



Enhancing Frontline Services: The Heart of the Insurance Industry



Imagine you're involved in an unpleasant car accident caused by a negligent driver. While you're not seriously injured, your young daughter, who was in the car with you, is traumatized by the event. After spending hours calming your daughter and filling out a police report, you contact your insurer to report the incident and start the process of claiming for your vehicle repairs.

You've never needed to submit a vehicle insurance claim before, so you aren't familiar with all the ins and outs. When you call your insurer, a friendly call center agent answers on the first ring. The conversation goes something like this:

“

“Good morning, Roy speaking. How may I help you today?”

“Oh, I'm terribly sorry to hear that. Are you and your daughter alright? OK, good, I'm so glad to hear that, but I understand you must be feeling a little shaken up.”

“Now, first things first, let's organize you a loaner car so you can get to work and take your daughter to school tomorrow.”

“And don't worry, the claim process is straightforward. Let me just capture and submit your vehicle details on my system. No need to hold on the phone; I'll send you a text message in a few minutes to confirm everything's approved.”

“Do you have any other questions about the process I can answer? OK, please take it easy and call me back on my direct line at any time if you have any queries.”

”

If that were your experience, wouldn't you feel that those 15 years of monthly insurance payments were worth every cent?

Understanding the Impact of Frontline Services on the Customer Experience

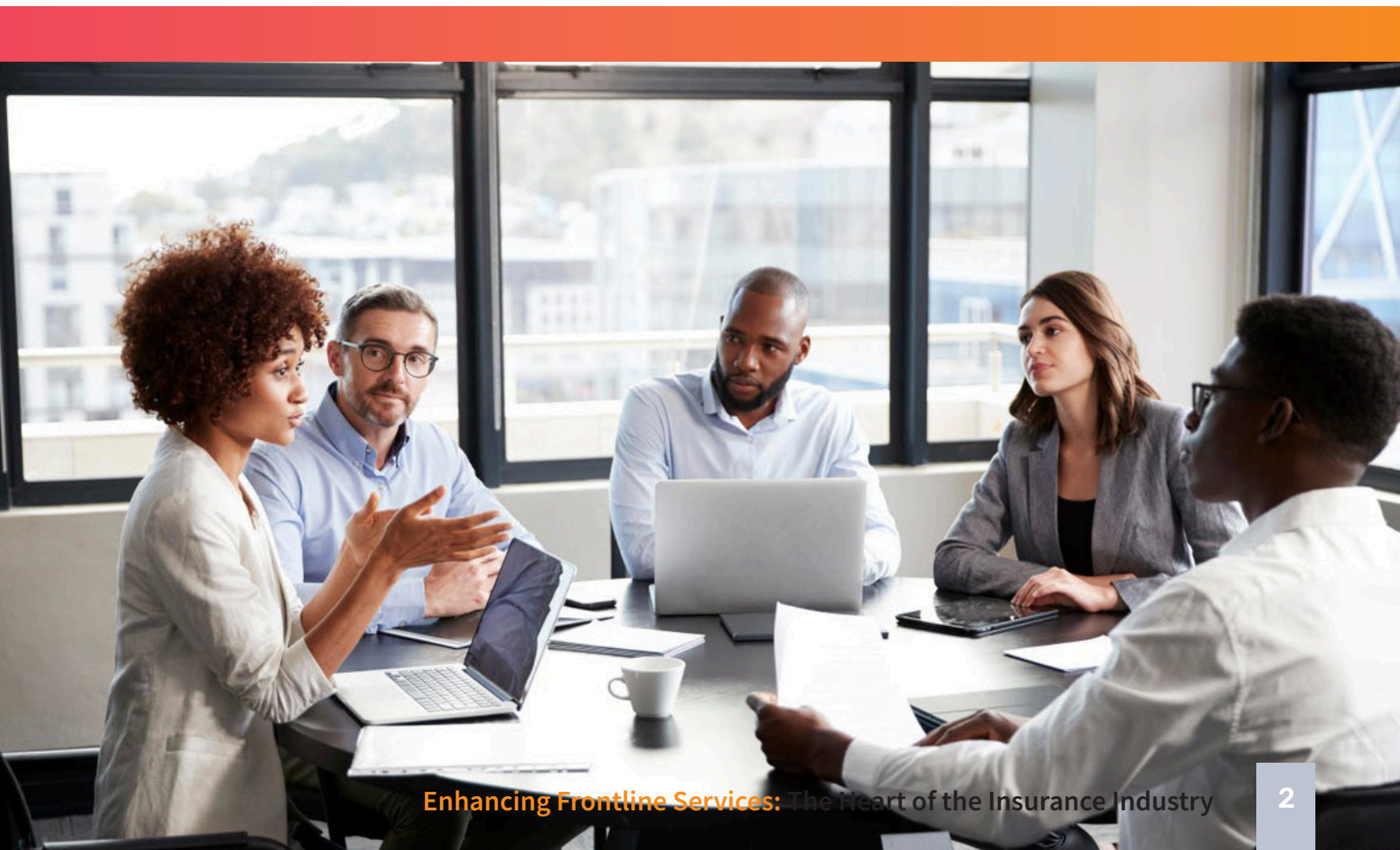
Today, frontline customer support teams are the “human front door” to your business. As the direct link between your firm and your clients, agents, and partners, frontline services teams are the heart of the insurance industry.

