



DOMINION NATIONAL AND CXONE CHAT MEET DEMAND FOR HIGH-QUALITY MULTICHANNEL SERVICE

Dominion National’s contact center provides multichannel support of dental benefits to hundreds of thousands of consumers and providers. To reflect changing consumer preferences as well as improve agent productivity, Dominion wanted to expand its existing NICE CXone environment to include real-time agent chat.



10% REDUCTION ↓ IN VOICE CALL VOLUME SINCE THE INTRODUCTION OF AGENT CHAT



10-15 SECONDS TYPICAL AVERAGE SPEED OF ANSWER FOR DOMINION AGENT CHAT



4 SIMULTANEOUS CHATS HANDLED BY A TYPICAL DOMINION CHAT AGENT



3X-4X IMPROVEMENT IN AGENT PRODUCTIVITY



EXCEEDING CHAT SLA TARGET OF 80% AVERAGE SPEED TO ANSWER (ASA) WITHIN 30 SECONDS



CUSTOMER PROFILE

ABOUT

About: Dominion National is a leading insurer and administrator of dental and vision benefits. It offers a variety of product types including employer-paid, voluntary, customized, and off-the-shelf. Agents work out of two U.S. offices and through a BPO (business process outsourcer) in the Philippines to supplement its workforce during peak times, including open enrollment from October through March. The agents use phone, chat, and email to answer queries about insurance coverage, claims reimbursement and more.

INDUSTRY

Insurance

WEBSITE

<https://www.dominionnational.com/>

LOCATION

Headquartered in Arlington, VA

SIZE

80 agents serving over 900,000 members and providers

GOALS

- Improve contact flexibility for customers and providers
- Improve customer satisfaction across all channels
- Improve agent productivity

PRODUCTS

- [CXone Omnichannel Routing](#)
- [CXone Chat and Email](#)
- [CXone Interaction Analytics](#)
- [CXone Performance Management](#)
- [NICE Quality Management](#)
- [NICE Workforce Management](#)

FEATURES

- Omnichannel sentiment analytics
- Root-cause analysis of contact reasons and spikes in volume
- One-click scripted chat responses
- Ability to build Q&A pre-screening and options to provide context to live agents
- Personalized, branded experience
- Multiple simultaneous chat sessions per agent
- Pre-formatted responses to speed resolution of simple inquiries

01 THE BEFORE

Closing a gap

Dominion National has worked to improve both customer and employee experience significantly in recent years by overhauling contact center operations. The company improved contact center solutions through NICE CXone to make agents better informed and reduce wasted time and repeated information from callers. Enhancements in supervisory tools reduced the amount of manual effort required of senior call center staff. These improvements boosted agent efficiency and produced a meaningful lift in service levels to 86.3%.

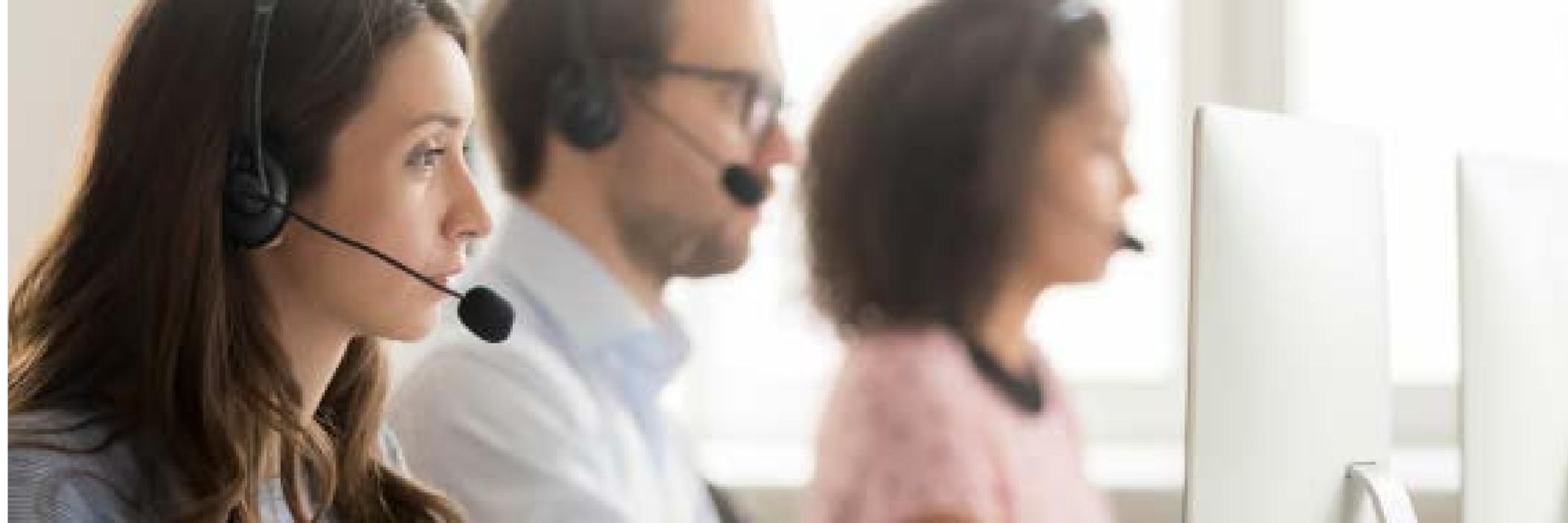
As this evolution continued, Dominion wanted to address the growing demand among consumers and providers for the same depth and quality of service available from voice agents, but without a voice connection.

