

Connect ensures a cloud-enabled foundation for King Price.



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King Price[™]
INSURANCE

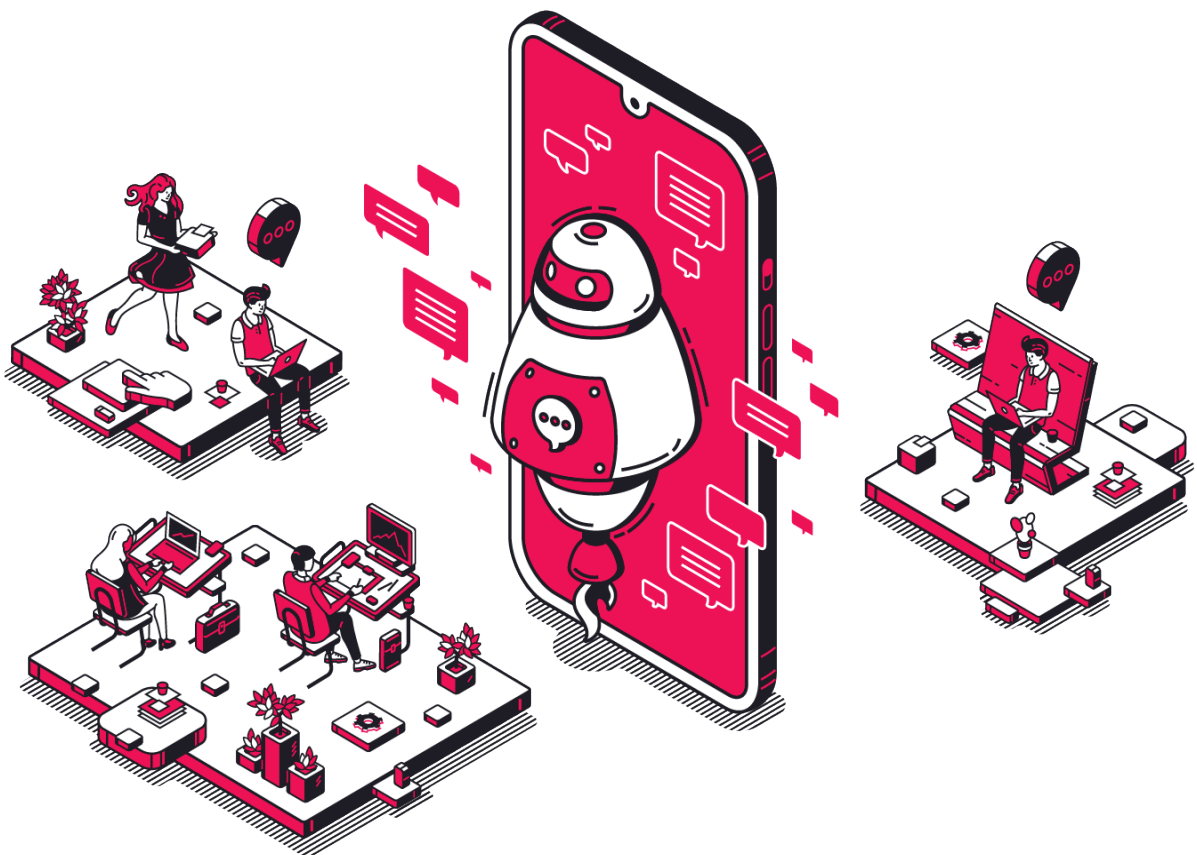
Overview.

The contact centre sits at the heart of every customer-centric business strategy. However, outdated, inflexible technology constrained King Price Insurance's ability to deliver omnichannel engagement and superior customer service.

King Price started with approximately 25 staff in 2012 and rapidly grew into an organisation with 1,200, with the call centre a significant contributor to this growth.

"With just 10 people at the start, the King Price call centre grew to over 600 agents who perform sales, claims and back-office support roles," explains Dr Eugene Wessels, Group Chief Technology Officer at King Price.

Like most start-ups, King Price initially invested in a technology solution that made financial sense and met a specific need at the time. However, as customer volumes rose and the business evolved from motor-only insurance to commercial, specialised and life insurance, the insurance provider's communications solution could not scale to meet the growing demands.



The business need.

