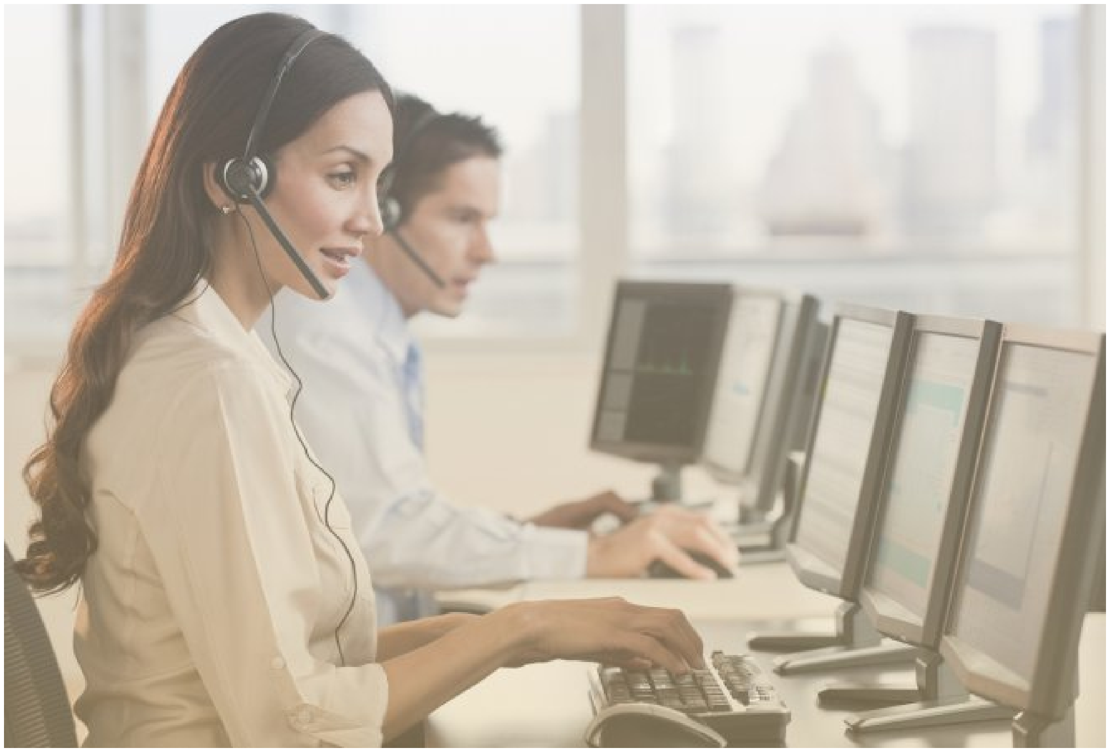
Vonage Business

Insurance Companies: The Benefits of SIP Trunking Soften the Impact after Natural Disasters

By ROSE DE FREMERY - Contributor

Hurricane season is fast approaching. Is your insurance firm ready?



The benefits of SIP trunking can help insurance companies keep their call centers efficient, even after natural disasters.

2017 was a historic year for natural disasters that brought Harvey, Irma, and Maria to America's shores. According to Insurance Journal, natural disasters cost insurers a record $144 billion last year — and you can bet insurers' phones were ringing off the hook as the claims came rushing in. Knowing this, it's wise to be as prepared as possible for the unexpected emergencies that may come our way this year and beyond.

Here's how insurers can prepare themselves for the floods of customer inquiries that arrive in the wake of a major natural disaster.

Fielding Call Spikes after a Disaster Strikes

After a disaster strikes, an insurance company can experience a huge uptick in customer inquiries. As scores of calls arrive on the customer service line, it can be hard for customers to even make it through to ask their question or begin filing their claim. If traffic spikes become severe, dropped calls can occur, creating very frustrating customer experiences. The callers, already understandably stressed due to the disaster they experienced, could end up becoming upset, and the insurance company's reputation could unnecessarily suffer as a result.

Until recently, the only way to head off this problem in advance was to purchase and install additional permanent phone lines well before the disaster. For example, if an insurance company consistently received up to 20 calls at 10 a.m. every day, the business would need at least 20 standing phone lines available to accommodate each incoming call. But how could an insurance company predict when a natural disaster would happen — or how many customers would call in its wake? That could be a tricky question to answer, especially since over-resourcing the phone system might mean paying for more service than the company usually needs, resulting in a questionable ROI.

SIP Trunking Solutions Boost Capacity

Fortunately, insurers can now proactively address this common challenge by taking advantage of SIP trunking solutions that provide the capacity they need to serve customers immediately following a natural disaster. SIP trunks replace traditional telephony trunks, bringing enhanced communications to both IP networks and legacy systems. When an insurance company centralizes all of its SIP trunks, it can better resource peak capacity across all of its office locations, automatically providing an office that has received an uptick in calls with the capacity it needs to assist its customers.

With SIP trunking solutions in hand, insurers can field call spikes more easily after a natural disaster without having to install a bevy of phone lines in each office. And, with the benefits of SIP trunking, insurers that have offices in multiple locations can take advantage of the time zone differences between their various locations. In that scenario, when a disaster hits and calls begin to spike, the insurance company can then distribute its peak capacity across multiple time zones as needed, efficiently and cost-effectively accommodating peak calling for all of its offices.

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Resilient Communications for Post-Disaster Support

Given that insurers are in the business of providing support in the event of a disaster, it only follows that they themselves require reliable, resilient communications in order to properly serve their customers. Modern cloud-based communications solutions that offer advanced features like SIP trunking also provide 24/7 support, standing ready to promptly resolve any problem that may arise. That way, insurers can have peace of mind knowing that whatever happens, they will still be able to handle the call spikes that often occur after a hurricane or other extreme weather event.

Of course, it's not outside the realm of possibility that a natural disaster could strike where the insurance company's offices are located. In case of emergency, a robust cloud-based communications system can provide just the sort of business continuity required to keep the company running until things return to normal, allowing employees to stay in touch with customers as well as colleagues via a convenient mobile app or a computer with a broadband connection, regardless of where they may be located. Insurers can also easily update their phone system greetings to direct customers to the right department for processing their claims, making it clear that the company is still open for business and ready to assist — rain or shine.

No one knows when the next disaster will happen, but if last year's hurricane season is any indication, we can expect more extreme weather events to darken our doorstep before too long. Preparation often makes all the difference in such scenarios, and insurers can position themselves well to field the inevitable uptick in calls and earn continued customer loyalty by making smart, proactive investments in their business communications now.