



Insurance Industry CX

A study of the pre-agent calling experience for new and existing clients



Introduction

Customer Experience is rapidly emerging as a top priority for businesses who recognise that improved CX is a means to improve customer satisfaction, customer retention and to increase cross-selling and up-selling. In this study, we aimed to explore how committed a selection of the UK's largest Insurance Companies are in delivering a great pre-agent caller experience.

We called 50 of the largest Insurance Companies in the UK, with a range of caller scenarios.

We assessed the pre-agent caller journey focusing on the IVR from welcome messages to routing, in-queue content, scripting and caller waiting times. We scored every Insurance Company at each point based on our extensive knowledge of best practice to achieve a great Customer Experience.

Over the course of our research, we found that most companies' contact centres do well in certain aspects of the journey, but overall most offer a poor pre-agent caller experience. Of those that addressed each of the key parts of the journey the differences in comparison with other Insurance Companies were dramatic. This report details our methods, our analysis, and our insights. Here are just a few of our top-level findings:

- 62% of Insurance Companies called had an IVR
- Only 74% of those had professionally recorded IVR messaging
- Only 34% of Insurance Companies surveyed had some level of in-queue experience (where we were placed in a queue)
- 32% had scripting that we felt was conversational and “human sounding”
- 48% avoided common telephony clichés in their scripting

Methodology

For our study sample, we selected 50 of the largest Insurance Companies across the UK based on publicly available figures. Of these, we were able to use data from 44 in our analysis:

AIG Europe
 Aviva Insurance
 RSA Insurance (Morethan)
 Direct Line
 Chubb European
 Aetna
 BUPA Insurance
 Axa Insurance
 Axa PPP Healthcare
 Ageus Insurance
 QBE Insurance
 National Farmers Union
 LV=
 Aspen
 British Gas Insurance
 Liberty Mutual
 Esure
 Covea Insurance
 Hiscox Insurance
 Amlin Insurance
 Lloyds Bank General Insurance
 CIS General Insurance (Co-op)
 AM Trust
 Vitality Health
 Markel International Insurance
 HCC International Insurance
 Tesco Insurance
 Legal & General
 Pool Reassurance
 AXA
 Tokio Marine Kiln Insurance
 Ecclesiastical Insurance
 Berkshire Hathaway International
 Steamship Mutual

Simply Health
 CNA Insurance
 Endurance Worldwide
 Scor UK
 Admiral
 Assurant
 Starr International
 North of England
 Travelers Insurance
 Sabre Insurance



Our study focuses on the 3 key components of a call...

IVR Routing

The Interactive Voice Response system (IVR) is the gatekeeper for incoming calls – it matches each customer with the right agent. But if designed poorly, it obstructs and frustrates callers.

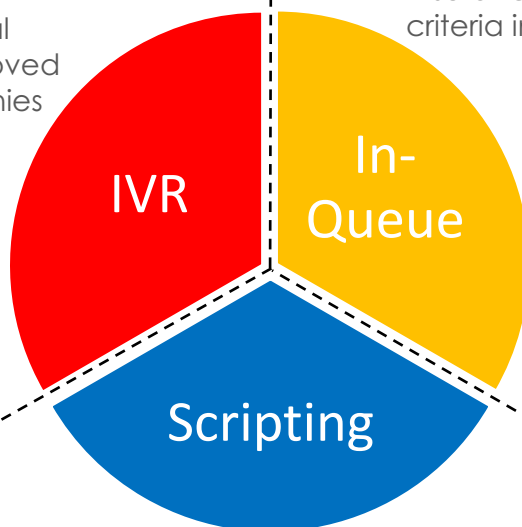
Guided by our Best Practice principles, we graded IVR menus across 10 different categories. These included the number of initial menu options and subsequent layers, audio quality and overall design.

Where there was no initial IVR menu, we have removed those Insurance Companies from this section of the study. This was to avoid unfairly skewing the results against companies without IVRs, as we were still able to get through to an agent.

In-Queue Experience

The “in-queue” space is one of the most difficult parts of a call to get right. Do a good job here, and the caller is kept calm and entertained while they wait to speak to someone. Get it wrong, and the experience can be intensely irritating creating a bad first impression and leading to costly call drop-outs.

We’ve been telephony specialists for over two decades. So, to judge each Insurance Company, we assessed criteria including message variety, volume consistency and appropriateness, music quality (e.g. default “system music” or inappropriate genres) and abrupt messages that cut in without any fades... or even worse: silences, engaged tones, or no queue facility at all!



