

It is a problem common to financial services and insurance companies worldwide. This Level 8 customer has continued to grow rapidly through mergers, acquisitions and market-driven reorganizations, integrating new and legacy IT systems, applications, business processes, and people along the way.

With hundreds of busy customer service agents (CSAs) in its contact centers using more than 25 multi-featured enterprise applications, the Company faced declining customer satisfaction and rising operations costs. CSAs handle client inquiries, process new customer applications, and resolve claims from field producers, and they do it in a highly competitive, cost-sensitive environment.



The Company turned to Level 8's powerful new Enterprise Information Integration (EII) solution, Cicero, as an ideal way to address important customer satisfaction and cost-containment issues in the company's many contact centers. Within weeks, Level 8 successfully developed, tested, and deployed a Cicero enterprise solution that seamlessly integrated their required applications and processes into an intuitive composite workspace; a solution that dramatically increased user productivity and job satisfaction. Level 8's innovative Cicero EII solution quickly enabled the Company to deliver higher levels of customer satisfaction, exceeding ROI and cost savings expectations.

*"A uniquely effective solution on the agent desktop, CICERO does more than simply address call center efficiency, application integration and ROI concerns; it delivers a better working experience for the harried and over-stressed agent, while substantially improving customer satisfaction."*

Dr. Jon Anton  
Chairman and Principal Researcher  
BenchmarkPortal

### Enterprise Challenges

A diversified Fortune 500 financial services and insurance (FSI) provider, with customers in the US and abroad, acquired numerous contact centers through mergers and acquisitions over the last few years. These contact centers were organized by specialty, geography, type of customer relationship, and/or product offerings.

Prior to deploying Cicero in its contact centers, the Company's approach to reducing the number of call transfers and customer complaints was to train specific Customer Service Agents (CSA) to be conversant with a wide range of complex business applications and processes.

**Inefficiencies, Cost and Customer Frustration**

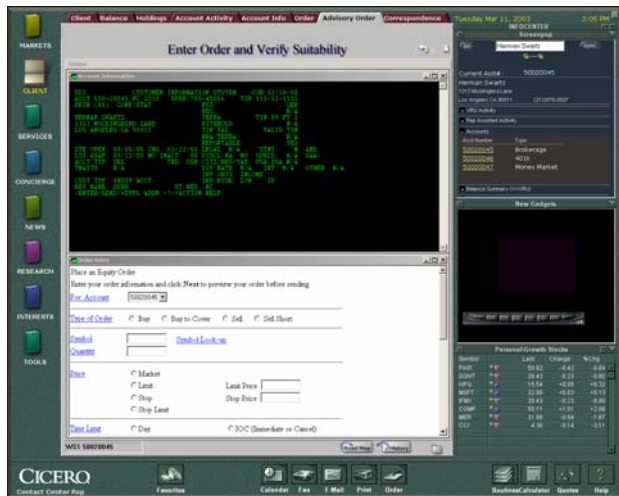
Customers who called the Company with questions outside a particular contact center's business function would be transferred to the appropriate contact center and often had to wait for the right agent to become available.

Far too often, valued customers were instructed to hang up and redial a different toll free number to access the required expertise (and appropriate business applications) for their needs.

Multi-faceted or complicated calls could then be routed to specialist contact centers via Genesys T-Servers with agents ideally handling multiple customer inquiries during a single phone call. While this approach helped CSAs to become better equipped to handle the rising volume and diversity of customer calls, it added to costs, operational complexities, and rising customer complaints.

This process frustrated customers and agents alike, adding to longer customer-handling times and increased costs to process even the most routine calls.

This cumbersome and time-consuming practice significantly increased agent-training costs and reduced the time an agent would be available online. In addition, new agents faced a lengthy and complicated training cycle often resulting in higher-than-acceptable turnover rates.



**Future Technology Insurance**

The company's valuable IT portfolio includes mainframe, client-server, CRM, desktop, mobile, and Web applications, together with highly sophisticated business processes, and talented staff that rely on them every business day.

Further complicating its integration challenges, the Company also began a strategic, multi-year migration from its existing IT portfolio architecture to IBM's WebSphere environment. Level 8's Cicero was a perfect fit to enable the Company to deploy legacy applications as well as new technologies faster and at lower cost within this complex and powerful IBM platform.

