



YOUR CHOICE COVER: **CUSTOMER STORY**

“Since the implementation of Voyc, it’s reduced our complaints, it’s certainly put the quality through the roof – and it’s allowed me to sleep at night.”





HOW VOYC HELPS YOUR CHOICE COVER:

- ✓ dramatically shorten the timescales needed to monitor, check and approve even complex (up to 90 minutes) insurance sales calls for compliance – within 24-48 hours, down from 4 weeks or more before Voyc.
- ✓ fully check, (through a Quality Control team of just 2) 600 calls flagged for attention each week – up from 250 before Voyc. A call that used to take 45 minutes or more to check manually can now be handled in 10 minutes.
- ✓ boost the quality and incisiveness of the call monitoring capability as well as its speed – scoring on up to 400 different points, compared with just 40 before Voyc.
- ✓ lower overall operating costs significantly – re-assigning two call monitoring staff to other tasks and dispensing with expensive external compliance support





- ✓ ensure high quality and compliance scores while allowing advisors to engage effectively and naturally with customers in their individual styles
- ✓ swiftly identify potential customer vulnerabilities of all kinds and respond appropriately in every case
- ✓ understand and act upon the individual training, development and coaching needs of telephone sales advisors
- ✓ give confidence and reassurance to high-profile product providers regarding the quality and compliance standards delivered to customers
- ✓ use Voyc's detailed reports and insights to support good customer outcomes at all times – as required by the Consumer Duty
- ✓ get fully up and running with the Voyc platform in just 58 days from project start – including all onboarding and implementation





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“Since the implementation of Voyc, it’s reduced our complaints, it’s certainly put the quality through the roof – and it’s allowed me to sleep at night.”



-Keith Jones

Compliance Director and Co-Founder, Your Choice Cover

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Your Choice Cover (YCC) is a rapidly growing insurance intermediary based in Swansea. The business provides UK families with a wide range of personal protection solutions, including life cover, buildings and contents, health insurance and income protection.

Established in 2019, YCC now offers insurance through a team of 28 professional and highly trained telephone-based advisors operating from the office and remotely. The team sells policies issued and underwritten by a comprehensive panel of high-quality providers – including Aviva, Scottish Widows and Zurich Insurance.

With a current customer base of roughly 35000, YCC is committed to delivering the highest quality customer care and service. The business enjoys a solid 5-star rating from Trustpilot.



THE CHALLENGE

YCC has always seen the quality and consistency of its telephone interactions with customers as a critical priority.

This means delivering excellent customer satisfaction as well as operating in full compliance with the regulations of the UK's Financial Conduct Authority (FCA) – including the new Consumer Duty.

To maintain these demanding standards, the team must meticulously monitor customer sales calls for content and quality.

Before YCC found Voyc, they followed a laborious and expensive manual call monitoring process that exposed the business to significant regulatory risk.

They sent recordings of all calls to two monitoring staff who checked them for content against a 40-point scorecard – covering adherence to the agreed sales script and inclusion of all mandatory wording. With some calls lasting up to 90 minutes, this was a tiresome and lengthy task.

Any calls scoring lower than 36 were then rechecked manually for quality and error by YCC's Quality Control team.

Moreover, a random number of these calls were separately checked by an outsourced compliance expert, who would identify additional issues the initial screening had not spotted.

The process was time-consuming and expensive, taking as long as 4 weeks, sometimes more, from start to finish.



This was way too long for customers to wait for their protection to start, so policies were often issued before the checking was complete. If the monitoring then identified any error or omission in the information already provided, the advisor had to contact the customer again to explain and rectify the issue. This even led to some customers cancelling their policies because they were frustrated by the complexity and delays.

All in all, the situation was highly unsatisfactory, impacting customer experience and exposing the business to an unwelcome degree of regulatory risk. And as the business continued to grow, this problem grew with it. A new solution was urgently needed.





