

CURE AUTO INSURANCE

Ensuring business continuity through digital transformation with cloud-based solutions



CURE Auto Insurance

www.cure.com

- Citizens United Reciprocal Exchange (CURE) Auto Insurance provides car insurance to over one million drivers residing in New Jersey, Pennsylvania and Michigan
- CURE was founded in 1990 and is headquartered in Princeton, New Jersey
- CURE's mission is to transform the car insurance industry by removing income discriminatory practices and setting rates based on driving records

27%

reduction in
lost calls

32%

reduction in
customer wait time

Challenges

- Transitioning to work-from-anywhere VoIP cloud based systems during the pandemic
- Enhancing speed-to-market to successfully expand into Michigan after regulatory changes
- Decreasing system downtime and outages

Solutions

- Lumen® Hosted VoIP allows employees to work securely from virtually any location
- Lumen® Solutions for Contact Center - Genesys Cloud allows for quick CRM updates and system configuration
- Lumen® SD-WAN with Cisco Meraki delivers centralized cloud management with advanced networking and application control

Results

- Successfully transitioned to a work-from-anywhere environment
- Customer service representatives improved efficiency
- Rapidly expanded into Michigan with ease

“ Within six weeks the system was up and running, which is something I'm very thankful for. Lumen Solutions for Contact Center - Genesys Cloud is easily customizable and we can turn around updates very quickly. That really impressed me.”

— Doug Benalan,
CIO
CURE Auto Insurance

CURE
AUTO INSURANCE

LUMEN
The Platform for Amazing ThingsSM

Challenge

Seeking a winning strategy for digital transformation

After joining CURE as CIO in 2020 at the start of the pandemic, Doug Benalan identified numerous opportunities for growth and business continuity through digital transformation.

CURE needed to quickly transition from legacy on-premises operations to a work-from-anywhere VoIP environment to improve efficiency and allow employees to continue to work effectively and securely from virtually any location during the pandemic.

CURE also sought to enhance speed-to-market ability through upgraded communication and CRM technology as they prepared to expand into the Michigan market amidst regulatory changes.

While seeking a digital transformation, CURE desired to reduce system downtime and outages by increasing both reliability and security of their aging digital systems. Upgraded technology would help CURE better serve drivers and accomplish their mission.

Solution

Replacing legacy systems with powerful cloud-based solutions

CURE chose to partner with Lumen, implementing several tailored solutions to help ensure a successful digital transformation.

CURE selected Lumen® Hosted VoIP to replace their legacy on-premises setup. This solution allowed employees to work from anywhere during the pandemic while improving efficiency with advanced call management and collaboration services.

Lumen® Solutions for Contact Center – Genesys Cloud allowed CURE to quickly implement CRM updates and configure systems to generate quotes so when the time came to launch in Michigan they could do so swiftly to outpace the competition.

Finally, CURE selected Lumen® SD-WAN with Cisco Meraki centralized cloud management with advanced networking and application control along with stateful and Geo-IP-based firewall rules to enhance security and reduce system downtime.

Results and Future Plans

Improved efficiency, customer experience and ROI

Partnering with Lumen allowed CURE to successfully transition to a remote environment while enhancing customer and employee experience through tailored solutions, reducing lost calls by 30% and customer wait time by 35%.

Utilizing the Guidewire system through Genesys Cloud helps customer service representatives to access policyholder information and quickly identify the caller, leading to more productive calls and improved efficiency in a secure cloud environment.

Lumen® Solutions for Contact Center – Genesys Cloud allowed CURE to move swiftly in July 2021 when Michigan personal injury protection laws became ineffective, enhancing their CRM system to offer affordable policy rates to drivers in the state and capitalize on new opportunities.

“The true success of Lumen Solutions for Contact Center - Genesys Cloud is the experience of our customers,” said Benalan. “They could use an application to engage with CURE and save a significant portion of their car insurance when CURE entered Michigan in July 2021.”

Upgraded technology delivered by Lumen has allowed CURE to maintain operational efficiency post-pandemic and quickly expand to meet drivers’ auto insurance needs throughout New Jersey, Pennsylvania and Michigan.

Lumen® Solution Set

- Lumen® Solutions for Contact Center - Genesys Cloud
- Lumen® Hosted VoIP
- Lumen® SD-WAN with Cisco Meraki