



# ONE CALL INSURANCE: CUSTOMER STORY

A woman with blonde hair wearing a headset is shown in profile, looking towards the left. She is wearing a leopard print top. The background is blurred, suggesting a call center environment.

**One Call**  
INSURANCE

“**Voyc** gives us confidence that we’re doing the right thing, and the way in which our customers are being handled supports the vision and values of the business.”



## HOW VOYC HELPS ONE CALL INSURANCE:

- ✓ Monitor 100% of customer calls (up from <1% pre-Voyc) on a complex product range with thousands of potential call journeys.
- ✓ Reduce “dead air” from 21% of all call time to 7%, delivering £26,000 efficiency improvement in agent costs.
- ✓ Support already high outcomes for customers with signs of vulnerability,. Potential redress savings of £23,000 per year.
- ✓ Avoid replacement of 4 staff in the Quality Assurance team, saving £96,000 per year.
- ✓ Identify and respond immediately to signs of customer dissatisfaction and complaints – before they escalate to time-consuming and expensive regulatory issues.
- ✓ Open the door to additional revenue and customer loyalty through new cross-selling opportunities.





- ✓ Boost customer experience and outcomes in the insurance claims process while ensuring additional protection against compliance and legal risks.
- ✓ Improve agent performance and motivation through swift, incisive feedback coaching and training.
- ✓ Adapt customer communications and management reporting as and when required, in-house and immediately.
- ✓ Achieve greater control and overall peace of mind through access to comprehensive, reliable reports that can be tailored to all levels of operational insight as well as regulatory evidence.





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*“After all this time our mission statement remains the same: Ensuring good customer outcomes are at the heart of our culture.”*



Nik Springthorpe  
CEO, One Call Insurance

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One Call was founded as a motor insurance broker in 1995 by CEO John Radford.

Today, the company provides quality insurance protection to consumers and businesses across the UK. The product range includes motor, home, travel and pet cover from a large panel of leading insurers. One Call also issues and underwrites its own car insurance policies.

Over the years, the company has gained a strong reputation for its high service standards, with outstanding customer retention rates.

The sales and service channels at One Call operate through digital and phone-based channels, providing choice and flexibility to over 800,000 current customers. Over 80 telephone agents are now employed in the contact centre at Head Office in Doncaster.



## THE CHALLENGE

Before they found Voyc, the team at One Call wanted to expand their ability to monitor and report on the quality of agents' phone conversations with customers to a more efficient solution.

At that time, their Quality Assurance (QA) team handled this task by listening to individual call recordings selected randomly for each agent. Some of these calls were 60 minutes or more in duration.

They then scored each call according to a range of quality and accuracy criteria. After that, they manually typed a report on each call before presenting their findings in meetings with the agents' team managers.



*"The Quality Assurance team monitored the calls. They had to do it manually. Quite a laborious process, month in, month out".*



Sarah Chadburn  
Compliance Director, One Call Insurance



Although the quality of the calls audited was generally good, there was potential for any compliance and service issues to pass unnoticed. It was a slow task, typically taking around two weeks from the date of a call to the feedback reaching the manager. Only then could any errors or training needs found in the monitoring process be attended to.



And with One Call's strong focus on delivering excellent service, this was a consideration for the management team.

Considerations such as not identifying signs of vulnerability in some of the calls – or not picking up and responding to some customer complaints. And with the FCA's Consumer Duty putting new emphasis on delivering good customer outcomes, this wasn't just a service issue, it also had potential regulatory implications.

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*“The challenge we had as a business was how do we give ourselves assurances from a regulatory perspective, also from a customer outcomes and service perspective, that we're doing the right things”*



Sarah Chadburn  
Compliance Director, One Call Insurance

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The One Call team had been looking for years for a solution to this problem. They had seen several demonstrations, including some from their existing telephony providers. Nothing completely covered their needs until they found Voyc.



# THE SOLUTION

In their search for a solution, One Call had established a range of requirements that they wanted the chosen provider to deliver on:

## Requirement



Immediate monitoring of 100% of customer calls	✓
Immediate quality reporting “all in one place”, with ability to “drill down” to individual agent and call type as required	✓
Immediate alerts on quality and compliance issues, including customer vulnerability, dissatisfaction/complaints and dead air	✓
Ability to tailor alerts easily to specific business needs, e.g. cross-selling opportunities arising in calls	✓
Easy access to quality user support / helpdesk	✓
Easy to use and manage for operational team members, including QA, coaching and training workflows	✓
Supported by a self-service learning resource, offering online insight and training for users	✓
Easy to install, implement and self-configure	✓
Data security protocols to the highest industry standards	✓
Robust proof of concept before financial commitment value for money	✓
Delivering time savings and financial benefit	✓



With their search for a solution being unsuccessful so far, One Call were initially somewhat sceptical about Voyc, explains Lee Greenwood, Head of Operational Performance.

