CreaLog

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CASE STUDY

BUSINESS PROCESS
AUTOMATION ON THE PHONE
Versicherungskammer Bayern Offers Confirmation
of Insurance Coverage by
Interactive Voice Response

2016 BRONZE
STEVIE® WINNER
GERMAN STEVIE AWARDS

VOICE AUTOMATION ENABLES EFFICIENT, COST AWARE CUSTOMER PROCESSES

Versicherungskammer Bayern is part of the VKB group, Germany's largest publicly owned insurance group. It reported a gross income of 7.27 billion for 2014, positioning it among the country's ten greatest direct insurers. The VKB group is embedded in the German savings bank financial organization and as such, part of Germany's leading, most successful financial network—along with the country's savings banks, state banks, and state building associations and the Deka Bank.

Since recently, a state-of-the-art interactive voice response system from CreaLog has been helping meet the need to ensure efficient, cost-aware business operations. This system supports telephone self-service for existing and new customers of Versicherungskammer Bayern requesting electronic confirmations of coverage (elektronische Versicherungsbestätigung – eVB).

"The technical complexity within the processes was our greatest challenge. This was especially true for the dialogs, which turned out to be far more complex than we had originally thought. Seasonal number plates are a good example: Does the customer have a normal number plate that they want to change into a seasonal one or the other way round? Licensing changes are not very much easier to handle. These can involve a change of ownership including a new address or just a name change."

CHRISTINE RÜDE,
VERSICHERUNGSKAMMER BAYERN
DR. JÜRGEN HAAS
CREALOG-PROJECT MANAGER

FIRST OF ALL: BUSINESS PROCESSES UNDER SCRUTINY

"Which sales related business process would best lend itself to automation using a voice dialog system?" This was the crucial question responsible Versicherungskammer Bayern officials asked themselves before launching the project. Eventually, they selected the German electronic confirmation of coverage (eVB) system as the area to go for. COMBI-TEL, a dialog marketing company wholly owned by VKB, processes around 26,000 transactions annually in this field. This is quite a significant volume—qualifying the business process as highly suitable for automation in a customer-friendly way.

NOTHING GOES WITHOUT AN EVB NUMBER

What is this electronic confirmation of coverage all about? It serves as proof that an insurance company will cover liabilities incurred by a powered vehicle operated in the public area within the scope of the legally required car insurance. Until 2008, a folded card still well known to many Germans served this purpose. Today, an electronic coverage confirmation number, or eVB number for short, has assumed this function.

Nothing goes without it at the licensing office whenever an owner wishes to register a vehicle, change vehicles, request or change a seasonal number plate, or when a new owner's details need to be registered after a change of ownership.

CHALLENGING DIALOG: INSURANCE BY PHONE

The transaction examples mentioned above may give some idea of the high demands this application made on the CreaLog voice dialog system. Added to that, an essential requirement of Versicherungskammer Bayern was to bring the larger part of the transactions to a close on the telephone. To reach this goal, a project team made up of CreaLog and Versicherungskammer Bayern staffers compiled a detailed list of requirements.

WELL INFORMED SERVICE AGENTS TAKE FORWARDED CALLS

No need to mention that the list of require-ments also defines in detail when and how a call should be 'routed out', that is, forwarded to a service staff member. Christine Rüde, head of customer and sales service at Versi-cherungskammer Bayern, explains:

"Call forwarding, which we call 'expert rout-ing', can take place for a number of reasons, if, for instance, the caller cannot be clearly identified, if the customer is subject to en-forcement procedures, if a vehicle to be reg-istered is to undergo risk assessment, such as a taxi or hired vehicle, or if the customer has several cancelled contracts."

Moreover, 'technical routing' can occur—in cases of server outage or data base interface issues, for example. A very significant point is that if the call is routed out the agent will see the details given to identify the caller on his or her desktop screen window and also learns the reason for the call being routed.

A REAL HIGHLIGHT: EVB NUM-BERS COME VIA SMS

Asked what she would count among the real highlights of the new solution, Christine Rüde does not hesitate to answer:

"The option to send the eVB num-ber via SMS is a specially conve-nient feature for callers using the voice dialog system."

