with good QA management staff being increasingly difficult to find.

Moreover, other factors made the previous approach to call monitoring unsatisfactory:

✓ There was always a feeling among agents that the scores and feedback from the QA team were based on a degree of subjectivity and hence, potentially incorrect.
✓ Due to the time needed to complete the process, feedback to agents was far from immediate. It could take several days, by which time any issues arising no longer had the required level of impact.

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"So, I looked for different opportunities to achieve the same goal – and that's how I came across Voyc".

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- Steve Leech, Managing Director,
Assist Insurance Services

THE SOLUTION

Steve and his team drew up several key requirements to guide their choice of a new solution to their call monitoring challenge:

Requirement	Voyc assessment
Quality monitoring and feedback on 100% of customer calls within hours, not days	✔
Objective assessment of call quality and scores	✔
Immediate alerts on quality issues and compliance breaches found in monitored calls	✔
Flexible reporting and analysis functionality, from individual agents to business-wide trends	✔
Robust capability to report problems quickly - internally and with MI for regulators as required	✔
Easy to use and manage for operational team members, including QA and coaching workflows to fix problems	✔
Easy to install and implement; compatible and readily con-figured to Assist's quality and compliance requirements	✔
Ready access to quality user support/helpdesk	✔
Data security protocols to the highest industry standards	✔
Robust proof of concept before financial commitment	✔
Value for money	✔

Using this checklist to evaluate and compare options available, Assist decided, in January 2023, to work with Voyc.

THE IMPLEMENTATION

For Assist Insurance Services, the new Voyc system had to work successfully across a product range that is wider and more complex than most general insurance operations.

The sheer number of risks and underwriting options associated with holiday homes, mobile homes and many types of boats and watercraft results in thousands of script permutations and different directions for telephone interactions with Assist's customers.

What's more, there were significant technical issues to address at the outset. For example, Assist's systems could provide only minimal call data: agent name, date and time of call - leaving Voyc to develop automatic detection of the call type and correct scoring criteria.

Inevitably, these issues led to a high level of technical complexity at the implementation stage.

Fortunately, Voyc is the only conversation intelligence solution developed to address such a challenge. It uses advanced AI technology to build and monitor complex scripts with multiple branches and automatically identifies different call types. This high-level capability backed up by the Voyc team of dedicated and expert technical professionals, made it possible to deliver the ideal tailored solution for Assist.

Throughout the implementation process, **strong teamwork between Voyc and Assist was essential**. Voyc were on hand to provide continuous technical and operational guidance, always supported by feedback and collaboration from Assist to ensure a successful outcome.

Operations Director, Simon French, confirms that Voyc has integrated well with Assist's existing systems, such as the CRM platform and that they are all working successfully together.

"There was somebody there helping us every step of the way, literally going above and beyond – working extra hours and sort of developing new things on the fly to help us actually get to where we needed to be...

...the support we've got, not only through actually building and getting started, but using it – has been phenomenal."

– Laura Warner, Underwriting and Quality Manager, Assist Insurance Services

THE RESULTS

Voyc now monitors 100% of customer calls across Assist's sales and service operational teams – a revolutionary step up from just one call per agent per week before Voyc.

And early results have already been notable across several important areas:

Fast, effective workflow improvements, delivering swift feedback and task completion

When asked about results, Steve Leech immediately points to the speed of feedback Voyc delivers to the business, enabling them to act swiftly and effectively to customer needs and identify where coaching and training are needed.

"With the manual approach, there could have been days, if not weeks, delay in getting that feedback. But with the Voyc system and notifications, we're getting it to the Operational areas within hours", says Steve.