Audio Scripting

Knowing *how* we speak to our customers is just as important as *what* we say to them. But we’re not just talking about agent responses. The need for precise, well positioned and scripted wording in IVR menu, and in-queue messages is often totally overlooked... and this means that aggravating clichés such as “your call is important to us” are still far too common.

To assess the quality and effectiveness of each Insurance Company's scripting, we looked for adherence to best practice (e.g. removing “www.” from web addresses), the number of topics per message, tone of voice, the avoidance of clichés, and unnecessary repetition.

Summary of key findings from our study...

IVR Routing

An interesting discovery was that, of all the Insurance Companies audited, only 73% had a welcome message and 62% had an IVR menu. Welcome messages provide the immediate reassurance that a caller has contacted the desired organisation. IVR menus are not appropriate for every organisation but represent opportunities for more efficient call handling and the deployment of deflection and informational messaging.

Less than three-quarters of the IVR messages were professionally recorded. Whilst in-house options are functional, they are very rarely on-brand and generally have poor audio quality. At best this can impact brand credibility and at worst, poor quality audio can leave callers confused and frustrated about which option to choose. This can often be the first impression of the organisation for a caller and poor audio quality and confusing badly scripted options that are off brand can have a detrimental effect on the caller's perception.

Less than 10% included a navigational option to take the caller back to the main menu if they needed to. This can cause frustration if there are lots of layers to the IVR tree.

In-Queue

Just over one-third of the Insurance Companies we looked at had a consistent and appropriate queue call volume. Lack of attention to this can often result in large rates of call abandonment due to the caller not wanting to listen to something so loud or so quiet for what could be a reasonably long amount of time.

Of the Insurance Companies using in-queue music only 60% were brand appropriate while 53% had professionally recorded messages. Of the messages we heard, just over a quarter of Insurance Companies used deflection messages directing their callers to self-serve on their websites and three-quarters had comfort messages. However, only 27% featured a fully mixed production.

Audio Scripting

We looked at the use of scripting in the IVR and in-queue. The stand out result of this section was that 78% of Insurance Companies managed to avoid all the telephony clichés. While all queues with messages managed to keep to one topic per message, only one-third of the messages were varied. Finally, in our opinion only 52% of messages sounded authentically conversational.

The combination of these factors weighs heavily towards potentially damaging call abandonment or to callers reaching agents in a frustrated or hostile state of mind. Scripting is a lot harder to get right than most people think. A lot of what we heard had been scripted and recorded in house, and unless you have a professional contact centre script writer, then you are only going to achieve a low-quality recording of confusing IVR options.

IVR Routing

The chart below shows the overall scores for IVR routing.

All the Insurance Companies with IVRs scored well for their IVR. Scoring was based on:

- The presence of a welcome message
- The number of options in the initial IVR menu
- How many layers there were in the IVR tree
- IVR messaging content
- Audio quality

Two Insurance Companies – BUPA and CIS – scored 100% while those scoring 90% only missed out by not having navigation options such as "return to main menu".

Insurance Companies that we called who only had a welcome message with no subsequent IVR menu have been excluded from the IVR analysis.

BUPA	★	★	★	★	★	★	★	★	★	★
CIS General Insurance	★	★	★	★	★	★	★	★	★	★
Direct Line	★	★	★	★	★	★	★	★	★	
Hiscox Insurance	★	★	★	★	★	★	★	★	★	
Admiral Insurance	★	★	★	★	★	★	★	★	★	
AIG	★	★	★	★	★	★	★	★	★	
Aviva	★	★	★	★	★	★	★	★	★	
RSA Morethan	★	★	★	★	★	★	★	★	★	
Ageas Insurance	★	★	★	★	★	★	★	★	★	
Esure Insurance	★	★	★	★	★	★	★	★	★	
Vitality Health	★	★	★	★	★	★	★	★	★	
Legal & General	★	★	★	★	★	★	★	★	★	
Simply Health Access	★	★	★	★	★	★	★	★	★	
Endurance Worldwide Insurance	★	★	★	★	★	★	★	★	★	
QBE Insurance	★	★	★	★	★	★	★	★	★	
NFU Mutual Insurance	★	★	★	★	★	★	★	★	★	
LV=	★	★	★	★	★	★	★	★	★	
British Gas Insurance	★	★	★	★	★	★	★	★	★	
Lloyds Bank General Insurance	★	★	★	★	★	★	★	★	★	
AXA	★	★	★	★	★	★	★	★	★	
Sabre Insurance	★	★	★	★	★	★	★	★	★	
Chubb	★	★	★	★	★	★	★	★	★	
Axa Insurance	★	★	★	★	★	★	★	★	★	
Amlin Insurance	★	★	★	★	★	★	★	★	★	
Tesco Insurance	★	★	★	★	★	★	★	★	★	
Covea Insurance	★	★	★	★	★	★	★	★	★	
Ecclesiastical Insurance	★	★	★	★	★	★	★	★	★	

Highest score: 100%
Average score: 65%

In-Queue

The chart below shows the overall scores for in-queue experience.

