

## Background

ABC Ltd are a market leading insurance broker in the UK. Based in central London, they have been providing professional services to the insurance industry for over 30 years.

Although a very large and successful business, ABC Ltd have come under increasing pressures in recent years due to escalating costs and staffing resource pressures primarily as a result of:

- Scarcity of space in the city
- Difficulty in attracting the right caliber of professional staff
- Increasing competition in the industry
- Ineffective use of technology

Under the stewardship of its chairman, an external contact centre consultant was hired to address these concerns and to help expand the business. The clear recommendation was that the company needed the support of a cost effective and professional offshore contact centre to contain costs whilst enabling further growth through leveraging its scarce existing personnel and physical resources.

South Africa was selected as the offshore location due to its time zone and cultural similarity. 3iSolutions was selected from the industry as an organization that had the requisite technical and operational capabilities and most importantly, complimented the company's professional ethos with its need for the highest levels of security and confidentiality.

## The Campaign

Each year, due to historic reasons, a large segment of the UK insurance market are required to renew their insurances over a relatively short space of time (2-3 months). During this time period, there is a relatively large-scale, push to market by ABC Ltd's competitors to provide quotations and close as much business as possible. ABC Ltd's campaign aims to approach as many potential customers (new and existing) as possible and to assist them in completing an application form which is then passed to various underwriters before the best quotation can be provided to a potential customer, and their business won!

3iSolutions and ABC Ltd have together developed a unique and efficient process whereby each other's strengths are best leveraged. The process, as below, is both complex and iterative, and required significant levels of integration between the two businesses:

1. Initial contact is made with a potential customer by the team in Cape Town and an electronic version of the application form is partly completed over the phone and captured into the database.
2. Immediately after the call, and at the click of a button, all relevant information captured in the database is automatically included in an electronic "pdf" report (forming the physical application) and attached to a pre-populated and custom email or fax (as appropriate) and is sent off to the potential customer within 1 minute of the agent completing the call.
3. Utilizing its scarce resources to maximum effect ABC Ltd then follows-up on only these successful calls generated by 3iSolutions and assists the potential customer in completing the technical elements of the already partially completed application form which they received from 3iSolutions.
4. The potential customer then submits the completed application form and all supporting documentation by fax. The fax is received and automatically converted to an electronic version in the UK and sent through by email, to 3iSolutions in South Africa.
5. The relevant information from the faxed application form is then added to the original information captured at the time of the initial call through a proprietary double-data-capture-from-image process, ensuring 99.98% accuracy.

6. 3iSolutions then apply multiple validation rules and algorithms to the completed application forms held in the database and any exceptions are extracted and put into the call queue.
7. As these callbacks fall due, the agent (who has full audio and visual access to all communications made and received) then calls the potential customer to obtain the required additional information which is then added to the database, with the recorded verbal conversation forming the legally admissible proof of amendment to the signed application.
8. All completed application forms (in electronic form) and correspondences are then returned to London within 2 hours of receipt and validation of the clients application form.
9. This application form is then sent via the traditional dealer networks to various underwriters for a quotation and thereafter back to the potential customer, whereupon the sales process is completed on their acceptance.

### Results

The above process was successfully integrated into both business and yielded the following positive results:

- **ABC Ltd contained costs** at the level of the previous year, **whilst improving the performance and scalability** of the organization by more than 40% through successfully leveraging their existing scarce skilled resources.
- **Removed the need to expand their physical office space** at the same time as increasing capacity.
- **Significantly improved speed to market** and grew business despite a 30% downturn in the market in 2005.
- Enabled ABC to **expand its product range** as resources were freed up.

In addition to addressing the client's initial requirements, 3iSolutions have added significant value to the business over and above its expectations, specifically

- **Increased access to information** which was previously paper-based. This has enabled the business to better profile, target and win new business.
- **Increased accountability** – daily reports are provided by 3iSolutions which enable ABC Ltd to understand where they are in the annual sales process, on a daily basis and at a glance. In addition, complete visibility is provided by agent, for all activities showing the hours, costs and outputs produced.
- **Reduced Liability** – all calls are recorded and provided electronically to ABC Ltd through a daily report containing the client ID and history notes captured by the agent during the call and a hyperlink to a website where the recording can be played back, on demand, by ABC Ltd. This has enabled queries to be quickly resolved, disputes to be effectively managed as well as providing tangible evidence in the unlikely event that a client feels he was misled.

***"Through their professionalism, hard work and the intelligent use of technology, 3iSolutions have given ABC Ltd the peace-of-mind, transparency and thus confidence it needed to entrust such a critical project to an offshore agency. They have not only performed the campaign well above our expectations, but enabled our company to scale and achieve efficiencies never otherwise seen in the London insurance market." ~ ABC Ltd***