

CASE STUDY

Genworth Financial realizes substantial cost savings, operational efficiencies, and customer service enhancements through home agent solutions enabled by Avaya Intelligent Communications

Challenge	Solution
<p>Genworth Financial, Inc., is a global company with over 15 million customers. In order to provide prompt, high-quality customer service they require a large staff of financial specialists. They needed a communications solution that would enable them to eliminate geographical barriers so they could hire and deploy agents from a nationwide pool of talent, rather than being limited to specific geographical areas. At the same time, they envisioned being able to meet service levels more effectively, build agent quality and productivity, reduce costs, and improve their environmental footprint.</p>	<p>The company has deployed a multi-location contact center solution that leverages the Avaya Flatten-Consolidate-Extend model. Their solution includes Avaya Communication Manager and Avaya Call Center, Avaya S-Series Servers, Avaya Media Gateways, Octel® 250 Aria® Systems, Modular Messaging with Speech Access, Interactive Response (IVR), NICE Call Recording, Business Advocate, and mobility capabilities. Business Advocate is a crucial element of the solution because it enhances the linkage of contact centers and home agents via predictive monitoring and matching that connect each customer to the right agent in real-time.</p>
Value Created	
<ul style="list-style-type: none"> Automated setting of service levels and invocation of reserve agents have improved productivity and enabled the company to answer 20% more calls with no increase in headcount. Enhanced “right agent” matching has improved first contact resolution, reduced call handling time, and lowered call abandonment. Cycle time for underwriter approvals has been reduced from 2 days to 20 seconds. The performance of agents has measurably increased through optimal coaching. Genworth has retained 100% of highly qualified agents over a 4-year period. Cost savings have been achieved via centralized administration of the telecommunications infrastructure. There is a cost avoidance of at least \$1 million per year on office space set-up and maintenance. In terms of environmental impact, it is estimated that the more than 300 Genworth specialists currently working at home would add at least 700 tons of carbon dioxide to the atmosphere per year from vehicle emissions alone if they were commuting to contact centers. 	

Richmond, Virginia -- One of the ways that Genworth Financial, Inc., maintains its reputation as one of the leading financial institutions in the United States is by providing the highest quality customer relations. In order to achieve that level of service, they place a high priority on offering communication solutions that enable customers to speak with the right person quickly and receive responses to their applications and inquiries as rapidly as possible. They also keep a keen eye on all operational efficiencies that can enhance their products, pricing, and service.

By deploying a telecommunications infrastructure that enables a robust strategy for utilizing home agents, Genworth has realized an extremely wide range of benefits. This case study explores both their vision and their success.

The Home Agent Vision... and How It Grew

According to Dan Niedhammer, Telecommunications Director, “At Genworth we have a business case that breaks down into five areas of need. These are: to standardize and enhance the customer experience; to be able to add call center agents quickly when needed; to continually improve agent quality and effectiveness; to automate our ability to meet service levels; and to reduce costs.

“The capabilities of Communication Manager, Business Advocate, and other Avaya solutions have opened our eyes to an extraordinary vision for realizing benefits in each of the areas that comprise our business case, especially insofar as we can develop our home agent strategies.”

Genworth's first significant venture into the home agent approach began when they were unable to source enough highly-qualified long-term care underwriters in the area of their San Rafael, California, service center. They broke down geographical barriers by hiring underwriters from around the United States and equipping them to work in home offices. Next, a realignment of space in their San Rafael facility led them to set up another five agents in home offices.

The immediate staffing and space-allocation needs were effectively met by these preliminary moves, but some important side-benefits also emerged. The company realized that it was significantly less expensive to deploy a home office environment than it was to place agents in company real estate.

Genworth is also targeting significant "green" benefits. *"There's no question that the home agent solution will contribute to environmental protection and other sustainable business practices,"* Niedhammer stated.

Flatten-Consolidate-Extend for a Robust Contact Center Solution

Avaya's Flatten-Consolidate-Extend (FCE) approach to contact center efficiency served as the basis of the long-range plan for Genworth's contact center solution. The FCE strategy includes:

- **Flattening** the traditional 3-tier network by compressing layers of hierarchal routing logic (800 Service Provider, CTI-based Network Router, and stand-alone ACD) into a single layer of routing and work distribution logic.
- **Consolidating** applications, servers, and management via an IP network, which allows for deploying an application once, and letting numerous users access the same application. ACD/PBX, CTI, IVR, voicemail, quality management, reporting, and multimedia are consolidated for full contact center functionality that can be made available to any authenticated user over an IP-based network (VoIP).
- **Extending** applications and contact center operations through architecture that can enable any authenticated user/agent, operating anywhere in the world to access and utilize the consolidated applications.

Genworth has deployed Avaya Intelligent Communications solutions that enable an extremely robust application of the FCE approach. They are running Avaya Communication Manager 3.0 on one Avaya S8700 Server and Avaya Communication Manager 3.1 on three Avaya S8700 Servers located throughout the United States. Two additional Avaya

S8710 Servers have been installed in the offices in Canada and Raleigh. They also have Avaya Communication Manager running on Avaya S8300 and Avaya G700 or Avaya G350 Media Gateway configurations in eleven locations worldwide. They have plans to add 25 more gateway configurations by the end of 2008.

Two of the centers (Richmond, Virginia, and Lynchburg, Virginia) use Avaya Business Advocate for resource matching. For their messaging needs at the Richmond office, Genworth has two Octel® 250 Aria® Systems with a total of 2,800 mailboxes, and another Octel® 250 Aria® System supporting 1,850 mailboxes. They have also installed Avaya Modular Messaging with Speech Access and Avaya Message Store in Richmond and Lynchburg, supporting 3,000 mailboxes. They have Avaya Call Management R12 in San Rafael and R13 in Lynchburg supporting multiple sites.