Initially, King Price ran multiple PBX solutions, explains Bianca Nel, Product Owner: Telephony at King Price. "These systems were not scalable, which threatened to constrain business growth and erode service delivery."

The existing telephony systems also lacked other vital functionality required in the highly regulated financial services industry, such as centralised call recording and retrieval.

"Low workforce visibility and a lack of omnichannel communication capabilities were additional concerns," adds Nel.

"We needed a more sophisticated telephony solution to support a more sophisticated business," asserts Dr Wessels.

King Price initiated consultations with Connect, a leading contact centre, customer experience and enterprise communications solutions specialist, to replace the insurer's legacy communication technology.

The partners collaborated closely during the evaluation project, which kicked off in February 2020. Connect – a Genesys Gold partner – engaged directly with the omnichannel customer experience and contact centre solutions vendor throughout the evaluation process to determine the appropriate solution.

Genesys proposed Interaction Connect, a browser-based interaction manager that offers call control functionality, chat features, and status management. The solution did not require Connect to install any components on the desktop, which meant it was easier to roll out.

This was a significant benefit given that the implementation commenced during the first hard lockdown. Dr Wessels affirms that rolling out the project during the lockdown was not easy because it added complexity, but the project never stopped.

"We broke up project elements into specific streams and allocated key individuals to execute them."

One vital stream built everything around the analytics component to provide insight into the solution's telephony, which is vital for a data-intensive company like King Price. "Stats are fundamental to how we run the business," says Dr Wessels.

The functional stream developed elements such as optimal dialler configurations that allow agents to work accurately and more effectively in an omnichannel environment.

"We wanted to optimise call allocations to agents. This would boost productivity by enabling them to take a call and an email at the same time, for example," explains Nel. "This calibration was also essential to get full value and access the full functionality from such a sophisticated solution."

Connect managed load balancing, general maintenance, and system functioning, which helped the King Price team run a smooth operational channel.

Once fully implemented, Interaction Connect delivered the same functionality as King Price's previous solution but with better integration – two separate applications became available on one screen, offering a comprehensive, consolidated view of all work items and customer data.

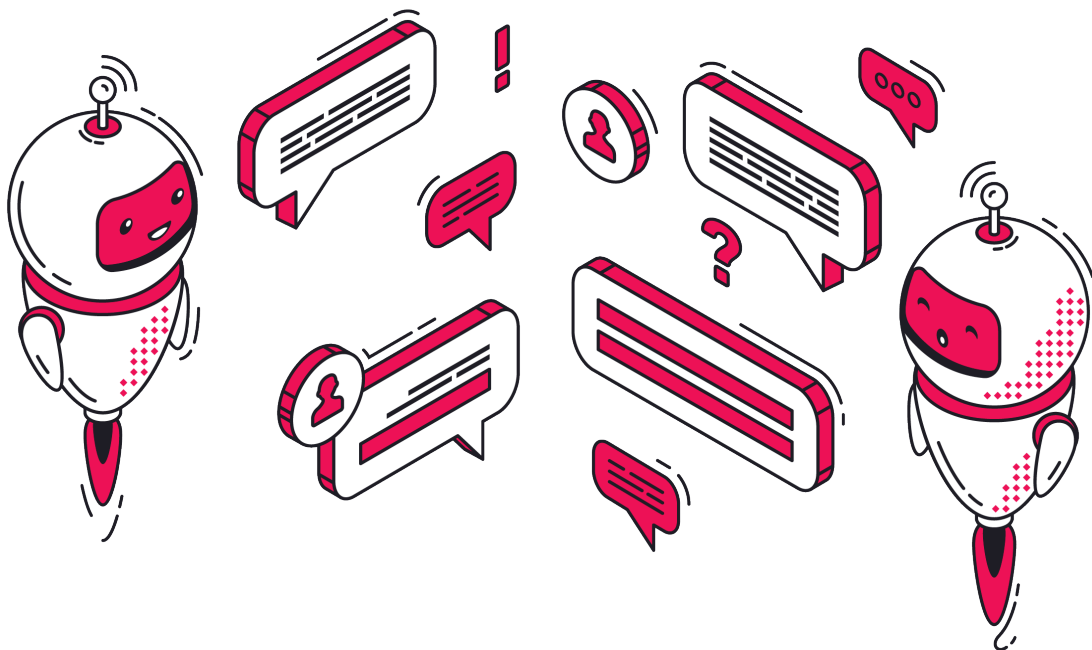
The intuitive and responsive Customer Interaction Center (CIC) client increased agent efficiency by delivering seamless, real-time access to all touchpoints, which delivered CX continuity, reduced resolution times and simplified customer engagements.