**Key Issues**

The Company faced a number of critical customer service, technology, productivity and cost issues, and each of them was improved with Cicero. Overall, per-contact costs were reduced by more than 10% within weeks. Staff productivity also grew by more than the expected 10-15% that was originally projected. Customer satisfaction metrics improved and ROI measures were reached within the first 6 months.

Within the company's front-line contact centers, key groups deployed Cicero to help address specific problems.

**Issues Resolution Group (IRG) Background**

The Company's second-tier research team is responsible for any incoming issues that cannot be quickly handled by frontline agents. Outstanding issues must be resolved within 24 hours.

Though this group experienced lower turnover rates than most others, it had one of the highest training costs because of task complexities and the frequent need for application and business process changes. Team members are available from 8:00 am to 8:00 pm Monday through Friday and 8:00 am to 5:00 pm, Saturday and Sunday. All team members are required to be Series 6 certified.

IRG agents receive calls directly via a toll free number or calls that are forwarded by a Producer CSA. If a call comes in via a toll free number, the IVR system collects selected information about the caller, such as the SSN or caller ID, causing a Siebel screen pop with the broker/client's contact information. If the call is transferred, the caller must repeat this gathered information to the IRG agent.

Most of the agents write down the collected information (name of caller, the person of who transferred it, contract number, etc.) and then refer to and re-key that data throughout the call.

At a minimum, an experienced agent uses 12 keystrokes (3270 screen name and contract number or SSN) for each call. Most calls involve significantly more data entry since at least four different applications (3270, Siebel CRM, document management and check processing/tracking) are routinely used to resolve even the simplest customer issue.

**The Cicero Solution for IRG**

Cicero was deployed on the IRG agent workstations, resulting in almost immediate productivity improvements and cost reductions. The Siebel CRM, 3270, client server, Jacada (AD) and other applications were seamlessly integrated within the Cicero desktop

Brokerage calls are now handled with the intuitive professional care, accuracy, and attention to detail found in the largest Wall Street firms. When calls are routed from other groups, customer and account information is

automatically passed through to the appropriate applications as required by the customer’s needs. Training costs for task changes, new applications or modified business processes were cut by more than 60%.

**Producer Group Background**

Similar to the IRG, this group maintains the same hours as IRG, but has higher staff turnover, and agents are not required to have a Series 6 certification.

This group provides frontline call support for the Company’s producers, both internal employees and independent agents. Callers are only routed to IRG for high level support or to a Brokerage group to place asset trades.

The key functions of this group are to provide information to callers (primarily brokers and agents) or to perform basic administrative tasks, such as address/name change, re-sending of statements, etc.

Siebel is used to control the agent’s phone by scheduling agent availability through a Genesis telephony system. Other applications used extensively are the 3270; check management and issuance systems, document management and Microsoft’s Internet Explorer to visit the Company’s branded website.

*“This is groundbreaking technology, ideal for the call center industry. CICERO provides a higher degree of automation, enabling our agents to focus more on the customer’s needs and less on the complicated tasks involved in meeting those needs.*

*CICERO is already improving customer satisfaction and agent efficiency, reducing training times for new agents as well as contributing to reduced agent turnover.”*

Markus Ramirez  
Vice President, Consumer Services  
arvato services, Inc., A Bertelsmann FSI

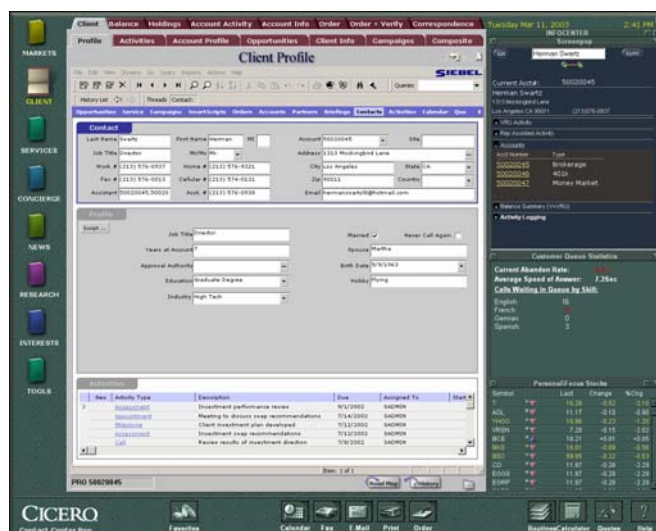
**The Cicero Solution for the Producer Group**

Cicero was deployed on the Producer agent workstations resulting in substantial productivity improvements and cost reductions. The Siebel CRM application was integrated with other applications and is currently being used for more

than just agent availability. Cicero has also helped increase ROI for the large CRM investment due to the cost and complexity of the business process integration required.