THE SOLUTION

At YCC, the primary team member responsible for identifying the best solution was Joshua Kinsey, Compliance and Technical Manager. In consultation with key stakeholders across the business, Joshua identified a set of critical requirements to meet the call monitoring challenge:

Requirement

Quality monitoring and feedback on 100% of customer calls within hours not days

Immediate alerts on quality issues and compliance breaches found in calls

Flexible reporting and analysis functionality, from individual advisors to business-wise trends - to support MI and training and provide quality evidence to regulator and product providers

Ability to score 100% of calls against a customised scorecard of quality and underwriting questions and statements

Easy to install and implement

Easy to install and implement

Easy to use and for new team members to adopt

Comprehensive user support and helpdesk

Data security protocols to the highest industry standards

Robust proof of concept before financial commitment

Value for money





From the very first contact, Joshua was delighted with how responsive and flexible the Voyc team were. By showcasing the solution's rapid and accurate performance using actual calls from YCC, they vividly demonstrated all the benefits Voyc could deliver within a short timeframe.

THE IMPLEMENTATION

For YCC, the new Voyc platform had to work successfully across a range of products and sales processes involving extensive regulatory requirements.

The system also had to operate successfully across a sizeable team of 28 sales advisors with the potential to grow extensively. The implementation programme included complete training for the system's principal users at YCC.

YCC and Voyc worked successfully together to complete the entire Onboarding and Implementation phase in just 58 days. This was one of the shortest timeframes ever for a Voyc implementation, with the full value of the system becoming "business as usual" in just a few short weeks.

Supercharged by Voyc Village

The rapid success of the implementation was powered by Voyc Village – a cutting-edge suite of 24/7 online learning and support modules, including exclusive videos for Voyc users.

Voyc Village provides tailored learning pathways for four distinct user types: Voyc Admins, Channel Owners, Channel Contributors and Channel Viewers. Detailed, interactive content allows users to master their roles at their own pace, showcasing Voyc's unparalleled commitment to user success.

The YCC team found Voyc Village so easy to use and apply that they completed all the modules swiftly and successfully.



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“I think the guideline for Voyc Village was to do one or two lessons or sections every week. But I did it all within two or three days because it was that easy to follow.”



*–Joshua Kinsey,
Compliance and Technical Manager, Your Choice Cover*

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And of course, Voyc Village is permanently available for the team to refer to and support new users whenever required in the future.

Supported by fast-response helpdesk

Like all Voyc users, YCC has full access to the technical professionals at the Voyc helpdesk. This user support team has built an enviable reputation across the Voyc community for speed of response and their commitment to delivering 100% satisfaction whenever they're called upon.

This often means exceeding the service standards typically delivered by technical providers' helpdesks. In fact, our helpdesk's quality helps Voyc stand out as a valued business partner to our users.

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“The Voyc support service was great. I rarely waited more than 5 or 10 minutes for a response, which was amazing. In previous places I've worked, response, so I loved how quick it was.”



*–Catrina Nash,
Quality Control Manager, Your Choice Cover*

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Joshua Kinsey sums the Voyc implementation up in a single sentence: “When it comes to the implementation process, I think it was one of the easiest systems I've used.”



THE RESULTS

Today, Voyc successfully monitors 100% of YCC's valuable customer calls across their sales operations – a revolutionary improvement from the past. And, very importantly, this ensures that their wonderful Compliance Director, Keith Jones, now gets a good night's sleep!

Results have been notable in some critically essential areas:

Dramatic improvements in call monitoring timing and quality

Now, every customer call is monitored by Voyc within 24 hours. Any call that fails against YCC's quality, content or compliance scores is flagged up and checked by the Quality Control team of two. The entire process usually takes no more than 48 hours – compared to 4 weeks or more before Voyc.

The Quality Controllers can zoom in on the precise words of concern that Voyc identifies within any call. As a result, they can now check far more calls than previously – around 600 per week, compared with a maximum of 250 before Voyc.

Moreover, Voyc can score calls to a far more detailed level than the previous monitoring staff could achieve by simply checking for content. Khan Rahman, Finance Director at YCC, explains: "Whereas they were scoring off maybe 40 points, I'm sure Voyc can pick up 400 points if we want it to."

