

# The General

The General offers auto insurance for drivers who have less than perfect credit or driving history



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## The Organization

Based in Nashville, The General is a licensed insurance agency and a subsidiary of PGC Holdings Corp., an affiliate of American Family Insurance. The General offers auto insurance for drivers who have a history of moving violations or accidents, have not kept their insurance active, or have less than perfect credit so they can still retain a good provider for their auto insurance needs.

Promising low down payments, convenient monthly payments, and quality claims handling, The General is dedicated to serving its customer base by staffing over 1,200 individuals including 178 customer service agents ready to assist customers.

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## Motivation for Change

***“Our customer service delivery comes from exactly what our customers say they want and request.”***

**– Terry Blankenship, AVP of The General**

The General found that the overwhelming majority of their customers preferred to interact with them via their website especially for tasks like locating their policies or paying bills. Recognizing these as tasks customers wanted to do on their own without talking to an agent, The General saw an opportunity to embrace self-service tools beyond the website. Allowing customers to accomplish routine tasks, such as making a bill payment, without agent assistance would lower their cost footprint and boost customer service satisfaction ratings.

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## Desired Solution

Committed to making the payment process easy for their customers, The General was interested in new channels that would be accessible, convenient, and preferred by customers. The General suspected that IVR self-service would be a great place to start since customers were dialing into the call center to make payments – keeping the interaction within the channel chosen by the consumer. Recognizing the popularity of digital channels The General is also taking initial steps toward deploying self-service options over channels like SMS.

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## Why Aspect

The General turned to Aspect® CXP™ to build a sophisticated, streamlined, and efficient Interactive Voice Response (IVR) experience for their customers. For those customers opting in, they supplemented voice with automated proactive SMS-based payment and renewal reminders. When evaluating vendors to build out the ideal solution for The General, Aspect's CXP platform stood out because of its ease-of-use, omni-channel capabilities, and ability to design and handle multi-modal interactions. Beyond that, The General felt that the ability to deploy the solution either on premise or in the cloud offered the versatility and scalability they needed.

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## The Results

The General's IVR is used by its customers to make insurance premium payments, renew policies, and get insurance documents – all without needing to speak to an agent. If required, the IVR can connect them to an agent who can help them resolve other more complicated topics.

The solution has been very successful, with more than 65% of the people calling into the IVR contained within the IVR compared to typical IVR containment rates of about 30%. The resulting cost avoidance was significant given that payment-related agent assisted calls had handle times of 5 minutes or more. The high IVR containment rate is also contributing to higher customer satisfaction levels. Only the most complex payment related calls are now escalated to an agent who can spend the time required to handle these complex, queries without feeling hurried. Today, the General's IVR handles about 15% of all premium payments with the website and mobile app being the other major channels for completing those tasks.



**65%** IVR containment rate compared to the typical average of 30%

Within the IVR, the General also gives customers the option to opt-in to receive reminders when premium payments or policy renewals are due. For example, if a bill payment is due in five days or if their policy is about to lapse, The General will send a text message notification. More than 80 people a day opt-in to receive proactive notifications through the IVR. Of these, 90% opt-in to receive SMS notifications while 10% opt-in to receive IVR reminder calls. Overall, more than 50% of The General's customers have opted in to receive proactive payment and renewal reminders.



**80** people/day opt in via the IVR for their proactive SMS program

Implementing both the IVR and SMS program has led to reduced labor costs and policy lapses while increasing customer retention. Because the IVR system has been so successful for The General, in both obtaining customer payments and opting in customers for the SMS program, the company created a continuous improvement team to evaluate and follow through on ways to

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continually enhance their IVR customer experience. Soon, they plan to deploy voice biometrics to streamline IVR-based authentication. They are also exploring using Aspect® CXP™ to convert one-way SMS and voice notifications into two-way chatbot and IVR interactions. This would not only provide consumers with an automated reminder but also enable them to conveniently make payments in the very same channel and interaction. This is expected to further drive down involuntary customer attrition and policy non-renewals, while speeding up time to payment and improving consumer satisfaction.

**“We are opting in about 80 customers a day to our SMS program through our IVR – our completion rate as defined as those entering the IVR to complete a task is over 60% ”**

**– Blankenship**

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**About Aspect**

Aspect helps enterprises break down the walls between people, processes, systems and data sources, empowering organizations to unite around the customer journey. Our customer engagement center offers native **interaction management, workforce optimization** and **self-service** capabilities that drive dynamic, conversational interactions and create a truly frictionless omni-channel customer experience. Leveraging all the benefits of the cloud and over 40 years of industry ingenuity, Aspect conveniently and easily connects questions to answers while helping enterprises keep service levels high and operational costs contained. For more information, visit [www.aspect.com](http://www.aspect.com).

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