Laura adds a powerful example: "With a manual scorecard for a sales call, for instance, you could say that one call would take a person an hour. Now, with Voyc., just this morning, I gave 16 sales calls to a brand-new starter who's only been with us a week and she'd got them assessed, verified and sent back for manager feedback within about 40 minutes."
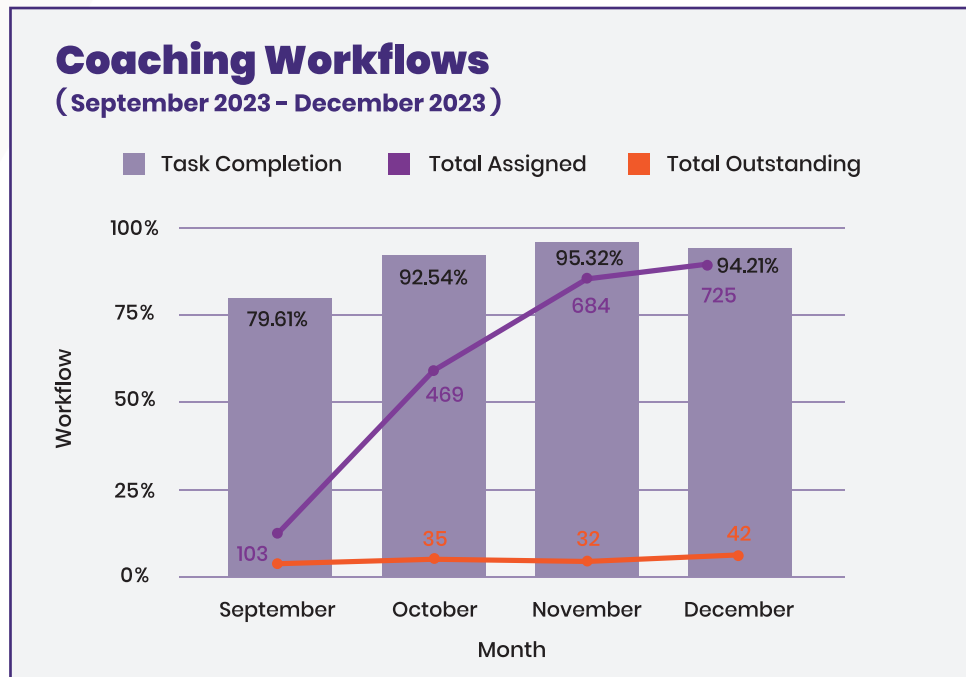
... In other words, a task taking 16 manhours before Voyc has been reduced to just 40 minutes!

Luke Harris, Technical Sales Manager, confirms that the speed of feedback is critical to its effectiveness: "Voyc helps me identify issues really quickly and deliver feedback and coaching on the same day."

The improvement is very clear to see in the Task Completion Rate in the Coaching Workflow – a key metric for the Assist management team. This shows the percentage of calls referred for action (remedial and coaching) and fully dealt with within the same month.

As shown in the chart below, the Task Completion Rate increased from below 80% to well over 90% in the first three months after Assist began working with Voyc. And this is based on 100% of calls being monitored for issues – compared with just one per agent per month before Voyc:

Coaching Workflows
(September 2023 – December 2023)

Legend: Task Completion | Total Assigned | Total Outstanding

Month	Task Completion	Total Assigned	Total Outstanding
September	79.61%	103	—
October	92.54%	469	35
November	95.32%	684	32
December	94.21%	725	42

Y-axis: Workflow (0% – 100%)
X-axis: Month

"*I think the overall impression is really good, both from my team, who are actually doing the assessments – and the people that are being scored on the Operations floor.*"

