

Allianz  Direct



DELIVERING CONTACT CENTRE INNOVATION AT SOFTWARE SPEED

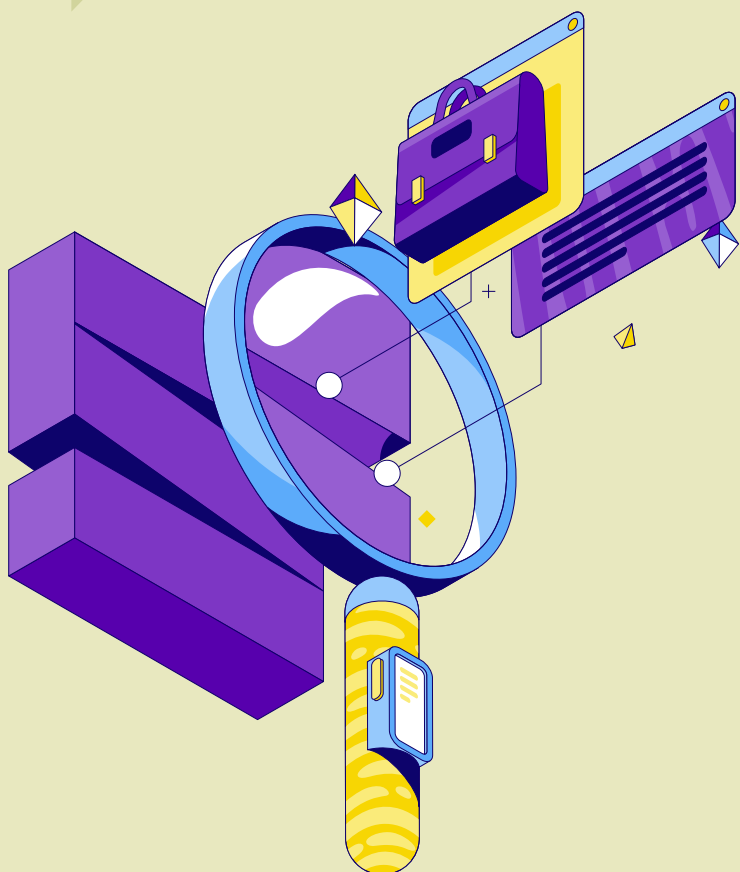
For Allianz Direct, transforming operations to make insurance products and services as easy and intuitive as possible for its customers across Europe is critical.



HOW ALLIANZ DIRECT WORKED WITH SABIO TO DEPLOY A DISRUPTIVE CX SOLUTION - POWERED BY TWILIO FLEX - TO DELIVER CONTACT CENTRE INNOVATION AT REVOLUTIONARY PACE

We have designed our business as 'a technology company with an insurance licence', and we're focused on building the future of European insurance.

Bart Schlatmann, CEO, Allianz Direct



CX INNOVATION AT SOFTWARE SPEED

Taking advantage of the latest Twilio Flex-based programmable contact centre approach allows Allianz Direct to deliver same-day innovation



