

Month: **August**

EXECUTIVE SUMMARY

Total Analyzed Calls

1314

Systemic Upstream Causes

49%

Agent Downstream Issues

21.3%

Simplify and clarify key policies to reduce documentation and authorization bottlenecks, enabling agents greater discretion for first-contact resolution.

Executive Summary

In August, unresolved calls were predominantly driven by stringent process and policy limitations, accounting for over three-quarters of cases and significantly constraining agents' ability to resolve issues on first contact. Business process breakdowns, including coordination failures and communication gaps between teams and external parties, further contributed to delays and customer dissatisfaction. Notably, customer-related factors and system issues played a smaller but meaningful role, often compounding resolution challenges. Compared to prior periods, persistent policy rigidity and interdepartmental misalignments remain key barriers to improving overall CX performance.

Upstream Themes

Process/Policy Limitation

78.1%

Business Process Breakdown

15.1%

Customer-Related Factors

4.5%

Product/System Related Issues

2.3%

Final Agent Actions Themes

Guidance Provided

37.3%

Follow-up Actions/Message Passing

24.2%

Information/Documentation Sent

17.5%

Call Transfers

11.2%

Schedule Future Action

5.9%

Narrative Insights

The distribution highlights a dominant influence of inflexible policies and procedural constraints that limit agent discretion, creating systemic bottlenecks. Business process breakdowns reveal operational inefficiencies and coordination challenges, particularly in claims handling and interdepartmental communication. Customer-related factors, while less frequent, underscore the need for clearer communication and support to reduce confusion. Product and system issues, though minimal, indicate critical technology gaps that hinder seamless information flow and payment processing.

Upstream Analysis

Process/Policy Limitation

503

Strict requirements for documentation, authorizations, and payment processes limit agents' ability to resolve issues promptly, often requiring customers to complete multiple steps independently.

78.1%%

Policy Constraints on Resolution

Business Process Breakdown

97

Delays and unresolved issues arise from unavailability of claims teams, poor coordination between departments, and ineffective communication with external parties such as repairers and solicitors.

15.1%%

Operational Coordination Failures

Customer-Related Factors

29

Customer confusion, incomplete information, and lack of awareness about required documents or processes contribute to delays and unresolved calls.

4.5%%

Customer Information Gaps

Product/System Related Issues

15

Technical failures in email delivery, payment processing, and online claim submission systems disrupt communication and prevent timely resolution.

2.3%%

System and Technology Failures

Observation

The upstream analysis reveals a layered challenge where rigid policies create primary barriers, compounded by fragmented internal processes and occasional customer-side information deficits. System limitations further exacerbate delays, indicating a need for integrated solutions that address both policy flexibility and operational agility.

Final Agent Actions Analysis

Guidance Provided

240

Agents frequently provided detailed instructions and explanations regarding claims processes, policy limitations, and next steps, aiming to empower customers despite unresolved issues.

37.3%%

Strong procedural adherence but limited empowerment

Follow-up Actions/Message Passing

156

Agents often committed to callbacks, message passing, and coordination with other teams to progress unresolved issues.

24.2%%

Frequent callbacks delay immediate resolution

Information/Documentation Sent

113

Sending emails with forms, payment links, and policy details was a common agent action to facilitate customer follow-up and documentation submission.

17.5%%

Relies heavily on customer follow-through

Call Transfers

72

Calls were regularly transferred to specialized teams or supervisors when agents lacked authority or information to resolve issues directly.

11.2%%

Repeated transfers delay resolution

Schedule Future Action

38

Agents scheduled callbacks and follow-ups to manage unresolved issues, often due to unavailable resources or pending information.

5.9%%

Callbacks manage workload but extend resolution time

Observation

Agent behaviors reflect a strong focus on procedural compliance and customer guidance but limited empowerment to resolve issues on first contact. High reliance on follow-ups, transfers, and documentation

requests indicates systemic constraints and operational fragmentation impacting agent effectiveness.

Call Volume Trends - Subcategory Analysis

Subcategory	Last Month	Last Month %	Current Month	Current Month %	Count Change	Change %
Submit/Request Claim Documentation	65	9.1	72	11.2	+7	+23%
New Customer Enquiry	5	0.7	5	0.8	0	+14%
Claim Status Update	248	34.5	195	30.3	-53	-12%
Payment Setup or Change	20	2.8	22	3.4	+2	+21%
Coverage Options Clarification	1	0.1	0	0	-1	-100%
Direct Debit Issues	1	0.1	0	0	-1	-100%
Premium Breakdown Explanation	24	3.3	26	4	+2	+21%
Sales Enquiry	4	0.6	0	0	-4	-100%
ID Verification	1	0.1	0	0	-1	-100%
Add-On Feature Request	1	0.1	0	0	-1	-100%
Other	8	1.1	7	1.1	-1	+0%
Request for Certificate of Insurance	1	0.1	3	0.5	+2	+400%
Invoice or Receipt Request	1	0.1	2	0.3	+1	+200%
Legal or Compliance Concern	0	0	1	0.2	+1	+∞
Towing or Emergency Assistance	5	0.7	3	0.5	-2	-29%
Policy Cancellation	23	3.2	22	3.4	-1	+6%
Complaint About Claim	10	1.4	12	1.9	+2	+36%

Subcategory	Last Month	Last Month %	Current Month	Current Month %	Count Change	Change %
Feedback or Compliment	3	0.4	3	0.5	0	+25%
Add/Remove Vehicle or Driver	8	1.1	8	1.2	0	+9%
Dispute Claim Outcome	83	11.6	65	10.1	-18	-13%
Policy Renewal Request	9	1.2	16	2.5	+7	+108%
Change of Personal Details	8	1.1	12	1.9	+4	+73%
Lodge a New Claim	157	21.9	126	19.6	-31	-11%
Payment Failure or Refund Request	27	3.8	33	5.1	+6	+34%
Quote Request	4	0.6	3	0.5	-1	-17%
Update Coverage Details	1	0.1	8	1.2	+7	+1100%

Thank You
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