When calling 29 of the 50 Insurance Companies, we experienced a queuing time of less than 12 seconds. These have been excluded from this analysis as it was impossible to fairly assess the in-queue experience.

Of the remaining Insurance Companies: all had an in-queue experience. The majority include music and/or messaging (100% and 60% respectively), but only 27% had a fully mixed production.

Over half of the Insurance Companies audited scored less than half for their queues.

CIS General Insurance	★	★	★	★	★	★	★	★	★	★
British Gas Insurance	★	★	★	★	★	★	★	★	★	
Tesco Insurance	★	★	★	★	★	★	★	★		
Esure Insurance	★	★	★	★	★	★	★	★		
Axa PPP Healthcare	★	★	★	★	★	★	★			
Hiscox Insurance	★	★	★	★	★	★	★			
Legal & General	★	★	★	★	★	★	★			
Vitality Health	★	★	★	★	★	★				
Tokio Marine Kln Insurance	★	★	★	★	★					
Aviva Insurance	★	★	★							
Aetna	★	★	★							
AXA	★	★	★							
Simply Health Access	★	★	★							
Admiral Insurance	★	★	★							
Ageas Insurance	★	★								

Highest score: 75%
Average score: 50%

Audio Scripting

The chart shows the overall scores for scripting.

Calls were scored based on use of language contractions, avoidance of clichés, compliance of scripting rules and humanisation of script.

Here we see that an overwhelming majority of Insurance Companies are scoring 50% or below, which suggests that scripting is poor and fails to engage callers. This can frustrate the customer which can decrease satisfaction levels and can often be a cause of abandonment.

Poor scripting means that nearly all Insurance Companies are not getting the value that a well scripted IVR and In-queue messaging implementation has to offer.

CIS General Insurance	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠
British Gas Insurance	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠
Direct Line	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠		
Axa Insurance UK	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠		
Ageas Insurance	🏠	🏠	🏠	🏠	🏠	🏠	🏠	🏠		
Esure Insurance	🏠	🏠	🏠	🏠	🏠	🏠	🏠			
Aviva Insurance	🏠	🏠	🏠	🏠	🏠	🏠	🏠			
RSA Morethan	🏠	🏠	🏠	🏠	🏠					
Aetna	🏠	🏠	🏠	🏠	🏠					
Axa PPP Healthcare	🏠	🏠	🏠	🏠	🏠					
LV=	🏠	🏠	🏠	🏠	🏠					
Tesco Insurance	🏠	🏠	🏠	🏠	🏠					
Legal & General Insurance	🏠	🏠	🏠	🏠	🏠					
Starr International	🏠	🏠	🏠	🏠	🏠					
Hiscox Insurance	🏠	🏠	🏠							
Vitality Health	🏠	🏠	🏠							
Tokio Marine Kiln Insurance	🏠	🏠	🏠							
Simply Health Access	🏠	🏠	🏠							
Admiral Insurance	🏠	🏠	🏠							
AIG	🏠									
BUPA	🏠									
QBE Insurance	🏠									
Lloyds Bank General Insurance	🏠									
Endurance Worldwide Insurance	🏠									

Highest score: 85%
Average score: 30%

Summary of statistics highlighted by our study...

IVR Routing

- Insurance Companies that use a branded welcome message: 73%
- Insurance Companies that have an IVR menu: 62%

Of which:

- Proportion of professionally recorded IVRs: 74%
- Percentage of IVRs containing a single voice artist: 100%
- Proportion that presented high quality audio: 78%
- Percentage that did not include navigation options in the menu: 89%
- Percentage that had four initial options or less: 78%
- Average time in IVR: 57 seconds

In-Queue*

- In-Queue experiences that included music: 100%
 - 67% of these were brand appropriate
- In-Queue experiences that included messaging: 66%
 - 89% of these were professionally recorded
- Proportion of mixed productions used in-queue (i.e. messaging and music in the same file, with no cutting in or out): 27%
- Average time in-queue: 42 seconds