“This lighter web-based solution also automatically updates to the newest available version,” adds Nel.

Training agents to use the new solution happened remotely due to lockdown restrictions, but rather than limit progress, Dr Wessels believes that the lockdown helped the project gain momentum.

“We had the luxury of focusing on the implementation and training in a very structured way, without distractions.”

The Connect team was always available and had representation in every training call and war room feedback session. “The team’s commitment throughout the process was unwavering,” states Dr Wessels.



The solution.

Following the successful implementation, King Price was able to deliver a true omnichannel customer experience.

“Importantly, we could deliver and measure engagement on a single platform. Access to granular insights regarding agent productivity, call resolution and abandon rates, and customer satisfaction levels provide metrics to measure performance and progress towards our objectives,” states Nel.

Additional solution functionality ensures quality assurance monitoring processes happen automatically in real-time, creating opportunities to coach agents and improve CX. The Automatic Call Distributor (ACD) engine efficiently allocates calls to agents to boost productivity and support a geographically distributed workforce.

The solution's strategic impact on the business has been profound, highlights Dr Wessels, as it equips the company with the resources required to execute its vision and mission.

“With the issues resolved and the solution successfully implemented, the focus shifted from getting the right technology in place to successfully operating a large call centre company. Managing call centre agents and helping them deliver better customer experiences deliver greater business impact as the business evolves to the next phase in our technology maturity cycle.”

The implementation also laid the foundation for King Price to realise its future strategic ambitions through the evolution of its call centre to meet shifting trends in consumer engagement preferences and compete in a more digitally mature market without compromising on its voice-first model – a vital channel in a country that caters to multiple languages.

More specifically, the cloud-based solution created opportunities to integrate other applications into the call centre environment or seamlessly access additional functionality.

“We were also able to start migrating other services to the cloud and design technology stacks that support the additional capabilities we need,” continues Dr Wessels.

“Based on the success of the collaborative approach that King Price embraced in 2020, our working relationship has blossomed,” explains Charlene George, Sales Director at Connect. “Their willingness to embrace a working relationship that transcends conventional supplier-client roles has delivered success for both partners.”

According to George, Connect now operates as a trusted advisor and forms an integral part of the company's growth and expansion plans. This is evident in King Price's decision to extend the initial five-year contract and explore new functionality, starting with an overhaul of its on-premise telephony system.

Following a period of rapid expansion, the contact centre had to consolidate three new acquisitions, each running disparate processes and contact centre technologies.

“We embarked on a group-wide international contact centre replacement project to transition to a cloud-based telephony system. The project included two prominent South African insurance brands, namely King Price and Stangen, King Price in Namibia, as well as two Danish insurance brokers – Next and easySure Forsikring,” explains Nel.

In total, the project scope involved 822 contact centre seats spanning three geographical areas, two time zones, and two languages.

The functional complexity of the project posed various challenges as King Price had to standardise the processes across these businesses while remaining true to the 'vanilla flavour' of Genesys Cloud.

Moreover, the team had to deliver this major project without significant disruption to business operations, as contact centre downtime severely impacts the revenue of any direct insurance business.

Working across multiple business entities and geographies and catering to numerous nationalities, skills, and regulatory prescriptions posed additional challenges, as did establishing a single platform cost structure that would benefit the larger businesses in the group, which run sophisticated contact centres, and the smaller businesses that were willing to sacrifice solution sophistication for the sake of lower commercials.

"However, the largest challenge was the true consolidation of our various contact centre channels to ensure the operational efficiency of our staff," explains Nel.

After conducting an exhaustive industry evaluation of available vendor solutions, King Price decided to continue its Genesys investment by migrating its existing PureConnect solution to Genesys Cloud.

Numerous factors supported this decision, such as access to best-of-breed contact centre functionalities, the stability of the technology stack, and the ability to unlock various administration efficiencies and easily integrate with other third parties.

"The most important determining factor was the ability of Genesys Cloud to scale over time at reasonable costs, as well as the vendor's continued investment into the platform, which delivers an exciting future roadmap of functionality that supports our aggressive business growth."

