

FNOL: CATASTROPHE MANAGEMENT SERVICES CASE STUDY

ANSAFONE'S IN-DEPTH EXPERIENCE IN CAPTURING FNOL CLAIMS HELPED A COASTAL PROPERTY UNDERWRITER DELIVER EXCEPTIONAL CUSTOMER SUPPORT IN THE AFTERMATH OF A DEVASTATING HURRICANE.



ANSAFONE
CONTACT CENTERS

PROBLEM



With Hurricane Florence threatening to slam the North Carolina shoreline as a Category 3 storm, a current client which is a large regional insurance carrier was anxiously preparing for an inundation of calls from devastated property owners. The underwriter needed to quickly expand its current staffing support and telephony resources to efficiently field a large volume of First Notice of Loss (FNOL) reports once the hurricane made landfall. It was imperative that the company find a quick, thorough call center solution with minimal set-up time and were happy to learn Ansafone has experience in Catastrophe Management Services and redundant call center facilities located far outside the danger zone to ensure efficient, continuous support.



SEARCH FOR A SOLUTION



The insurer's top priority was rapidly onboarding a skilled workforce capable of processing thousands of claim calls in a short period of time. The new agents not only needed in-depth training in the company's underwriting policies, but also critical skills in compassionately collecting facts from frightened, frustrated clients. The insurer turned to Ansafone to find, hire and coach staff within one week.

As the storm gathered strength, the original plan to secure 50 dedicated agents would not be sufficient to handle the anticipated outreach. During the next four days, Ansafone tapped all available staffing resources, including contacting temp agencies and publishing hiring needs on job boards, to bring in a total of 239 operators for round-the-clock support.

SOLUTION



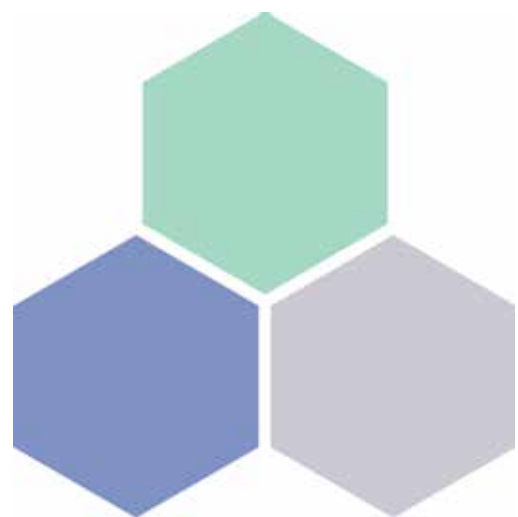
By partnering with Ansafone's veteran FNOL division, the insurer was able to swiftly deploy the resources needed to ramp up agents 72 hours before call volumes were expected to spike. Consistent communication, which is mission critical for seamlessly managing a crisis call center, began one week before Hurricane Florence made landfall.

The CAT Management team checked in four times each day – at 9 a.m., 12 p.m., 3 p.m. and 6 p.m. – with internal teams to coordinate real-time updates on hiring, training, operations and allocation of resources for the campaign.

Project leaders constantly monitored the storm's path through North Carolina beginning 7 days prior to landfall to determine the best time to declare CAT support for North Carolina residents. Daily calls between Ansafone and the client kept everyone in sync with the resources needed. The day before landfall, Ansafone was able to switch everything on so that support was in place for assisting the very first caller.

Meanwhile, Ansafone worked to develop detailed call scripts, organize seating capacity and appoint team leads to supervise agents 24/7.

During the CAT event, communication with the client was constant to discuss the results of the behind-the-scenes work.



RESULTS & BENEFITS



Ansafone's industry expertise and flexible operating processes supported speedy scaling of services to provide a seamless customer experience during a highly volatile CAT event. This transition exceeded expectations through the efforts of increased collaboration and reporting to the client and between internal staff:

Training managers worked closely with IT to prepare temporary employees for using unfamiliar software systems and capturing customer information.

Shift managers rallied to change schedules and accommodate training of all personnel.

The IT support team escalated efforts to set up and program dozens of new employee stations as well as delivered frequent ACD reports and data statistics to evaluate the level of service being provided by individual agents and the call center as a whole.

The Quality Assurance group identified specific phrases to listen for to help new agents improve service delivery while validating insurance coverage, verifying policyholder information and providing guidance in opening an FNOL claim.

The unified teamwork resulted in reducing the FNOL claims cycle time as well as managing CAT call center expenses. After initial deployment, the dedicated project leaders communicated once per week to provide updates and discuss recommended process changes.

