

Cloud-first digital customer engagement transformation

Client name: Large regionally-based life insurance organisation

Location: Sydney, Australia

Industry: Insurance

Challenge

- Existing call centre based on high fixed price model, with poor agent and customer experience
- Manual reporting and lack of real time reports or visualised dashboards
- Physically hosted legacy solution with over 40 numbers and many complicated call flows and IVR

Solution

- Amazon Connect with Nimbus workforce optimisation
- Core system integration; AI speech to text transcription, real time reporting/analytics and metrics
- Call quality solution delivering compliance and quality management with calls screened automatically

Results

- Real-time personalisation of customer engagements, agent productivity benefits, and cloud-based workforce management
- Reduced cost with cloud-based consumption/utility model
- 100% call quality assurance for regulatory compliance

DXC Technology was engaged by a large regionally-based life insurance organisation, to design and implement its core foundational infrastructure programs, modernise its technology environment and to establish a consumption-based IT business model.

Challenge

Fundamental to the project was the need to create a distinct customer engagement platform that was better aligned to the organisation's principles of consumption-based operating expense, the elimination of fixed costs and technical debt, and the provision of a contemporary customer engagement experience enabled by modern technology, such as cloud-based operations, artificial intelligence (AI), and flexibly configured application content that could be deployed at pace and at scale.

In today's life insurance market, carriers are also tackling the increasing burden of regulatory oversight and reporting and are challenged to find ways to minimise compliance cost through automation.

To meet their needs, the life insurance organisation required a robust solution construct that could:

- Deliver a contemporary customer experience that enabled customer interaction with the organisation
- Provide flexibility to accommodate variations in scale
- Provide integration to modern workforce management requirements
- Introduce new and measurable business benefits to optimise contact centre operations
- Eliminate fixed cost operations and the accumulation of technical debt
- Transition to a variable consumption cost basis
- Provide a foundation of investment in the inclusion of modern technologies such as AI and machine learning, automation for call quality adherence, and usable dashboard and analytics functions to efficiently optimise contact centre performance

Solution

To initiate the program, DXC conducted discovery workshops with the organisation's business management and system users to understand the long-term goals, technical and business requirements and implementation objectives for the company's contact centre operations across Australia and New Zealand. The life insurer identified its required benefits, which included improved customer experience, compliance measurement, and financial performance through a variable consumption model.

DXC proposed the Adaptive Customer Excellence (ACE) solution given its rapid time to value, scalability, cost-effective consumption pricing and enhanced functionality compared to the current and alternative platforms.

ACE offered considerable 'pre-packaged' benefits, such as a seamless customer experience across voice and chat via the Amazon Connect telephony suite, automated call quality monitoring for compliance and regulatory obligations, automated call transcription, and real-time personalisation of customer conversations.

The solution, based on Amazon Connect, offered substantial new functionality in a modern cloud environment with consumption-based service and integration with the organisation's legacy systems for a unique and vastly improved customer and agent experience. It included:

- Amazon Transcribe
- Amazon Comprehend
- Amazon Translate
- Amazon Lex
- Amazon Lambda
- Full integration of Nimbus, a third-party cloud-based workforce management solution
- Customer relationship management (CRM) and other legacy system integration

With an increase in regulatory oversight across the financial services markets, customer interactions must always be measured for compliant contact. The solution introduced an automated quality assurance tool specific to life insurance, leveraging the AI-powered speech recognition and analytics offered by Amazon Transcribe and Amazon Comprehend. The automated solution increased call quality screening.

With Amazon Transcribe, every voice call can be transcribed to text, then automatically interrogated to identify where standards are breached. Deep data analysis and classification of failed calls is simple with data formatted for visualisation and the exact line of text where the call failed presented for further scrutiny. This protects the company, agents, and customers, as well as maintaining high quality standards and ongoing training for agents.

DXC provided further specialist expertise to fully integrate the Amazon Connect solution with existing legacy business systems and the Nimbus Workforce Management application.



The Nimbus application allows the life insurance organisation to access workforce schedulers to optimise time availability, ensuring maximum utilisation of workforce agents to suit projected call volumes while maintaining the highest quality customer experience. The Nimbus mobile application enables compliant proof, 24 × 7, on-premises and remote working access for agents and supervisors, so reactive and flexible changes can be made to the schedules to accommodate changing agent availability at any time.

Nimbus workforce optimisation provides schedulers with easy to use models to ensure the structure and order necessary to control agent access and manage time and attendance for consistently high-quality customer service. Previously workforce scheduling was an entirely manual exercise for the life insurer, but has now been automated with the implementation of the Nimbus solution.

Real-time data integration with the existing CRM system allows automatic caller identification and contact pop ups, so agents can personalise their introduction – improving agent productivity, service, and customer experience.

DXC worked with Amazon Web Services (AWS) to create a custom function that allows agents to pause/resume call recording (a regulatory requirement during credit card transactions or restricted conversations). Through the close collaboration between AWS and DXC, this component was seamlessly tested and delivered to make the payment collection process Payment Card Industry (PCI) compliant.

The interactive voice response (IVR) was rationalised with new contact flows and skills-based routing. DXC analysed the previous IVR provided by the company, with call flows detailed in a 300-page document. By applying a Lean methodology to processes and optimising to reflect customer needs, the re-engineered IVR was dramatically simplified to unclutter customer interactions. The life insurance organisation was then able to rationalise carriage lines, with better routing resulting in reduced wait times, enhanced queue escalations and a much-improved customer experience.