REDUCTION IN FIRST CONTACT RESOLUTION

Calls per topic falling from 2.2 to 1.2 /1.3



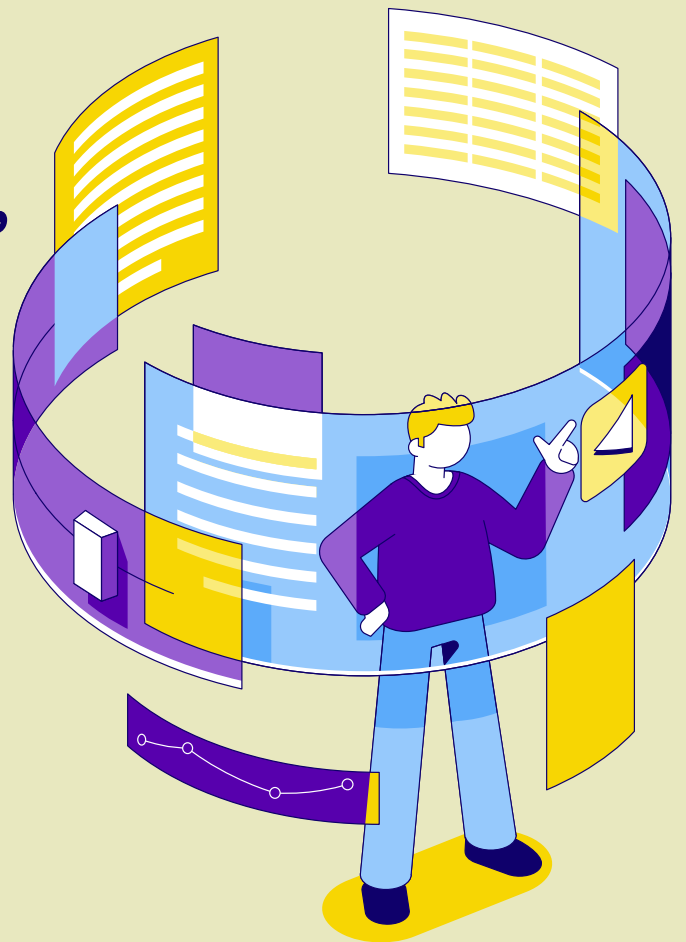
AWARD WINNING

'Most Effective Business Transformation Programme in Customer Service'

A 'TECHNOLOGY COMPANY WITH AN INSURANCE LICENCE'

For Allianz Direct, transforming operations to make insurance products and services as easy and intuitive as possible for its customers across Europe is critical.

The company is committed to making its insurance products and services as easy and intuitive as possible for its customers across Europe, with operations in Germany, the Netherlands, Italy and Spain. "Customer obsession is at the core of our company's culture, and we're committed to using the latest technology to offer amazing customer experiences. That's why we're driven by a clear agile vision and why we've placed CX at the top of the Allianz Direct agenda," he continued.



THE CHALLENGE

Allianz Direct had to transform its contact centres if it was to play its part in enabling the company's agile transformation. The insurance firm knew it wouldn't be enough just to replace its technology platform to facilitate an agile way of working. Instead, the challenge was to rebuild and transform its contact centre operations to deliver – and keep on delivering – an improved service for customers.

THE SOLUTION

Working with Sabio, Allianz Direct has successfully deployed a disruptive Customer Service (CX) solution powered by technology from Twilio, Amazon Web Services and Azure. Supported by Sabio and its own flexible software development team, Allianz Direct is now able to deliver contact centre innovation at a revolutionary pace. Working with Flex enables the company to effectively own its technology roadmap and align developers with its agile CX process.

THE RESULTS

Adopting an agile model by using the latest Flex-based programmable contact centre approach means that Allianz Direct can innovate at software speed. Key benefits include:

- Ensuring an agile approach across its entire European CX operations
- Securing an improvement in First Contact Resolution – from 2.2 times per topic down to 1.2/1.3
- Winning the 'Most Effective Business Transformation Programme in Customer Service' at the ECCCSA 20th edition awards

FACILITATING AN AGILE WAY OF WORKING

Before this project began, Allianz Direct's different European contact centre operations had a traditional top-down management style, and deployed a range of technology platforms including Cisco, and several WFM tools. While there was no group-wide solution, it proved reliable – however, the contact centre team knew it needed a different approach if it was to facilitate the more flexible way of working required.

At the start of the process, Allianz Direct set clear goals for its agile journey. Rather than focusing on specific operational targets, the team established a simple WHY goal for the project - exceeding customer expectations and delivering a WOW experience. Having such a clear objective for its agile transformation programme helped keep everyone on track, not just in the contact centre but right across the business.