And with Voyc, remedial action can be taken immediately – including, where necessary, calling the customer back without delay to correct any errors. All this now happens before any policy is issued, avoiding difficult and time-consuming remedial action and escalation.



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“We get everything checked within 24 hours. Any fails then are checked by our Quality Control team. And it’s made things, from a Compliance Director’s point of view, a lot safer – and I’m a lot happier that our quality is where it should be.”



–Keith Jones,
Compliance Director and Co-Founder, Your Choice Cover

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The telephone advisors are all fully aware that Voyc will certainly spot any errors or omissions, and this awareness has in itself driven an overall improvement in call quality.

In addition, YCC have found that Voyc is designed to adapt to their specific business needs, ensuring that monitoring quality consistently improves over time.

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“The more we used it, the more the system adapted to what we needed. I think that’s a powerful feature of the system itself.”



–Khan Rahman,
Finance Director and Co-Founder, Your Choice Cover

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Lower operating costs

Since implementing Voyc, YCC no longer has to pay two staff members to listen to call recordings every day, freeing them up for other roles. They have also dispensed with the services of the outsourced compliance officer they previously used.

The overall cost savings are significant – while call quality is demonstrably higher.

Khan Rahman, Finance Director, confirms that to monitor calls effectively and with full compliance without Voyc would have demanded nearly as many monitoring staff as advisors – an unrealistically expensive prospect.

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“I’ve seen the immediate cost-effectiveness of Voyc. To implement a system as effective as Voyc on a manual basis could cost several times more in terms of just the physical cost of the system itself... It’s a very elegant solution.”



*–Khan Rahman,
Finance Director and Co-Founder,
Your Choice Cover*

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Flexibility to YCC's specific requirements... down to the individual adviser

At YCC, the desired conversation style between advisors and customers is natural and friendly while still fully compliant. This helps drive the business's outstanding customer feedback scores.

Although sales conversations follow a script, advisors are only required to deliver specific regulatory phrases "word for word." Otherwise, they are generally free to speak in their natural style: no danger of "sounding like robots"!

This approach requires the Voyc platform to be flexible. It scores only essential parts of the calls strictly against the actual script without reducing scores if the advisor doesn't follow other, non-critical parts of the script verbatim. This allows the conversation to flow naturally between the advisor and the customer, maximising engagement and empathy while still ensuring high-quality and fully compliant calls.

A striking example of this flexibility came up at YCC soon after implementation...

Voyc raises alerts for attention when it "hears" words or phrases in a call that could lead to a particular concern for the business.

For one individual advisor, these alerts started to occur regularly because of the repeated use of the word "poison" in customer calls. That word clearly has potentially negative connotations.

The Quality Control team urgently looked into this issue – and discovered a completely harmless reason for it...

While discussing relevant lifestyle aspects—necessary for life insurance applications—this advisor asked, "What's your poison?" to enquire about the customer's alcohol consumption!



This is an everyday and informal use of English in the UK in this particular context. Voyc allowed the YCC team to overwrite the call scores and adjust the sensitivity of this word immediately. The advisor could continue using her natural, friendly vocabulary without triggering further alerts.

Voyc is unique amongst conversation intelligence platforms in offering this degree of flexibility in changing settings and scorecards.

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“We’ve calibrated the script and the a”lerts around our agents. So we’ve managed to fit the script and the specific agents with the way they say things.”



-Catrina Nash,
Quality Control Manager, Your Choice Cove

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Efficiency and effectiveness boosted across the Quality Control team

With Voyc now instantly monitoring 100% of customer calls, the Quality Control team's productivity has dramatically improved.

Rather than waiting days for quality issues in calls to be reported, the team members can go straight to the specific points that Voyc has highlighted for attention in calls as they happen.

This results in far better and more reliable call quality outcomes - with much less stress on the team than in the past.

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“Originally, they were just trying to battle against the amount of calls coming in. Now it's a lot easier.”



