



sabio

Delivering a great customer experience for the BGL Group

Sabio has worked with the BGL Group, one of the UK's largest personal lines insurance groups in the UK, and the company behind leading brands such as Budget, Dial Direct, Bennetts and comparethemarket.com, to deliver an innovative voice self-service solution. Using powerful speech recognition technology, the Sabio solution helps to maximise the customer experience offered and speeds up calls into BGL's contact centres.



→ OPERATIONAL CHALLENGE

With sustained growth in the customer base and the introduction of a number of new brands, the BGL Group needed to find a way to manage increased call volumes coming into its contact centres – without simply adding further advisers. Enabling customers to self-serve was seen as part of the solution, however it was essential that any new technology didn't negatively impact on customer experience. BGL's goal was to get the customer to the right advisers quickly, thereby shortening talk time.

→ SABIO SOLUTION

Sabio recommended a powerful voice Identification and Verification solution based on Avaya Interactive Voice Response (IVR) and Nuance speech technology supported by two specialist Sabio-developed applications: Sabio Survey for collecting customer feedback, and Sabio Thin Client CTI - the company's 100% web-based desktop telephony application. To support the project, Sabio deployed its highly successful in-house speech design, testing, implementation and systems integration skills.

→ RESULTS DELIVERED

- The easy-to-use Sabio speech recognition solution allows customers to identify and verify themselves securely, using standard Data Protection Act (DPA) questions before talking to a BGL Group advisor
- Customer satisfaction levels have not been affected by the introduction of this capability
- Sabio's voice self-service solution has been adopted across almost all BGL managed brands
- This solution allows the advisor to focus on what the customers really want, rather than needing to complete DPA
- With each advisor handling an average of 8,000 calls per year, the Sabio voice self-service solution saves 45 hours per advisor annually – which can be positively re-assigned for training, coaching and further calls

The BGL Group – a major financial services group

A privately owned UK company, the BGL Group was founded in 1992 as an insurance underwriter. Following a strategic change in 1997 to become a broker, the Group's expansion has been achieved through a combination of organic growth and a series of major strategic acquisitions.

Now employing more than 3,000 people, BGL is structured around four key areas: Intermediate businesses such as Junction, Frontline and Bennetts; brand-led businesses such as LesFurets.com, Beagle Street and Versekeringsite.nl; its comparethemarket.com price comparison website; and a Legal Services arm that provides claims and legal services to BGL and affinity partner customers. The Group delivers support for its 4.6 million customers through its three contact centres in Peterborough, Coventry and Sunderland.

Investing in customer service

With customer numbers continuing to grow, BGL was determined to optimise the performance of its contact centre network. According to Paul Thorley, a Senior Project Manager for the BGL Group's Fusion contact centre arm - "At Fusion we handle customer calls for all BGL and partner brands. We recognised that if we were to keep on delivering a high quality service we needed to make contact as effortless as possible for our customers – while also delivering increased support for our advisors."

"We want everyone to have a great experience when taking out insurance from the BGL Group or a partner brand. That means making sure that our advisers have all the right information to hand when they're speaking with customers to make the interaction as easy as possible," he explained. "At the same time, we're also working as a business to optimise our performance, and that's particularly the case in our contact centres where our advisers individually handle an average of 8,000 calls a year."

To address this, BGL began looking at the role that self-service technology could play in supporting its customer contact operations. "The business has undergone major transformation through the ongoing expansion of our online self-service portal, whilst continuing to refine our online customer journeys," added Paul. "It was clear, however, that there were considerable opportunities available to us by adding voice self-service to our traditional voice contact channels. However, there was a natural level of nervousness from the businesses about deploying these capabilities."

Selecting a self-service solutions partner

BGL engaged with Sabio, a leading Avaya Connect Platinum Partner already working with the Group delivering support for its core Avaya ACD/telephony platform.

While selecting the right technology approach was critical, how it felt to the customers and brands was equally important.

CASE STUDY



"After considering a number of Avaya Connect partners for the project, the BGL Group selected Sabio because of its in-depth self-service expertise, in-house specialist speech application design and implementation skills, and its proven Voice Self-service referencability," recalled Paul. "While technical capability was obviously a key part of our procurement decision, it was also clear that Sabio had really taken the time to understand our operational model and our business goals, and was well placed to help us really embed self-service into our customer contact operations."

For BGL, the real benefits would come through strong customer and brand acceptance of the self-service application. Central to the successful Sabio proposition was its strong belief that self-service applications need to be designed with customer usability at the core, but also need to be tightly integrated with an organisation's contact centre technology and its business processes in order to optimise performance and the willingness to help adapt to any individual brand's needs.

Deploying innovative speech recognition technology from Sabio

Sabio's powerful speech-enabled solution for the BGL Group is based on Avaya Aura® Experience Portal (IVR) and Nuance speech recognition technology, with a Sabio-designed bespoke identification and verification application with data driven intelligent routing. The application verifies callers based on common data, such as name, date of birth and address. The application is supported by two specialist Sabio-developed applications: Sabio Survey and Thin Client CTI. Sabio Survey is an intelligent, automated solution that now collects completed feedback surveys each day from more than six percent of BGL customers. Sabio Thin Client CTI is a 100% web-based desktop telephony application.

By combining these elements with Sabio's in-house speech design skills, they were able to create a self-service solution that is easy to use, reduces overall call times for BGL customers, intelligently routes interactions to the right agent, and ensures that BGL contact centre advisers have the right customer information to hand when they are connected.

In addition to supporting BGL advisers with timely screen pops of customer data via Thin Client CTI, Sabio is also using its voice self-service and speech recognition technology to deliver additional functionality. Examples of this include the ability for customers to request copies of their No Claims Discount status, to identify themselves and make payments, and to leave feedback on their customer experience.

Delivering impressive results

"Our sustained growth has meant more customers and more call volumes into our contact centres – particularly with the BGL Group introducing new brands over the last few years. It was important for us to introduce customer friendly automation into the process, so that we could release advisor time to focus on improving the customer experience," said Paul Thorley. *"The new Sabio self-service solution gives customers the opportunity to provide their details – such as name, date of birth and postcode – before speaking with an advisor, reducing interaction times and freeing up valuable advisor resources."*

The Sabio voice self-service solution has generated impressive results for the BGL Group. According to Paul Thorley: *"We've found that using self-service technology to collect customer details effectively removes some 28 seconds from each call. That adds up to a significant efficiency saving when you consider that our 1,000-plus advisers currently handle around 8,000 calls individually per year."*

"Reducing customer effort is a key area of focus for BGL, and we've found that saving customers from having to repeat their details during a call has removed a significant area of frustration," he added. "We are now working with Sabio on extending the usage of the application across other parts of the sales process, including linking web transactions to voice calls."

Building on a strong technology partnership

The BGL Group continues to have ambitious plans, and effective customer contact technology will play an increasingly strong role as the Group looks to unlock further efficiency and customer service improvements.

"We never stand still, so it's really important to have trusted technology partners like Sabio in place to help us identify further areas for optimisation," explains Paul. "That's why earlier this year we invited Sabio's Consultancy team to analyse our customer contact operations to identify the next areas of potential operational and technology improvement."

"The exercise proved positive, with potential projects identified around key areas such as SMS messaging and its use for deflecting contact centre demand, more efficient call routing and the analysis of repeat calls. Our initial self-service project has also confirmed our view of Sabio as a strong technology partner, and we look forward to drawing on their expertise to secure further performance optimisation going forward," he added.

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