ARROWHEAD
General Insurance Agency, Inc.

About ⓘ

Arrowhead General Insurance Agency, Inc., is a national insurance program administrator for commercial, personal and specialty products. Headquartered in San Diego, Arrowhead generates over $800 million written premiums. Arrowhead's relationships with strong insurance carriers provide stability for our national network of producers. We invite insurance agencies and companies from coast to coast to grow with us. For more information about our products and services, please visit ArrowheadGrp.com. Arrowhead is a subsidiary of Brown & Brown, Inc. (NYSE: BRO).

Arrowhead's Personal Auto Program Chooses Plum Voice IVR to Improve Customer Service Efficiency

Arrowhead is a national insurance program administrator for commercial, personal, and specialty products across the United States. The company's Personal Auto program serving the Southeast found manually processing customer service requests untenable. Arrowhead adopted a self-service voice application that allowed customers to check claims and pay bills over the phone. This resulted in considerable time savings for the company, enabling growth without adding additional customer service personnel.

Arrowhead General Insurance Agency, Inc. is a national insurance program administrator; its Personal Auto program in the Atlanta area serves the nation's Southeast region. Arrowhead's voice application serves several purposes. It acts as the customer service entry point, allowing callers to obtain policy and claims status information and to pay their bills over the phone. Integrated with Arrowhead's database, it automatically ties callers to their personal information, making the payment process fast, simple, and efficient.

The Problem

Prior to implementing an IVR solution, Arrowhead processed all of its customer service inquiries manually. This was a very labor intensive, paper-based process that made the duration of telephone transactions too long. Because expediting customer service interactions is critical to continued growth, Arrowhead began to explore its own IVR options.

Tapping into their business network to find out what solutions worked in other industries, Arrowhead stakeholders identified their automation needs and requirements. At the time, Arrowhead was a small, privately owned company, but it was also growing very fast. Therefore, it needed something that was flexible and would integrate well with existing systems, but also affordable. As a financial institution that processes payments, PCI-DSS compliance was a critical necessity as well. Plum Voice met all of these parameters.

The Solution

Getting up and running was not a difficult process for the team at Arrowhead. The company opted for Plum's professional services and had the Plum experts build the actual application. When it came time to implement the automation solution, the most challenging aspect for the company was designing their call-flow. "We didn't realize the complexity needed to map everything out properly. We spent more time agreeing on the call script than we did integrating with our financial system," recalled Arrowhead's information systems manager in Atlanta, Tony Bligh. He added, "We took a lot of suggestions from the Plum team. They took us by the hand and led us down the path."

> "We have stayed with the Plum Voice product because of its ease of use, flexibility, and reliability."

Tony Bligh, *Arrowhead's Information Systems Manager*

The Plum DEV platform met Arrowhead's need for flexibility as well. The application that Arrowhead uses today is much improved in terms of capability and reliability since 2007 when the company began using Plum. As Arrowhead's internal processes changed and new needs emerged, so too did the requirements of its voice application. The company has gone through a number of different mergers and acquisitions over this period as well, and the IVR system has never missed a beat.

Plum's professional services proved to be another benefit to the Arrowhead team. Bligh praised Plum's development team for their depth of knowledge and quick turnaround time when making changes to the company's IVR application. Evolving PCI compliance standards required fast and effective updates to the company's application.

Bligh highlighted the fact that "Plum has worked with us over the years as those [PCI] compliance metrics have changed. They've been there every step of the way when we needed to meet compliance, providing a solution to those requirements."

The Results

Implementing an automated payment processing voice application significantly improved the speed and efficiency of Arrowhead's customer service operation. Gone are the days of having to re-key, re-type, or re-edit physical forms.

The company has eight lines feeding into its IVR, which increased the call volume capacity their customer service center could handle. This has freed up customer service representatives to take the more complicated customer inquiries. When focusing on payment processing, Arrowhead handles hundreds of transactions per day, but fewer than eight per cent of those payments are done manually these days.

Arrowhead also experienced a decline in hold time during the same period that call turn-around time increased. Because Arrowhead could handle more calls and get to those calls faster, the company has not needed to increase its CSR staff even though business volume has doubled since adopting Plum.

As an IT professional, Bligh raved about the reliability of the DEV platform. "The darn thing just works, it flat out does its job," he said. For someone managing multiple systems, "having a nice reliable backend piece like that goes a long way."