Laura Malinsky, Contact Center and Operations Lead for Allianz Direct, knew that the company had to change its contact centres if it was to play its part in enabling the company's agile transformation. "We knew it wouldn't be enough just to replace our technology platform to facilitate an agile way of working – we actually had to rebuild and transform our contact centre operations to deliver – and keep on delivering - an improved service for customers."

PROVIDING ALLIANZ DIRECT WITH THE FLEXIBILITY TO EXPERIMENT

Allianz Direct chose to work with leading EMEA CX technology specialist Sabio to deploy a contact centre solution based on Twilio's disruptive Flex contact centre platform solution. Sabio is one of the few Twilio Gold Partners in Europe, and a leader in the provision of programmable contact centre solutions that take advantage of the flexibility, agility and creative that Twilio's technology stack can offer.

Using Flex would enable Allianz Direct to effectively own its technology roadmap and align developers with its agile CX process. This control sits at the heart of Allianz Direct's agile approach, and enables the company to introduce contact centre innovation at a revolutionary pace, with updates every day. Examples here include changes to the agent desktop, enhancements to the contact routing experience, as well as increased personalisation of the agent and customer experience.

Deploying CX solutions based on the Flex programmable contact centre technology has enabled Allianz Direct to go live quickly with a basic functionality – a minimum viable product - while also offering the flexibility to experiment and develop further functionality iteratively later on.

MEETING CUSTOMERS' CHANGING REQUIREMENTS

Implementing agile concepts across the business is already helping Allianz Direct to meet its customers' changing requirements. For the contact centre this meant an approach characterised by self-managing teams, more choice for agents to decide what they work on, daily stand-up meetings, and a constant release of technology designed around the customer/agent – including increasingly intelligent routing and constantly-evolving agent desktops.

The Allianz Direct team recognised that building an agile contact centre will always be limited unless the approach extends across the business. Allianz Direct worked to make sure there weren't any disconnects between the contact centre and the rest of the business, with everyone getting the opportunity to take calls and chat with customers. Having your CEO sit next to you taking calls from customers helped illustrate just how committed the rest of the business was to the agile contact centre project.

Moving control of the core contact centre infrastructure platform from legacy providers to an integrated software development team also accelerated the change towards a more iterative, responsive culture. Bringing agents and developers together has meant that ideas are implemented much more quickly, with systems and processes adjusted to meet customer needs and behaviours.

Within the contact centre, Allianz Direct has implemented a distinctive Agile model, with a Cockpit function handling traditional planning & forecasting, but also providing teams with training, quality, central support, recording & analysis and customer journey expertise. The Cockpit engages with Circles – teams made up of 8-10 people supported by an agile coach, with 4 key roles that rotate:

MASTER OF CEREMONIES

Triggers and facilitates the daily stand-up, pit-stop and retrospectives

TRAFFICKER

Maintains the link with the Cockpit for forecasting and planning, co-ordinates team activities and ensures alignment throughout the day

TEAM REPRESENTATIVE

Represents the Circle in Super Team meetings, engages with Customer Journey Experts to share information and improvement ideas

MASCOT

Links with all team members to keep Circle morale up

HELPING ALLIANZ DIRECT TO REACT FAST

Allianz Direct is committed to outperforming its competitors – both old and new, in a world where its customers compare its performance to the best alternatives available to them. The company has a clear view of what it needs to look like in the future – simple, digital and scalable. An illustration of this was the decision to retire email as a customer engagement channel. Productivity has increased, customers haven't objected, and overall first contact resolution rates have significantly improved.

Having a Twilio programmable cloud contact centre platform in place also helped Allianz Direct transition quickly to homeworking when the COVID-19 pandemic initially required contact centres to close. Agents were able to transition to homeworking overnight, with the agile infrastructure also helping them to work more flexibly.