*-Catrina Nash,
Quality Control Manager, Your Choice Cover*

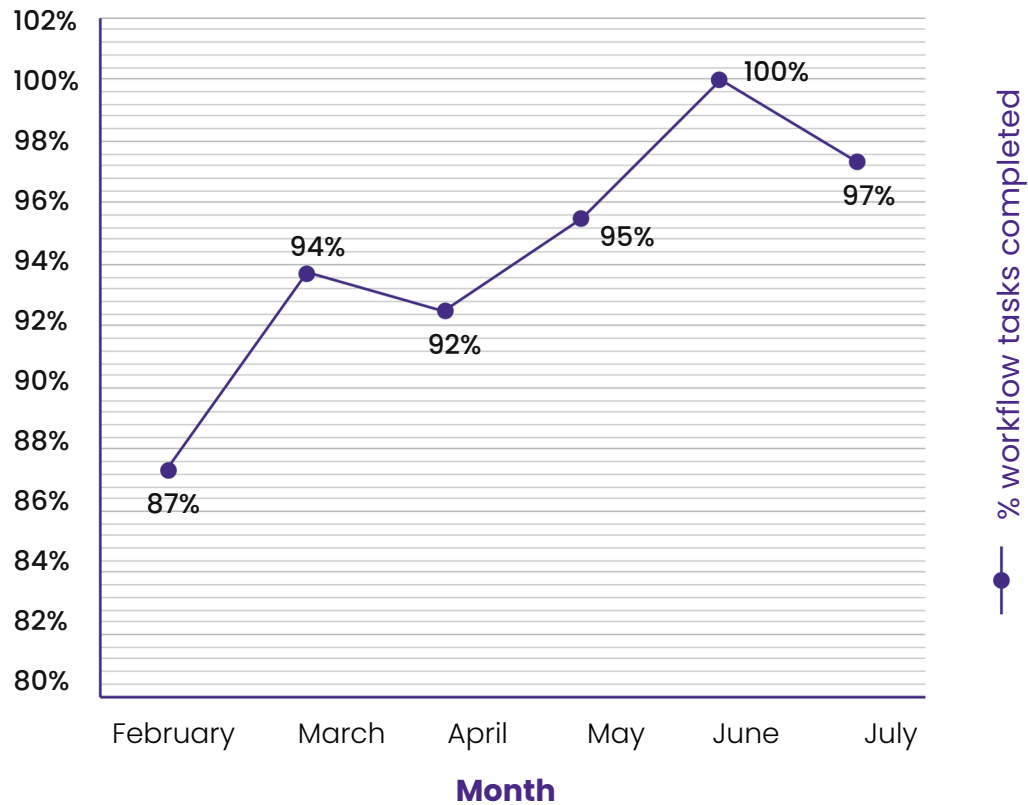
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Initially, there was a concern within YCC that handling all of the issues raised by 100% call monitoring could present an operational challenge. However, the team found that Voyc was so easy - even intuitive - to use that it quickly became embedded as a natural part of their operational processes.

The graph below illustrates this. Following successful testing, Voyc went live in April 2024, since when there has been a substantial uplift in the percentage of workflow tasks successfully completed :



Percentage of workflow tasks successfully completed by YCC team



The workflow tasks covered by this graph are call grading, giving feedback to the advisors on the content and quality of their calls, and completing all coaching requirements that Voyc identifies.

Voyc provides a single platform on which the team members can readily collaborate –improving efficiency by assigning and taking on tasks and saving time on emails and other communications.



Personalised coaching support – highlighting positive as well as negative performance

Voyc delivers reports and analysis at the individual advisor level, which helps YCC deliver highly relevant coaching based on detailed insight into each advisor's calls. This means that feedback to advisors can be incisive and specific rather than generalised based on the team manager's opinion.

Very importantly, Voyc highlights positive aspects of the advisor's performance and areas for improvement – making the coaching output motivating and rewarding.