Frontline services employees’ responsibilities extend well beyond simply responding to customer calls or emails and processing claims. They’re involved in multiple touchpoints across the insurance ecosystem in which people engage with your brand. Whether it be FNOL services, customer call center support, or outsourced product sales advisors, a good BPO partner will handle it with ease.

Effective customer support employees can draw on the wealth of knowledge they have about your products and services to explain processes simply and resolve problems quickly – and by doing so, convince consumers that your brand is better than your competitors’. Ultimately, the opinion that your clients, partners, and agents have of your frontline services staff will become their opinion of your brand.

In this eBook, we’ll explore the importance and types of frontline services in the insurance industry and the critical role they play in driving customer satisfaction, maintaining your brand voice, and boosting your bottom line.

We’re not an extension of your team, We ARE your team.



Why it Matters

In today's competitive marketplace, exceptional frontline services are a key differentiator for insurers. Each touchpoint must be more than just sufficient – it must be excellent.

But too often, insurers view individual customer touchpoints – from visiting their website to calling or emailing an agent – as a discrete event. Customers, in contrast, see these events as steps in a single journey to meet an important need, such as protecting their families or recovering from a traumatic burglary or devastating accident.

People working in call center operations and FNOL operations in the insurance sector need to show empathy and patience when customers have issues that need resolving and never make them feel like they're an inconvenience.

Customers who feel that they've been heard and that action is being taken to fix whatever it is that needs attention will become your strongest brand ambassadors. They'll also be more inclined to remain with you over the long term. Satisfied customers are **80% more likely** to renew their policies than unsatisfied ones.

Conversely, failure to give FNOL and Call Center Operations the attention they deserve can lead to negative brand experiences for your clients, agents, and partners and, in turn, lost business and increased churn rates.



The Price of Getting it Wrong

In our connected digital world, any business that offers a sub-par customer experience will likely pay the price. The prevalence, reach, and speed of social media means that unflattering reviews about your brand or an angry rant on the part of a disgruntled customer are there for the world to see in a flash.

A single poorly handled claim or an unproductive conversation with a surly customer support agent can quickly escalate into a brand-damaging crisis.

To illustrate the importance of having a robust and responsive frontline services engine, consider these [statistics](#):

- Less than one-third (29%) of insurance customers are satisfied with their current providers.
- 65% of consumers have cut ties with a brand over a single poor customer service experience.
- Customer churn because of declining loyalty and poor customer experiences represents as much as \$470 billion in Life and Property & Casualty premiums globally.

Additionally, if you don't provide your frontline customer support staff with the tools and training they need to respond to and quickly resolve inquiries, they'll soon become disengaged and demotivated. And call center employee attrition is costly; a [study](#) by McKinsey found that customer-facing employee attrition costs companies as much as \$10,000 to \$20,000 in recruiting and training.

This is where outsourcing to the right insurance Business Process Outsourcing (BPO) provider can help. An experienced partner can play a transformative role in your frontline services and help you avoid the pitfalls of getting it wrong.