TRANSFORMING THE CUSTOMER EXPERIENCE (CX)

A number of key principles has helped Allianz Direct to drive the project forward, including a determination to handle customer requests with one-time fixes and connecting with customers through a pro-active, problem-solving attitude at the forefront. Prioritising and taking ownership of customer wishes is also of key importance. Since adopting its agile approach, Allianz Direct has seen its first call resolution performance improve significantly. Before the transition customers were calling 2.2 times per topic – now it's down to 1.2 and 1.3 in the first two countries to adopt agile. The goal is to evolve CX processes to achieve a 'first time fix' for customers.

Allianz Direct also plans to replace its inflexible NPS metric by building a Voice of the Customer approval measure. In the meantime, it has seen positive customer feedback via its Trust Pilot score rise to 4.2 – impressive for the insurance sector, but the goal is to further improve this trust score.

It wasn't enough just to replace our technology platform to facilitate an agile way of working – we actually had to rebuild and transform our contact centre operations to deliver – and keep on delivering - an improved service for customers.

Laura Malinsky, Contact Center and Operations Lead, Allianz Direct

OPTIMISING THE AGENT EXPERIENCE

From a contact centre agent perspective, the transition to agile has also had a major impact. Almost all have recognised how Allianz Direct's more agile model has given them much more control and choice over their working lives. A strong indicator here is the drop from a 13% sickness rate before the transformation, to a 3% rate following the introduction of the agile model. A key part of this change has been a determination to give agents the flexibility and tools they need to deliver on the company's customer commitments. Agents can choose how they can make the best contribution, whether that's handling calls, supporting social interactions, managing chat sessions or supporting operational tasks.

Allianz Direct agents also find working with Twilio much more intuitive. Previously, they had 20 separate applications to log in each morning – now it's between just two and five apps each. This saves 15 minutes of admin at the start and end of each day. Agents also get to use a dedicated Slack channel to share their Team updates as well as make recommendations to share suggestions and recommendations with the Twilio Dev team.

We knew we had to transform our contact centres if we were to play our part in enabling the company's agile transformation

Laura Malinsky, Contact Center and Operations Lead, Allianz Direct

MOVING TOWARDS A MORE ITERATIVE, RESPONSIVE CULTURE

In the past Allianz Direct found that its inflexible CX infrastructure had been a barrier to change. Now with the Twilio Flex platform in place, the contact centre team can introduce innovative upgrades at a much faster pace. This allows the team to focus on what will actually improve things for customers, knowing that discussions with the Dev team can take place immediately with fixes introduced for same day deployment.

With the Dev team closely linked to the contact centre there has also been a noticeable change to a more iterative, responsive culture, reducing development risk and ensuring that the contact centre can keep listening to customers, continually innovating and evolving engagement channels as needed.

PUTTING AGILE TO WORK FOR ALLIANZ DIRECT

Allianz Direct has not only committed to an agile approach across its entire European operations, but also engaged leadership that actively supports this initiative. Agile benefits to date include:

This change to an iterative, responsive culture is now the standard model for the contact centre and dev teams across Allianz Direct. The challenge now is to keep on innovating and validating the strategy.



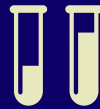
CONTACT CENTRE NOW OPERATING AT SOFTWARE SPEEDS

While previous progress was prohibited by slow-moving systems, new technology from companies like Twilio and Amazon web services and Azure enable the Allianz Direct team to offer contact centre innovation at a revolutionary pace.



TAKING THE CONTACT CENTRE INTO THE DIGITAL AGE

With a flexible, digital platform, the Allianz Direct team can keep on building, being agile and listening to customers – letting the CX team add or retire channels as required. And because the platform is based on APIs, the Allianz Direct team can build anything that it believes will improve the customer experience.



ABILITY TO CONSTANTLY A/B TEST DIFFERENT EXPERIENCES

With the contact centre able to develop features and functionality iteratively, focusing on what makes a meaningful difference to our customers and agents.



PIONEERING DIGITAL TRANSFORMATION WITH AGILE

Moving control of the contact centre infrastructure to an Agile software development team means that the company now has a platform in place that supports digital transformation and fosters an iterative and responsive culture across its European contact centres.