Audio Scripting

- Insurance Companies that avoided repetition in their menus and messaging: 41%
- Proportion that failed to avoid cliché phrases: 13%
- Percentage that had 'humanised' their messages: 52%
- Proportion of queues that kept to a single topic per message: 100%

* where we queued for more than 12 seconds

Insurance Companies: League Table

Our top scorers display stronger scores across the metrics, reflecting a holistic approach to their pre-agent caller experience. By contrast, mid-ranked Insurance Companies can score highly on the basic structure of their IVR but have neglected the in-queue experience and overall scripting. Scripting was a notable weak point for the majority of Insurance Companies. Repetition of language and messages added to tired clichés are key drivers of caller frustration. These lead to increases in the negative results of undesirable call abandonment and fractious caller-agent interactions.

Rank	Total	Supplier	IVR	IN-QUEUE	SCRIPTING
1	83%	CIS General Insurance	100%	75%	86%
2	70%	British Gas Insurance	70%	67%	86%
3	63%	Esure Insurance	80%	58%	57%
4=	57%	Hiscox Insurance	90%	50%	29%
4=	57%	Legal & General	80%	50%	43%
6	53%	Tesco Insurance	60%	58%	43%
7=	50%	Aviva Insurance	80%	25%	57%
7=	50%	Ageas Insurance	80%	17%	71%
7=	50%	Vitality Health	80%	42%	29%
10=	47%	Direct Line	90%	0%^	71%
10=	47%	Admiral Insurance	90%	25%	29%
12	43%	Simply Health Access	80%	25%	29%
13	40%	Axa PPP Healthcare	30%*	50%	43%
14=	37%	RSA Morethan	80%	0%^	43%
14=	37%	Bupa	100%	0%^	14%
14=	37%	Axa Insurance	60%*	0%^	71%
17=	33%	Aetna	40%	25%	43%
17=	33%	LV=	70%	0%^	43%
17=	33%	AXA	70%	25%	0%
20=	30%	AIG	80%	0%^	14%
20=	30%	Tokio Marine Kiln Insurance	30%*	33%	29%
20=	30%	Endurance Worldwide Insurance	80%	0%^	14%
23=	27%	QBE Insurance	70%	0%^	14%
23=	27%	Lloyds Bank General Insurance	70%	0%^	14%
25=	23%	NFU Mutual Insurance	70%	0%^	0%
25=	23%	Sabre Insurance	70%	0%^	0%
27=	20%	Chubb	60%	0%^	0%
27=	20%	Amlin Insurance	60%	0%^	0%
27=	20%	Starr International	30%*	0%^	43%
30=	17%	Covea Insurance	50%	0%^	0%
30=	17%	Ecclesiastical Insurance	50%	0%^	0%

* No IVR after welcome message – rating is for welcome message only

^ Queueing time of <12 seconds – rating is based on anything we heard during this period

Further information about this report

Metadata

The conclusions of this study were compiled using over 1,350 individual data points. We recorded over 5.5 hours of raw audio during the auditing process.

Our Approach

All numbers used were customer service numbers most apparent on each Insurance Company's website, as we believe callers will call the first customer service number they come across.

The study was designed as per Premier CX's Best Practice principles, which form the basis of our consultancy services.

Every call was individually audited by a Senior Consultant.

All calls were audited from the original, unedited audio as recorded during the calling process.

All calls were made over a 2-week period in January 2019.

Best-In-Class

We define a Best-In-Class telephony offering as one that gives equal focus to all aspects of a call and puts the needs of the customer at the heart of every design decision. This means that the scripting of the option menus is just as important as having those menus professionally recorded and calls routed correctly to the agents.

More Information

The league table represents the relative positions of each company against our analysis. For the specific notes and findings about your own company's Customer Experience, please contact kirsty.ferguson@premiercx.co.uk and we will be happy to talk through our findings in greater detail.



More on Premier CX

At Premier, we've spent over 20 years specialising in customer contact experience.

We are an independent creative consultancy specialising in helping contact centres optimise their customer experience across all channels. We work across all contact centre touchpoints to reduce user effort, create brand consistency and improve customer satisfaction.

Trusted by over 350 of the UK's biggest brands; our award-winning strategic approach seeks to streamline communication, creating a seamless and positive experience that is at once creative, clear and on-brand.

Our work has a direct, tangible impact on contact centre performance, customer experience and brand reputation enhancing interactions.

Our CX services

- Audio Branding / Marketing
- IVR Design
- FAQ Videos
- CX Consultancy



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