Why Consider Engaging an Insurance BPO Provider?

As the insurance industry evolves, so too must your frontline services capability. Successful insurers will be those that prioritize their clients, partners, and agents above all else and focus on innovation and streamlining processes to drive efficiencies.



One strategy for optimizing your internal customer support services is to engage with an experienced, onshore BPO partner. By working with a BPO business skilled in frontline services, such as call centers, FNOL agents, and product sales advisors, you can promise – and deliver – truly exceptional frontline services that give your firm the edge.

The best providers will have the expertise, experience, and capacity to handle your frontline services function efficiently while staying true to your brand's unique voice.

In addition to helping you run your day-to-day customer engagement professionally and responsively, a partner like [Covenir](#) can also help you navigate evolving industry trends in frontline services, positioning you for success every step of the way.

Let's take a closer look at some of the compelling reasons for outsourcing frontline customer support services such as call centers and FNOL representatives in insurance:

You're Free to Pursue Innovation

As is the case in many industries, customers are the lifeblood of every insurance company. Nevertheless, forward-looking insurers also need to devote attention to studying evolving market trends and consumer behaviors and developing new products that give them the edge in a hyper-competitive marketplace.

If you try to focus your attention in all directions, you'll simply fail to focus at all, and opportunities for innovation will pass you by. Outsourcing your frontline services allows you to pursue your growth strategy while letting others perform the tasks in which they specialize. In addition, a good BPO partner will have innovative ideas of their own on how you can enhance your customer experience as it's their core operation.

You Can Scale Faster

Outsourcing frontline services allows you to quickly scale your operations in line with current and projected business needs. For example, during times of the year when catastrophic weather events are common, you can expect to see a spike in call volumes. If you're entirely reliant on in-house frontline services resources, you might struggle to absorb these dramatic demand shifts and risk frustrating and alienating your customer base. Of course, you could hire more staff and expand your infrastructure to cope with the increased workload, but you'd incur heavy costs in the process.

An outsourced solution allows you to immediately and cost-effectively scale your frontline services operations to give your customers the service they deserve when they need it most.

You Gain Access to Specialized Skills



Ongoing training is an essential element of any successful customer support strategy. Not only do your frontline services agents need the technical expertise to navigate your software and other digital platforms, but they also need to adhere to the latest best practices in customer service.

If you decide to go this route in-house, ongoing training requirements could distract you from your firm's core mission. You'll also need to factor in the cost of these upskilling efforts. For these reasons, many insurers opt to outsource some or all their frontline services to gain immediate access to a highly specialized workforce without needing to pay the upfront costs.

Choosing the Right Insurance BPO Partner: Steps to Success

Like any sound outsourcing strategy, BPO in insurance requires thought and due diligence. Here are some considerations when going down this road and evaluating potential partners

Identify Your Needs

The first step in selecting a call center and FNOL operations BPO partner is to be clear on which areas you require additional capacity, skills, and support. For example, insurance BPO outsourcing doesn't have to stop at phone calls and email support. With the right partner, it can extend to all aspects of the customer experience, from claims to policy renewal and beyond.



Factors like real-time availability, language services, and experienced representatives will make the difference in helping your customers get through their claims processes with comfort and ease.

Also, give some thought to ancillary services you may not need today but could require in the future, such as premiums, underwriting, or product advising.

Do Your Research

Once you've established, analyzed, and agreed upon your frontline services business requirements, it's time to start researching potential partners. Begin by making a list of all the possible companies that can provide the frontline services you need.

Review their capabilities to determine if they match your requirements, and thoroughly review their credentials and customer references, testimonials, and success stories. Independent industry analyst reports are also a valuable source of objective insights.

Use all these findings to further narrow down your options.

Find the Right Fit

Once you've created a shortlist of potential partners that tick all the boxes in terms of capabilities and track record, the final step is to consider the “softer” elements. Some of the questions to ask might include:

► Are Your Core Values Aligned?

It's vital that your insurance BPO provider's core values are in line with your own. In services, trustworthiness, transparency, and accountability with clear and established communication channels are non-negotiable.

► Do They Speak Your Language?