The Genesys Cloud implementation involved a collaboration with Connect to retire siloed solutions servicing voice, email, website chat, WhatsApp and Facebook with the omnichannel offerings of Genesys Cloud.

The team adopted a phased migration approach that spanned eight months. Due to the aggressive timeline, the team balanced the new functionality against a 'like-for-like' migration and, in doing so, developed a roadmap of further refinements for subsequent phases. While some departments remained on PureConnect, others migrated to Genesys Cloud with relative ease.

"The magnitude of the project presented a substantial risk to business continuity, which was largely mitigated through the use of different internal numbers by department interactions between the two systems, thereby minimising disruption," elaborates Nel.

"Thanks to adequate preparation and effective change management, the business experienced very little disruption throughout the implementation."

However, the team experienced a few technical challenges in hosting and configuring edge devices to optimise call volumes and ensure the stability of dialer campaigns.

“The most significant business challenge was developing an accurate translation between the old and new performance indicators presented by the Genesys Cloud reports, but this was effortlessly addressed through online training material complimented by in-house system training,” says Nel.

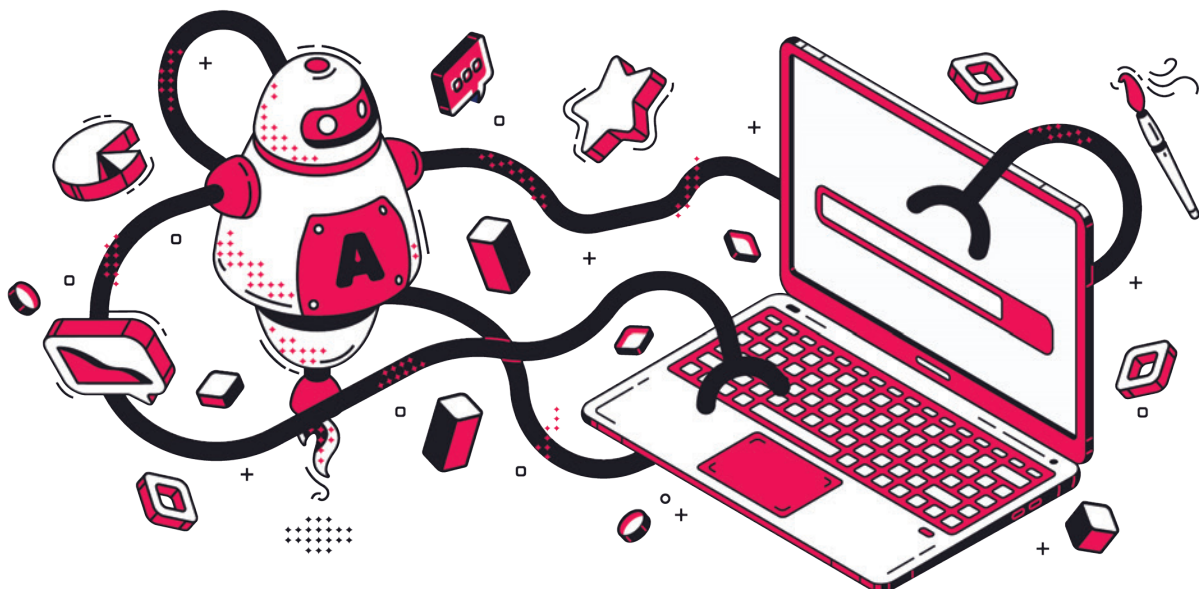
During the migration, the team implemented smart routing to agents, enhanced the user interface to allow email previews, enabled interaction transfers between agents, and added prioritisation on interactions.

After completing the migration to Genesys Cloud in Q3 2023, King Price has the ability to support secure remote working, which improves business continuity and has gained access to intuitive and insightful built-in analytics capabilities.

The simplicity of the Genesys Cloud SDK and the comprehensive offerings of its Development Centre simplifies customisation without the need for exceptional technical expertise or complex development cycles.

King Price has leveraged this customisability to develop other solutions by plugging into the Genesys Cloud ecosystem via AppFoundry to create additional capabilities, like Queue Explorer – a custom-developed email management tool – and Recordings Search, which integrates the insurer policy management system and the contact centre platform to link policies and policyholders and provide access to interaction recordings.

