

PEOPLE POWERED, CUSTOMER DRIVEN:

**PUTTING THE POLICYHOLDER EXPERIENCE
FIRST THROUGH OUTSOURCED, ONSHORE
CONTACT CENTER SUPPORT**



PEOPLE POWERED, CUSTOMER DRIVEN: OUTSOURCED ONSHORE SUCCESS

Outsourced, onshore policyholder contact centers: It's a bit of a mouthful, but when insurance carriers consider how to improve their policyholder experience, they will do well to first consider who's answering their policyholder's calls and where they're answering from. A company acting in good faith always strives to support its policyholders. Yet, as corporate leadership pursues increased revenue and operational efficiencies, policyholder experience often suffers. This affects businesses of every size: even brand bastions like Apple, AT&T, Delta and IBM have experienced the pitfalls of outsourcing to overseas contact centers firsthand. In other words, when a carrier prioritizes its own interests ahead of its policyholders, everyone loses.

*Credit card giant American Express [conducted a survey](#) to show that 33% of Americans say they'll consider switching companies after just a single instance of poor service.

AMERICANS THAT CONSIDER
SWITCHING COMPANIES AFTER
ONE BAD EXPERIENCE*



"Seven in 10 U.S. consumers say they've spent more money to do business with a company that delivers great service," said Raymond Joabar, Executive Vice President of American Express' servicing organization.

With over 200 First Notice of Loss (FNOL) programs and 13 million annual contacts, insurance claims management expert Safelite Solutions understands the importance of the policyholder experience very well. Senior Vice President of Client Service Delivery Brian O'Mara adds, "The two most critical parts of an insurance claim are FNOL and settlement. Why would I ever want to risk an excellent policyholder experience during these interactions?"



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Perhaps you’re considering outsourcing to an overseas contact center to manage your policyholder calls. You may assume a cheap, hourly rate will deliver major savings with little downside. Unfortunately, the math doesn’t add up.

[According to a recent Forbes.com article](#), recent inflation in many common outsourced, overseas markets has put added pressure on offshore providers to adjust their staffing mix to remain financially competitive. This, in turn, can create what’s known as “job-hopping,” further disrupting contact center stability and ultimately creating a much poor policyholder experience. Meanwhile, the fallout from the 2008 U.S. recession has pushed the cost of operating domestically down to more manageable levels. Because of this smaller cost delta, many businesses now find the savings for operating overseas no longer as significant.

Replacing unhappy policyholders isn’t as easy as it sounds. This is (in part) because it’s much cheaper to keep existing policyholders than it is to acquire new ones. [According to a recent study by Call Miner](#), customer acquisition and loyalty issues can have a significant impact on U.S. businesses, to the tune of nearly 137 billion dollars each year.

U.S. BUSINESSES LOSE OUT WHEN THEY **PRIORITIZE EXPENSE REDUCTION OVER THE CUSTOMER EXPERIENCE.**



What's more, many of those losses were **completely avoidable**.

*When surveyed, Call Miner's research also uncovered that 64% of respondents indicated their reasons for switching to purchase from a competitor were customer service-related.