Now, when calls are routed to the IRG or Brokerage groups, customer and account information is automatically passed through to the appropriate agent’s Cicero workspace and applications are updated as required by the customer’s needs. Training and turnover costs have been cut by more than 50%.

Siebel use is finally growing within the organization fueled in part by Cicero-generated automated data input from calls and agent workflows. Additionally, Siebel is used to record ‘reason-for-call’ data. Before Cicero, each agent was expected to note that information in the Siebel application. Compliance was less than 10%. With Cicero, this data is now automatically extracted through the agent’s work processes and entered into Siebel.



**Brokerage Group Background**

This highly skilled group is made up of more than a dozen agents working from 7:00 am to 9:00 pm week days. The evening and weekend teams handle off-hour calls.

Agents primarily handle calls transferred from producers (brokers/dealers) and contract owners, who typically call via the toll free number. Since this area is just one place where a trade can be requested for a contract owner, the agent must reference other applications to assure that duplicate orders are not entered. Depending on how and when the trade is placed, the information may not be up-to-date in the other systems.

The primary applications for this group are 3270 based and the Company’s intranet website. Approximately 50% of the users in this group also use a client application that provides a front-end to the 3270 host system. This application has several pop-up windows that are always centered on the screen.

Additional development work on this application has been halted and will be replaced by an Agent Desktop (AD). AD is Jacada, a Java application that is a front end to the 3270 application.

For example, there are several 3270 screens used in the Brokerage group that show the allocation of securities within a 401k plan. However, it is difficult to break down information on the origin of the money (i.e.: employer or employee). This information is segmented automatically in the client-server systems but is not integrated with other applications that may need the data. The application is also used for client interaction tracking. Tracking is done via a Notebook function, which allows work to be queued and rescheduled until complete.

### The Cicero Solution for the Brokerage Group

Cicero was deployed on the Brokerage agent workstations, resulting in substantial productivity improvements and cost reductions. The Siebel CRM, 3270, client server, Jacada (AD) and other desktop applications have been integrated in the Cicero workspace.

Cicero was implemented in this demanding environment because it significantly enhances and extends the Jacada (AD) solution. The benefit of the Cicero-enhanced AD solution over current systems and alternatives is that it leaves all of the business logic on the mission critical 3270 system so there is only one place to make modifications. The existing client server application is used because of its screen formatting and ability to provide composite detailing on a single screen. Cicero integrates and seamlessly shares information among these disparate applications, creating an efficient 'composite' workspace.

Brokerage calls are now handled with the seamless professional care, accuracy and attention to detail found in the largest Wall Street firms. Now, when calls are routed from other groups, customer and account information is automatically passed through to the appropriate agent workspace and applications as required by the customer's needs. Training and turnover costs have been cut by more than 40%.

### Variable Life Group Background

Account relationships are critical to this group; therefore agents must be accurate and fast. They handle calls forwarded from clients and producers that are specific to variable life insurance, with the majority of callers requesting information about a customer policy. Initial information is verified or viewed in the 3270-based COBOL system and then cross-referenced in other applications.

Agents use a suite of legacy COBOL applications, FileNet, Internet Explorer or Netscape browsers to access corporate intranets, fax and call tracking systems. A number of Microsoft Excel and Word templates also reside on the agent desktop.

### The Cicero Solution for the Variable Life Group

Cicero was deployed on the Variable Life agent workstations resulting in significant productivity improvements and cost reductions. The legacy COBOL applications, FileNet, corporate intranet information, fax and call tracking systems were integrated with Oracle Forms, Microsoft Office, Lotus Notes and other applications, including Siebel CRM, 3270, client-server and other desktop applications within a matter of weeks.

Since Variable Life calls are now handled faster, more accurately and at substantially lower cost than before, customer satisfaction has improved substantially.



### Fixed Life Group Background

In this group, training costs and turnover were higher than other groups as it typically required at least three months for an agent to become proficient at handling calls without coaching. This group's information is provided through two applications: a very old legacy IBM System 360 emulation application and a third party customized application used to look up information by policy or agent number.

Both applications share common backend data services but the third party system provides a much greater amount of data per screen. Call center agents also use this information in other applications such as Beneficiary and Underwriting. This group also uses other applications including FileNet, a call tracking applet, check tracking and fax.