“As part of the initial transition to Genesys Cloud, together with the implementation of a custom application, Recordings Search plug-in, all other contact centre technologies across the group were replaced and consolidated,” explains Nel.



Outcome.

Genesys Cloud now plays a pivotal role in daily operations, facilitating client interactions, claims processing, sales channel management, and personalised customer communication, with the system handling more than 960,000 calls, 260,000 emails, and 14,000 messages per month on average.

“While cost savings was never a primary objective, the technology consolidation, local infrastructure replaced by cloud solutions, as well as reduced licensing and support fees delivered a 48% annual saving, which topped our expectations,” continues Nel.

“And the fact that the platform is cloud-based has resulted in the factual reduction of support and administrative effort by as much as 70%, which is phenomenal!”

The platform also makes an abundance of performance metrics available to closely monitor various aspects of contact centre performance, such as queue and agent performance, real-time interaction monitoring, and agent status.

“In addition to these metrics, Genesys Cloud offers a very accurate measure of the service levels. The business aims for service levels exceeding 80%, and the functionality of Genesys Cloud provides detailed insights into where management needs to spend effort to improve levels and inform decision-making.”

An unanticipated value-add from the Genesys Cloud implementation was the introduction of WhatsApp and Facebook messaging.

“The platform enables us to easily configure WhatsApp communication with inbound and outbound messaging, which opened an additional channel to service customers,” explains Nel.

WhatsApp subsequently grew rapidly in terms of relevance and usage to become the preferred communication channel for most customers. In response, King Price looked for additional ways to further enhance engagement via this critical channel.

“Migrating to Genesys Cloud enables us to utilise the industry's best capabilities, such as Genesys Cloud's Bot Flows,” continues Nel.

The intuitive offering of Genesys Cloud allowed for a talented small team to deliver the first phase of the project, enabling mostly unstructured chat functions between agents supporting general customer inquiries.

Phases two and three were delivered soon after, which focused specifically on using Bot Flow to support more sophisticated capabilities with self-service options. In total, it took a small team of three members to develop the complete flow over three months.

“We leveraged the Genesys Cloud AI functionality to build bots using the internal knowledge base we've built over the years,” explains Nel. “This was possible without the need for a Large Language Model or any additional development, making the end-to-end development process easy and quick to implement.”

The team created multiple bots for different client categories and scenarios, most of which have crossover flows (reusable tasks) that can be easily accessed using the capabilities available in 'inbound message'.

“The ability to reuse tasks makes it possible to develop flows efficiently and automate changes due to the ability to facilitate changes without having to apply and test it in multiple areas of the flow,” adds Nel.

The team also leveraged the intent minor functionality – a knowledge base built into the Genesys Cloud system, which automatically classifies existing and new categories of customer requests – to improve the AI's accuracy in directing chat requests to the relevant department or channel.

“This enables us to route conversations to the relevant flow based on the intent of the conversation. We were relieved that using natural language provided us with a high accuracy to do so, despite only having 20-30 utterances per intent,” says Nel.

“Furthermore, we've also implemented sub-layers to shortcut certain menu flows, which allows us to adapt journeys based on the details provided by the customer. Genesys Cloud Bot Flow allows us to use recurring tasks, which enables us to link intents to sub-tasks and create an optimised layered digital chatbot architecture.”

In addition, using 'Slots' and 'Flow' variables, which support the continuous dynamic exchanges of variables between the AI bot and the customer message interactions improves the ability to dynamically update relevant information.

“This functionality gives us greater flexibility to create dynamic and very efficient process flows that support a wide range of capabilities to respond to customer enquiries without the need for manual agent interventions,” continues Nel.

For example, the team effectively used 'Natural Language Understanding' for 'Intent' and 'Utterances' in various ways to optimise the benefit of Genesys Cloud's 'Instant Message' capability.

This allowed the team to create a more intuitive and responsive solution tailored to a customer's insurance needs, which incorporated three additional 'Intents' into each bot flow: Chat to an Agent, End Task, and Callback Task.

“These intents are triggered by specific customer utterances, allowing us to provide more personalised and efficient service,” explains Nel.

“Furthermore, we've used the data table capability to construct a lookup of all relevant business departments, their queues, business hours, and chat notes.”

During the transfer from a Bot Flow interaction to a contact centre agent, the customer journey is added to the notes section of the interaction and displayed to the contact centre agent.