But he adds that Voyc took the time needed to learn about their business and also their culture. The live demonstration that Voyc then delivered, using One Call's own call data, convinced the team that they had finally found what they were looking for.

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*“We got the feedback and results of our own data. I think it was from that point on that we thought, yes, the potential for this is definitely there.”*



Lee Greenwood  
Head of operational Performance, One Call Insurance

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## THE IMPLEMENTATION

For One Call, the new Voyc solution had to work across different sales and servicing functions as well as different products, including motor and home. The business also wanted to take advantage of the additional revenue-generating opportunities that calls could generate, including cross-selling to existing customers.

This meant that the solution had to be configured to handle a highly complex call script structure that could also be adapted and changed by the One Call team as and when required.

The implementation project at One Call was headed up by key stakeholder Lee Greenwood, who integrated the new system immediately via sFTP file transfers and then APIs when the development effort became available. Lee invested time in fully understanding Voyc and ensuring it worked exactly as One Call required. This ensured that results were delivered swiftly.



*"We didn't have to wait a year, two years to see the benefit. We saw it pretty much instantly... Voyc did exactly what it said on the tin"*



Lee Greenwood  
Head of Operational Performance, One Call Insurance





Throughout the integration, Lee and One Call worked closely with the support team at Voyc. “There was nothing that was too big.” Lee explains. “And they didn’t just help and give you the answer. They showed you how they got to it and actually taught you as you were going along.”

Lee also appreciated how Voyc creates a mutually supportive community amongst its users. He was introduced to other companies using Voyc and gained valuable insight to help maximise the benefits of the solution for One Call.





## THE RESULTS

Following implementation, Voyc went live at One Call in February 2024, initially on policy renewals. Since then, the solution has been extended to customer support teams.

All these business areas are critical for delivering good customer outcomes and maintaining One Call's enviable reputation for service.

Positive results started to emerge almost immediately, in various ways as follows:

### **Productivity boosted by reducing “dead air”**

This was the first benefit that the One Call team gained with Voyc.

The previous manual monitoring method had shown that some calls contained considerable periods of silence, or “dead air”, while agents put customers on hold to seek further information. However, the full extent of this issue was unknown due to the low number of calls being checked.

Reports produced from Voyc very quickly showed that dead air was significantly more common than they had expected. In fact, it was accounting for 21% of total call time in the policy renewals department.

Analysis revealed that some training initiatives and process changes were required. This quickly led to One Call implementing new training support and system enhancements, with dramatic results.



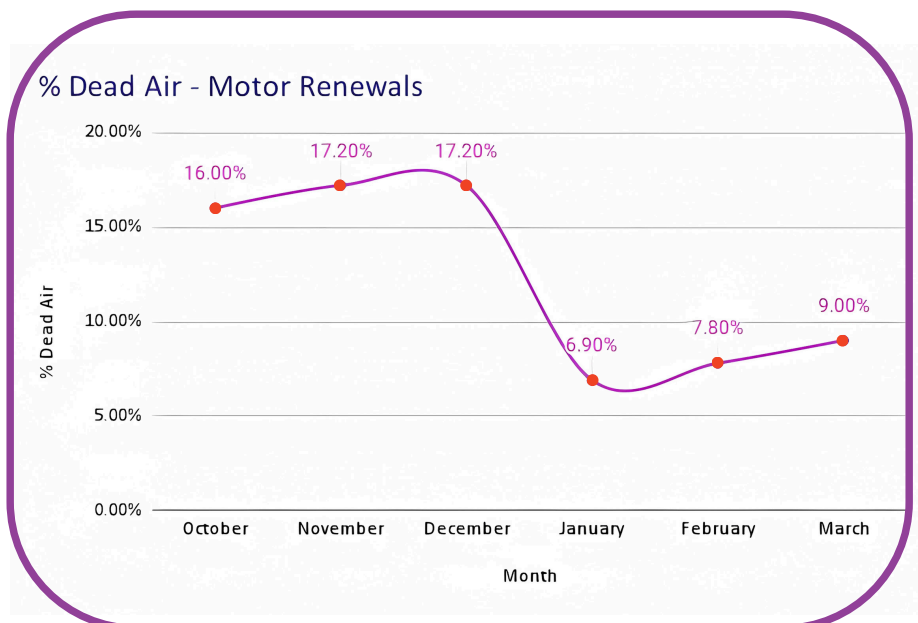
By March 2025, just over a year after the launch of Voyc, dead air on renewals calls had dropped by 67% – to the far more acceptable level of just 7%. This improvement also helped One Call double its total call volumes over the same period, from 7,000 per month at the outset to 14,000 by March 2025.