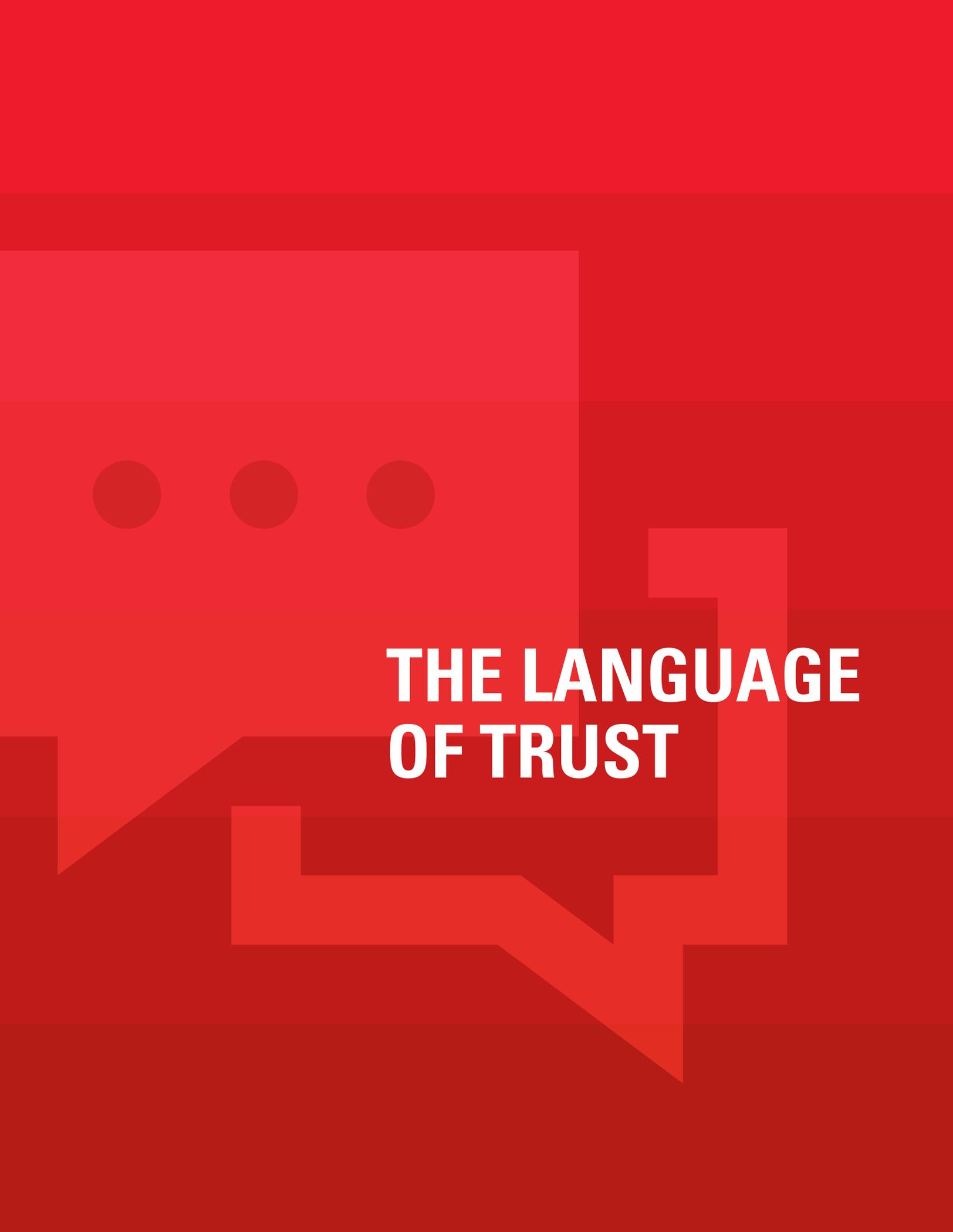


CUSTOMER-SERVICE RELATED
GOODBYES*

When customers were asked how they'd prefer suppliers deliver services to keep them loyal, 62% said, "Make sure call center staff are aware of service history, so you don't have to explain multiple times."

"With so much data that exists within the contact center industry, any organization that chooses to send their policyholders offshore today is consciously doing so at the expense of the customer experience."

– Brian O'Mara, Senior Vice President of Client Service Delivery

The background is a solid red color. In the upper left, there is a large, faint speech bubble shape. Inside this bubble, there are three solid red circles arranged horizontally. The main title is centered in the lower half of the image.

THE LANGUAGE OF TRUST

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Consumers are more likely to do business with a brand they trust. Once you have that trust, it's crucial to maintain it. When a policyholder calls your contact center, they're looking for reassurance and help solving their problem. Every policyholder—especially an already-frustrated one—wants to feel heard and understood.

Put yourself in your policyholders' shoes. Your to-do list is a mile long and now your windshield is broken. It's the last thing you want to deal with. You call your insurance carrier and the person on the other end of the phone doesn't understand what you need when you explain the issue. You repeat yourself again only to have your call handed over to the representative's supervisor, starting over at the beginning. At best, you are frustrated and feel misunderstood. At worst, your trust in your carrier is damaged.