- Laura Warner, Underwriting and Quality Manager,
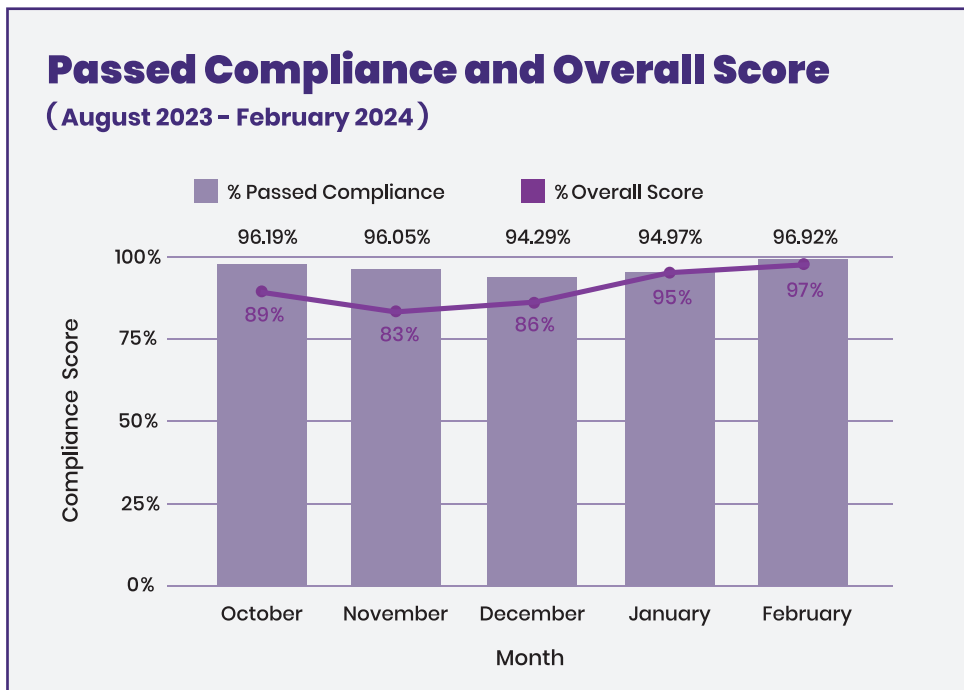Assist Insurance Services

Improved call quality and outcomes

On a daily basis, Voyc calculates and reports on call quality scores and compliance pass rates – by individual agent, team and company-wide. It does this based on a comprehensive suite of factors that it monitors and scores, as agreed with Assist's management team.

As shown in the chart below, performance has improved significantly since Voyc arrived at Assist. From October 2023 – February 2024:

✓ **overall call quality scores have risen from 86% to 97%**
✓ **compliance pass rates have risen from 94% to 97%**

And of course, this data is immediately on hand to produce as evidence of compliance to regulatory bodies at any time.

Passed Compliance and Overall Score
(August 2023 - February 2024)

	% Passed Compliance	% Overall Score

Month	% Passed Compliance	% Overall Score
October	96.19%	89%
November	96.05%	83%
December	94.29%	86%
January	94.97%	95%
February	96.92%	97%

Shorter, more efficient training period for new telephone agent recruits

Voyc has helped boost efficiency by dramatically reducing the initial period needed to train a new telephone agent up to proficiency.

Before Voyc, new agents were monitored by QA team members listening to recordings of their calls and manually writing down any issues and areas for improvement. Then, face-to-face meetings, involving the agent's manager were set up to review the calls and arrange coaching. The whole process took 7-8 working days.

Now, with the help of Voyc, the QA team only needs to monitor calls that are automatically flagged for attention and escalate them via the system to team managers for coaching. This takes 3 days maximum.

Voyc also automatically identifies any call that fails to meet regulatory compliance standards. Previously, compliance checking was included in the manual process – meaning that breaches could easily be missed.
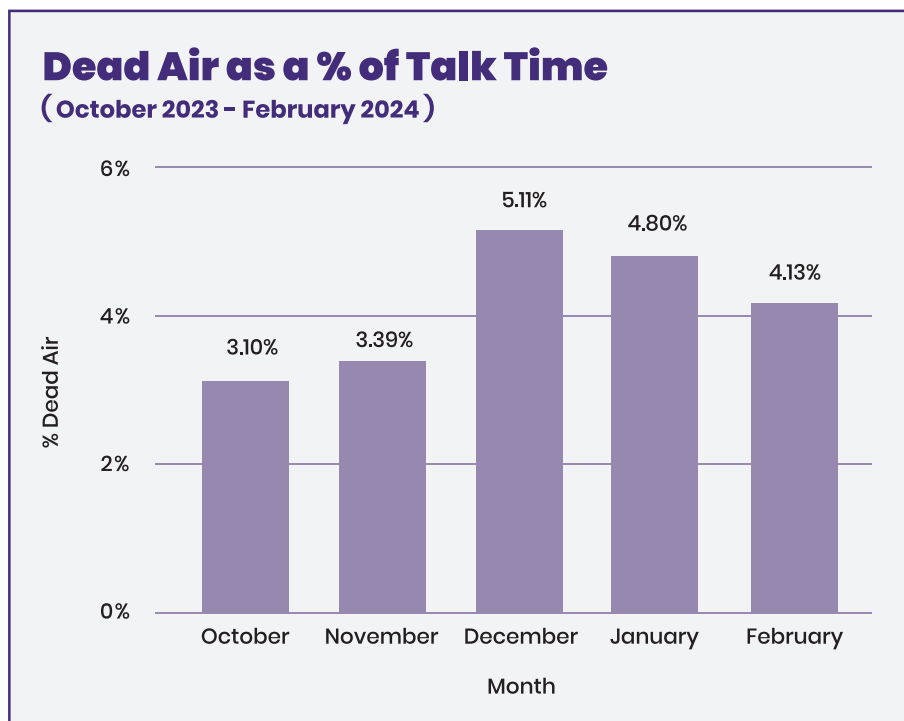
The benefit of better agent training is also clear to see in the "dead air" reports that Voyc produces, which highlight the frequency and duration of silence in any call.