By addressing this dead air issue alone, One Call have improved their customer service levels. At the same time, the productivity of their team has increased significantly.

In fact, the Voyc team has calculated that the additional talk time resulting from the dead air reduction is worth £866 per agent per year to One Call. With 30 renewal agents currently active, that’s a total improvement additional revenue of £25,980 per year.

(This is based on the reduction in dead air leading to an average 14% increase in each agent’s daily talk time).

The chart below clearly shows the reduction in dead air in the motor renewals department from December 2024 to January 2025.





## Greatly improved response to customer vulnerability

Long before Voyc arrived, One Call was fully committed to identifying signs of vulnerability in calls and providing excellent outcomes for the customers affected. Moreover, the intense focus on vulnerability in the FCA's Consumer Duty in 2023 gave this commitment new impetus.

In addition to telephone contact, One Call offers automated Live Chat to customers via its website. The QA team was able to identify many instances of vulnerability in those interactions, by searching for appropriate keywords used. But with telephone calls, the team were concerned that some signs of vulnerability might have been missed in the manual process that could only monitor a minority of total calls.

The new Voyc solution immediately addressed this concern.

Voyc is configured for One Call with a wide range of keywords and phrases relating to vulnerable characteristics, such as health and financial resilience. It delivers an immediate, precise alert every time any of these arises in a call.

In this way, One Call has greater confidence in its ability to identify and support customers with vulnerable characteristics. Before Voyc was introduced, they were already achieving an excellent score of 88% in vulnerability outcomes. And now, this has risen to 96%!



*"We're able to identify a lot more vulnerabilities in the calls. To be able to check 100% of the calls for these departments, it's a really good tool"*



Hannah Tinsley  
Quality Assurance, One Call Insurance



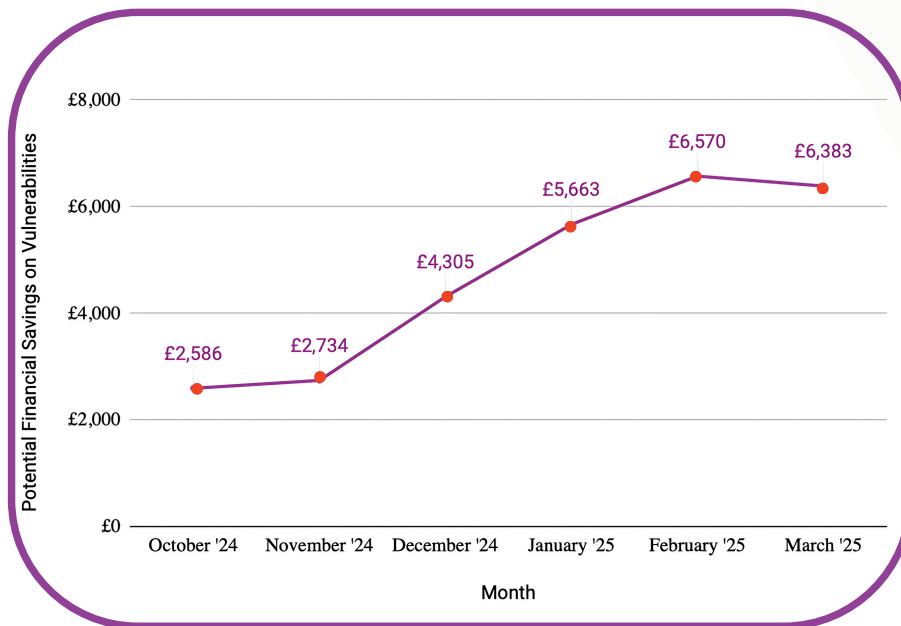


The chart below shows the incremental Vulnerability ROI that Voyc has delivered for One Call over the past few months.

Voyc helps One Call assess the financial benefit of responding to customer vulnerability using a metric called “Vulnerability ROI”.

