

Leader in rating integrity solutions to the insurance industry partners with Ameridial for data verification and survey assistance

Our client

Our client is part of a larger ISO enterprise. They grow and deliver more value to insurers by linking products to an array of ISO solutions. As an ISO enterprise our client has a sterling reputation and leadership position throughout the property/casualty insurance industry. Our client has vast experience in managing and delivering data and analytics which significantly strengthens the marketplace position of their clientele. Their clients are typically large personal automobile insurers in the United States. The company's Rating Integrity Solutions provide equal benefits for any size of insurer.

The challenge

The main challenge was to establish a programmatic solution to communicate with the client back-office Web Service, process data and begin outbound dialing in a timely fashion, within 10 minutes of receipt of data and hourly processing.

Overall the client program incorporates inbound and outbound call center support using blended agents for customer contact on behalf of the client and their clientele. The nature of the program is to contact insured automobile policyholders on behalf of client and major insurance carriers, to validate specific driver data, vehicle and policy-level rating elements. Outbound calls are also placed in conjunction with the process flow and are typically placed in follow-up to a letter to the insured. Inbound calls are in response to the information sent to the insured that provides a toll-free number to call in response to the mailing.

At issue was the challenge of Ameridial receiving outbound call files on an hourly basis from our client. Our client then passes the call files to Ameridial via their internally developed Web Service. The call file(s) are passed to Ameridial via this method on an hourly basis. Ameridial programmatically loads the data into our predictive dialer and begins calling immediately, but not later than 10 minutes within receipt of the file. If the file cannot be worked on immediately, Ameridial is to notify our client within 20 minutes of receipt of the file. Based on the requirements of our client the outbound records are only to be dialed once per the given hour of allocation to Ameridial. As new call files are provided to Ameridial the previous file is no longer to be dialed upon. Ameridial transfers the call file data back to our client in a predefined format and via their Web Service.

Our solution

Ameridial rose to the challenge and was able to develop a programmatic solution and interface to our client Web Service. Several key factors played a role in the success of our solution:

- The client and Ameridial took the time necessary to understand each other's business and key metrics.
 - Together we were able to develop a solution beneficial to the needs of both organizations.
 - Both the client and Ameridial delivered on time and on budget.
 - The solution was proven successful in pre-testing and load testing. This generated mutual trust and confidence the solution would meet the on-going client needs for file transmittal.
 - In close partnership with the client, Ameridial trained a team of Customer Care professionals including Supervisors and a Project Manager.
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- Ameridial reports all inbound activity on a daily basis and all outbound file information and penetration statistics are readily available from the data transmitted back to the client on an hourly basis vi Web Service.
- Ameridial and our client conduct weekly Management Meetings and Quality Assurance Calibration sessions.
- Ameridial also incorporated robust incentive plans that were aligned with client KPI's and Quality measurements. This level of focus and commitment was necessary in order to achieve the quality & performance required.
- In this on-going partnership, Ameridial has proven that our programmatic solution of transferring data between our organizations via Web Service is an effective solution.
- Ameridial and our client continuously strive for process and performance improvement. The client and Ameridial have a common and unified vision to continuously improve the program processes and develop the people skills. The client and Ameridial are truly in this together.

Resulting in

- ✓ Increased call handling rates and outbound file penetration rates
- ✓ High Data Integrity
- ✓ High Agent Quality Scores, consistently 90%+
- ✓ Reduced agent attrition (less than 10% annualized)
- ✓ Reduced costs and increased quality
- ✓ Partnership for on-going business

“Ameridial is a true partner and willing to do whatever it takes to help us be successful.”
--CLIENT

