case study ::

The Standard Partners with Nuance Consulting Services to Identify Ways to Improve the Customer Experience

Quick Hit and Future State Opportunities Will Simplify Interactions and Build Consistency Across Service Channels

The Company

Standard Insurance Company, through its subsidiaries marketed as The Standard, is a leading provider of financial products and services. A publicly traded, 106 year-old company based in Portland, Oregon, The Standard has a workforce of 3,300 employees and sales and services offices located in major cities across the United States. Serving more than eight million customers nationwide with employee benefits, retirement plans, and insurance products, The Standard generates over 1.6 million inbound contact center calls related to eight different product lines on an annual basis.

The Challenge

Through its contact center operations, The Standard is committed to delivering world-class service to its customer base while actively supporting the corporate goal of increasing market share. After all, world-class service is not just an empty promise for The Standard; the company backs its commitment with service level guarantees for its customers. The Standard will refund a percentage of the customer's premium if the Service Level Guarantee is not met. That's strong incentive to continually ensure the quality of each and every contact center interaction.

Founded in 1906, The Standard has experienced more than 100 years of growth, expansion, and product diversification. As a result, when David Payne joined The Standard in 2009 as assistant vice president of contact center operations, the company was maintaining 17 different call centers, stretched out over multiple product lines and leaders, using an outdated Periphonics IVR platform. Because groups across the company continually requested the addition of new IVR menu prompts to meet specific product line and service requirements, many sub-menus had become cumbersome to navigate. This added unnecessary, unproductive time to each phone interaction, often when the caller needs assistance desperately, potentially compromising the overall customer experience.

"When an individual is calling us, they are usually in a time of need," said Payne. "The majority of the time we're dealing with people that have found out they're going to be out of work. They may have been diagnosed with a disease, they may be taking care of a loved one, or perhaps they can't make their mortgages and can't take care of the family. So empathy is something we really try to provide through our interactions. We don't measure handle time because it just isn't a good driver for us; it sends the wrong message to our employees and our customers."

After evaluating the state of The Standard's contact centers, IVR technology, and other supporting technology, Payne decided to engage a consulting organization to make recommendations for improving caller interactions and the overall customer service experience in both the short and long terms.

Why Nuance?

The Standard had already experienced success with one of Nuance's enterprise solutions, the Employee Productivity Suite (EPS). This solution, which helps alleviate calls to a live operator, is a voice-driven employee directory that lets callers say the name of the employee or division they want to reach and be automatically connected. Payne also had direct experience with Nuance while at a former employer. Based on that experience and positive feedback from industry peers, Payne decided to discuss a possible consulting engagement with Nuance.

"I needed to find out, quite frankly, whether Nuance was going to be part of the solution or just part of the problem," added Payne. "Were they just going to try to sell me more products and services or were they going to focus on our customers and solving our problems? I was impressed by the humility they presented themselves with. They didn't say, 'Oh, we're the best,' and they didn't bash the competition. They listened more than they talked, and personally, that was important to me."

Executing on the Mission

As soon as The Standard brought Nuance on board for a consulting engagement, the two organizations worked together to outline clearly defined objectives. Leveraging input from key stakeholders as well as their own experience in contact center customer care technology and best practices, they identified the following objectives:

- Identify areas of opportunity to deliver a best-in-class user experience and create efficiencies within the business
- Provide actionable guidance in support of the Customer Service Technology Program (CSTP) across three primary channels: internal web portal, external web portal, and IVR
- Enhance existing application portfolio (inbound and outbound) to drive performance improvements and delivery effectiveness
- Identify CTI and desktop integration dependencies to improve time to market and associated benefits

Document the Current State

Nuance's first steps were to document the current state of The Standard's contact center operations and technology and to determine how they were affecting the customer experience. Nuance consultants met with key stakeholders to understand the contact center mission, their immediate concerns, and their long-term

vision. The consultants evaluated the company's contact center processes, its corporate structure, and its supporting technologies like CTI and desktop. They walked through all the IVR menus and sub-menus, listening to prompts and assessing the navigation to identify ways to streamline call flows. They also listened in on agent calls to understand the nature of the inquiries and evaluate the interactions.