Reassurance and validation for product providers

YCC is one of the first insurance brokers of their kind to introduce a call compliance monitoring system in the UK and their high-profile providers and underwriting companies are delighted. Voyc gives them the comfort of knowing that every call is meticulously checked for quality and compliance. This is especially valuable with the Consumer Duty now firmly in place.

With some of the YCC advisors working remotely, having Voyc to monitor every customer call regardless of the advisor's location is particularly valuable – for YCC and the product providers.

Keith Jones emphasises the reassurance that Voyc brings: "Having Voyc on our side has allowed us to be quite comfortable, knowing that with Consumer Duty, we're ahead of the game."

“A byproduct for us is that the providers love it as well... when they know that we monitor 100% of the calls, they're just blown away with it.”



–Catrina Nash,
Quality Control Manager, Your Choice Cover





Significant drop in complaints and policy cancellations

With Voyc, the entire sales process is fast, complete and 100% compliant. Gone are the days of lapses in quality, omitted disclosures and compliance breaches that frustrated customers and led to complaints or even policy cancellations.

The result? A triple win for YCC, their customers and product providers. Only sales monitored and passed by Voyc can be sent for policy issue, supporting good customer outcomes and avoiding previous administration headaches.

“Quality as a core concept is there, so we don’t get many formal complaints... because we’re quality checking everything before we submit a policy.”



-Khan Rahman,
Finance Director and Co-Founder, Your Choice Cover





Automatic alerts deliver immediate support for customers with signs of vulnerability

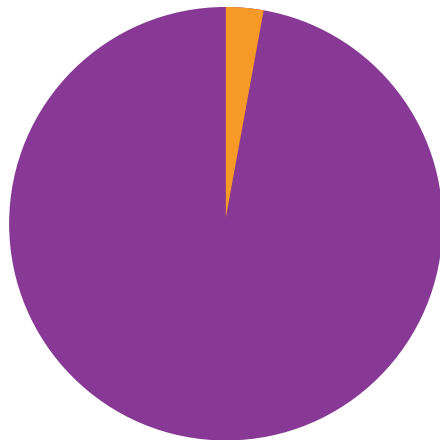
For YCC, Voyc is configured with keywords that indicate potential signs of customer vulnerability – such as words related to age, infirmity or difficulty in understanding.

This is an essential function for YCC, whose product range includes solutions designed for elderly customers and those with health concerns.

When Voyc “hears” any of these keywords in a conversation, it raises an alert that enables the Quality Control team to ensure that any vulnerabilities have been handled in a way designed to produce the best customer outcome – in line with the Consumer Duty.

These automatic alerts have vastly improved YCC’s ability to identify and deal effectively with customer vulnerabilities of all kinds. In fact, over the 3-month period from May to July 2024, almost 4,000 Voyc alerts (over 96% of the total) were triggered by words indicating potential vulnerability:

Alert Types triggered in a 3 month period



Month	Swearing	Vulnerable Customers
May	3.63%	96.37%
June	3.75%	96.25%
July	2.58%	97.42%

- Swearing
- Vulnerable Customer



Alerts 1

Assess each alert. Decide whether to mark the alert as resolved or as a false alert. Leave a note based on any findings or to justify your decision.

A false alert could arise from keywords or phrases being mentioned in a normal context or through errors in the transcription.

Ombudsman - Resolved by Bryan on 06/10/2022

Media - Resolved by Bryan on 06/10/2022

Settlement Letter - Resolved by Bryan on 06/10/2022

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“It’s something where in the old process it might not have been picked up as much because the Quality Controllers would have been listening to calls at timed speed. So little phrases and words might have been missed, whereas now, because it’s picked up automatically by the system, it’s less likely to slip the net.”