Dashboards now provide each group with real-time and historical visual reporting, with the ability to configure and customise reports on the fly, conduct deep analysis, and automate delivery of standard reports.

Along with dashboards, DXC also implemented wallboard reporting with insightful key metrics that can be displayed on large widescreens on the call centre floor.

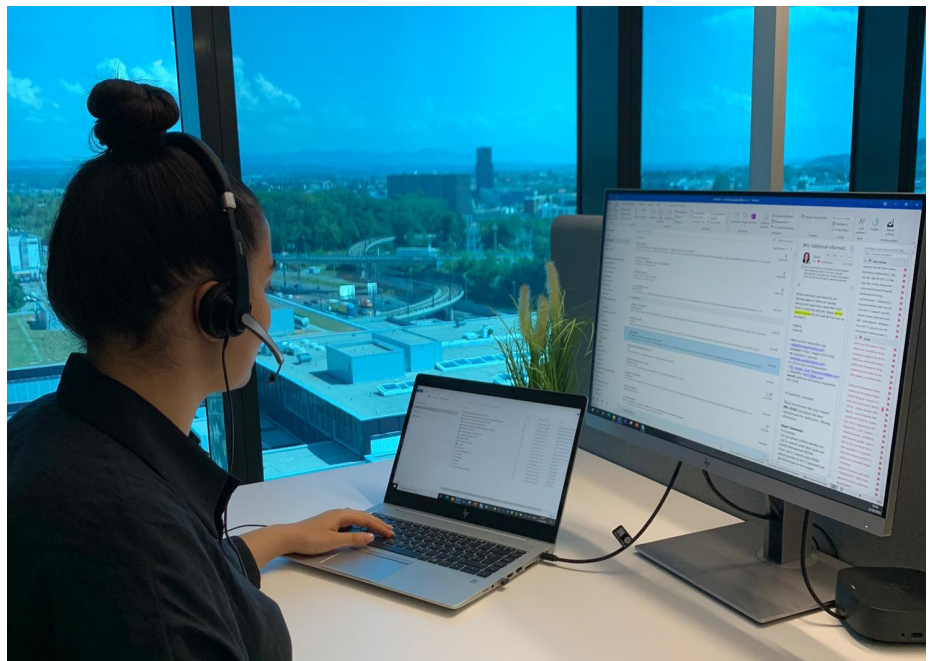
The entire solution is hosted on an AWS cloud platform that provides the scale to adapt to consumption pattern changes as required, and to present in an entirely variable consumption cost framework.

DXC's solution was delivered over four releases across two countries, in just seven months, including the comprehensive requirement gathering and analysis phase.

Results

DXC and AWS have combined the scale of their global operations, technology expertise and deep insurance practice knowledge to deliver a level of innovation in customer experience and performance efficiency that is unique across the industry. The life insurance organisation is enjoying the benefits this combined scale brings in delivering a uniquely optimised and modern customer engagement outcome.

As early adopters of the technology and the first to implement Amazon Connect in the insurance industry, the organisation has achieved an improved customer experience that can be consumed on a variable cost basis with the foundation now laid for complete digital transformation.



The organisation's contact centre agents are now live across Australia and New Zealand.

DXC leveraged the power of Amazon Connect and integrated the life insurer's existing core systems to seamlessly create a cloud-based customer contact solution which is transforming the organisation's customer and agent experience.

The modern platform also allows flexible remote working by agents, catering to emergencies and paving the way for a future where people work from anywhere with reduced physical office space needed.

Customer experience is personalised, and the efficiency of customer interactions improved through better call routing, reduced wait times, enhanced queue escalations, smoother transfers between agents, and real-time data from core systems anticipating customer needs and helping resolve issues faster.

Collaborating for success

DXC leveraged its expertise in the insurance industry, its deep knowledge of the life insurance organisation's business, and AWS IP to considerably improve call centre operations. The existing long-standing relationship with the organisation helped DXC understand its systems and business operations; and that combined with DXC's insurance IP and specialisation in large and complex digital transformation projects, helped drive success.

The life insurance organisation's Chief Technology Officer praised the close collaboration between the organisations, saying "DXC delivered a particularly important first step in our transformation journey."

"DXC took us from a legacy solution and moved us to a cutting-edge cloud platform that provides better customer and agent experience with the economic benefits of a fully consumption-based commercial model. The business will achieve much-improved customer engagement together with higher levels of digital quality assurance to meet regulatory obligations."



About DXC in Insurance

DXC has been working with insurers for over 50 years. With unrivalled knowledge of mission-critical operations, DXC provides core insurance systems, business processing services, claims management, consulting and cloud services to help insurers compete in a dynamic, consumer-centric market.

About DXC Technology

DXC Technology (NYSE: DXC) helps global companies run their mission critical systems and operations while modernising IT, optimising data architectures, and ensuring security and scalability across public, private and hybrid clouds. With decades of driving innovation, the world's largest companies trust DXC to deploy our enterprise technology stack to deliver new levels of performance, competitiveness and customer experiences. Learn more about the DXC story and our focus on people, customers and operational execution at www.dxc.technology.