

## Case Study

# Travel Insurance Company

### CUSTOMER PROFILE

A travel insurance company that offers plans for domestic and international travel.

### NICE CXONE SOLUTIONS

- CXone Omnichannel Routing
- CXone Email
- CXone Chat
- SMS for CXone
- CXone APIs
- CXone Reporting

### RESULTS ACHIEVED

- Decreased abandon rate by 55%
- Reduced average speed to answer by 64%
- Increased SLA by 28%
- Processing time for claims reduced by 10 days
- Improving call routing efficiency resulted in savings equivalent to one full-time client services representative

### ON THE NICE SOLUTION

“We chose NICE CXone over Five9, because we felt NICE CXone had a more forward-looking perspective on technology integration.”

Senior Vice President, travel insurance company

## Travel Insurance Company Raises the Bar on Customer Service with CXone

### ABOUT

No one wants to experience an emergency when they're traveling. To promote peace of mind, an industry-leading travel insurance company specializes in protecting travelers from financial losses and covering medical expenses abroad.

The company's busy contact center is their central communication hub: Over 80 agents service nearly 675,000 interactions annually. Agents are divided into two teams: client services which helps customers buy policies, and claims which evaluates and pays out travel claims.

### THE CHALLENGE

However, providing an exceptional customer experience was difficult because the company used disjointed, disparate systems for handling phone calls, emails and online chat interactions. “Our company was growing significantly,” says the senior vice president of travel. “But our Cisco contact center system was a dramatic bottleneck hampering our growth. And if you don't have outstanding service in this industry, you don't survive.”

The Cisco system lacked key functionality such as unified omnichannel support. It also made things difficult with poor reporting and no ability to reroute or record calls.

## Case Study

In addition, the company couldn't integrate Cisco with their other solutions. "We had very specific goals about integrating our phone systems into our software. However, Cisco had no ability to integrate which impacted our ability to streamline interactions and boost efficiency."

"We're pretty sophisticated in terms of technology so we wanted the ability to make system changes ourselves," he continues. "In order to customize Cisco, for example modifying routing flows, we had to engage an outside vendor which created a high overhead for administration."

Redundancy in case of an emergency or power outage was also a concern. "Since the Cisco system was on-premises, we didn't have disaster recovery or high availability capabilities."

"Cisco's reporting was also pretty much unusable so we couldn't do sophisticated staff modeling. For example, the absence of interval reporting severely impacted our ability to make intelligent staffing decisions."

## THE SOLUTION

### Omnichannel drives outstanding customer experiences

The company knew a cloud contact center solution was the answer and evaluated eight different vendors. The final selection came down to two companies: NICE CXone and Five9.

"The ability to integrate solutions was critical for us. We chose NICE CXone, because we felt its API integration was better than Five9's, and it would better support our long-term technology vision."

Furthermore, CXone's omnichannel capabilities enable the company to offer customers the choice of phone, email, chat or SMS. "When a customer contacts us in any format, we retain the interaction's information. If they contact us again, the agent can quickly review the previous interaction. CXone is the unified hub for all our channels, and it helps us provide exceptional customer service."

**"From a financial perspective, we've grown our business significantly in part because of CXone. I'm completely thrilled with NICE CXone."**

Senior Vice President, travel insurance company

## OPPORTUNITIES IDENTIFIED

### Service level improves 28% and abandon rate falls 55%

An important change the company wanted to make was modifying the out-of-date process customers used to contact claims examiners. "Customers called one phone number which went to multiple examiners. Our customer service team also was answering those calls and transferring them which forced the customer to repeat their information. It also tied up phone lines and increased queue wait times."

CXone enabled the company to completely revamp its claims process. "Because it's so easy to provision new phone numbers with CXone, each claimant is now given a direct phone number to their examiner. If the examiner is unavailable, the call is automatically re-routed. Doing this creates a better customer experience, and we can control the entire call flow."

An average of 1,000 calls per month are now routed directly to the claims department which is the equivalent of one full time customer service representative.

"Using CXone to restructure our claims process made a tremendous impact on our business. Improved efficiencies reduced the lifespan of a claim by 10 days. Our service levels also improved: abandon rates fell 55%, average speed to answer decreased 64% and our SLAs improved 28%."

### Reporting and call recording drives efficiencies

CXone Reporting more accurately forecasts staff shifts with interval reporting. "We can adjust staffing to adequately cover our busiest intervals, for instance."

"Interval reporting is also critical if catastrophic events occur, like a hurricane, which increase

our call volumes. We can accurately predict how many agents we'll need to handle the influx of interactions."

CXone records more than 500 calls daily. The recordings are reviewed to ensure agents are giving customers a positive experience and for compliance purposes. "We use the recordings for coaching and also to verify information given on calls."

Using CXone APIs, recordings are associated with the corresponding claim or policy. "By tying each recording to its claim or policy, we can see the entire lifecycle of a customer's interaction."

### Improved scalability and disaster recovery

Interaction volumes can rise dramatically if major weather events, such as hurricanes, impact travel. CXone's scalability is paramount in those situations.

"CXone gives us the flexibility to scale quickly when we have a large increase in call volumes. For example, we can easily bring on an outsourced call center to bolster our capacity."

The company also had no mechanism for failover or disaster recovery with Cisco. With CXone, however, it now has a disaster recovery plan in place. "We had a total power outage at our main office last year. Within 15 minutes, agents logged in to CXone at an offsite location and were helping customers."

As the senior vice president of travel says: "I'm a big fan of the NICE CXone platform. We've grown our business significantly in part because of CXone."

"I'm completely thrilled with CXone's technology, the uptime—everything. CXone allows us to manage and administer our business with an unprecedented level of speed and sophistication."

## 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.

[www.nice.com](http://www.nice.com)

For the list of NICE trademarks, visit <http://www.nice.com/nice-trademarks>

