

Month: **March, 2026**

## EXECUTIVE SUMMARY

Total Analyzed Calls

**1005**

Total Unresolved Calls

**504**

Simplify and revise restrictive policies to empower agents with greater discretion for refunds, claim adjustments, and expedited processing, reducing bottlenecks and improving first-contact resolution rates.

## Executive Summary

The predominant driver of unresolved calls remains stringent process and policy limitations, accounting for nearly 80% of cases, which restrict agents' ability to provide flexible solutions. Secondary contributors include business process breakdowns, notably communication and coordination failures across departments, which exacerbate delays and customer frustration. Customer-related factors and product/system issues, while less frequent, still impact resolution by complicating information gathering and system access. Compared to the previous month, persistent policy rigidity and interdepartmental misalignments continue to hinder first-contact resolution and degrade overall CX performance.

## Upstream Themes

Process/Policy Limitation

**79.8%**

Business Process Breakdown

**13.3%**

Customer-Related Factors

**4.8%**

Product/System Related Issues

**2.2%**

## Final Agent Actions Themes

Guidance Provided

**38.1%**

Follow-up Actions/Message Passing

**24.4%**

Information/Documentation Sent

**19.2%**

Call Transfers

**8.9%**

Schedule Future Action

**4.8%**

## Narrative Insights

The distribution highlights a dominant influence of inflexible policies and procedural constraints that limit agent discretion, creating systemic bottlenecks in issue resolution. Business process breakdowns reveal operational inefficiencies and coordination gaps, particularly in communication flows and handoffs between teams. Customer-related challenges and product/system limitations, though smaller in volume, indicate areas where external factors and technology shortcomings further impede timely resolution. Collectively,

these patterns underscore the need for both policy reform and enhanced cross-functional process integration.

# Upstream Analysis

## Process/Policy Limitation

402

Rigid company policies restrict agents from approving refunds, adjusting claims, or expediting processes, often requiring direct policyholder authorization and limiting flexibility in handling unique customer situations.

79.8%

Policy Rigidity and Restrictions

## Business Process Breakdown

67

Frequent communication failures and misrouting of calls lead to delays and unresolved inquiries, reflecting poor coordination between departments and inadequate information sharing.

13.3%

Cross-Departmental Communication Failures

## Customer-Related Factors

24

Customers' inability to provide necessary documentation, language barriers, or lack of authorization complicate claim processing and delay resolution.

4.8%

Customer Information and Authorization Gaps

## Product/System Related Issues

11

Technical system limitations and failures, such as inaccessible claim data or payment processing errors, hinder agents' ability to resolve issues efficiently.

2.2%

System and Technical Limitations

## Observation

The upstream analysis reveals a systemic pattern where inflexible policies create primary barriers, compounded by fragmented business processes that fail to support seamless issue resolution. Communication breakdowns and coordination lapses between teams frequently result in call transfers and delays, while customer-related challenges and system constraints further obstruct timely outcomes. This layered complexity indicates that resolution inefficiencies are not isolated but stem from intertwined organizational and procedural weaknesses.

# Final Agent Actions Analysis

## Guidance Provided

192

Agents predominantly provide information and instructions regarding policy limitations, claim procedures, and alternative options without being able to directly resolve the issue.

38.1%

Informative but limited in resolving issues

## Follow-up Actions/Message Passing

123

Agents frequently commit to follow-ups or message passing to other teams or customers, indicating reliance on subsequent contacts to progress unresolved issues.

24.4%

Delays resolution due to fragmented follow-up

## Information/Documentation Sent

97

Agents send emails or documents to customers or internal teams to gather information or confirm details, reflecting procedural adherence but limited immediate resolution.

19.2%

Procedural but slows first-contact resolution

## Call Transfers

45

Calls are transferred to specialists or other departments when agents lack authority or information, often prolonging resolution and increasing customer effort.

8.9%

Transfers increase customer effort and wait times

## Schedule Future Action

24

Agents arrange callbacks or future contacts to address issues when immediate resolution is not possible, reflecting limited empowerment and resource availability.

4.8%

Callbacks delay closure and frustrate customers

## Observation

Agent behaviors indicate strong adherence to policy and process constraints, with a predominant focus on providing guidance and passing messages rather than resolving issues outright. Frequent call transfers and

scheduled callbacks suggest limited agent empowerment and resource access, contributing to extended resolution timelines and increased customer effort. This pattern underscores the downstream impact of upstream systemic barriers on frontline agent effectiveness and customer experience.

## Call Volume Trends - Subcategory Analysis

Subcategory	Last Month	Last Month %	Current Month	Current Month %	Count Change	Change %
Sales Enquiry	1	0.2	1	0.2	0	+0%
Lodge a New Claim	118	21.9	104	20.6	-14	-6%
Towing or Emergency Assistance	1	0.2	2	0.4	+1	+100%
Driving Score Query or Dispute	0	0	1	0.2	+1	+∞
Policy Renewal Request	16	3	22	4.4	+6	+47%
Payment Failure or Refund Request	26	4.8	16	3.2	-10	-33%
Mobile App Tracking Issues	1	0.2	0	0	-1	-100%
Quote Request	7	1.3	4	0.8	-3	-38%
Request for Certificate of Insurance	2	0.4	0	0	-2	-100%
Claim Status Update	155	28.8	158	31.4	+3	+9%
Direct Debit Issues	0	0	1	0.2	+1	+∞
Coverage Options Clarification	1	0.2	1	0.2	0	+0%
Add/Remove Vehicle or Driver	10	1.9	7	1.4	-3	-26%
Complaint About Claim	10	1.9	2	0.4	-8	-79%
ID Verification	0	0	3	0.6	+3	+∞
Update Coverage Details	1	0.2	3	0.6	+2	+200%
Accident Reporting	0	0	1	0.2	+1	+∞
Submit/Request Claim Documentation	69	12.8	51	10.1	-18	-21%

Subcategory	Last Month	Last Month %	Current Month	Current Month %	Count Change	Change %
Change of Personal Details	2	0.4	10	2	+8	+400%
Other	21	3.9	15	3	-6	-23%
Payment Setup or Change	27	5	24	4.8	-3	-4%
Policy Cancellation	12	2.2	18	3.6	+6	+64%
Dispute Claim Outcome	37	6.9	50	9.9	+13	+43%
Feedback or Compliment	3	0.6	1	0.2	-2	-67%
Premium Breakdown Explanation	13	2.4	7	1.4	-6	-42%
New Customer Enquiry	5	0.9	2	0.4	-3	-56%

Thank You  
for Choosing



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