Insurance Company More than Doubles NPS with Help from Qualfon

Case Study

Situation: Low NPS Reflects Web of Challenges

In 2013, a major property and casualty (P&C) insurance company had a customer Net Promoter Score (NPS) that put them in last place when compared to their competitors. Executives saw the score as a direct reflection of a series of interconnected challenges around policyholder service, satisfaction, and retention. Increasing NPS became an immediate strategic initiative that could pave the way for improvements in service experience, loyalty, competitive advantage, and ultimately revenue. Now, the executives just needed a partner and a definitive plan to make it all happen.

Qualfon's team of customer experience professionals in San Antonio, Texas were hired to design and deliver superior service that would make the policyholder experience less transactional and more focused on building customer relationships.

Solution: New Soft Skills Guide & Listening Posts

Qualfon revised the client's 27-point call-handling and call-monitoring process to foster deeper brand relationships with policyholders. The new system was crafted to make personal connections with each caller and meet or exceed quality assurance metrics (QA), which were known as key influencers of both NPS and policyholder retention.

A new conversation guide was strategically designed to help Qualfon agents deliver a warmer experience, tapping into soft skills in order to build rapport. Key changes included improving the greeting and closing, addressing callers by name, adding pleasantries, and using quiet time on the call to make small talk and connect to the policyholder on a personal level. Wrap-up questions ensured that the caller felt satisfied at the end of the call. Additionally, weekly monitoring via listening posts enhanced the QA process by allowing supervisors to randomly review calls, recognize relationship-building behaviors, and further assist agents in creating personalized connections.

NPS Lift

2013: <10
2015: 43

Shifing the NPS Needle in a Short Timeframe

Discipline with weekly monitoring was critical in lifting NPS scores. Success hinged on constant monitoring and open agent communication centered around soft skills reinforcement and behavior calibration.

"What we did was 95% focused on developing agent soft skills, but this also created a cultural shift making the service more customer centric. Every call is now treated like a snowflake, taking a unique shape of its own," said Vice President of Operations Steve Tatarian, who oversees the service program. "Embracing free-form service, we simply encourage agents to start the call on a positive note and end it well coordinated with the policyholder. When those two things occur, the service experience is high quality."

Result: NPS More than Doubles in Two Years

In a two-year timeframe, the insurance company moved from the bottom of the NPS rankings to being among the NPS leaders in the industry. In 2013 their NPS was less than 10, and in 2015 it reached 43. With an NPS above 40, the company ranked among other leading P&C providers, including State Farm Insurance who led the pack with an NPS of 45 in 2015.

Between 2013 and 2015, Qualfon was a primary service provider for the client, handling a majority of the client's policyholder service calls, and that success continued into 2016 with services rated in the 35-45 NPS range. Between January and September 2016, Qualfon's service program maintained an average customer NPS for the client of 38.4.

"Achieving NPS scores in the 35-45 range requires extreme discipline," explained Tatarian. "Qualfon's rigorous, weekly listening post process is critical because success hinges on constant monitoring and open agent communication centered on reinforcement and calibration. This is how we helped our client create a culture of continuous improvement that triggered an NPS lift."

"In a rather short time, our client successfully shifted the NPS needle, repositioning itself and reclaiming its status as a leader in the industry," said Vice President of Client Relations Bryan McCann. "Qualfon's service program is rated number one by the client, and the best practices we identified continue to be used as a leading model in terms of how this company serves its policyholders."

Since the launch of the initial pilot program, the client relationship has seen significant growth, expanding Qualfon's services into additional lines of business like billing services, as well as support for the company's sales and field agents.

"Snowflake Service" Leads to NPS Improvement

Allowing calls to be more like a snowflake — taking a unique shape of their own — enabled service agents to embrace free-form service, while still focusing on key requirements for high quality service. Instead of concentrating on following prescribed call flows, agents were simply encouraged to start the call on a positive note and end it well coordinated with the policyholder.

95% of the Changes were to Incorporate Soft Skills

- Fostered personal connections
- Improved the greeting and closing
- Addressed callers by name
- Added pleasantries
- Used quiet time on the call to make small talk
- Added wrap-up questions to ensure satisfaction