

Case study

Insure and Go call on Invomo to become the first insurer to drive sales through interactive self-service

'We're successful in the competitive insurance business because our policies are highly cost efficient and we introduce imaginative and convenient methods of buying cover. Alongside smart thinking is a dedication to customer service. Invomo supports this commitment with creative call handling processes: people reach us at times convenient to them (even during busy seasonal periods), we manage enquiries efficiently and, ultimately, execute more business. The systems support the perception that we are a company searching for ways to make the insurance sector less staid, more about the customer.'

Perry Wilson, Managing Director, Insure and Go



Travel insurance specialist Insure and Go was established to provide convenient high value cover at the lowest prices possible. Authorised and regulated by the Financial Services Authority, the company has developed a reputation for introducing creative and convenient ways to purchase insurance. It's one of the leading providers of holiday cover in the UK; its 286 employees service the insurance needs of over 2 million people each year for leisure holidays, business trips and long-stay travel insurance. In the last financial year the company returned sales of close to £50 million.



Challenge

Insure and Go is dedicated to delivering the best possible service to its customers. The company also deals with a steep spike in business during spring and summer as people search for holiday insurance. In these periods, hiring more call centre staff is one option - but it's expensive and inefficient. Further infrastructure is required and staff need to be highly trained, as agents must have a command of the service policies of the business and an understanding of financial selling legislation.

Resolution

To ensure that the best staff are on hand to deal with particular types of customer calls, Insure and Go utilises call routing services from Invomo. And to handle the seasonal increase in calls, it's introduced a self-service call system created and hosted by Invomo. Sophisticated speech recognition is used to process enquiries including purchasing new policies and renewals. The services are used to deal with calls when agents are busy with other customers and during out of office hours.

Business value

Call routing ensures that Insure and Go delivers an optimum customer experience, while the automated system processes overflow during busy periods. It guarantees that, when people need to buy policies immediately out of hours, Insure and Go is open. The company expects to complete 15% per cent more calls each week - a significant sales opportunity. Furthermore, the system is very accurate in the provision of recommended policies and complies with financial service regulations.

A strong relationship

Insure and Go sell products through the web and their call centre. For the last seven years, they have relied on Invomo to supply and service their 0800 and 0870 numbers. The numbers perform two critical functions. Firstly, calls are routed by Invomo's system to staff best experienced to handle the lead. Says Perry Wilson, 'Invomo's call routing facilities are a very important asset; the numbers are attached to particular policies and polish customer service by matching incoming requests to the staff best able to deal with them.' Secondly, traffic is monitored by Invomo. As with all customers, Insure and Go has a secure login to Invomo's Enable portal which provides real-time traffic measurement, including data such as call volume, location of leads and call duration. The intelligence can therefore highlight the most effective promotion mechanisms.

Numbers can also be attached to different locations and types of marketing. Advertising on the web, in print or on 'outside' opportunities such as trains and buses can be allocated different numbers. This shows where marketing is most effective and has allowed Insure and Go to optimise the allocation of their resources accordingly.

Invomo have developed a deep understanding of Insure and Go's business and the success of its call routing services, complemented by associated advice, has cemented a strong relationship between the companies. Perry Wilson observes: 'We enjoy working with Invomo. We're an open and honest business and expect the same from our partners. When something is wrong they do their utmost to correct it – even when it's our fault. They respond quickly and have developed a depth of understanding of our business that's invaluable. This knowledge has been apparent recently as we turned to Invomo to move beyond call routing to further refine our customer service offering.'

Key requirements

Invomo has been instrumental in helping Insure and Go devise creative responses to deal with two critical issues faced by insurers: firstly how to encourage policy renewal and secondly, how to adjust to extreme spikes in call volumes during spring and summer months. With policy renewal, Invomo devised an SMS system to text reminders to customers. SMS is cost-effective and with messages including promotional codes to incentivise customers, the approach is delivering a much improved response rate over paper-based direct marketing. To cope with increased call traffic, Invomo recommended that 'self-service' would provide the answer.



Profitable self-service

Insure and Go's agents are trained to a very high standard; capabilities that ensure compliance with financial selling legislation, extensive product knowledge and excellent customer service. Training additional staff to these levels to cover spikes in call demand isn't a cost effective strategy. Invomo recommended a call handling system that applies the very latest voice recognition technologies and worked closely with Insure and Go to ensure that the service is both simple to use and provides exceptional service. Built around a series of key scripts to gather essential information (such as name, address, age and destination), it enables customers to very easily perform transactions including buying a new policy and renewing existing cover, whilst complying with all financial services legislation. The system kicks in during busy periods and out of hours to handle calls, for example allowing customers who suddenly remember while at the airport that they have no cover to instantly buy insurance.

Concludes Perry Wilson: 'Sophisticated voice recognition technology has advanced markedly and our system is breaking new ground in cost efficient self-service. We set our stall out on solid customer service and really pushed Invomo to make sure that the system delivers a strong user experience. We're open when others are shut and we're very pleased with the response from both a business and brand perspective. Being first to market with new ideas is central to our culture and we're sure that, where we're leading now, others are once again sure to follow.'

Invomo is an independent supplier of communication services that rejects the traditional telecoms sales approach of maximising traffic and volumes, instead taking a fresh approach and focusing on understanding customers' market dynamics and solving their business challenges. We are a public electronic communications network, regulated by Ofcom that supplies an extensive range of hosted services to improve its customers' communication with their customers. Invomo are highly experienced in generating revenue from telecoms; whether it's enhancing the way your company interfaces with the outside world, converting more calls to business, reducing operational overheads, or increasing revenue through engaging campaigns.

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