This calculates the level of redress that might have been awarded to customers had any missed vulnerabilities led to formal complaints upheld by the Financial Ombudsman Service (FOS).

It is based on assessing the potential financial severity of every vulnerability alert raised by Voyc (excluding any false alerts).



Over the 6-month period from October 2024 to March 2025, Voyc alerted One Call to 4,767 cases in which signs of customer vulnerability were present during calls.

The improvement in outcomes across these calls, resulting from Voyc alerts, has



*"The alerts that highlight potential customer complaints are enormously valuable"*



Lee Greenwood  
Head of Operational Performance, One Call Insurance



## **Additional potential revenue and customer loyalty through cross-selling**

One Call is still in the early stages of developing this benefit, but the potential is huge – especially when Voyc is fully rolled out across the business.

For example, many customers with car insurance from One Call hold home insurance policies with other providers.

Sometimes, customers even mention this in their conversations. Again, using Voyc alerts, One Call can identify these customers and ensure that a cross-sale offer is made – either during the initial call or in a further communication.

This is potentially a major boost to One Call's revenue. Not only in respect of the immediate cross-sale, but also because customers holding multiple policies benefit from additional discounts and easier access to all their insurance details.



## Better claims outcomes with reduced compliance risk

For all insurance customers, the experience of claiming is a major “moment of truth”. Insurance companies that handle claims well are rewarded with better customer retention and “word of mouth” promotion than those that don’t.

This fact is fully recognised at One Call and has contributed extensively to their success over the years. Claims are handled by One Call Claims, a separate company within the One Call Group.

Voyc reports now provide the team with sharp and actionable insight that they can use to support the best outcomes possible in customer claims—even in cases where a claim is partially or fully rejected.

What’s more, the claims area is a potential compliance minefield for all insurers, with substantial sums of money as well as high customer emotions often involved.

Here, One Call uses Voyc to spot issues and problems in claims calls so they can be resolved before escalating further.



*“In claims, there’s a lot of potential liability issues related to it. To have that full coverage again gives a lot more peace of mind”*



*Lee Greenwood  
Head of Operational Performance,  
One Call Insurance*





## Immediate, practical support for agent training and coaching

Using Voyc reports and alerts, team managers can swiftly respond to training needs for individual agents, including those new to the role.

This insight allows managers to design training that focuses on particular issues needing attention at any time. This makes the training more memorable and effective than the previous methods that used to cover the entire call process more generally.

Issues arising in individual calls, such as compliance breaches or missing information are immediately flagged by Voyc for use in coaching and support for agents. The speed and accuracy of this feedback make this highly effective.



*"The managers can nip it in the bud straight away and they'll talk to the team about what they've done incorrectly. And then that won't happen the next day"*



Sarah Chadburn  
Compliance Director, One Call Insurance



## Flexibility to change with the day-to-day needs of the business

Voyc is easy to use and configure and One Call can readily make changes to the functionality and reporting in line with changing business requirements.



This means that the solution adapts immediately without the need to request and wait for input from outside the company—although swift support from Voyc is always available should it ever be required.



*“We have complaint flags that we can pull out so we can make sure, when customers are unhappy, that we’re dealing with it in the right way”*



Sarah Chadburn  
Compliance Director, One Call Insurance



## More effective and efficient Quality Assurance

Freedom from days on end of listening to call recordings has revolutionised life in the One Call QA team.

With Voyc now monitoring 100% of the customer calls, the team can concentrate on improving the effectiveness of calls in a way that leads to better customer outcomes.

So now, they focus on more qualitative areas, such as the style and tone of voice of the agents. They also ensure that other activities associated with the calls are effectively handled.



Correct file notes and accurate updates to the payment system are examples of the improvements they can now help deliver.

What's more, they can achieve all these additional benefits with fewer staff than in the past. Changes in the QA team led to 4 of the previous 10 staff being redeployed to support other areas of the business. The introduction of Voyc avoided the need for those staff to be replaced.

This represents another significant improvement in financial efficiency for One Call. In fact, they estimate that Voyc is saving the QA team about £96,000 per year.

And whenever the QA team requires it, Voyc is there to support them – instantly, via phone or live chat.



*"The support that I have from Voyc is brilliant. I get a response straight away"*



Hannah Tinsley  
Quality Assurance , One Call Insurance





## Voyc Village

A key part of the support provided to One Call and every other Voyc user is “Voyc Village Academy”.

This is an online training and user advice resource that covers everything that users need to know to maximise the effectiveness of Voyc.