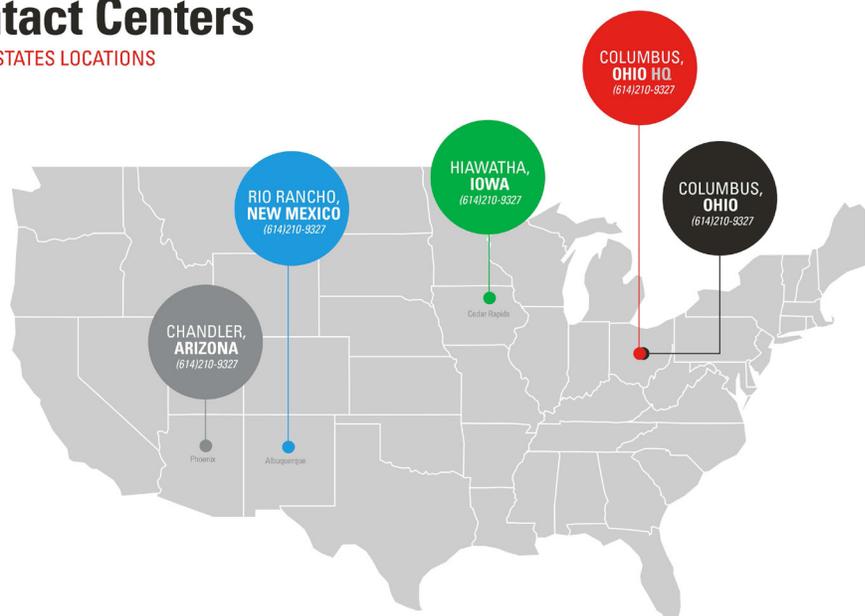
[A study by Zendesk](#) in 2011 found that "contact center customer satisfaction plummeted from 79% to 58% when the contact center moved outside the U.S. The study also found that Customer Service Representative (CSR) at U.S. contact centers were rated higher for ease of understanding, overall satisfaction and interest in solving the issue." Adding to this challenge, carriers using CSRs in overseas markets where "job-hopping" is more common can create increased unfamiliarity with their brand and policyholder frustration.

All five of Safelite Solutions policyholder contact centers are located here in the United States. We are committed to aligning the profile of our CSRs with the profile of the policyholders they speak with to ensure the best possible experience. They are trained in the carrier's brand and industry terminology, and bring a familiar ease and shared vernacular that allows them to solve complex issues quickly and easily.



Contact Centers

UNITED STATES LOCATIONS

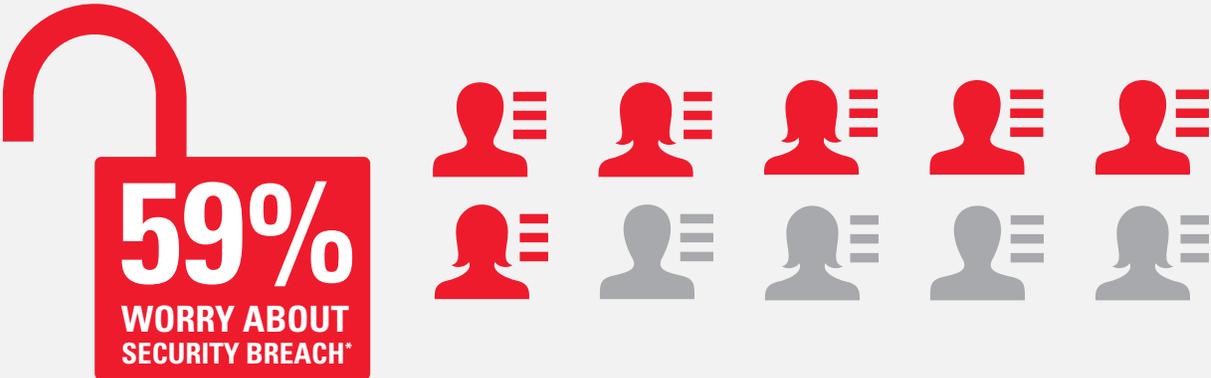




KEEPING DATA SECURE

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In this day and age, data security and safety has become a precious commodity. Unfortunately, data breaches happen often, affecting companies big and small. Even the perception of exposed information can make customers nervous enough to look for a more reliable stronghold.



[Salesforce Research surveyed over 6,700 consumers and business buyers globally.](#) *59% of customers believe their personal information is vulnerable to a security breach. What do policyholders really know about their data protection when it's overseas? Or maybe a more direct way to look at this: How will your policyholders feel giving their personal information to someone in a place they know little about?

Alleviating policyholder anxiety and mitigating data security concerns were two major factors in Safelite's decision to keep all operations onshore.