- Joshua Kinsey,
Compliance and Technical Manager, Your Choice Cover

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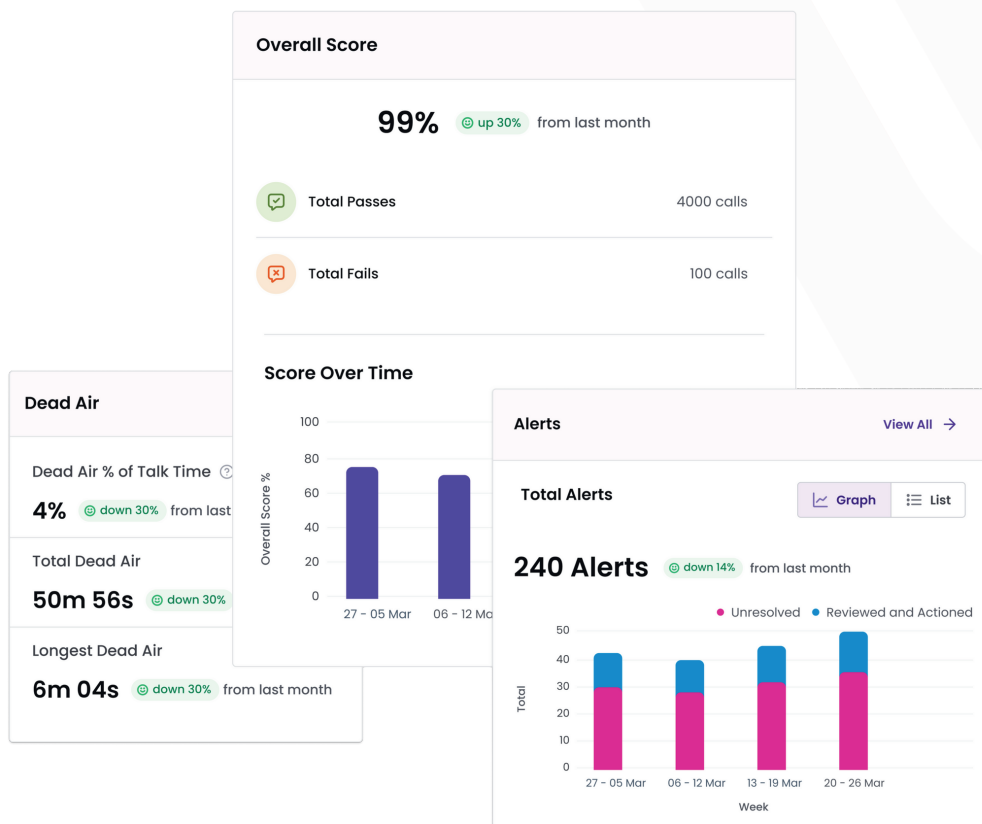


Comprehensive management reports provide a clear overview of quality performance against targets

Before Voyc, YCC relied on ad hoc output from the call monitoring staff to gain insight into call quality standards.

Now, with Voyc, that has all changed. Voyc produces detailed, consistent reports based on 100% of customer calls, transforming YCC’s monthly MI and spotlighting compliance performance for each individual advisor and the team overall,

And the best part? These reports can be tailored in detail to meet any business need. “Because we were able to tweak it and customise it to our needs, we know that everything that the system is reporting on is what we require”, says Joshua Kinsey.





LOOKING AHEAD – UNLIMITED SALES GROWTH POTENTIAL

There's no upper limit to the volume of customer interactions that Voyc can enable YCC to monitor – with the consistency and care their business, customers and providers expect and deserve.

Therefore, thanks to Voyc, YCC is now free to grow as much and as fast as it wants. There are no constraints due to technical capacity or the high costs of employing and managing additional monitoring staff.

In short, Voyc has made a vast difference to the future growth prospects of Your Choice Cover.

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“I would recommend Voyc to anybody in financial services – within a heartbeat. It's a wonderful thing to have on board, and it will just push a company forward”



-Keith Jones,
Compliance Director and Co-Founder, Your Choice Cover

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THE VIEW FROM VOYC

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“It was an absolute pleasure to onboard such a proactive team. They were one of the few to reach time to value in under 60 days, proving that our customer academy, Voyc Village, can truly drive self-service onboarding. Their dedication to learning and immediately applying their knowledge on the platform allowed them to quickly realise the value of Voyc.”



– Sihle November,
Onboarding and Customer Education Manager, Voyc

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