"When Nuance came in, they didn't just look at opportunities for IVR and inbound and outbound speech applications," stated Payne. "They sat with us, listened to our agents, and looked at everything. They looked at all of our data and the capabilities of our existing IVR. They even commented on the empathy of our customer service agents, which I really appreciated."

Pinpoint Quick Hits

Next, Nuance identified quick hits that would have an immediate impact on the overall caller experience. These included reworking/re-recording prompts to improve call flow and usability within The Standard's existing DTMF structure. These proposed changes would:

- Offer an agent only where appropriate
- Offer a Spanish language option immediately after the Welcome message
- Avoid jargon and company-specific terms where possible
- Flatten the menu structure to speed navigation

"After we went in and changed the prompt language, we saw immediate improvement and in one extreme case the average time for a customer to navigate through a particular menu decreased from three-and-a-half minutes to less than 30 seconds," explained Payne.

IVR and Web Benchmarking

Another consulting engagement deliverable was to benchmark The Standard's web and IVR self-service capabilities against the company's direct competitors as well as recognized leaders in other industries. This process of comparing The Standard's business processes and performance metrics to those of leading players in the same or different industries was intended to provide a baseline from which to make recommendations for future initiatives and investments.

"One of the deliverables was benchmarking not only within our industry, but with other industries," said Payne. "As consumers, we don't get off the phone with our bank and go, 'Well, that was better than the last time I called a bank.' When you were on the phone the day before with Amazon.com or Zappos or someone, that experience is what's in your head. You don't segregate these experiences by industry."

Identify Future State Capabilities

The final step in the consulting engagement was to analyze all the data gathered and use it to identify and prioritize future state capabilities that would deliver the highest ROI and the most significant impact on the customer experience.

Examples of Nuance's Short-Term Recommendations for The Standard

- Integrate CTI technology into self-service channel
- Offer proactive outbound notification
- Implement a centralized Knowledge Management tool
- Implement co-navigation and email management
- Tightly align web and phone channel

Many of the top-priority recommendations involved reducing inbound inquiries and streamlining our process. These calls represent a large percentage of The Standard's contact center volume, and therefore, provide an ideal opportunity for significantly impacting the customer experience.

Recommendations centered on tighter alignment of the web and phone channels would ensure that data feeds for the phone channel and the web provide the same information to the caller or agent, regardless of the time of inquiry. Nuance also recommended that The Standard define a comprehensive cross-channel strategy to ensure that appropriate channels are utilized based on transaction type and user preferences.

"If you think of self-service strategies and tactics, whether you're doing it through the voice channel or through the web channel, they're very similar," commented Payne. "And while the web is not something, to my knowledge, that Nuance was well known for, we wanted to stretch them and see what they came back with. The results were what cemented it for us."

The Nuance consulting team also made several longer-term recommendations to be considered once shorter-term priorities are met and additional funds become available. These recommendations were aimed at improving customer service by driving greater efficiency, integration, and consolidation across contact center processes and functions.

Looking Ahead

Based on the findings, benchmark results, recommendations, and ROI models presented by Nuance during the consulting engagement, The Standard plans to move forward with some of the top-priority items.

"There's a lot of innovative technology we'll be working on with Nuance," concludes Payne. "Working with Nuance has been a positive experience, and seeing what they are doing in their R&D group really gets your wheels turning with new ideas about how to use that technology to make the customer experience even stronger."

About Nuance Communications, Inc.

Nuance is a leading provider of speech and imaging solutions for businesses and consumers around the world. Its technologies, applications and services make the user experience more compelling by transforming the way people interact with information and how they create, share and use documents. Every day, millions of users and thousands of businesses experience Nuance's proven applications and professional services. For more information, please visit: www.nuance.com.

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