

# Direct Line Group eases insurance- buying process.

Creating interactions that reflect their brand's goals to make buying easier and efficient.

## Challenge

- Make the buying process easier
- Provide creative, effective customer assistance on mobile devices
- Increase conversions and reduce abandonment rate
- Proactively engage with new customers via the mobile channel

## Solutions

- Live chat implemented with Nuance best practices and product-trained agents
- Mobile chat added to mobile delivery solution to proactively and efficiently assist customers whenever, wherever, and however they choose

## Results

- **55% of customers** list Web chat as their channel of choice
- **30% of customers** would have done business elsewhere without chat
- **50% cost-to-serve reduction**, compared to telephony
- **CSAT is 98%, NPS is at 65%** - higher than any other channel, including self-serve

Direct Line Group is one of the leading motor, home and small business insurers in the UK, and home to some of the nation's favorite brands, including Direct Line, Churchill, Privilege, Green Flag, and NIG. Their mission is to make insurance much easier and a better value for their customers, which is why they pursued a customer engagement strategy that attained to their ambition of working more creatively and effectively.





### **The challenge**

Part of easing the insurance-buying process was not only in simplifying navigation and providing live chat customer assistance on their traditional sites, but also making their mobile site user friendly and chat-ready. 30% of DLG's Web visits were coming from mobile or tablets, but the fall-out rates on mobile were higher than on any other device. Therefore, they knew they needed to capture those mobile customers and tend to their needs before they left the site for another brand. Almost 90% of consumers will compare insurance prices via the Web before purchasing, so Direct Line Group only gets one shot!

### **The solution**

#### **Live chat**

Direct Line Group wanted to interact with their customers in a way that reflected their brand's goals of making the insurance process easier and more efficient, so in early 2014, they partnered with Nuance to implement the live chat solution on their Website. Nuance patented DIV layer not only displays Direct Line Group's branding on the chat window, but it travels with the customer, even when moving from page to page, so that they never lose sight of the dialogue. The large green click-to-chat button is displayed in an optimal spot where visitors can easily see it if they need help. The help of a chat agent

who is trained in Direct Line Group products and Nuance live chat best practices is what makes Direct Line's customer experience so efficient.

#### **Mobile chat**

The organization understood that customer experience was about engaging with customers to proactively and efficiently assist them whenever, wherever, and however they choose, and that mobile chat is the most accessible form of customer service and engagement due to the 'always-on' nature of smart devices. Thus, they turned to Nuance to provide a creative, effective mobile delivery solution.

Nuance worked with Direct Line Group in implementing a mobile engagement program that was customized to their brand, for a clean, unified look. They developed a plan, as with desktop, that would utilize best practices in conversing with online customers. However, a mobile mindset had to be incorporated into those best practices, understanding the nature of people who are engaging on their smartphones. The chat windows are responsive to the device being used, are transparent in order to see the Webpage behind them, and can be minimized with a chat indicator at the bottom of the screen. Plus, the agents are equipped with brief, succinct responses that customers on the go can appreciate.

“Our main aim is to ensure that the customer’s journey is insightful, clear and concise, and seamless; Webchat across devices has made this possible.”

**Sarah McMann**

Head of Customer Improvement and Multi-Channel Optimization  
Direct Line Group

**The benefits**

**Simple, efficient customer service**

The proactive chat functions make it easy for customers to connect with immediate assistance.

**Satisfied customers**

Insurance can be a daunting task, so having a knowledgeable agent walk the customer through the process or answer questions reduces their frustration level and leaves them pleased with their experience.

**Reduction in costs**

Chat agents are available to assist several customers at once, whereas call agents can only help one customer at a time, putting too many customers on hold. The increase in engagements handled per agent reduces the number of agents needed, therefore reducing costs.

**Staying competitive**

Putting live chat on the mobile site provides a competitive advantage and allows the brand to reach out to their customers via their channel of choice.

Since launching live chat on desktop and mobile, Direct Line Group has seen impressive results:

- 55% of customers list Webchat as their channel of choice
- 30% of customers would have taken their business elsewhere had chat not been available
- 50% Cost-to-Serve reduction, compared to telephony
- CSAT is 98%, NPS is at 65% - higher than any other channel, including self-serve

Direct Line Group’s customers feel that chat makes their decision process easier without feeling intrusive and that chat offered on mobile devices is an added convenience.



**About Nuance Communications, Inc.**

Nuance Communications is reinventing the relationship between people and technology. Through its voice and language offerings, the company is creating a more human conversation with the many systems, devices, electronics, apps and services around us. Every day, millions of people and thousands of businesses experience Nuance through intelligent systems that can listen, understand, learn and adapt to your life and your work. For more information, please visit [nuance.com](http://nuance.com).