Speaking the same language means more than just having access to a team that speaks your and your customers' native languages. It's also about their ability to communicate professionally, patiently, and empathetically while demonstrating high levels of technical knowledge and maintaining your brand's voice.

► Do They Have Proven Processes?

It's important to work with an insurance BPO provider that applies tried and tested processes that work, while also being open to accommodating new developments and exploring continuous improvement opportunities.

► Will They Take Ownership?

Perhaps most importantly, you need to feel confident that your BPO partner's customer support agents will step up and take ownership of your brand. This will only happen if the BPO provider has engaged and satisfied employees who are motivated to learn everything they can about your business and have the confidence to take the initiative.



Types of Frontline Insurance Services

Here are some of the customer support (frontline) services commonly outsourced by insurers and why:



Call Center

An insurance call center can help you with everyday tasks like client, agent, and partner services or with unexpected surges that may occur during major claims events. They can also help with special projects like reach-outs to your insureds.

Covenir's outsourced call center capabilities include:

- Scalable support for volumes of 10 to 10,000+ calls a month
- Quick resolution without transferring the caller
- Ability to support 175 languages

FNOL Intake

Claim response makes or breaks customer satisfaction. How you handle the First Notice of Loss (FNOL) has the power to prove your value as an insurer. At its best, the FNOL experience can make the customer finally feel that all those premium payments were worth it. At its worst, the FNOL experience is the final straw that propels them to start shopping around for alternatives.

Our team at Covenir can assist in the following ways in this area:

- Available 24/7/365 for FNOL receipt and claim support
- Expert, empathetic claims services for all types of personal and commercial insurance lines, with deep expertise in auto and homeowners' claims
- Custom, tailored services to meet your needs
- Extensive onshore industry experience
- Available to extend your team during busy times, after hours, or for catastrophe response
- A flexible, collaborative “test and learn” approach
- Able to support 175 languages

Licensed Sales Agents

Insurance has traditionally been sold through distribution networks, so many insurers don't have direct sales capabilities in-house. Many firms need experienced, licensed, and consultative sales agents but struggle to find sales pros who aren't pushy.

At Covenir, we believe in thoughtful engagement, a consultative approach, asking good questions, carefully listening, and leaving your customers with a feeling of trust and goodwill.

Our services approach:

- Onshore Property and Casualty insurance licensed sales professionals Dynamic and flexible to adapt to clients' needs
- Ability to rapidly scale to support growth initiatives



- Respond quickly and capably when leads come in – ensuring speed-to-lead
- Quality workflow processes that focus on speed-to-close
- Consultative, collaborative approach working within our clients' KPIs
- Assistance with any part or all of the sales process

Is Your Frontline on the Front Foot?

At Covenir, we're a team of expert, forward-thinking, onshore professionals passionate about providing frontline services that exceed customers' expectations.

We believe that there's no limit to what you can accomplish with us at your side. Our highly trained and experienced team has a holistic view of the entire insurance lifecycle, enabling us to support you every step of the way. And our custom-crafted service plans allow us to deliver on your brand promises.

If you're ready to take your customer support to new heights, Covenir is here to help. With us as part of your team, we'll work together to make your goals a reality.

Our approach involves:

- Setting up an initial discovery session to gain brand, voice, current pain points, and insight into what your team is looking to achieve
- Initiating a collaborative process to uniquely identify the right level of support for you by combining established proven practices with our years of experience and domain expertise
- Delivering the right solutions and resources tailored to your needs to help you provide exceptional experiences and scale for your customers

In Closing

The rise of BPO for insurance means it's entirely possible to offer exceptional frontline services through external experts – cost-effectively and onshore. But not all partners have deep domain expertise in core customer support best practices while also being capable of reliably and transparently representing your unique insurance brand on your behalf. It's not easy to find this complementary blend of hard and soft skills.

Fortunately, these are both areas where Covenir stands out. Our team of subject matter experts are specialists, not generalists, and they make your business their business. Collectively, they bring their years of niche experience in the insurance niche to bear so you can give your customers the service they expect and deserve.

Ready to exemplify your brand promise and build confidence to move forward and win? [Collaborate](#) with Covenir today.

