

# Meeting Customer Needs During Unplanned Natural Disasters for a Top Five National Insurance Company

## Key Takeaways:

- The VirtualFlex platform delivers flexibility at scale to meet the unpredictable call volume demands of natural disasters and CAT events.
- Empathetic agents are quick to commit to more hours when unexpected events occur, due to the flexibility and Right-Time scheduling model.
- Liveops flexed capacity from 40% - 65% during CAT events while maintaining SLAs.



In 2010, a series of irregular and devastating ice storms struck multiple states that a top five national insurance company serves. These events created unprecedented call volume spikes far beyond the normal capacity of the company's customer service team. The company did not have the workforce to manage this kind of influx. It was unlikely they could hire new workers in time to meet the need, and they wouldn't need any new hires once this crisis passed.

Unplanned weather catastrophes can create serious customer service challenges in the insurance industry. This customer service problem can come in many forms, but there's one thing that is always the same: they happen fast, usually with little or no time to prepare, and it's nearly impossible to forecast the magnitude of claims call volume.

In addition, the people calling are often frantic, highly emotional, and dealing with personal loss. There's no room for error, and these moments can make or break an insurance company's reputation.

## Key Challenges

The insurance company considered adding more call centers and staff to address these situations. However, simply adding more brick-and-mortar locations won't solve this issue. If you're trying to keep staff available in a physical location during a catastrophic event, who's to say that event won't equally impact the location of the call center? Consider a customer service center in the Midwest during tornado season, or one in Florida during a hurricane. When a city is hit by a natural disaster, the power may be knocked out for days in the surrounding area, including the local brick-and-mortar call center miles away. Agents gathering in these physical locations are likely to be affected, and made unavailable, by the very same crisis that is affecting callers.

The problem cannot be solved by simply hiring more staff, because the workload for the extra staff is only necessary during these incidents. Furthermore, you won't hire an employee in a day—or perhaps even a few weeks. It takes time to interview, train, and onboard employees.

This property and casualty insurance giant needed a long-term solution to the ongoing short-term spikes in call volume.

That's where Liveops comes in.



## Providing Solutions

The Liveops VirtualFlex platform is uniquely built to deliver flexibility to meet surges in call volume. Plus, the unique model attracts people who love to help, and who are highly motivated to achieve results.

That's because Liveops connects a distributed workforce of independent contractor agents with the freedom and flexibility of a remote working environment. Since every agent is an independent contractor, they have the flexibility to work the schedule that fits best into their personal calendar. Through VirtualFlex, these agents are empowered to build their own home-based business.

These home-based business owners are certified on the insurance company's brand and procedures, and are always ready to answer when disasters strike. Every day, they take first notice of loss (FNOL) calls for the client, and they work with the caller from start to finish.

These are complex calls that require excellent listening skills. Being contractors who commit to working when it best suits them, the agents tend to work less than 40 hours a week (called Right-Time scheduling). Not only does this avoid burnout, it also creates cushion. So that when a catastrophic event happens, they have the availability and willingness to step up and commit to more hours if needed. Importantly, because the agents are already certified on the brand and their systems for steady-state volume, and because they aren't already committed to a 40-hour work week, ramping up for, during and after a catastrophe proves seamless.

Empathetic listening skills are crucial for this type of program, paired with a dedicated attitude to find solutions for customers the first time.

One agent, named Daniel, who served the insurance company through the VirtualFlex platform said this, "Having experienced and weathered many hurricanes in my life, I was eager and ready to assist customers in need due to Hurricane Ida. I was glad to be able to help with Additional Living Expense claims and to help those with damages begin the process to get back to normalcy. I truly feel for those affected as I have been there myself. It feels great to be able to help in a very difficult time for so many."

The Liveops community of agents are committed to empathy, and these contractors align with the purpose of the Liveops VirtualFlex concept: to be there when people need it most. With mission at the core, they have been a positive force for customers any time disaster strikes.

## Delivering Results

Since 2010, Liveops has assisted the insurance provider through a number of catastrophic events, in addition to steady-state support. During this time, Liveops provided access to a geographically diverse network of agents when the client was not expanding their brick-and-mortar call centers.

In 2012, during the devastating aftermath of hurricane Sandy, Liveops flexed capacity to 65% above normal volumes for weeks. Agents helped almost 50,000 customers manage through near total loss.

During hurricane Ida (August 2021) volume surged 40%. Liveops serviced call volume, maintained the highest possible levels of customer service quality, and answered 89% percent of calls in less than 20 seconds. The agents provided by the VirtualFlex platform were far more available and reliable than any other option the company used. Seventy-three percent of all certified agents took calls during and after hurricane Ida. This left room for even more of a surge in volume, clearly demonstrating the benefit of the VirtualFlex platform.

That same year a surge in calls occurred in the aftermath of hurricane Henri as well, with 81% of agents helping customers while answering 82% of calls within 20 seconds or less. Liveops has consistently helped this insurance company navigate multiple natural disasters throughout the years with high quality agents.

The VirtualFlex platform also helps during a lull. In 2020, the COVID-19 pandemic and lockdowns meant less people driving on the road. And less driving means less FNOL claims. The inherent elasticity of the VirtualFlex platform made ramping down much easier. Idle agents could choose to service other clients where volumes were higher. Additionally, as lockdowns swept the globe the insurance company was required to convert their existing brick-and-mortar contact centers into remote environments. Although the technology already existed to allow agents to work from home, it wasn't widely implemented by the company. Liveops helped to make that transition as smooth as possible by consulting with them on the best processes for implementing technology, security, learning and community strategies that would make them successful in a remote environment.



## Conclusion

Currently, Liveops is an essential piece of this top five national property and casualty insurance company's workflow. This client views Liveops and the agent community as an extension of their brand. In fact, they are now a key player in their FNOL support strategy and they've gone from handling just auto FNOL to handling property FNOL as well. When the client holds company-wide events or meetings for their internal contact centers, or when overnight and weekend shifts aren't covered by the brick-and-mortar centers, Liveops agents are able to maintain business continuity to fill the gaps when needed.

Self-employed home-based agents who choose to provide services on this client's program are certified with the same focus and detail as the insurance company's own employees. That education has helped build a rock-solid foundation of trust that's lasted over a decade. That trust has grown to such a degree that now the insurance company turns to Liveops for feedback on technology improvements and customer experience strategies.



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