

## ACCEPTANCE INSURANCE IMPROVES CUSTOMER EXPERIENCE & LOWERS COSTS WITH XO<sup>®</sup> INTERACTIVE HOSTED IVR SOLUTION

Acceptance Insurance, a rapidly growing business headquartered in Nashville, Tennessee, offers customers non-standard auto insurance. Because insurance regulations vary from state to state, it's critical to connect inbound callers with agents who understand the insurance regulations for the customer's state.

### The Challenge

Routing calls from toll-free numbers to the appropriate local office

When business for Acceptance Insurance spread beyond eight states, April Khoury, Telecommunications Manager, decided it was time to find a new way to route customer calls from their toll-free numbers. The existing solution, which required customers to pick their state from a list, was becoming unwieldy. Khoury said, "Our growth mandated a new solution; we couldn't accommodate the number of states we kept adding."

Khoury began searching for a new solution that would:

- Route calls internally to the right geographic location
- Shorten the time customers had to interact with prompts
- Provide flexible options that would support future growth

### The Solution

Replacing the existing system with a hosted Interactive Voice Response (IVR) solution from XO Interactive

In May 2003, Khoury contacted XO Communications to ask about possible solutions. She discovered that a hosted IVR solution with area code routing would enable calls to the toll-free numbers to be routed to the appropriate local office transparently, without requiring customer input or time-consuming, manual redirection of the calls by an operator. Plus, because XO hosts and manages the IVR, no additional capital equipment was required.

Acceptance Insurance also added ZIP Code routing to support a new toll-free number that automatically routes calls from anywhere in the country to the closest local office, something they had thought about for a while. "We actually tried to add this type of toll-free number with other companies, and none of them could do it – until XO came along," said Khoury. The service also helps capture geographic information about new business.

Other key features of the new solution include:

- Automatic reporting with customizable options
- User-friendly web site to request changes
- Hosting on the fully redundant and highly reliable XO network, which is capable of scaling to meet all IVR capacity needs
- Support from a full staff of XO technical support personnel – 24 hours a day, seven days a week, 365 days a year



### Executive Summary

#### ACCEPTANCE INSURANCE

- Industry: Insurance
- Location: Nashville, Tennessee and other states

#### BUSINESS CHALLENGE

- Quickly connecting customers to the appropriate local office
- Improving customer experience by shortening interaction with prompts
- Keeping pace with rapid growth

#### SOLUTION

- Hosted IVR solution with area code and ZIP Code routing from XO Interactive
- Easy-to-use interface that enables quick implementation of changes

#### RESULTS

- Improved customer experience
- Annual cost savings
- Shortened customer hold time
- Easily scalable system
- Improved reporting
- Excellent service



## The Results

### Improved Customer Experience

The time callers spend responding to prompts has been reduced from half a minute to 10 seconds. Plus, calls can be transparently forwarded to appropriate agents in the home office when a local office is too busy or temporarily out-of-service.

### Annual Cost Savings

While many benefits of the IVR solution came in the form of soft costs – such as improved customer experience, time savings, and increased productivity from not having to answer and redirect calls manually – hard costs were also reduced. Khoury states, “The total we saved by switching, including both hard and soft costs, is probably \$30,000 to \$50,000 per year.”

### Increased Performance

Khoury indicated that the new IVR solution shortens the time that calls are in the queue, reducing the time the customer is on the phone. This solution also makes it easier to track the number of calls from each state and each area code.

### Easily Accommodates Growth

“When we started with this solution, we had about 100 offices in 8 states. Now we have almost 500 offices in 13 states, and it was very easy to add the new offices,” states Khoury.

### Increased Productivity

“We’re now able to do more reporting,” said Khoury. “In the past, we used a separate reporting system, so I had to run reports manually and search for data. Now XO customizes reports, generates them automatically, and emails them to me.”

### Excellent Service

Khoury commented, “We deal with a lot of phone vendors in 13 different states, and XO is by far my favorite. If we have any problems, XO is very quick to respond.” Khoury particularly likes the fact that XO takes ownership of issues and is accountable, something that she finds extremely important for any vendor. Khoury also likes the proactive service she gets from the IVR team. In fact, she said, “If there is a problem, my IVR contact usually notifies me before we even notice it.”

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#### APRIL KHOURY

Telecommunications Manager  
Acceptance Insurance  
[www.firstacceptancecorp.com](http://www.firstacceptancecorp.com)

## About XO®

XO Communications, a subsidiary of XO Holdings, Inc., is a leading nationwide provider of advanced communications services and solutions for businesses, enterprises, government, carriers and service providers. Its customers include more than half of the Fortune 500, in addition to leading cable companies, carriers, content providers and mobile network operators. Utilizing its unique combination of high-capacity nationwide and metro networks and broadband wireless capabilities, XO offers customers a broad range of managed voice, data and IP services with proven performance, scalability and value in more than 75 metropolitan markets across the United States.

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