Voyc Village guides users step-by-step through all they need to get the most from the Voyc platform. Instead of dense technical wording, it uses clear visuals, videos and bite-sized lessons to make learning easy and enjoyable.

Users can earn certificates as they complete each course, helping to motivate progress and celebrate success along the way.

Hannah Tinsley at One Call often recommends Voyc Village to colleagues who want to maximise the benefits Voyc can bring to their roles.



*“The diagrams and interactivity in Voyc Village made it a lot easier to apply it to real-time work. So very useful”*



Lee Greenwood  
Head of Operational Performance, One Call Insurance





## Reports and insight that support the business at every level

The accuracy and depth of Voyc's reporting functionality have dramatically improved management control and peace of mind at One Call.

At the senior level, Sarah Chadburn and her colleagues use Voyc reports to help manage the overall direction of the business at board level. For example, an early report showed that quality scores in the car insurance renewal team had increased from 72% to 83%. "Some very useful information and stats are coming out from those reports", comments Sarah.

The flexibility of Voyc also applies to the reporting capability. The team can easily "drill down" to any level—a particular type of call, a specific team or agent, or even one individual call.

As Sarah explains: "We're able to pull out a certain aspect of an audit scope and review that for certain agents over a certain period of time. It's all just a click of a button".

This not only supports internal management, it also provides One Call with ready access to any evidence that might be needed in response to information requests from the regulator, with their ongoing focus on consumer outcomes.



*"The reporting function. Again, that's a big, big win for us"*



Lee Greenwood  
Head of Operational Performance, One Call Insurance





## Measuring the value

Using Voyc reports, One Call can also measure the significant commercial value that the new solution has already delivered. The financial benefits quoted in this Customer Story alone amount to over £145,000 pounds per year:

	Value per year
<b>Protect:</b> Savings from vulnerability alerts	£23,000
<b>Grow:</b> Effective savings on agent costs from reduced dead air on renewals calls	£26,000
<b>Save:</b> Reduced QA staffing costs through redeployment	£96,000
<b>Total:</b>	<b>£145,000</b>

The overall return in investment that Voyc has delivered is also considerable.



*"We've been calculating ROI internally for a presentation to our leadership team. Last quarter alone, we achieved an ROI of £38,000"*



Lee Greenwood  
Head of Operational Performance, One Call Insurance





## LOOKING AHEAD

In February 2024, One Call launched with 30 agents using Voyc. By April 2025, the number had increased to 150 agents and the focus is now on extending Voyc across all agents in the group.

The team is also eager to apply Voyc to additional revenue-generating activities. Cross-selling, in particular, has outstanding potential for them.

This rapid growth has largely been driven by Voyc's popularity throughout One Call. Hannah Tinsley recalls how colleagues would form a queue at her desk, eager to ask for information about the exciting new solution!

And today, the entire business is optimistic about the further benefits to come.



*"The board is behind Voyc. Management is behind Voyc and now staff is behind Voyc. I get loads of calls from other business units saying: 'When can my team go on Voyc?'. I say: 'Listen, you're in the queue. You have to wait!"*



Lee Greenwood  
Head of Operational Performance, One Call Insurance



All in all, the team is delighted that they chose to work with Voyc in 2023. When asked whether they would recommend Voyc, their answers sum it up perfectly:



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*“Yes. I’d absolutely recommend Voyc to all our relationship partners and I have done many times”*



Sarah Chadburn  
Compliance Director, One Call Insurance

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*“I absolutely would. I have been doing for the last year and a half, with all sorts of contacts in the industry. I’ve never had a conversation with anyone where it’s been dismissed. Everyone’s very intrigued by it’*



Lee Greenwood  
Head of Operational Performance, One Call Insurance

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*“I think it’s amazing and it’s a really good thing to have in place for a big business and a small business as well.... There’s nothing I could say that you need to change”*



Hannah Tinsley  
Quality Assurance, One Call Insurance

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## THE VIEW FROM VOYC

The team at Voyc is delighted to be working with One Call. It's clear to see that the relationship is building commercial success, delivering good customer outcomes and supporting a richer work experience for the One Call team.



*“One of my proudest moments in our partnership was when Sarah reached out to tell me that Voyc had come up in a meeting with the Financial Ombudsman Service during a discussion about identifying vulnerable customers. She shared our details with them. It was an unexpected but powerful reminder that what we’re building isn’t just commercially valuable, it’s genuinely making a difference”*



Matthew Westaway  
Co-Founder & CEO, Voyc

