

CASE STUDY



Chill Insurance was founded in the Republic of Ireland in 2008 with a mission to make it easier for customers to purchase insurance. Chill Insurance works with a panel of 14 leading insurance carriers, to offer whole of market choice to consumers and businesses and also has an exclusive distribution channel. Livingbridge acquired a majority stake in Chill Insurance 2020.

Chill Insurance's focus on ensuring a smooth customer experience has made the company more open to adopting technologies that make each interaction easier and more secure for customers.

John Riordan, Chief Information Officer for Chill Insurance, confirms, "Our whole ethos is about making it easier to take out insurance by removing the tedious bureaucracy that's normally associated with our industry. We view ourselves as an innovator and disruptor and, as a result, Chill Insurance has become one of the most recognised brands in Ireland."

THE COMPLIANCE CHALLENGE

During the pandemic, most agents were working remotely, which spurred the decision to implement a more robust payment security process to ensure that PCI DSS compliance was maintained regardless of agent location.

"We had been using a solution whereby our agents paused call and screen recordings during dialogue with customers at the point where the customers were providing their card payment details," recalls John.

"We wanted to update our contact center payment processes to reinforce our PCI DSS compliance and embrace remote working, without breaking the conversation between our contact center staff and customers."

John reports that, in addition to the company's desire to update the payment processes, the pandemic demonstrated how easy it was to conduct transactions remotely. "As a result of the pandemic, we've found that customers are a lot more comfortable with inputting their payment details online and over the phone."



THE SOLUTION

Chill Insurance stipulated that it required a suitably robust payment compliance solution that would easily integrate with its existing communications Genesys PureConnect platform, managed by contact center specialist Wren Data, and which would make the payment process seamless for customers.

In late 2020, after reviewing solutions from several providers and speaking to Genesys' reseller Wren Data, Chill Insurance selected PCI Pal Agent Assist, buoyed by its ease of use, integration with Genesys PureConnect and its ability to be deployed via the cloud.

In contrast to the previous method used, PCI Pal Agent Assist allows conversations between callers and contact centre agents to continue uninterrupted, so that if customers have any difficulty while inputting their card details, the advisor can talk them through the process and provide assistance where required. The solution is cloud-based, enabling secure remote access whether agents are working from home, or in the contact centre.

Following a scoping exercise to understand the network infrastructure changes required, John began overseeing the implementation of the solution towards the end of February 2021.

“There is a much greater public awareness of cyber security. Implementing PCI Pal Agent Assist helps us to reinforce the fact that Chill Insurance is not handling or storing customers’ payment card information”

John Riordan

Chief Information Officer, Chill Insurance

Observes John, “We had to adjust our operating model owing to the pandemic, otherwise we would have implemented PCI Pal Agent Assist sooner. The proven integration with our existing Genesys technology made it a much smoother process to deploy as Chill Insurance already has a long-term relationship with this supplier.



“Our objective from the outset was to reinforce our PCI compliance and to update our operation from a manual process and replace it with a more systematic solution that provides assurance that calls and information coming through are being handled in a compliant way. That objective has been achieved and it’s working well.”

John Riordan
Chief Information Officer, Chill Insurance



THE RESULTS

Chill Insurance ran several trials of PCI Pal Agent Assist prior to going live and was pleased with how streamlined the payment process was, enabling the team to maintain customer service KPIs with no interruption.

“With a new system going live you prepare yourself for an initial learning curve, however I was really pleased of just how smoothly this went. When looking at our metrics, there was no negative impact on call times or sales conversions. In fact, the overall feedback is that it’s now a far cleaner process between the agent and the customer,” attests John.

“We built in what was needed in terms of training; we were pleasantly surprised that there were so few kinks. The final part of the trial went so well that we never turned it off! We were so confident that we simply went live with it and haven’t looked back.”

John reports that the implementation was timely as there had been increased media reports of ransomware attacks and phishing during the pandemic, all of which may have heightened customers’ wariness about sharing their payment details online and over the phone.

“Because the conversation is not broken, our agents are able to talk about the solution to provide assurance to customers that there’s this additional security during the course of transactions. The customer perception is that it’s a better process and that’s been really positive for us.”

Concludes John, “Our objective from the outset was to reinforce our PCI compliance and to update our operation from a manual process and replace it with a more systematic solution that provides assurance that calls and information coming through are being handled in a compliant way. That objective has been achieved and it’s working well.”

OUR ACCREDITATIONS



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