



# Case Study

## Australia Direct Insurance

### The Customer

Australia Direct Insurance, a division of Insurance Australia Group Ltd (IAG), the parent company of a general insurance group with controlled operations in Australia, New Zealand and Thailand, recognised the need for Web-based customer self-service, as online engagement has grown to become the preferred way to seek help or engage with brands across all industries.

IAG's strategy is to enhance value by managing a portfolio of high-performing, customer-focused diverse operations that provide general insurance in a way that delivers superior performance for shareholders, employees and most importantly, its customers.

### The Challenge

Prior to implementing a Web Self-Service solution, customers would reach for the phone, which meant the e-business customer service team were handling a high volume of low-value transactions, such as requests to change an address. The company needed a more efficient way to manage these types of customer enquiries.

To sustain loyal and profitable relationship customers, Australia Direct wanted to enhance the customer journey experience from initial interest and consideration, through first policy fulfilment, and each life event thereafter. With the knowledge that more customers were choosing to obtain information and seek assistance through online channels, it decided to adopt a customer-centric, online customer service approach.

### The Solution

Australia Direct implemented KANA Enterprise as the solution is designed to meet the specific business requirements of the company, while enabling real-time adaptation to its evolving needs and preferences.

During implementation, the e-business customer service team was able to input their requirements from the beginning of implementation, rather than going through a change management process. This enabled potential issues to be ironed out early on, and led to a more agile approach during the rollout. Specifically, KANA enabled the introduction of policy amendments that allowed customers to update their contact details, including their names and addresses online.



### Key Points

- ✓ 50 percent higher conversion rate through Live Chat for premiums written online
- ✓ AU\$1 million estimated group savings based on contact deflection over a 12-month period
- ✓ 40 percent of high-cost change of address transactions moved to self-service
- ✓ Improved email response times by 24 business hours for inquiries to e-business customer service team

### Testimonial

“ Since working with KANA, we have been able to provide a unified approach to customer experience across a number of different channels. ”

David Jones, Senior Manager  
Digital Presence and Capability,  
Australia Direct Insurance

The KANA Enterprise solution has also been tailored so that it automatically and constantly scans all customer correspondence over email and Live Chat to check for credit card details, which customers often share with agents erroneously. Once credit card details are detected, the KANA Enterprise solution masks this information so it is hidden. The KANA Enterprise Solution is also compliant with PCI Security Standards, which was a key requirement for Australia Direct.

The overall goal was to help personalise the Web Self-Service experience and make it more efficient for customers to help themselves.

Subsequently, after the successful deployment of KANA Enterprise Web Self-Service, Australia Direct decided to extend its engagement with KANA by introducing KANA Enterprise Live Chat and KANA Enterprise Email Management to support the company's e-business contact centre.

Customers particularly valued the Live Chat function as it enables instant communication between the customer and the service consultant, providing a more personalised experience. It also eliminated the need for customers to wait in a queue. Customers are given information they can act on, and are guided through productive, satisfying experiences from start to finish.

Through Web Self-Service, customers are exposed to their personal information, which, in turn, improves the quality of customer data. This provides a better customer experience as it helps Australia Direct meet the insurance needs of its customers by ensuring they are using the right information and advice. In addition, having transparency of a customer's transaction history, the team has a clearer and more holistic picture of the customer. In addition, by giving customers the ability to update their personal details and view policy information online, the customer service team has more capacity to focus on high-value transactions.

Since implementing KANA Enterprise, the e-business customer service team are able to handle more concurrent chats and enquiries. KANA has also enabled the customer service team to conduct email and Live Chat responses through the same platform. This has led to a positive impact on productivity and, from a managerial perspective, has allowed customer interactions to be tracked. KANA Enterprise has also reduced customer and agent effort by easily joining escalation from Web Self-Service and Live Chat interactions with assisted service scenarios containing full context and history—removing frustrating repetition

and ultimately reducing the total cost to serve.

"We have received fantastic feedback about using Live Chat, especially from one particular customer who is hearing impaired. They were thrilled to be able to communicate with us directly, without the help of someone else. It is extremely satisfying knowing that we are making life easier for a segment of our customer base for whom having to visit a branch or talk on the telephone is difficult," said David Jones, Senior Manager Digital Presence and Capability at Australia Direct.

The reporting capability of KANA's solution enables visibility into a consultant's conversation with customers over email and Web chat. This has improved peer-to-peer training and career development capabilities of the team. Previously, only managers had access to this type of information, and now it is available to the whole team. For training purposes, the Quality Assurance tool through the KANA platform enables email to be directed first to a manager for checking, before it goes to a customer.

"Since launching KANA, an initiative called customer credentials was implemented, which involves senior managers spending time in customer facing areas. This has opened the eyes of the whole business to a new way of servicing customers, and has played a profound role in transforming the business from the top down," Jones said.

## The Results

Since deploying KANA Enterprise and rolling out additional features, including Live Chat and Email Management, service consultants on the e-business team have handled 80,000 chats in less than 12 months, with the number of registered self-service customers growing every month. Since deploying KANA Enterprise, the e-business customer service team has improved email response times by 24 business hours.

"KANA Enterprise for Agent and Web Experience took just eight months to go live in contact centre and Web Self-Service, including five integrations," Jones said.

In addition, when a Live Chat occurs during a quote, the conversion rate is two to three times higher than if there has been no chat. More than 50 percent of Web Self-Service users are returning customers.

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