To enable this, the system prompts the cus-tomer for his mobile number or recognizes it directly if the call comes from a mobile tele-phone. So note taking errors or failing pens are a thing of the past—and so is the need to observe normal office hours.

ISABELLA MARTORELL NASSL
OPERATIONS DIVISION MANAGER
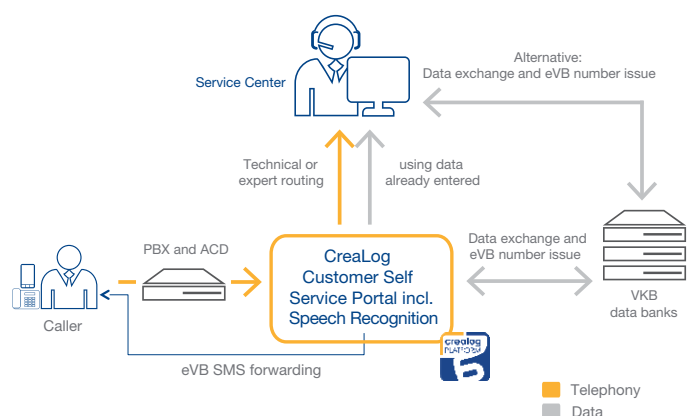AT VERSICHERUNGSKAMMER
BAYERN

"Automating services is nothing new for insurance companies. However, it is not yet general practice for a voice-enabled computer to generate an eVB number completely single-handed. When realizing the solution, CreaLog's extensive experience was our benefit—our partner's expert support worked outstandingly well. Now we are in a good position to take on automating other business processes in our organization as well."

COMPLEX INFRASTRUCTURE: KEEPING TRACK OF THE RIGHT DATA BANK

There is no need to be an IT expert to real-ize that a number of different data bases are involved in the outlined procedures—provid-ing insurance contract numbers, insured in-dividuals, possibly divergent vehicle owner's details and loads of other basic information. "Our task was to have access to any data base needed at the right time every time. To make this happen, we linked the solution to the existing interfaces of the insurance's back end", Dr. Jürgen Haas explains.

CUSTOMER SELF SERVICE AT VERSICHERUNGSKAMMER BAYERN

Service Center

Alternative:
Data exchange and eVB number issue

Technical or
expert routing

using data
already entered

PBX and ACD

Data exchange and
eVB number issue

CreaLog
Customer Self
Service Portal incl.
Speech Recognition

VKB
data banks

Caller

eVB SMS forwarding

Telephony
Data

INNOVATIVE AND MOST EXCITING

Following intensive coordination work undertaken between the involved Versicherungskammer Bayern departments, in-depth planning, a user friendliness test with new and regular customers, and fine tuning of some dialog parts, the eVB project went live in July 2015.

ABOUT THE VKB GROUP

The VKB Group is Germany's largest publicly owned insurance organization and counts among the country's ten greatest direct insurers. The group includes 15 insurance companies and three strong regional brands. Main business regions are Bavaria, Palatinate, Saarland, Berlin, and Brandenburg. The insurer's health and travel insurance activities cover the entire nation. Under the BavariaDirekt brand, the group is also a successful direct insurer. The VKB Group offers comprehensive insurance protection for humans and objects — from A for automobile to Z for zoo. Their exceedingly broad product range addresses private individuals, companies, farmers, and institutions. The group's 2014 balance sheet shows a gross income growth of 7.15 billion euros in 2013 to 7.27 billion euros.

For more information please visit: www.vkb.de

ABOUT CREALOG

A cutting-edge company with all the best references, CreaLog is a leading vendor of Voice Portal solutions across 30 countries in Europe. Fully web-administrative, the CreaLog Platform is on stream with a total of 60,000 installed lines at more than 400 customers from over 30 industries.

Our clients include major corporations such as PAYBACK, UniCredit and Savings Banks, interactive TV channels like 1-2-3.tv and Sky, as well as value added service providers and Telcos like Deutsche Telekom, Vodafone, A1 Telekom Austria and Swisscom.

More information at: www.crealog.com

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