02 DESIRE TO CHANGE

Chat produces quick wins

In a typical week, Dominion agents handle over 10,000 contacts with a significant increase in contact volume during the annual open enrollment period for benefits between October and March. Efficiency improvements in voice operations helped Dominion make meaningful improvements in productivity and SLA, but voice agents can only handle one inquiry at a time.

A soft launch of basic member-to-agent chat in late 2021 convinced the company that a serious investment in chat could provide significant returns and improve Dominion's face to the customer. A trial run started an open-ended conversation between customers and



agents, and Dominion observed that it required a great deal of typing on both sides to achieve a successful outcome. By monitoring conversational patterns in the open-ended chats, Dominion recognized that a semi-automated chat function would provide faster outcomes and better demonstrate its commitment to service for customers and providers.

03 THE SOLUTION

Chat channel adoption grows with delivery of effortless experience

Dominion started a full rollout of live customer chat via NICE CXone in early 2022. What began as an unbranded and no-frills experience was quickly enhanced with specific brand messaging and clearer calls to action, including a prominent banner on the Dominion homepage.

As adoption accelerated, the Dominion team further enhanced the chat experience with pre-screening options such as claims status, provider search, website support, or payments, which put the contacts in immediate context for agents. Agents realized greater productivity as the Dominion team added scripted and repeatable responses that agents can send to members with a single click, helping them answer common questions quickly. "We've already implemented

over 20 scripted responses for everything from turnaround times on claims to important phone numbers, making it easy for agents to assist members without having to type everything out," said Duke Hubbard, Dominion Customer Service Supervisor. "And our workforce management team can add any new scripted response in a matter of minutes. It's a game-changer."

Today, Dominion serves both customers and providers seeking live chat connections with a combination of full-time chat agents and hybrid agents who operate across multiple contact queues.

04 THE RESULTS

Instant customer approval and a new source of business insights

The uptake of chat from Dominion customers and providers exceeded expectations. Chat volume has steadily grown each month, from 1,300 chats in June 2022 to 5,000 in January 2023. Today about 14% of Dominion contacts are handled via chat.

Dominion's agents took to chat immediately because they are so familiar with it in their daily lives. The pre-screening options and scripted responses resulted in greatly improved handle times, leading productivity improvements that are



Case Study

paying off for the company. Even as chat volumes continue to climb, the agent team has remained small. “We run chat with just eight agents because they’re three to four times more efficient than a telephone agent at this point,” Hubbard said.

Because expanding interaction channels also expands convenience, chat did not lead immediately to a corresponding drop in phone volume. It did, however, cause a notable drop in monthly email contacts, suggesting that customers inclined to put their requests in words welcome the option to reach faster resolutions.

Dominion National already boosted year-over-year SLA with its 2021 contact center overhaul, and the chat queue has exceeded its SLA goals so well that the company moved quickly to add more simultaneous chat sessions. “Last year, our SLA was 83% and, year over year, it’s improved to 86.3%,” said Elbert Parker, Dominion workforce manager. “And with chat agents typically handling two to three times more contacts than agents on the phone, we’re beginning to see reductions in cost-per-contact.”

Chat has also been added as an option for internal help desk and Level Two support needs. Because agents can reach out for help over chat, and that help can be provided in multiple simultaneous sessions, this enhancement means more efficient, faster, and better resolutions for callers as well as greater confidence for agents that they can get timely, expert advice when needed.

To further improve customer satisfaction, Dominion National uses CXone Interaction Analytics to analyze customer and agent sentiment. Chat is easily captured, structured text, and so provides a new channel of insights into customer reasons for contacting Dominion and potential areas for improvement in the company’s processes. “Customer sentiment is very important for our understanding of the customer experience, and the accuracy of reading sentiment from the chat is very high, even higher than voice,” Parker said. “And chat analytics also help us understand potential areas for agent quality improvements.”

Chat sentiment analysis also helps Dominion tweak the number of simultaneous chats assigned to each agent to avoid burnout. Root-cause analysis has surfaced underlying reasons for spikes in contact volume, such as an issue in the financial department which leads more customers to seek a live agent. “We’re learning more about call drivers and specifically chat drivers and are reporting on that and making organizational changes, when necessary,” Hubbard said. “There are too many positives to this not to adopt chat.”

05 THE FUTURE

More options for business partners and customers

Dominion plans to further improve the convenience and prominence of its chat capabilities, including offering the chat function directly on partner sites so joint customers can reach Dominion agents for help. This is expected to produce customer satisfaction ripple effects throughout the Dominion business ecosystem. The company is also looking into AI-powered automated chatbot assistance which can provide context-sensitive responses for members seeking help with the provider locator or payments without the need for a live agent.

The most exciting option to come may be the integration of a time-tested technology: access to agents over SMS text from any mobile phone. The incoming SMS texts look the same as a conventional browser-based chat interaction to Dominion agents, changing nothing about their workflow. But for Dominion customers, SMS text provides more flexibility to engage with a benefits expert through the method they prefer at any moment.

Because mobile phones are such a tightly integrated part of the everyday experience, Dominion expects that the convenience of SMS chat will directly reduce the number of voice contacts. “We’re going to tell callers on the IVR and on the site that SMS is another option to reach us, and we think we’re going to see significant call deflection as a result,” Parker said.



About NICE

With NICE (Nasdaq: NICE), it’s never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world’s #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center—and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform—and elevate—every customer interaction.

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