Case Study: Domestic & General Transforms Its Repair Claims Process With CPaaS

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Initiatives: CSP Strategy and Go-to-Market

This case study explains how D&G transformed its manual repairs process with communications platform as a service, thereby improving customer satisfaction and reducing call volumes. Product leaders can learn how to use CPaaS to drive digital transformation and improve customer experience.



- Company Name: Domestic & General
- Industry: Domestic appliance breakdown insurance
- Headquarters: London
- Revenue: £983 million (FY23)
- Employees: 3,000

Case Overview

Problem:

- Domestic & General (D&G) faced mounting challenges dealing with repairs and claims via manual processes (including voice calls and via post/mail). The company carries out around 2.4 million repairs annually.
- Delays in customer communication and low levels of customer engagement were apparent across the communication touchpoints in the insurance repair processes.

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- Poor customer communications were also overburdening the contact center, with customers calling in to hear about the status of repairs and claims. Reducing call volumes was important for reducing operating costs.
- D&G's ability to customize communications or include brand content to promote its brand was very limited due to the manual processes and nature of communications being used.
- D&G needed to transform its manual processes, streamline customer communications and improve the customer experience when customers requested their appliances be repaired.

Action:

D&G decided to transform and streamline its claims and repair process to proactively communicate with customers through the customer journey. To do so, it took the following steps:

- After conducting a procurement process, D&G selected Cisco Webex Connect and Cisco Webex Engage — respectively a communication platform as a service (CPaaS) and omnichannel customer support platform for the digital transformation of its claims and repair process. ¹
- Using these tools, and their in-built channel management capabilities, D&G started sending digital communications over channels including SMS, email, web chat and WhatsApp, thereby improving the timeliness of its communications.
- D&G used the triggered and automated communications feature of Webex Connect to notify customers of relevant repair updates in a timely and proactive manner.
- D&G utilized the content creation features provided by Cisco's solutions to enhance the look and feel of its communications. With these features, D&G now includes pictures, videos and blog links in its communications to promote its brand.
- D&G made its customer communications process agile by upskilling internal teams and using the low-code visual builder in Webex Connect to quickly fix incorrect communications, send out urgent communications, and to rapidly test and learn the effectiveness of different customer engagement tactics.

Results:

As a result of its actions, D&G has realized the following benefits:

- Reduced call volumes to its contact center, as customers receive timely and relevant information and do not feel the need to call and talk to an agent:
 - For instance, after D&G set up a web chat channel to help customers book repairs online, it saw that 99% of customers who used the channel did not make a follow-up phone call over a two-day period, while 89% did not make one over a two-week period.
- Customer verbatim analysis reveals that customer sentiment is more positive than before, with customers using phrases such as "Efficient communications," "Kept informed," "Information provided was good" in their feedback.
- The changes in its claims and repairs process help support customer retention.
- A better look and feel, with inclusion of its branding, in its digital communications.
- In a trial whose objective was to push customers online to manage and track the status of repairs, D&G reported a 4% increase in the clarity of information provided to customers, a 7% increase in volume of updates on repairs, and a 25% increase in use of online tools.

D&G, a leading domestic appliance insurance provider based in London, used CPaaS and omnichannel customer support tools to achieve digital transformation of its manual claims and repair process. Through this effort, D&G was able to improve the customer experience, increase customer satisfaction, reduce calls into its contact center, support retention, and provide richer content to customers.

The company, one of the largest in the domestic appliance insurance market in the U.K., provides protection, maintenance and support for a broad range of products and consumer electronics. In 2022, D&G looked after 21 million products and, through its expert service network, repaired or replaced 2.9 million appliances.

As a B2B2C company, D&G provides a repair service through a network of expert service partners. In response to a customer request, D&G schedules a repair visit by one of its partners. As part of this process, there are a number of different touchpoints at which communications need to go out to customers, including appointment confirmation and updating them when the repair engineers will be visiting.

In about 78% of the repairs, D&G and its partners fix the appliance on the first visit. However, for the remaining visits, D&G needs to provide updates including ordering and availability of spare parts, and subsequent visit confirmations and times. Also, in those cases where the appliance can't be fixed, D&G needs to communicate details about the process for replacement.

Prior to adopting the CPaaS approach, D&G followed a traditional, manual process for managing repair claims and communicating with its customers. Many of the communications were sent by the postal service, which resulted in customers not being informed of important updates in a timely fashion. The communications lag led to both a high volume of calls into the contact center and poor/variable customer experiences. Realizing that customers with a broken appliance are already going through stress, D&G wished to not add to their frustration but rather improve their customer experience.

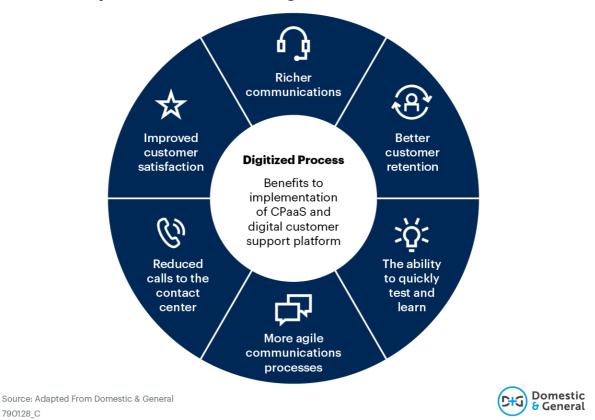
There was an urgent need to facilitate digital transformation of the claims process and improve the customer experience.

