



# Convenience...trust... and the personal touch

## Communications solutions for insurance providers

Convenience, personalization, trust—these have always been the keys to success for providers of insurance. These factors are just as important in today's highly competitive environment, and the right communications solution can help you achieve them. From automated self-service options for your customers to flexible, mobile solutions for your employees, rely on Avaya communications solutions to give you the support you need to welcome new prospects, retain existing customers, streamline your office operations and lower your costs.

### Balancing high tech and high touch

Insurance providers that want to enhance the growth of their businesses are looking to

communications to make it happen. Advances in communications technology are changing the competitive landscape, empowering customers and bringing significant changes across the entire market.

Communications have made insurance a more competitive environment by making it easier to cross

traditional boundaries and reach more customers with more products and services more cost-effectively.

To be successful in this new environment, insurance providers need to focus on the services and support that will keep customers coming back to them.

Regular, proactive communications is a proven way of increasing loyalty, reducing churn and creating new opportunities for expanding your "share" of your customers' insurance needs.

### Delivering personalization and convenience

The right communications strategy in insurance is one that balances high tech convenience with high touch personalization. Your customers want fast, simple access to information—for example, self-service options that provide information on their accounts. But customers also want personal service—they want someone to be available to take their call when they need assistance.





Does your communications system give you the ability to handle routine requests for information automatically? Can you respond to the individual needs of customers by routing them quickly to the person best able to handle their call? When your biggest customers call, can you properly recognize them and have a “screen pop” of information about them immediately available? All of these are ways to balance convenience with personalization and promote customer loyalty.

Reliability is also critical to building a relationship of trust. Your communications solution needs to deliver a consistent, quality performance, from the way it handles a transferred call to the assurance that a fax or voicemail message is getting through.

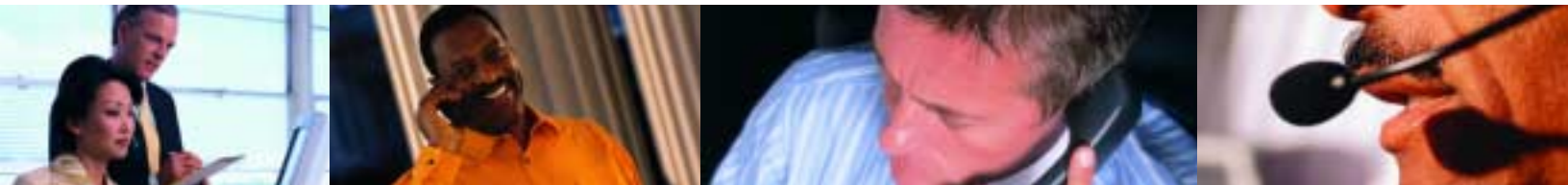
### **A 360-degree view of your customers**

Building and maintaining strong customer relationships means offering quick, personalized service at any time of day or night. You need to minimize hold times and avoid bottlenecks during peak periods.

Important calls should be routed to the proper agents or destinations, and routine requests or transactions should be automated.

Service that is both personal and efficient is made possible by customer relationship management capabilities, available with all Avaya systems. Basic CRM features are built into every Avaya solution, enabling you to offer exceptional customer service at any level. Hunt groups allow callers to dial directly to a specific service department, bypassing your receptionist, and reach an informed, prepared agent the moment a call is received.

Maintaining an understanding of your customers’ financial needs depends on having a complete picture of your customers in view at all times. Frequent communication helps. So do communications applications that can immediately generate a “screen pop” of information about your customers whenever they call. Having a 360-degree view is the key to establishing your insurance practice as “one-stop shopping” and to gain from cross-selling.



### **Automatic Call Distribution**

Answering incoming calls is only the first step of call handling. Properly routing a call to its destination completes the caller experience. Automatic Call Distribution (ACD) makes sure that this vital step is delivered with precision and speed for every caller, every time they call. Automating this critical task also increases the efficiency and productivity of office staff, who are relieved of this often repetitive duty.

### **Voice Messaging**

In a business where every call counts, voice messaging is mission-critical. With Avaya voice messaging solutions, employees have remote access to receive and respond to their messages from anywhere at any time. Callers can have simple and effective prompts, directory access and direct extension dialing. Unified messaging lets you communicate in the way that is easiest for you, and lets your customers do the same. By consolidating all of their messages into one inbox, employees can easily manage all of their communications.

### **Speech Recognition**

Speech Recognition and interactive voice response (IVR) are must-have calling features for any customer-focused services business. You can automate routine requests and queries to relieve the pressure on the support staff and free up their time to handle more business-critical functions. Eliminate frustrating touch-tone and menu-driven systems by engaging callers in a natural language dialog. Simplify access to customer account information and transaction status.

## Building your business

You may offer the widest array of services and products, but are you getting the word out? Your communications system can help with 24-hour messaging announcements, voice response capabilities, fax campaigns, even something as basic as the announcements you play when callers are on hold.