There are approximately 300 agents either at home or in branch offices using Avaya IP Agent R4 in dual connect. Approximately 50 associates use Avaya IP Softphone from home. Approximately 300 associates use Avaya Extension to Cellular. Avaya Interactive Response (IVR) Conversant provides 24 ports of self service.

NICE Call Recording is deployed at three locations. Avaya Global Services and an Avaya Platinum BusinessPartner share the maintenance and installation.

Genworth is in the process of rolling out IP Trunking and IP hard phones for associates who travel between sites.

Overall, Genworth has a total of 1,200 agents in four contact centers in the U.S. and two internationally.

Effective Call Monitoring and Routing Are Key to Success

In the linkage of contact centers and home agents, effective routing is one of the most important enablers of productivity and cost savings. Avaya Business Advocate helps to deliver a superior customer experience through predictive monitoring and matching technology that intelligently assesses customer needs and then executes a real-time match to the right agent.

This enables a better leveraging of agents because agents are more efficiently matched to the right contact, improving first contact resolution, reducing call handling time, and lowering call abandonment. It also helps to increase operational efficiency and lower staff costs. Supervisors and management are freed from staff placement concerns in order to concentrate on performance review and coaching. In situations where cross selling and up selling are

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applicable, the real-time intelligent routing matches skilled agents based on business value and customer need to maximize sales opportunities.

Several Dimensions of Value

The business case that Genworth put forth for their telecommunications initiatives has already translated into significant, tangible benefits. A review of these benefits demonstrates clearly how vast and multi-faceted is the value that a home agent strategy—deployed within a contact center environment enabled by Avaya solutions—can deliver to an organization. Specifically:

- Standardizing and enhancing the customer experience.** Avaya Call Center software enables a customer to get to the right agent more quickly. And with Avaya IP Agent, when that agent is reached, he or she has vast resources literally at their fingertips to help address a customer's need. Cycle time reductions have been particularly dramatic. The time between initial contact to the time the underwriter responds to the customer has shrunk from 2 days to 20 seconds.
- Ability to add agents quickly when needed.** By breaking down virtually all the barriers of geography, the home agent strategy expands the application pool to attract excellent agents, underwriters, and other highly qualified financial specialists. It provides scheduling flexibility to pull in agents as needed. Overall, there is increased retention of qualified highly skilled professionals, and employee satisfaction is improved.
- Improving the quality and effectiveness of an agent's performance.** Detailed statistics and reports via Call Management can track measures such as average wait time and abandons. There are reports on all agents' contributions, whether in-office or remote. Supervisors and managers have a true picture of what's working and what isn't through Call Recording and service observation. These can be used for coaching, development, training, and ongoing quality assurance.

The performance of agents has measurably increased through optimal coaching. And evidently, employee satisfaction also runs high because Genworth has retained 100% of highly qualified agents over a 4-year period.

- Automated ability to meet service levels.** Optimized routing sets service levels for each queue and administrators reserve agents. This means there are no frantic adjustments to handle unexpected spikes because reserve agents are invoked automatically. The ROI and cost avoidance here are remarkable: Genworth is able to answer 20% more calls with no increase in headcount.
- Cost reductions.** There is reduced overhead via centralized administration. Standalone phones and separate voice-mail systems at each location are eliminated, along with extra hardware and maintenance costs. Economy of scale is realized in licensing costs. In a gradual migration to IP, the company can use both traditional and TDM phones. Beyond the infrastructure-related savings, there is also a cost avoidance of at least \$1 million per year on office space set-up and maintenance when home agents are deployed.

Genworth is currently expanding its contact center platform to ensure business continuity and achieve further cost reductions via consolidation. The company is also continuing to enhance its contact center reporting and analytics.

Important Green Benefits

The home agent strategy is significant in Genworth's plans to become a carbon neutral company. The company currently has over 300 agents and specialists working at home, and it's estimated that if these agents were commuting to contact centers, they would add at least 700 tons of carbon dioxide to the atmosphere per year from vehicle emissions alone.

Niedhammer concluded, *“Genworth's contact centers are still concentrated in our three major locations, but we're sending more people home to work almost daily. Home agents play a strategic role, and that initiative offers incredible benefits. For example, even as we grow, we are seeing an actual reduction in the amount of space we require.”*

“We believe that the strategy we are pursuing with our Avaya contact center solution is the right course to follow to achieve the business, human, and environmental goals that are important to us.”

For more information on how Avaya Intelligent Communications can take your enterprise from where it is to where it needs to be, contact your Avaya Client Executive or a member of the Avaya Authorized BusinessPartner program, or visit "Do Your Research" at www.avaya.com.

ABOUT GENWORTH FINANCIAL

Genworth Financial, Inc., is a global company with more than \$103 billion in assets, employing more than 6,000 people in 22 countries and serving the needs of 15 million customers worldwide. Their companies have earned some of the highest company ratings in the industry and are established leaders in the United States in a number of essential product categories such as Long Term Care Insurance, Fixed and Variable Income Annuities, Mortgage Insurance, and Term Life Insurance.

ABOUT AVAYA

Avaya delivers Intelligent Communications solutions that help companies transform their businesses to achieve marketplace advantage. More than 1 million businesses worldwide, including more than 90 percent of the FORTUNE 500®, use Avaya solutions for IP Telephony, Unified Communications, Contact Centers and Communications Enabled Business Processes. Avaya Global Services provides comprehensive service and support for companies, small to large.

For more information visit the Avaya Web site: <http://www.avaya.com>.

Applications and Systems	Services
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All statements in this Case Study were made by Dan Niedhammer, Telecommunications Director, Genworth Financial.