“This enables agents to immediately attend to the customer inquiry without having to ask repetitive questions. Besides this capability offering improved customer experiences, it is also very important from a governance and compliance perspective as it links the WhatsApp chat, the dynamic transfers to agents and/or callbacks, with a link to the original conversation.”

Customers can also update their personal information via the channel, which seamlessly updates the information in our CRM system. This self-service capability is especially important to enable a smooth and continuous customer experience and free up call centre agent capacity.



Enhanced

CX with WhatsApp, leading to a 250% increase in chats.



Achieved

70% reduction in support and administrative effort.



Increased

call centre efficiency by 48% annually.



Realised

significant agent capacity savings of 23.77% with AI features.



Self-service

resolutions rose from 0.15% to 10%.



Improved

conversation time from 26 to 13 minutes per chat.

“The uptake of WhatsApp has been phenomenal, with the number of chats increasing by 250% compared to our previous platform. Most importantly, the self-service resolutions have increased from 0.15% to 10%, with the conversation time decreasing from 26 minutes to 13 minutes per conversation, resulting in a significant saving in call centre effort,” shares Nel.

King Price also implemented data actions - integrations with the CRM system, which acts similarly to an API layer to fulfil inquiries and leverage other internal systems without requiring additional development – in its WhatsApp Bot Flow, which allowed the team to leverage many bespoke AI engines in the solution.

These data actions include the incorporation of a SmartIVR, a Next Best Action Model, and a Claims Progress Model.

SmartIVR automatically categorises customers into distinct contact centre flows to assist the user and route the user accordingly and when needed.

Next Best Action Model uses a customer recommendation model to add data-driven logic to the solution, which leverages AI to predict upsell, cross-sell, and retention opportunities.

“Since enabling the Next Best Action Model to assist with our non-payments, we have already assisted 912 customers in arranging new debit dates and EFT payment options,” states Nel.

The Claims Progress Model enables customers to get a minimum and maximum expected completion date on their claim. Each claim gets handled by following a claims process, and the completion of each step in the process gets communicated to the customer.

“This enables us to keep customers informed of their progress, eliminating contact centre inquiries about claims and enhancing our relationship with our customers,” says Nel.

To date, King Price has assisted more than 35,000 customer inquiries via the WhatsApp channel utilising 'Intents' and 'Utterances', where only 40% required agent interventions.

“We have included additional AI models, applied the features of the Genesys Cloud system to optimally enhance our customer experience and enable clients who use WhatsApp to perform self-service activities.”

These AI capabilities have also played a fundamental role in realising significant agent capacity savings, with 23.77% of customers now interacting directly with AI features, with the ability to redirect to the relevant department and agent seamlessly.

According to Nel, King Price plans to extend the functionality within the WhatsApp communication channel by incorporating additional AI models.

“This aims to further reduce agent interventions and empower customers to perform various tasks such as policy amendments, claim updates, or product quotes conveniently and autonomously.”

In summary, King Price's strategic shift to Genesys Cloud not only surpassed expectations, revolutionising customer engagement and cost efficiency, but also laid a robust foundation for sustained innovation and growth.



About us.

About Connect

Connect combines global contact centre and customer experience (CX) expertise, deep domain knowledge, and unparalleled industry skills to make the complex, simple.

Since 1990, we have leveraged our vendor-independent managed services approach to digitally transform how organisations communicate, both internally and externally.

We specialise in combining the most relevant technologies and services from leading vendors and platform providers to create opti-channel engagement solutions, orchestrating frictionless experiences and simplifying complex communication challenges.

Acclaimed partner

As an established and multi-award-winning Genesys Gold partner, we offer exceptional capabilities in extracting unparalleled value from data and AI, paving the way for deeply connected, personalised end-to-end customer and agent experiences.

Our collaborative ecosystem ensures seamless data sharing, advanced analytics, and workflow automation, ultimately positioning Connect as the preferred technology partner for organisations seeking to drive innovation and create truly frictionless customer journeys.

Connect stands out for our proven track record, implementing solutions that consistently earn industry accolades, showcasing our commitment to excellence and innovation.

With a footprint in key markets such as the United Kingdom, South Africa, USA and India, we bring global expertise to organisations seeking transformative solutions.

Connect with us.

To discuss a communications challenge or find out more about our capabilities, get in touch with us today.

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