### The Cicero Solution for the Fixed Life Group

Cicero was deployed on the Fixed Life agent workstations resulting in substantial productivity improvements and cost reductions. The Oracle Forms, Office, Lotus Notes and other applications were integrated with Siebel CRM, 3270, client-server and desktop applications within a matter of weeks.

Calls are now handled faster, more accurately and at substantially lower cost than before.



### Ideal Solution Requirements

The Company’s problems were compounded by the urgent need to integrate disparate business processes and enterprise applications into its new global operating environment, IBM Web Sphere. After lengthy analysis, the Company determined that the perfect solution would support the following:

- Create a user-friendly solution that would realize a positive response from the agents and generate greater customer satisfaction
- Provide a quicker and more effective way to train the agents on multiple complex business systems while decreasing operational costs, training costs and staff turnover
- Resolve usability difficulties associated with the cross-platform integration of primary business systems, mission critical legacy applications, CRM systems and Web portals with CTI
- Defray the rising cost and complexity of data entry including error correction and updates, as well as measurably increase agent productivity

Peter Schmitz, President and CEO, for arvato services notes, *“Ideal for the call center industry, CICERO provides a higher degree of application, task and process automation, enabling our agents to focus more on our customer’s needs and less on the complicated tasks involved in meeting those needs.*”

*In use within arvato for more than a year, CICERO has significantly enhanced customer satisfaction and our CSR’s work experience by reducing task complexity and cutting the time spent on the phone. Our expertise and increased capacity to handle enormous volume with CICERO’s ground breaking application integration technology is a tremendous market differentiator.”*

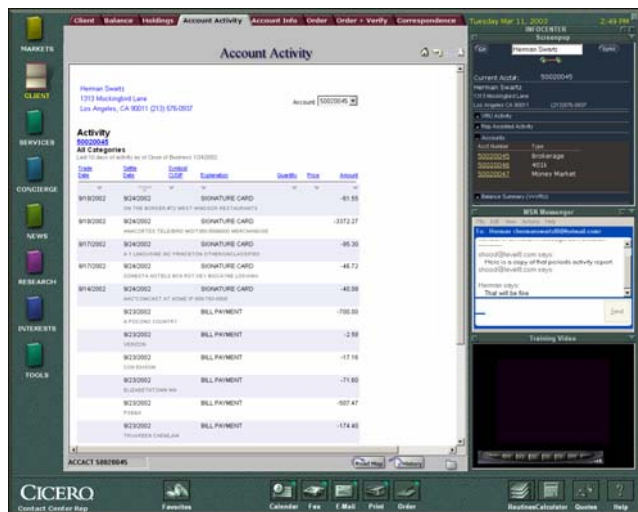
### The Cicero Solution

In order to meet all the requirements of its contact center challenges, the Company expended considerable effort and money investigating potential solutions. But nothing fit all the requirements until Cicero was discovered.

After a lengthy and detailed evaluation process, Cicero was ultimately selected as the new enterprise development platform for creating an integrated desktop workspace--a common workstation platform where business applications were organized according to task, presented with a common look and feel and enabled to share data in a secure, context-aware manner.

The Cicero desktop integrated CTI, key business systems and numerous secondary applications in use in the contact centers and elsewhere within the Company.

The Cicero solution included a wide range of host platforms (mainframe, client-server, Web, Windows, and even MS-DOS). A new service application was created that collected, managed and securely stored user logon credentials, which greatly simplified the agent logon process with single sign-on capabilities. It also enabled Cicero to automatically restart legacy applications that timed-out during a user session.



Applications integrated within the Cicero workspace included:

- Microsoft Windows, Office and other desktop productivity suites and tools
- Mission critical 3270, midrange and client server applications
- Old IBM 360 applications
- Siebel CRM, Oracle Forms, third-party packaged solutions: document management, call tracking, fax and Citrix
- Web-based applications, Web Services and portals - internal or external to the Company
- Other systems and business processes acquired through the Company's mergers and acquisitions

Level 8 and the Company worked closely to develop, test and successfully deploy the Cicero-based workstation in *eight weeks*.



**Ability to integrate a wide range of applications without extensive modifications**

- Minimized the business and technical risks and cost of integration and ongoing application maintenance
- Reduced Total Cost of Ownership (TCO) and lifetime cost of platform maintenance and support
- Provided unequalled flexibility to add or change business applications and processes in an easy, consistent, enforceable and rapid manner

**Seamlessly integrated Genesys CTI with all required applications used within the Company's complex IT and contact center environment**

- A key 16-bit MS-DOS application was integrated into the work environment - something that the Company could not achieve in any other way.
- Developers integrated any application that had a "footprint" in Windows.

