

# Case Study: How Covenir Handled a 3X Call Surge During Back-to-Back Hurricanes



## OVERVIEW

In late September and early October 2024, two back-to-back hurricanes - Helene and Milton - devastated the southeast of the United States, triggering widespread environmental destruction and an unprecedented surge in insurance claims. In the face of chaos, Covenir was called upon by several mid-sized regional carriers to scale call center operations rapidly and maintain service continuity during one of the most intense surge periods in recent years. With little warning and no guaranteed projections of impact, the team had to act quickly and decisively. Leveraging a well-honed catastrophe response plan and a deeply trained team, Covenir was able to triple its call-handling capacity in a matter of days while maintaining empathy, professionalism, and trust.

Catastrophic weather events don't follow a schedule—and neither did Hurricanes Helene and Milton. Within two weeks, these storms caused horrific damage and devastation from storm surge, inland flooding and tornadoes across multiple states, leaving insurance carriers scrambling to respond to thousands of affected policyholders. Call volumes for one client alone surged to three times their monthly average.

As with any catastrophe, speed, flexibility, and empathy were critical. But the challenges - little advance warning, rapid staffing, call volume spikes and emotional circumstances - were steep.

Covenir's role was to serve as a true extension of the carrier's brand during these crisis moments. That meant balancing speed with humanity, scaling operations while delivering high-quality, empathetic service to policyholders navigating loss and uncertainty. The stakes were high: performance during this window could either strengthen or erode long-term policyholder trust.

## KEY CHALLENGES

- **Little advance warning** of impact zones or volume estimates
- **Near-instant operational ramp-up** of staff required
- **Call volume spike** of 300%
- **Policyholders under stress**, seeking support during traumatic circumstances

## THE SOLUTION

Covenir's successful response to Helene and Milton hinged on a multifaceted strategy rooted in preparation, flexibility, technology, and empathy.

## OUR APPROACH

### Proactive Planning and Coordination

While each storm is unpredictable, our catastrophe preparedness strategy includes collaborative planning with our carrier partners well before storm season. In this case, we worked closely with affected clients to ensure rapid communication lines, clear escalation procedures, and up-to-date forecasts of potential impact.

### Flexible Staffing & Cross-Training

Our cross-trained workforce was key to scaling quickly. A standing roster of rapid-response agents with experience in FNOL (First Notice of Loss) was activated, supported by staff who had already been trained in multiple call center roles. This flexibility enabled us to reallocate resources within 24–48 hours and triple our call-handling capacity with minimal disruption.

### Strategic IVR Call Routing

To streamline the influx, we implemented smart IVR routing strategies. Urgent claim calls were directed to live call center agents, while lower-priority inquiries were automatically routed to online forms or given callback options.

### Empathy-Driven Communication

Covenir's call center agents undergo specialized crisis communication and empathy training to ensure that, even under pressure, every interaction feels personal and supportive. This includes coaching in de-escalation techniques, active listening, and setting clear, realistic expectations.

### Constant Customer Contact

Throughout the event, we monitored call metrics in real-time, adjusting staffing and routing dynamically to meet demand while protecting service levels and morale, and keeping in regular communication with our customers.

## RESULTS

- **Quick staffing response:** Tripled call-handling capacity within days through rapid-response teams and cross-trained staff.
- **Consistent, high-quality service:** Maintained service levels during both storms without disruption.
- **Empathetic, professional support:** Policyholder interactions executed with care, compassion, and clear communication.
- **Proactive client collaboration:** Regular reporting and real-time updates helped clients feel in control throughout the surge.
- **Operational resilience:** IVR strategy reduced unnecessary agent load, enabling focus on urgent claims.

## THE RISE OF THE COVENIR CALL SURGE GUARANTEE

Our collaboration with customers during this catastrophe also led to another key result: the development of the [Covenir Call Surge Guarantee](#).

This offering from Covenir is a first-of-its-kind commitment to operational resilience and customer care, backed by a 5-point quality plan and a financial rebate if we don't deliver. It provides insurers the confidence that their policyholders will receive exceptional service, even when call volumes are unpredictable or extreme.