



CASE STUDY:

IVR Optimizes Customer Service for Insurance



Michigan Basic Property Insurance Deploys Plum IVR to Optimize Customer Service Transactions

Michigan Basic Property Insurance is an entity vital to many communities throughout the state. It exists to provide fair access to property insurance to everyone at standard rates regardless of property location. Created by the Michigan State Legislature in 1968, MPBIA serves thousands of consumers in the region.

If you are a customer or insurance agent served by Michigan Basic Property Insurance Association (MBPIA) and have an inquiry about a policy, would like to submit a claim, need to make a payment to your account, or want to initiate a refund, simply dial into MBPIA's main number. Upon calling the MBPIA, you'll be welcomed by an intelligent, accurate, and efficient IVR system, which swiftly guides you to voice prompts enabling you to enact account changes instantly and retrieve policy information without delay.

Plum IVR Helps MBPIA Cut Operating Costs While Increasing Customer Satisfaction ROI realized through significant reductions in call center seats

When MBPIA sought the assistance of Plum Voice, the organization was being inundated daily with large volumes of customer calls that would continually ask for the same sort of information, such as policy coverage dates or claims submission. Each call was answered by a live customer service agent and tended to be routine in nature. Such typical repetitive inquiries could be narrowed to a few general categories and resolved via simple retrieval of information from a database.

By deploying a customer self-service strategy via IVR, MBPIA has dramatically cut costs in not only in their call center, but also in overall operations. By offloading simple, repetitive transactions to their IVR system, MBPIA has taken agents and call center staff out of the loop and has been able to significantly reduce the size of their call center.

Better customer service leads to greater customer satisfaction.

The effect of granting self-service capabilities to customers has also delivered significant benefits to customers. Self-service access has empowered them with the ability to better control both the immediacy and accuracy of their transactions. The convenience of being able to carry out typical tasks, such as paying an account balances or checking on a claim status, anywhere and anytime further boosts customer satisfaction. And with the flexibility and expediency of this system,

With Plum IVR, MPBIA customers experience

- **Faster transactions,**
- **Convenient anytime, anywhere customer service**
- **Elimination of call wait times**

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Capabilities of the system

Collaborating closely with MBPIA's IT staff, Plum's team of service professionals developed clear and detailed requirements about how the IVR system would handle each type of request. The result was a multifunctional IVR system that would handle a moderate call volume and satisfy a variety of requests and transactions.

1) Claims Status Information

For claims registration and status inquiries, the IVR system includes options such as:

- Type of loss,
- Effective date,
- Who reported the claim,
- Adjuster's contact details, and
- Payout amounts and dates

2) Policy Coverage Questions

The system would have the capability to provide callers with information about their policies including:

- Policy Status
- Effective Date
- Expiration Date
- Activity Date
- Coverage
- Deductible

3) Billing Questions

The system also provides callers with information related to billing including:

- Premium Amount
- Last Payment Made
- Next Payment Due Date
- Amount Due

4) Policy Payment and Refunds

For policy payment inquiries, the IVR system integrates with a credit card authorization gateway. The gateway then facilitates online payments by taking the submitted form data and presenting it to the processing bank.

IVR delivers the ability to initiate and resolve:

- **Policy payments and refunds**
- **Billing questions**
- **Claims status inquiries**
- **Policy coverage queries**

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Technical Summary of the Solution

Plum delivered a multi-functional customer service transaction system that involved

- **An on-site VoiceXML IVR system** that handles a moderate level of daily call traffic. MBPIA sought a solution that they could manage in-house and integrate with their existing in-house call center. The organization utilized a Siemens Hicom 300 E PBX system and the Plum on-site system permitted call transfers through standard ISDN or digital channelized T1 lines.
- **A custom built VoiceXML application suite** designed and built by Plum's professional services team that would deliver the rich functionality that MBPIA needed to fully automate their most common customer service inquiries. The custom application was built on the Plum VoiceXML platform for maximum reliability and optimal call quality.
- **Integration with a credit card authorization gateway.** The gateway takes the submitted form data and presents it to the processing bank. When it receives a response from the bank, it presents that return data to the site of origin for appropriate handling.
- **System administration** tools for graceful shutdown, call routing, and real-time call monitoring. For further analysis, the solution provides call session logs and call reporting tools

Why Plum Voice

For MBPIA, it was imperative that they work with experienced professionals with a reliable track record who could deliver the kind of well-designed, intelligent IVR system that would leave favorable impressions with customers. In addition, the unique dynamics of customer service in the insurance industry demanded a deep understanding of customer database management.

With extensive experience designing custom VoiceXML applications for companies from a wide range of industries, Plum Voice's professional services team brought the technical and functional expertise that MBPIA required for their IVR project. In selecting Plum, MBPIA was assured a robust VoiceXML platform that would deliver unbeatable call quality and performance as well as a superior professional services team with clear expertise with complex database integration.

We chose Plum because their professional services team was highly experienced. They provided a solution that is easy to maintain and reliably handles our amount of calls.

**Michigan Basic
Property Insurance**

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About Plum Voice

Plum (www.plumvoice.com) is a leading single-source provider of carrier-class IVR (Interactive Voice Response) solutions. Plum offers hosted IVR services, turnkey IVR systems, and professional services to design and build custom IVR applications. When it comes to automating telephone interactions, customers choose Plum for the flexibility, reliability, and scalability of its offerings. Plum works with companies of all sizes across a broad range of industries.

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