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Business challenge
DXC Life Insurance and Wealth Management contact center CSRs were challenged with lengthy handle times to respond to complex customer inquiries via phone, email and text.

Transformation
With the help of the IBM® Watson® Explorer, IBM Watson Assistant and IBM Watson Discovery solutions, DXC was able to significantly reduce the need for its customer service representatives (CSRs) to use a second-tier internal help team—resulting in faster call times. The CSRs quickly became confident in their ability to aid customers and manage high-stress conversations.

Results

30% reduction in average call-handle times
allowing for better quality service

Improved employee satisfaction
by reducing onboarding training time by equipping CSRs with tools from day one

Double-digit increase in productivity
as employees were confidently able to take on higher call volumes

DXC Technology
How AI is leading an insurance call center into the digital age

DXC, the world's leading independent, end-to-end IT services company, manages and modernizes mission-critical systems, integrating them with new digital solutions to produce better business outcomes. The company's global reach and talent, innovation platforms, technology independence and extensive partner network enable more than 6,000 private- and public-sector clients in 70 countries to thrive on change.

"We were behind where most insurance contact centers should be. You can't scale going forward if you can't invest in a better system."

—Wayne Harrington
Head of Contact Centers
DXC Technology Company

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Destressing a stressful environment

Just about every insurance customer who has reached out to a carrier by phone has, at one time or another, been placed on hold—and it takes less than a minute of holding for that customer-carrier relationship to suffer. With that in mind, an insurance contact center can be a chaotic and stressful environment for all parties involved, especially when CSRs have to work with multiple software systems. That's precisely what happened at DXC's Life Insurance and Wealth Management contact center. The CSRs were bogged down by trying to find relevant data within disparate systems for nearly every customer contact.

Melissa Randolph, contact center supervisor for DXC, recalls: "It was very difficult. There was a whole lot of holding, going back and forth with the customer due to having to pull up ten different systems to find the necessary information per call—it was nerve-racking. Not a good customer experience.

Frustration mounted among the staff as they felt unsuccessful at their jobs. As a result, DXC was losing on its investment in people and training.

Wayne Harrington, Head of Contact Centers for DXC, explains: "Everybody thinks they understand what a contact center job entails, but insurance is a bit different. Customers call and expect us to be their agent, essentially, and to be able to answer any question related to hundreds of different products. The frontline staff members are placed in the position of having to know everything about everything or to use ten different admin. systems to find out the answers."

The DXC team sought to evolve this challenging environment in order to boost call experience satisfaction and success for the CSRs and the policyholders.

"It was very clear we needed to upgrade, as this was not a sustainable way to do business," Harrington adds."

Out with the old and in with Watson

Transitioning the staff from multiple administrative systems down to a single program wasn't going to be a simple task. DXC looked to IBM and its Watson™ artificial intelligence technology to design a multistep approach called the Watson Journey that would position the contact center as an industry pioneer using the latest available technologies. Together, the two companies decided the first step would be to have the CSRs work off of an existing WEX Dashboard with a newly added Watson Discovery solution integrated into it. The dashboard pulled customer and policy information from the ten existing systems and compiled it into one interface. The goal was to cut

"We started to see a lot more competence from CSRs on their calls. The Watson chatbot helped their quality of work and positively affected the customer experience"

—Melissa Randolph, Contact Center Supervisor, DXC Technology Company

down on the call-handle time for each caller, one of DXC's key performance indicators (KPIs).

"The Watson dashboard has a ton of value, and we needed to start somewhere and be able to reposition insurance carriers to the top of the customer service industry," Harrington explains.

"This was not your normal project. Like many organizations within the insurance industry, we were challenged with aging technology and had an opportunity to be change leaders," he continues. "Once we got it down, we started moving pretty quickly. Once we understood the concept and had the right people involved, it was a smooth transition."

From there, the next phase soon unfolded—supplying CSRs with another tool to help them quickly and consistently find accurate answers to policy and procedural questions. A virtual assistant was developed using the Watson Assistant and Watson Discovery solutions to work alongside the existing dashboard. Watson was trained with more than 2,800 user questions, and it ingested structured and unstructured data from multiple sources, including product information documents and procedural manuals—more than 2,000 documents. This tool was a pivotal part of DXC's technology journey. The chatbot provided agents with the ability to quickly search for direct answers while on or off a call with policyholders, reducing the number of calls from CSRs to assist lines. For a CSR, it was now as simple as opening up the chatbot, asking a question and instantly seeing answers pop up. Gone were the days of having to review paper references or navigate multiple different systems for a single call.

Change management is always a challenge when driving initiatives that directly impact the way work is done, especially for those who have been on the job for years and are used to doing things the same way. DXC knew this from the beginning and put together an adoption strategy to engage the team early. The company made sure its frontline staff were involved during the whole process, from solution design through implementation, and DXC brought in employees who were both subject matter experts and influencers among their peers at the contact center. DXC clearly communicated plans and collected constant feedback from the teams during different stages, and this

outreach fostered a natural engagement and sense of ownership within the entire frontline team.

Arming CSRs with confidence and speed

Instantaneously, DXC saw a meaningful reduction in both the average number of calls from CSRs to assist lines and overall call-handle times. Randolph explains: "Our most challenging complex product lines saw outlying average handle times that significantly impacted the customer experience. On those calls, we were able to cut the time a customer is on hold, by half—so that was huge.

These positive outcomes and an increase in first contact resolution with clients gave the CSRs newfound confidence at their jobs and made for better quality of service and an overall better work environment.

"We used to hire nearly every month, and now I'm only hiring once a year," Randolph adds. "It went from my CSRs feeling unsuccessful, to them sending me messages like, 'I love this new system. I'm not having to go through my training documents. All I do is type the question, and it pulls the information right up.'"

And when it did come time to hire additional employees, DXC was able to reduce training expenses. "We were able to redesign our six-week training program and reduce the lead time to bring in new staff by 50 percent. Training was no longer about where to go to find material but more about how to use the chatbot," says Randolph. "It was a complete 180 degree turn in training."

As for the next step in the DXC approach, Harrington says the company will continue to collaborate with the Watson team. Together, they will transition the contact center into the third phase of the Watson Journey—providing self-service, which will offer customers even faster responses to their inquiries and free up DXC staff for more strategic tasks.

"We've accomplished what we set out to do at this point and are now where we should be, but my goals are to exceed that, go well past this phase and lead the industry down a self-service path not seen before," Harrington adds. "We are on the verge of beginning the self-service implementations, which is really an incredible tool for the end customer and will be a huge piece of this puzzle."

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—Melissa Randolph,
Contact Center Supervisor,
DXC Technology Company

Solution components
- IBM® Watson® Assistant
- IBM Watson Discovery
- IBM Watson Explorer

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