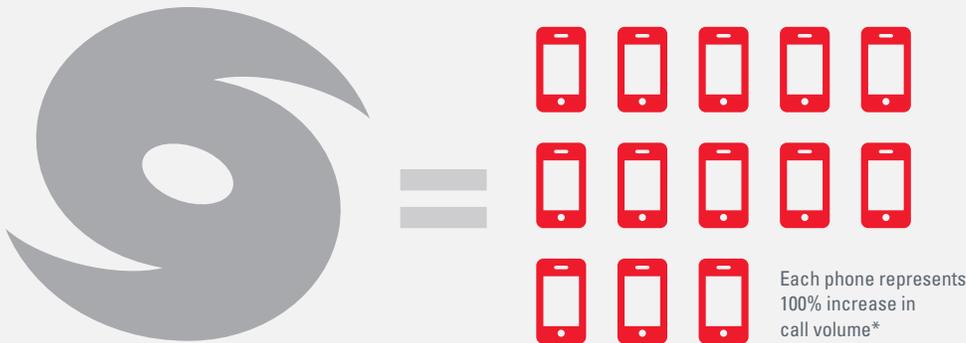
**BATTEN DOWN
THE HATCHES**

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We've looked at how operational priorities, policyholder retention, language barriers and data security all heavily influence where to outsource your calls, but now consider one more giant, swirling factor: natural disasters. Catastrophes can hit without warning, and in doing so, create an accelerated and exaggerated emotional response during the claim intake process.

Additionally, many overseas contact centers are located in areas vulnerable to natural disasters—exposing them to the same dangers as their policyholders. Hurricanes, earthquakes and floods can create enormous delays in call response time, outages, and after all is said and done, a significant hit to your brand.

With raised stakes during FNOL, leveraging contact centers in climate-neutral zones becomes a no-brainer. Safelite's five contact centers are located in all six U.S. time zones, all of which are located in climate-neutral zones, ensuring they can manage catastrophe call surges. With redundant server coverage and a flex staffing model trained to support policyholders through an emotionally-difficult claim, policyholders will receive the help they need, when they need it; immediately. O'Mara adds, "Any degradation in a policyholder's experience during a catastrophe may be magnified, resulting in the potential for a non-renewal once settlement is made."



*Recent storm juggernauts Hurricane Harvey and Irma resulted in a 1,300% increase in call volume on Safelite's contact centers, but had minimal impact on service levels, thanks in part to tried-and-true methods for CAT management. Safelite also managed nearly 10% of total volume for all property claims following Irma, while managing current workloads so other clients didn't suffer unnecessary call volume issues.



**BOOSTING THE
ECONOMY...OR NOT**

BOOSTING THE ECONOMY...OR NOT

When deciding whether or not to send your company's calls overseas, consider this. Outsourcing to an onshore contact center affects more than your bottom line. It can boost the local, state and even national economies as well. According to Paul Stockford, the director of research for the National Association of Call Centers, there are as many as 66,000 contact centers in the U.S., and that number continues to climb, with more deciding to bring their business onshore. Stockford adds, "The higher the value of the customer, the more likely the job will be in the U.S." And as the data shows, when customers feel valued, they're much more likely to stick around.

Safelite's five contact centers employ over 3,500 people annually, help boost local economies and ensure a strong local presence is felt by carriers who trust Safelite to manage their policyholder calls.

"We're always looking for strong talent, and all our CSRs undergo rigorous training and certification before taking a single call on behalf of a client. We take great pride in ensuring our CSRs deliver a stellar customer experience on behalf of the insurance company."

– Shannon Slade, Vice President of National Contact Centers at Safelite® Solutions

The background is a solid red color with several overlapping, curved, ribbon-like shapes in a slightly darker shade of red. These shapes create a sense of depth and movement, resembling stylized paths or folds. The text is positioned in the lower right quadrant of the image.

**AT THE END
OF THE DAY...**

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1. Always prioritize the policyholder experience over operational decisions.
2. Remember that understanding language nuance, brand voice and company culture through a strong local contact center presence greatly improves the policyholder experience.
3. Data security and privacy matters: Keep your friends close, and those managing your policyholders' data even closer.
4. When a catastrophe strikes, emotions are elevated and the policyholder experience is magnified, raising the stakes for FNOL. Additionally, calls going to climate-neutral locations are better positioned to manage surges.
5. Outsourcing to onshore contact centers doesn't just benefit local economies—it can also bolster your brand image.

When Safelite's CEO Tom Feeney launched Safelite's People Powered, Customer Driven approach, he wasn't looking for a catchy slogan—he was establishing Safelite's business model for success.

"By being People Powered, we will drive business performance by putting our people first and having an obsessive focus on having talented people who are inspired to deliver great results. Meanwhile, the objective of being Customer Driven is to achieve extraordinary results by looking at our business through the eyes of the customer; making it easy for them to do business with us, ensuring their experience is memorable".

– Tom Feeney, President and Chief Executive Officer of Safelite® Group

