



Aflac Seeks to Boost Customer Experience – and Succeeds

Overview

For more than 50 years, Aflac products have given policyholders the opportunity to direct cash where it is needed most when a life-interrupting medical event causes financial challenges. Aflac is the number one provider of guaranteed-renewable insurance in the United States and the number one insurance company for individual insurance policies in Japan. Aflac's insurance products provide protection to more than 40 million people worldwide. The company has been included in FORTUNE magazine's listing of America's Most Admired Companies for six consecutive years and Forbes magazine's Platinum 400 List of America's Best Big Companies for five consecutive years.

Based at the company's Columbus, Ga., headquarters, Aflac's call center has a staff of about 300 representatives and fields an average of 20,000 calls per day or roughly 400,000 calls each month. Nearly half of the calls are from Aflac's 40,000 sales associates around the world, who call with a variety of procedural and policy questions. About 40 percent of the callers are policyholders and the remaining callers come from businesses that offer Aflac products to their employees.

Business Challenges

With a mission to "exceed our customers' expectations at every moment of truth by combining commitment, technology and superior job knowledge," Aflac began looking at a wide variety of software and hardware options to increase the efficiency of the call center and to provide customers with more options to ensure the best-possible customer service.

To achieve this, Aflac developed a consolidated flow chart of the various business processes, from developing a product to actually servicing a customer, to determine where efficiency could be increased. The focus of this effort quickly narrowed to the first point of contact with a customer.

"The call center is obviously a big part of that," says Mary Daniel, technical manager of Aflac's call center. "We're pretty high up on the pyramid in terms of importance since we are on the front lines of customer contact."

When Aflac's toll-free customer line was established in the early 90s, Aflac's call center used manually operated cassette tape recorders to monitor and tape customer service calls. "The arcane system was difficult to use," says Daniel. "Supervisors often found that calls were either only partially recorded or often not at all."

Recommended Solutions

etalk determined that Aflac required an easy-to-use, automated recording and tracking system that could interface with the call center's workforce management software, reducing the workload on supervisors and creating a detailed record of customer contact sessions. After looking at several options, Aflac purchased etalk call recording and agent evaluation solutions.

As the system was installed at Aflac, critical personnel throughout the call center as well as the company's IT staff were trained to use etalk's solutions.

"etalk's trainers were exemplary," said Daniel. "The trainer got our e-mail addresses and sent training materials to the call center staff. That enabled us to distill materials down to basic fact sheets for the specialists. The trainer contacted us each month for the first six months to check on our progress, which was incredibly helpful and really above and beyond."

Results

Once installed, etalk's solutions became an integral part of the call center's e-workforce management software, which contains each specialist's schedule, including breaks, lunches and vacation time. The integrated system enables call center supervisors to set up automatic recording times based on a specialist's schedule, something that was impossible with the completely manual system.

"With etalk's solutions, Aflac call center supervisors are able to increase the overall efficiency of the call center," Daniel said.

The recording solution allows contact center managers to monitor and record an entire interaction between a customer and a call center representative. With the evaluation solution, supervisors can generate reports to better assess the performance of each representative, which adds to their ability to manage and motivate the call center staff.

Aflac was confident it had made the right choice for its customers:

"etalk was the best fit for Aflac. The ROI offered by the system was high and it could work with our other systems. In addition, the level of training and customer service was over and above what the other vendors offered us."

-- Mary Daniel, technical manager of Aflac's call center