## Sharing information

Communications inside your organization should be easy—almost transparent. Capabilities like conferencing and messaging make it easy to share information and allow your employees to stay focused on meeting customer needs. Branch locations often need to share information with each other and with central headquarters. Networking your communications systems makes it possible to transfer information from one location to another.

## The right communications solution—a return on your investment

The current economic environment has made it imperative for new investments in technology to deliver a rapid return on investment. Giving your customers “self-service” options will relieve your staff of the need to handle many routine inquiries. And built-in features for call accounting and least cost routing will help you keep calling costs down.

## Converging communications... networking your offices and headquarters

Because the markets in which you operate are so competitive, insurance providers have always been among the first to take advantage of emerging technologies. Today that is true once again: insurance providers are one of the leaders in the adoption of solutions that “converge” voice, data and Internet communications in one, integrated system.



## Mobility

Remote and mobile workers need all of the productivity advantages sophisticated communications can supply, and Avaya solutions offer the technology to connect them to your network and to each other easily and cost-effectively, while providing them with the features to increase their efficiency and productivity. Mobility solutions like bridging, call forwarding and Cellular Connect give your employees one-number reachability wherever they are—even when they are traveling between locations.

## Contact Center

With Avaya solutions, you can have the functionality of a full-featured contact center previously available only to larger companies. Whether you want a small, informal help desk or a fully functional contact center, Avaya solutions are scalable to fit your needs and budget. With seamless connections and transfers, automated menu options, and personalized service from informed live agents, your customers won't know the difference between you and your large-scale competitors.

## Conferencing

With employees and partners spread out across locations and time-critical services to deliver, conferencing has become a necessary means of sharing information and collaborating. Set up a conference for a virtual meeting with clients or partners, or call an impromptu meeting at any time on your dedicated conference line. Avaya makes conferencing possible at every level, with conferencing capabilities standard on all of our systems.

Convergence opens the door to a wide range of benefits. For example, you can consolidate all of your communications on one Internet Protocol (IP) network connection and save money. For companies that have already invested in a managed network infrastructure, an Avaya IP-based system is an ideal investment.

Avaya solutions are designed with their own integrated firewall for secure access to the Internet. And they can automatically allocate bandwidth between voice calls and data calls to ensure that voice quality meets your demands—an important consideration in insurance where the quality of communications is critical for building trust and confidence. And you can take advantage of the ability to make calls over a managed Internet service, reducing your calling costs.

Making the transition to an IP network is a significant step—that’s why Avaya makes it easy to take advantage of IP-based convergence on your own schedule. For example, use an Avaya solution just for voice communications and add data, networking or Internet capabilities gradually.

## Why Avaya?

With Avaya solutions, you don’t have to sacrifice cost for functionality, or present savings for future gains.

**Ease of use** Through years of creating communications systems used throughout the world, Avaya has focused on making solutions easy to use. All Avaya solutions are designed to be simple and intuitive, reducing staff training time.

**Reliability** Avaya solutions are backed by warranties and maintenance agreements. Backup and diagnostic capabilities minimize business disruption.

**Cost-effective scalable growth** The flexibility to start small and build up means staying on the cutting edge, while growing at the pace of your own business. All of our solutions are value-priced and scalable for lower ongoing ownership costs.

**Quick start-up** Avaya solutions are easy to install and implement, allowing for quicker realization of customer service and cost benefits. Reusing existing equipment also shortens the learning curve for staff and customers.


**More standard features** Avaya solutions come with more features built-in—Caller ID, call routing, call accounting, calling restrictions—enhancing their value and reducing costs down the road.

**Ready for the future of communications** Every Avaya solution is designed to help your business take advantage of advanced communications capabilities, from DSL and T1 capabilities to the support for cost-saving IP Telephony.

## You Can Rely on Avaya

For more information about how Avaya solutions for insurance providers can benefit your business, contact your Avaya Client Executive or authorized BusinessPartner today or visit us at [www.avaya.com](http://www.avaya.com)

*Note:* Some feature functionality for this offer is supplied by the Avaya DeveloperConnection Program members, at [www.devconnectprogram.com](http://www.devconnectprogram.com)

<p><b>About Avaya</b></p> <p>Avaya enables businesses to achieve superior results by designing, building and managing their communications networks. Over one million businesses worldwide, including more than 90 percent of the FORTUNE 500®, rely on Avaya solutions and services to enhance value, improve productivity and gain competitive advantage.</p>	<p>Focused on enterprises large to small, Avaya is a world leader in secure and reliable IP telephony systems, communications software applications and full life-cycle services. Driving the convergence of voice and data communications with business applications—and distinguished by comprehensive worldwide services—Avaya helps customers leverage existing and new networks to unlock value and enhance business performance.</p>		
IP Telephony	Contact Centers	Unified Communication	Services

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