

Branch achieves 482% ROI with Front, empowers staff to uplevel their customer experience

INDUSTRY

FINANCIAL SERVICES

COMPANY SIZE

201 - 500

Branch Insurance is a new kind of insurance company leveraging the power of community to make insurance more affordable. They offer auto, homeowners, renters, and umbrella insurance in the US and on average save their members an average of \$548 per year. Branch has set out to reclaim an industry back to benefit the people. They've structured their business around making insurance more accessible, by making the process of getting insurance easier and faster while keeping costs low for their customers.

Traditionally, it would take several hours for a customer to buy insurance. Branch has simplified that process down to seconds. Customers only have to answer two questions to see their price and skip the long-winded quoting process. Branch is able to pass significantly lower costs to their customers by bundling policies, and because they've cut many new customer acquisition costs out of the equation.

Striving to optimize their customer experience

Branch has long prided themselves on providing a stellar customer experience, with an 85% average CSAT score even before they adopted Front's customer communication platform – compared to an 81% average across the insurance industry. But even with a leading CSAT score they were dedicated to continuous improvement, constantly reviewing their processes to see where they could strengthen their customer experience.

They had not yet incorporated SMS as a key communication channel, which they speculated as an untapped venue to connect with existing and new customers. Branch had originally used Zendesk to handle customer inquiries, but were hitting limitations in customizing SMS workflows into their process. They were looking to expand their omnichannel strategy into SMS where they could seamlessly bridge programmatic outbound messages and alerts into inbound human conversations when customers responded.

Internal inefficiency ultimately transfers to the customer

With Zendesk, Branch found it clunky and overwhelming to navigate, set up, and implement across their teams. Onboarding and training turned out to be a lengthy process that created reporting challenges and led to expensive seats being underutilized across the company. It was difficult for staff to sort through the Zendesk interface to view the relevant information that each team needed, including whether or not they were at risk of a service level agreement (SLA) breach.

Onboarding and training challenges also created additional work for administrators who would have to go into Zendesk 4-5 times a day to correct assignments and tags that hindered team management of customer messages and caused delays in resolving customer tickets. Customer inquiries would get mixed across their member support and sales teams, creating extra work in forwarding messages and causing some communications to be missed entirely.



“[After switching from Zendesk], we saw our productivity improve by 40% in our member support team managing email, text, and chat channels.”

- JOE EMISION, CTO & CO-FOUNDER AT BRANCH

Increasing channels without increasing chaos

Branch was thrilled that they could centralize and customize their email and chat customer communications into Front. By hooking up their SMS chats with Front's Twilio integration, they went from being unable to handle a single SMS customer message to handling thousands of customer messages over a span of three months, some of which resulted in new customers.

Front's unifying workspace made team inboxes easily accessible to corresponding teams. All inbound customer inquiries were automatically assigned to the correct individuals, and because Front uses the same familiar interface of an email inbox, teams were easily able to prioritize their open tickets, complete their daily tasks, and respond in a timely manner.

Customer messages were automatically labeled with tags to segment by type of query, so teams could track why customers were reaching out to them to inform what areas of their customer experience needed to be optimized. This also provided the team a bird's-eye view of the types of incoming queries within Front, so teams didn't have to go into each individual channel to understand their customers.

New insights boost customer experience and team productivity

Within a six-month period of switching to Front, Branch saw their CSAT score jump from 85% to 90%. This was largely due to clear line of sight to their SLA breaches, which reduced customer response times by 75%. Before Front, Branch's average email response time was 5.5 hours. Today, their response times average 1.4 hours — exceeding their SLA benchmark of 2 hours.

Branch was able to see a 482% return on investment (ROI) with Front, driven by over \$715,370 in productivity and cost savings. They saved 58% of their costs just switching from Zendesk to Front. Prior to Front, Branch had six employees to manage 300 messages per day across email and chat. Now they are managing 600 messages per day across expanded channels of email, chat, and SMS. Despite their message volume doubling, they've only needed to grow their support team by three headcount since implementing Front.

Simplicity enhances team collaboration

Because teams found Front intuitive and easy to navigate, they were able to work a lot faster with a simple design that not only was tailored to the function of each team, but also made it super convenient to collaborate internally with in-thread comments and discussion threads. Cross-functional teams were able to work together more effectively by reducing the number of emails that they needed to send internally and cutting down the number of times they needed to switch to other apps like Slack. This saved an hour or more per team member on Front, which meant Branch was saving another \$211,250 in productivity to deliver a more consistent customer experience.

Using Front improved onboarding and training time for Branch as well — up to 8X faster than Zendesk. With all their teams using Front, workflows were more easily standardized across channels and management gained new insights into team productivity with Front's analytics. The analytics enable Branch to set benchmarks, track their team performance, and ultimately make more informed decisions on how to better serve their customers.

58%

Cost savings versus Zendesk

75%

Reduction in response times

482%

ROI