

Case Study

Northwestern Mutual

CUSTOMER PROFILE

Financial Services

WEBSITE

www.northwesternmutual.com

LOCATION

Nationwide in the United States

BUSINESS NEED

- Effective quality assurance
- Centralization and standardization
- QA transparency
- Greater employee engagement

NICE SOLUTIONS

- Quality Central
- Nexidia Analytics
- Value Realization Services (VRS)

THE IMPACT

- Accelerated ROI
- 67% faster access to recorded calls
- Labor hours eliminated
- Increased timeliness in coaching
- More secure call sharing
- More in-depth evaluations
- First-ever agent self-evaluations
- First-ever coach-the-coach capabilities

ON THE NICE SOLUTION

“One individual declared during training ‘I am going to save so much time!’ Another asked if we were accepting hugs. The feedback we received from CSRs, coaches, and managers after rolling out NICE Quality Central has been incredibly rewarding!”

Brianna Thompson, Call Analytics & Insights Consultant, Northwestern Mutual



Improving Client Services Quality with NICE Quality Central

ABOUT NORTHWESTERN MUTUAL

Northwestern Mutual and its subsidiaries and affiliates are in the financial services industry and provide life, disability income and long-term care insurance, annuities, brokerage and investment advisory services (such as for wealth and asset income protection, and education, retirement, estate and business planning), trust services, and discretionary portfolio management solutions. The mutual company, founded in 1859 in Wisconsin, has 4.5 million clients, served by more than 6,400 financial advisors at more than 300 offices across the United States. Northwestern Mutual is the largest direct provider of individual life insurance in the United States. In 2019, the company paid \$5.6B in claims and in 2020, it is expected to pay approximately \$6.0B in dividends. With more than \$1.6 trillion in life insurance in force today, Northwestern Mutual maintains among the highest financial strength ratings of all life insurers.

To provide service to clients and the field force, Northwestern Mutual currently employs more than 1,000 Client Services Representatives (CSRs) handling more than 3 million calls per year, with contact centers based in Wisconsin.

THE CHALLENGE

Northwestern Mutual is focused on improving the client experience. Service is a critical part of client experience. The level of quality provided in the service experience was a primary focus to build understanding on how to improve the overall client experience. This required looking at the quality assurance processes the company was using in service contact centers, evaluating them, and determining how to make them better.

Case Study

Inconsistency in the Company's quality assurance processes across contact centers and lines of business presented another challenge. Quality management was highly dependent on the specific senior personnel involved and the time available for evaluations, creating a lack of consistency and predictability, which negatively impacted the experiences for employees and customers. To address this issue, the company decided on a broad-based standardization of its quality assurance and quality management processes.

Employee evaluations were one of the processes that needed standardization. Supervisors would randomly sample contact center calls, fill out simple forms, and, if desired, download recorded calls locally. The evaluations were shared by email or verbally in one-on-one meetings. CSRs rarely, if ever, heard their own calls. Similarly, CSRs had no way to take ownership of measuring their progress by reviewing evaluations. When evaluations led to coaching, there was little in the way of up-to-date recorded material to reference. After coaching, there was also no effective, easily-executed way to specifically trace the outcomes for employees or KPIs.

THE SOLUTION

The company determined that, to improve quality, it needed to move to an analytics-driven, comprehensive and automated process.

As an earlier step in improving customer satisfaction and agent interactions, the company was already successfully leveraging NICE Nexidia for speech analytics at a high level. So, it seemed logical to implement a more encompassing NICE solution, Quality Central. Moreover, NICE Quality Central meets Northwestern Mutual's goals of a centralized, standardized and analytics-based quality solution.

Real-World Guidance for a Managed Change

For the implementation of NICE Quality Central, Northwestern Mutual worked with NICE Value

Realization Services (VRS). VRS provides consultation, training and follow-up aimed at accelerating adoption of NICE solutions and maximizing their business impact.

To create the most appropriate solution for Northwestern Mutual, the company leveraged a design thinking approach to understand the spoken and unspoken needs of CSRs and coaches. The deep insights gained highlighted what aspects of quality needed attention, but also gave the employees the opportunity to co-create the new quality program.

The VRS team began its work with an on-site assessment, to understand where the company stood on a business maturity scale and how best to move to the next level. This process helped Northwestern Mutual to identify company strengths as well as opportunity areas.

In planning implementation of Quality Central, the VRS team identified best practices applicable to Northwestern Mutual, such as leveraging Nexidia-driven call categorization to help coaches, trainers and managers rapidly and automatically find calls via Quality Central. The team also built company-specific quality forms, a user administration interface, reports, portals, dashboards, and workflows.

VRS guided Northwestern Mutual through change management for introducing Quality Central, with real-world, experience-based advice on the correct prioritization and potential missteps. As a result, Quality Central adoption was fast and successful.

Realizing the Value of Quality Central

Northwestern Mutual recognized that the work with VRS significantly accelerated ROI for Nexidia and Quality Central.

Another cause for the rapid ROI was summarized by Call Analytics and Insights Consultant Chris McFadin: "Just turning Quality Central on saves time and capacity."

- It now takes 1/3 of the time to find recorded calls.
- Remote file sharing and automatic expiry saves time, memory and resources, including labor hours no longer required for maintaining previous storage locations.
- One-click call tagging saves time and effort in creating a library of calls for promoting best practices.
- Calls used for training are timelier.
- Evaluation calibrations are faster and more accurate.

Call tagging and analytics make identifying calls for evaluation and coaching more convenient, but also more consistent.

Evaluation reporting has also gone to the next level. Smart forms use contingent, branching answers that provide a deeper understanding of the reasons behind CSR evaluations. Moreover, the robust evaluation forms include more viewable information and options for unstructured text.

In addition to improving the work of CSRs, Nexidia and Quality Central made it possible, for the first time, to coach the coach. They provide more authentic and automatic call calibration of evaluations, revealing how different coaches score the same kind of call.

Another first for Northwestern Mutual is the capability of CSRs to self-evaluate. Employees have ongoing access to their own evaluations, including the audio of recorded calls, in one place. This feature is completely revolutionizing the way CSRs are taking ownership of their own progress. Call Analytics and Insights Consultant Shalan Zuknik notes, "I love the excitement agents express when they realize they can listen to their own calls!"

Northwestern Mutual will continue to evaluate the use of NICE solutions and how expanding their use could continue to support our company goals and improve the experience for customers and employees.

About NICE

With NICE (Nasdaq: NICE), it's never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world's #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center – and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform – and elevate – every customer interaction.

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