D&G worked with Cisco to deploy Cisco Webex Connect (its CPaaS) and Cisco Webex Engage for digital customer support, and integrated them with its existing back-end repairs management system. Through the CPaaS and digital customer support solution, D&G was able to quickly start using digital channels including SMS, email, LiveChat and WhatsApp in an omnichannel fashion. By using the Webex Connect CPaaS platform to trigger workflows based on events, D&G set up triggered and automated communications to notify customers about status updates in a timely and proactive fashion. This meant that when an update was made to a customer's claim in the back-end repairs management system, the CPaaS platform triggered an automated communication to the customer to notify them via digital channels. This ensured that customers always had the latest information about their case. Since customers were kept up to date on their repair status, they didn't need to call into the contact center as often. Reducing call volumes not only reduced costs for D&G, but also improved customer satisfaction, evidenced by the increase in positive sentiment in customer verbatim.

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Figure 1: Results of Implementation — Use of Digitized Process

Results of Implementation — Use of Digitized Process



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In addition to triggered and automated comms, the CPaaS platform has allowed D&G to enhance the look and feel of its communications by including content such as images, links, blogs and videos, and to promote its brand. Previously, this ability was quite limited.

Working with a CPaaS platform has also allowed D&G to experiment with channels. Rather than limiting itself to just email and SMS, D&G can now quickly conduct experiments such as the impact on customer experience improvement by using WhatsApp to support rich, two-way customer interactions.

D&G is also using the CPaaS solution's low-code visual builder extensively. This CPaaS module has allowed D&G personnel to quickly create and update customer journeys, increasing their ability to test and evaluate the effectiveness of different customer engagement tactics. When D&G has a need to send out communications urgently, or replace an incorrect communication with the right one, the low-code interface allows it to do so quickly.

Finally, using a CPaaS platform with omnichannel capabilities has also given D&G the ability to launch and experiment with new channels such as WhatsApp and web chat for use cases in different parts of its business. D&G has expanded adoption of the platform by using live chat for repairs, product replacements, and part of its repair and care sales journey. By using digital channels, customers can get their queries answered without calling into the contact center. D&G also uses the platform in other areas including to update customers on the status of their complaints, support device registrations via WhatsApp, send recruitment emails for customer research, deliver client communications, and deliver ad hoc communications to customers to provide updates and business operations support.

Cross-Functional and Large Buying Team Applied Rigorous Evaluation Criteria

Once D&G had decided to invest in tools to improve the customer experience, it followed a procurement process that included issuing an RFP, soliciting submissions, and reviewing them across several departments and several roles. The buying team was large and crossfunctional, consisting of the business owner from the marketing team, technical architects from IT, stakeholders from procurement and finance, and other stakeholders from the marketing team. D&G's customer service team was also involved, because it planned to use the customer experience platform in the future. The roles involved in the buying team included a cross-section from senior manager to mid-level manager and technical staff level.

The primary factors considered in the purchase decision were platform features, flexibility and time to market. The functional features that were considered to be important to the decision were the ability to integrate with the back-end repairs system, communication automation and omnichannel capabilities. Nonfunctional features that were considered to be important were security and regulatory compliance, as well as the availability of the platform globally and not just in the U.K. While platform cost wasn't a determining factor in the decision, platform operating costs were indeed considered by the buying team, specifically how D&G could garner more efficiencies in processes.

Although the ease of creating communications was not a factor in the purchase decision, D&G realized immediately post implementation that this was a very attractive platform feature, one that the company has since come to value highly. The D&G marketing team has also come to appreciate the unified communications reporting provided by the CPaaS platform, as it provides the team with an overview of all platform activity. Finally, based on their experience of deploying and using the platform, D&G personnel also think that vendors' implementation and onboarding capabilities should be considered as important factors in any CPaaS purchase decision.

The Outcome

Post Implementation of the CPaaS and digital customer support platform, D&G realized several benefits:

- Improved customer satisfaction
- Reduced calls to the contact center
- Supports customer retention
- More agile communications processes
- Richer communications
- The ability to quickly test and learn

This positive experience has encouraged D&G to adopt other channels such as WhatsApp and web chat that the tools support, and to consider other related tools such as one for omnichannel marketing campaigns. D&G is also evaluating using the CPaaS platform to create a self-serve triaging journey for customers, whereby they would be enabled to triage appliance faults on their own before D&G sends out a repair technician.

Evidence

¹ Webex Connect (CPaaS), Cisco (IMImobile).

Research within this case study has been developed to show the D&G buying process and digital transformation of its claims and repair process using CPaaS and digital customer support. Gartner conducted extensive interviews with D&G personnel, including its Head of Customer Communications (Marketing Team) and Technical Architect.

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