Newer, less confident agents historically registered relatively high levels of dead air in their calls – silent periods during which they left customers while seeking further information or assistance.

Steve Leech comments that he had been concerned about this issue in the past. But since Voyc has become established at Assist, the incidence of dead air has fallen significantly.

Voyc monitors dead air and highlights potential issues down to the individual agent level. The chart below shows that dead air time is now consistently at or below 5 percent of total call time. Some degree of dead air is, of course, unavoidable to allow agents to access information on certain calls - and to input personal data from the customer.

Dead Air as a % of Talk Time
(October 2023 – February 2024)

Month	% Dead Air
October	3.10%
November	3.39%
December	5.11%
January	4.80%
February	4.13%

Data and reports that provide positive, actionable management insight

With analysis based on 100% of the calls it monitors, Voyc has become an asset for Assist's management team in understanding and directing effective operations.

Simon French, Operations Director, explains how the new Voyc reports provide him with valuable management information at three different levels:

✓ A **daily report** to identify issues for immediate operational attention.
✓ A **weekly report**, providing an overall snapshot of performance against targets, to support meetings with operational managers.
✓ A **monthly report**, detailing results down to individual agent level, providing overall quality scores and performance data – supporting incentive payments, bonus schemes and operational planning.

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"From a metric point of view, the transparency that I have now on every agent's performance throughout the month is incredible. But equally, on a daily basis, I'm able to give real, instant, ad hoc positive feedback as well."

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- Simon French, Operations Director,
Assist Insurance Services

Supporting agents and boosting staff retention with immediate customer feedback

Voyc highlights comments from customers that relate to the individual performance of agents.

This allows the business to recognise these comments quickly and to provide feedback to the agent. This is constructive and motivating – helping to improve job satisfaction and reduce agent attrition rates.

"We've picked up already this morning that we've had some really lovely comments about some of our newer staff, which is fantastic, says Laura, "It's one thing us telling them they've done a good job, but when they hear it from the customer – that's amazing!"

In the past, most of these comments would not have been identified by the business, due to the level of monitoring that was possible using the manual process.

Customer Experience
★★★★★

'The agent I dealt with was very polite, helpful and very informative on the subject'

Customer Experience
★★★★★

'Very pleasant and helpful staff. They were happy to look for my best deal and talk through issues'

Customer Experience
★★★★★

'Very helpful and friendly service, answered all questions and made me feel like I mattered'

Customer Experience
★★★★★

'Fast, friendly, positive, professional, respectful service'

*www.feefo.com

Of course, Voyc gives insight into negative as well as positive comments. But there is no ambiguity or subjectivity involved and the agents now welcome the feedback and learning they receive. Laura adds that Voyc can also highlight customer complaints that have not always been registered immediately.

This enables the business to focus quickly on addressing the issue before it escalates to a formal and potentially expensive compliance matter.

