



## Secure Voice Recording

### CASE STUDY



# No risk insurance

**GemaTech's voice recording and business continuity solutions are providing Ultimate Insurance with the business continuity and staff development strategy required to deliver extraordinary customer service to the financial services industry. Freelance journalist, Emma Mansell-Lewis, investigates.**

### Financial Services

Ultimate Insurance Solutions was established in 1996 and employs over 80 people delivering a range of services to customers who include some of the UK's largest financial services institutions. Ultimate Insurance Solutions provides claims handling for motor and household insurance, underwrites and wholesales Accident Health products on behalf of Lloyds as well as providing Outbound Services to its affinity partners.

The company's flexible service offerings range from a basic claims outsourcing service to a complete underwriting, product sales and claims management process for customers.

Brian Lambert, managing director, Ultimate Insurance, explains, "In the financial services industry the quality of customer service is the main differentiator. Many companies, however, struggle to deliver the quality of service required due to the scale and complexity of the business they provide. By outsourcing claims handling to Ultimate, large insurance companies and banks can achieve far higher levels of customer satisfaction."

Underpinning Ultimate's service offering is a strong commitment to staff development. "The company invests a great deal in training staff and in developing the technology to support a strong, service focused organisation," he says.

### Voice Recording

Whilst much of the financial services industry is required to implement voice recording solutions to meet regulatory requirements, Ultimate Insurance's business model does not require this technology. "In the past, Ultimate had always believed that voice recording was prohibitively expensive and, while offering tangible benefits, not a necessity for the business," says Lambert.

However, with an increasingly regulatory landscape, the company was aware of the need to continually assess changes to the voice recording marketplace. Furthermore, he says, "Voice recording technology is incredibly valuable for both staff training and to promote the business to potential customers."

Ultimate was introduced to GemaTech's voice recording solution, a far less expensive option than traditional voice recording technology. GemaTech's SVR<sup>LITE</sup> is a cost effective and fully scaleable, web based, digital, trunk side voice recording solution that records all 30 channels of an ISDN30 circuit. "Other solutions in the marketplace were three times as expensive and three times as complicated as GemaTech's SVR<sup>LITE</sup> solution," Lambert confirms.

### Customer Service

Prior to implementing voice recording technology, Ultimate's staff training was carried out during live situations. Similarly, potential new customers were invited into live calls to assess the quality of Ultimate's staff. Using GemaTech's SVR<sup>LITE</sup>, Ultimate now records all 11,000 weekly inbound and outbound calls.

A selection of the recorded calls are loaded onto a disk and provided to new customers to demonstrate the quality and consistency of the Ultimate service. However, the key benefit of the



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voice recording technology is the improvement in staff development. Ultimate management listen to calls on a daily basis, and analyse staff performance to assess requirements for ongoing training and development. In addition, with staff receiving bonuses based on quality of service, the voice recording also determines remuneration packages.

Voice records are stored and can be accessed via a web portal, enabling management to listen to calls anytime, anywhere. As Lambert explains, "It takes a matter of seconds to locate a specific call." In the rare event of a dispute with a customer, the company's ability to rapidly locate any telephone based interaction provides immediate resolution. "Whilst there are few customer conflicts, the burden of proof always rests with the underwriter or service provider. Having rapid access to recorded calls addresses that problem immediately," he says.

#### Quality Service

The quality of the service delivered by GemaTech has also been notable. The company dials into the Ultimate server on a daily basis to ascertain the status of the system. "GemaTech has immediate visibility of any problems and delivers a rapid resolution," he says.

This quality of service encouraged Ultimate to approach GemaTech when it required a new telecoms disaster recovery solution. "In 2005, Ultimate separated from its previous owners and therefore needed to implement new technology, telephony and disaster recovery solutions," Lambert explains. "Implementing any new technology solution is high risk. However, the quality of technology and advice received from GemaTech over the past two years has been excellent – the company is a trusted partner that is a first port of call for any telephony advice."

The provision of excellent disaster recovery is a core component of Ultimate's business, indeed the quality of solution is routinely assessed by customers. "A proactive, proficient disaster recovery plan is a key component of the business," he says.

GemaTech recommended its BCM<sup>LITE</sup> solution that can instantaneously and seamlessly re-route all incoming voice

and data calls to any other number, or groups of numbers anywhere.

#### Full Cover

Located in the serving carrier's exchange, BCM<sup>LITE</sup> enables Ultimate to direct phone lines to its two disaster recovery sites (or anywhere else for that matter) in the event of an emergency. Every call received on the company's 0870 numbers is automatically routed to the BCM<sup>LITE</sup> and forwarded on to the Portsmouth head office. In the event of any problem the calls are automatically redirected to the disaster sites although it is also possible to re-route the incoming calls to selected employees' mobiles or homes if required.

He explains, "The great thing about BCM<sup>LITE</sup> is the flexibility. This is not an all or nothing solution – it can handle both a complete disaster and smaller problems that cause separate parts of the business to be unavailable. If there is a problem with, for example, personal claims, just those numbers will be diverted to a separate site."

Indeed, that flexibility has enabled Ultimate to programme BCM<sup>LITE</sup> to re-route calls to pay as you go mobiles, rather than investing in expensive landlines that are left unused until and unless disaster strikes.

He says, "Indeed, as long as staff have Internet access, with this business continuity solution re-routing calls to the mobiles, the business can continue from any location."

Critically, the integrated GemaTech solution is also capable of providing call recording even on the re-routed inbound calls – enabling the company to provide continuity of service irrespective of any business interrupting event.

Lambert concludes, "While today there is no legislative requirement for voice recording, it is inevitable that the Financial Services Authority will demand its adoption at some point to ensure good business practice. GemaTech's ability to combine high quality voice recording with robust yet flexible business continuity planning is a major commercial advantage today that also ensures compliance to any future legislation."

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