**Highly flexible user interface**

- Provided rapid customization of the user desktop to specific roles, security requirements and job functions
- Allowed agents to personalize the Cicero desktop with shortcuts to frequently used applications and tools without impacting security or performance
- Supported pop-up interfaces to multi-channel functions such as co-browsing, web, fax and instant messaging

**Availability of unique Cicero features**

- Cicero's Routines provided an efficient method of automating processes, training agents, increasing morale and improving productivity
- Cicero's InfoCenter provided real-time information to agents to better address customer needs
- Cicero's History tracking feature helped agents identify training and operational problems and quickly develop solutions for staff productivity, IT performance and cost containment

**Key Business Benefits**

None of the Company's business applications and few processes were modified during development and implementation. Within a few months, the Company observed several key operational benefits:

**Speedier development and deployment**

- Cicero integration was faster than traditionally packaged application integration solutions or middleware
- Lower deployment and maintenance costs due to easier integration

**Getting Results Faster**

While the Company has observed a number of operational benefits, both in business and technical areas, Cicero has demonstrated its unique business value:

**Reduced Costs, provided Greater Flexibility, Generated Higher Customer Satisfaction**

- Substantially improved application ease-of-use
- Reduced operational costs in contact centers
- Reduced need for an expensive big bang CRM initiative

- Sped development and implementation of new business products and services
- Generated higher staff productivity, morale and job satisfaction with reduced turnover

#### Agent Benefits – Greater Efficiency, Better Training

- Integrated desktops enable agents to handle many different types of calls, using the integrated desktop thereby reducing the number of costly call transfers and increasing customer satisfaction - while greatly simplifying staff scheduling
- Reduced call transfers and realized substantial cost savings
- Reduced training requirements and simplified use through the task-oriented, intuitive desktop with point-and-click navigation
- Trained new agents in Cicero desktop use in just one day
- Minimized business application training due to the automation of the use of the application for specific business tasks and many of the more difficult tasks. Agents are no longer required to learn the entire application
- Utilized features such as Routines to provide learning aids to help the agents learn new processes using less familiar applications
  - Routines include step-specific instructions, many of which are now efficiently automated
  - The Routines feature enables management to improve best practices faster.
- Increased Agent Efficiency

- Reduced point-and-click navigation time needed to move between applications
- Reduced data entry time and data entry errors by data sharing between applications
- Reduced initial sign-on times and automatically restarts timed-out legacy applications saving the agent valuable time during a call

#### IT Benefits - Reduced Operating Costs and Increased Customer Satisfaction

- Decreased call transfers and increased agent's ability to handle multiple customer service issues concurrently by utilizing Cicero's History feature to provides valuable information
- Built a strong ROI to support the business requirements when the History feature was integrated with the Company's analytical tools
- Streamlined the integration of applications, provided flexibility in setting up and maintaining a Cicero desktop and accelerated the deployment of the solution from months to weeks
- Provided the best "business-focused" solution through Cicero's unique, powerful and cost effective desktop-oriented application integration capabilities. The Company determined that a costly "rip & replace" approach to changing business systems did not provide any competitive or customer satisfaction advantage.

### Cicero: Integration at the Point of Contact™

Cicero's unmatched ease of navigation, elimination of redundant input and process effort and its resulting operational flexibility resulted in significant annual savings for the Company well above its 10%+ target.

They achieved significant returns on a modest investment in their call centers and experienced a 10%+ increase in productivity within the first 6 months, allowing agents to handle substantial customer growth with no increase in headcount. The cumulative effects of reduced talk time and lower wait times realized through Cicero features has had a net positive impact on the Company's customers, employees and external producers. This has led to a net savings approaching \$1.2 million annually.

Cicero provides substantial cost savings associated with greater agent efficiency as well as higher morale, reduced turnover and job-related stress. It yields greater bottom line results through more effective inbound cross-selling, up-selling and customer relationship management. Cicero's intrinsic value is easily demonstrated in the many ways it changes the contact center service equation: reducing operational and staffing costs, satisfying customers, efficiently taking care of their inquiries where it makes business sense - at the point of contact.

**To learn more about Cicero and Level 8 Systems, Inc.  
Please visit our website at [www.level8.com](http://www.level8.com) or call us at 1-866-LEVEL-88**