> *"The feedback the agents have been getting has actually been positive... things they've done well, things that clients have said to them personally – we can recognise that feedback. They've learned more quickly and received more training as a result. So, where there was great concern initially, Voyc is actually their best friend!"*

– Steve Leech, Managing Director,
Assist Insurance Services

Improved productivity and job satisfaction for the QA team

Under the manual process before Voyc was introduced, Assist's QA team members spent most of their working week – perhaps three days in five – listening to a small percentage of total call recordings and assessing them using a manual scorecard.

Today, this task has been dramatically streamlined, with Voyc reporting on and scoring 100% of calls monitored. Voyc highlights not only the calls that the team needs to review – but any precise points in those calls that could present an issue for attention.

This enables the team to focus far more on adding value by providing relevant feedback to the call centre teams and far less time on slow manual process work.

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"We can provide feedback to the Operations floor, and they can action that straight away. So, if there are any issues that we find, the turnaround's a lot quicker. And for us, as we're QA scoring – it means that we're getting validation that what we're finding is being actioned."

- Laura Warner, Underwriting and
Quality Manager, Assist Insurance Services

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Boosting customer experience through proactive response to customer issues

Using Voyc, the QA team sometimes identifies customer concerns that might not have been fully dealt with by the agent taking the call. When this happens, the team calls the customer back, to ensure that they are happy and to take any action required to address the issue.

Customers are often surprised and delighted by this level of proactivity and personalised service.

Laura recalls a recent example where a customer asked about cancellation terms and was unfortunately given incorrect information. The lady was called back the very next day with an apology and the correct information. "I think she was pretty surprised that we'd noticed and acted on it so quickly" comments Laura.

Identifying and supporting customers with signs of vulnerability

Voyc identifies and highlights calls in which the customer is showing signs of vulnerability.

This is an important function for Assist, whose product range attracts many elderly and vulnerable individuals. In fact, over 60% of their customers are over retirement age. Many also suffer health issues as well as the impact of bereavement through the loss of a partner.

Luke Harris quotes examples of elderly customers left alone to deal with insurance matters for the first time. Voyc highlights such calls by identifying words and emotions and raising them for attention This enables the team to ensure that they have been effectively handled.

"Voyc provides you with a proactive response to your call recording", adds Steve Leech.   It actually will identify issues that would have gone under the radar in the past. "

"*It can really show us the journey and the story, from helping the customer from the beginning to them going away happy and pleased with the process they've gone through. We've never been able to see that before with our previous systems. So, it's really nice to see.*"

– Luke Harris, Technical Sales Manager,
Assist Insurance Services

Fast and effective reactions thanks to Voyc alerts

For Assist, Voyc is configured to raise instant alerts every time it "hears" a word or phrase that indicates the call could require immediate attention from management. These words and phrases are the "keywords" that are selected for Voyc to identify, depending on the type of business. They can indicate, for example, customer vulnerability, dissatisfaction, and distress as well as more positive call content such as customer delight, compliments or likelihood to recommend.
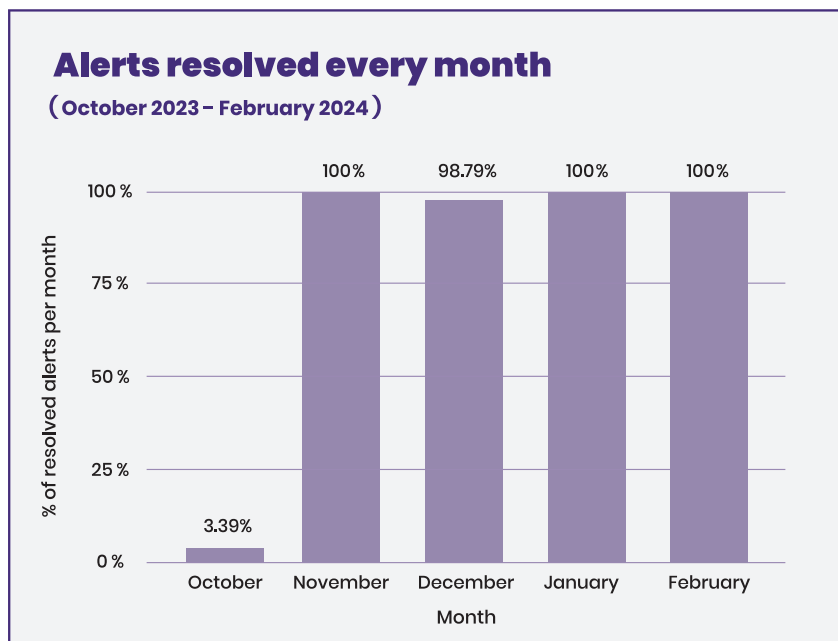
"When we're looking through the calls, yes, it will tell us the compliance and have we dotted the I's and crossed the t's, but with the alerts, we're finding more of the behavioural patterns," says Laura. "We can even see - going forward - that we can use it for things like understanding sales objections and supporting marketing campaigns". There's so much versatility in it that's outside just the call scoring and compliance functions that can actually affect the whole business."

