



Customer Profile:

Insurance

Website:

www.desjardinsinsurance.com

Locations:

Lévis, Québec City, Montreal, Mississauga, Ottawa, Calgary in Canada

Business Need:

- Performance visibility
- Process optimization
- Improved agent performance

Solutions:

- Recording
- Quality Management

The Impact:

- Improved visibility into performance
- Targeted training and coaching
- More effective quality assurance
- Multi-layered evaluations
- Better agent understanding of quality assessments
- Process improvements identified

On The NICE Solution

"We are proud of the evolution of our quality assurance practices, accomplished with NICE quality management and recording solutions."

- Kathy Gosselin, Directrice Principale
Coaching et Intégration d'affaires

About Desjardins Insurance

The Mouvement Desjardins, founded as a credit union in 1900, provides a wide variety of financial, investment, and insurance services throughout Canada. Desjardins Insurance (Desjardins) is the third largest property and casualty insurer group in the country, also providing retirement products.

Desjardins, with headquarters in Lévis, Canada, employs 6,000 people. It has contact centers in Lévis, Québec City, Montreal, Mississauga, Ottawa, and Calgary, with an annual volume of 4.1 million customer interactions.

The Challenge

In 2018, Desjardins faced a problem with the tool it was using for agent performance evaluation forms and tracking. The solution had become unusable in the company's current environment. While it may have been only a technological challenge, Desjardins used it as an opportunity to carry out a thorough review of its quality assurance processes and strategy.

Organizationally, the complexities Desjardins had to take into account included the different laws and regulations applying to their activities in Quebec and the rest of Canada. About 1,150 insurance agents are grouped into teams of about 15 people and a manager. To support skills development among the agents, the company maintains training teams and almost 90 designated coaches who support the managers. The coaches are also responsible for producing quality assurance forms and reports.

At the time, agents were being assessed by their managers on meeting business priorities, as defined by the company. Evaluations included side-by-side observation of interactions, listening to recorded calls, and one-on-one meetings. Managers then completed a homemade Excel grid, detailing their assessments.

Coaches also listened in on agent calls or recordings, and completed their own Excel spreadsheets, which differed from the manager's document. Alongside evaluating agents according to defined business requirements and integration priorities, the coaches also assessed the specific insurance expertise of each employee.

As part of the strategic rethinking of 2018, Desjardins identified several key weaknesses in their quality management processes. One of these was that the evaluations by both managers and coaches mainly included written comments, providing no measurable data the company could use for change or trend analysis. For the agents, it was difficult to identify performance improvement priorities, as they received very different evaluations from their manager and from their coaches. Finally, the coaches' report was perceived negatively among agents, because it looked like a scorecard and not a tool for skills development.



The Solution

Given the business environment and the challenges the company identified, Desjardins decided that the focus of the new quality assurance strategy had to be on developing agent skills. This would, naturally, lead to better business outcomes.

The shift in focus required designing new evaluation forms and reports. To this end, the company used its NICE quality management and recording solutions to their full potential in creating a coherent and comprehensive call evaluation system.

In developing the new approach, the Desjardins team responsible regularly consulted all those who would be affected by the change - agents, managers, coaches, teams responsible for business integration, NICE technology superusers, etc. The developers also sought and maintained the approval and support of upper management. Agents, managers and coaches had various training sessions on the newly developed solutions, as well as written communications on various platforms, and joint meetings ensuring all stakeholders were on the same page.

The New Tools

Desjardins developed two new quality assessment forms as before, but now divided by purpose, not by evaluator. Both the manager and the coach contribute to both evaluation documents, but the agent only has access to the evaluation aimed at improving his or her skills.

The first form is known as the Competency Development Grid and it is aimed at the individual Desjardins agent. It consists of six sections, four of which reference key service quality priorities (personal connection, insurance expertise, ease of doing business, and channel adaptation), and refers to a specific customer interaction.

Each section has a scoring section and a free text comment box. The manager decides on the score (WOW, green, or yellow) assessing the agent's performance in each service quality category and can provide written feedback. The coach assigned to the specific agent can also leave free text comments, but does not indicate a specific score. Unlike the manager, the coach draws on his or her expertise in the field to determine if the customer on a particular call should be called back or if a correction to the file is needed.

The second form Desjardins developed is called the Quality Assurance Form and it is aimed at providing the company with coherent, straightforward data on the quality of an agent's performance. There are the same four key service quality sections

as in the Competency Development Grid, but here the options are only "yes", "no", or "not applicable". These sections can be completed by the manager or the coach; however, coaches have another three sections to fill out that relate specifically to the agent's professional expertise.

Finally, Desjardins also updated a coaching dashboard for an analytical presentation of the collected data, now called the Quality Promise Insurance Dashboard. It is based on data imported from the Quality Assurance Forms and provides a quarterly review of the entire agent workforce, including identifying trends in service quality and relative changes over time.

Better Guidance for Improving Service Quality

The analysis of the first new quality assurance assessment results of 2018 led to a decision that a new workforce-wide training initiative was in order. The training, an interactive e-learning session, will be introduced in the first quarter of 2019. It was developed based directly on the new quality assurance evaluations and will specifically target those areas of subject matter expertise in which agents demonstrated weaknesses.

The new quality assurance process also revealed where improvements could be made in the process itself. This included, for example, alerting relevant stakeholders when an evaluation is completed and adding additional service quality priorities to those currently evaluated.

Under the revised quality assurance strategy adopted and designed by Desjardins, coaches can now offer managers clear, specific and targeted support in improving agent skills. In addition, to ensure the system continues to shape service quality to meet company goals, there are going to be yearly calibrations for Desjardins managers and coaches across Canada.

About NICE

NICE (NASDAQ: NICE) is the worldwide leading provider of enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE solutions help the world's largest organizations deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 25,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions. www.nice.com