Because Voyc alerts are raised instantly, they can be acted upon and resolved with speed. This means higher customer satisfaction and fewer workflow bottlenecks.

And most importantly, it means that problems can be addressed and resolved before they escalate into more serious matters – such as formal complaints, ombudsman issues and even regulatory intervention.

Since Voyc was introduced at Assist, alerts have been acted upon with urgency and speed, with the result that the "Unresolved Alerts" count at the end of any reporting period is consistently zero, as shown in the chart below:

Alerts resolved every month
（October 2023 – February 2024）

Month	% of resolved alerts per month
October	3.39%
November	100%
December	98.79%
January	100%
February	100%

> "At the minute, our favourite Voyc feature is alerts, because of how quick and simple they are to set up, how versatile they can be, and the kind of information we can get."

– Laura Warner, Underwriting and Quality Manager, Assist Insurance Services

Ease of operation quickly supporting high performance standards

Like other Voyc users, the team at Assist has been pleasantly surprised by how easy it is to work with the Voyc solution on a daily basis – backed up by support from the Voyc team whenever required.

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"I think from a QA point of view, actually everybody finds the process incredibly easy….

…It's crazy how much more we can get done – and it's so much easier for people to pick up. You don't need a big background in what the company's been doing. You don't need to know how to quote or the ins and outs of every single product because everything's there for you – and it's flagging what bits we need to check."

– Laura Warner, Underwriting and Quality Manager, Assist Insurance Services

Laura adds that average call scores are now at 88% - an excellent level, which she still expects to improve upon with the help of Voyc.

LOOKING AHEAD

Assist Insurance Services has been strongly growing at a rate of 10%-15% annually for many years and the business remains ambitious for further healthy performance in the future.

Managing Director, Steve Leech confidently expects Voyc to be a key factor in achieving those ambitions and is delighted with progress so far.

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"What I would say to other CEOs and MDs who are considering using Voyc is that although it might appear to be a daunting exercise at the beginning with the amount of setup involved, the reality is that the benefits it provides are much bigger than even I was expecting. The positive feedback that I was receiving, and that things were going well within the business. Any MD or CEO wants to know good things as well as bad things – and that's exactly what Voyc provides for me."

- Steve Leech, Managing Director,
Assist Insurance Services

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THE VIEW FROM VOYC

Matthew Westaway, CEO and Co-founder of Voyc is delighted to be working with Assist Insurance Services.

"We're incredibly proud of our partnership with Assist", says Matthew.

"A project of this nature, with multiple product lines and diverse scripting by department, required diligent teamwork but the results really do speak for themselves. Voyc is unique in the market for its ability to accurately evaluate calls against the complex scripts found in personal lines insurance, covering hundreds of call types, and we were proud to showcase this at Assist Insurance."

"We're extremely impressed by the high level of compliance and customer support that Assist consistently delivers, and as we look ahead, we're excited to witness the future of this collaboration flourish."

Happily collaborating; Assist Insurance Services and Voyc team members during the implementation process in Northampton, September 2023.

(Left to right: Laura Warner, Assist Insurance Services, Cerys Jones, Assist Insurance Services; Liam McWeeney, Assist Insurance Services; Steve Leech, Assist Insurance Services; Matthew Westaway, Voyc)