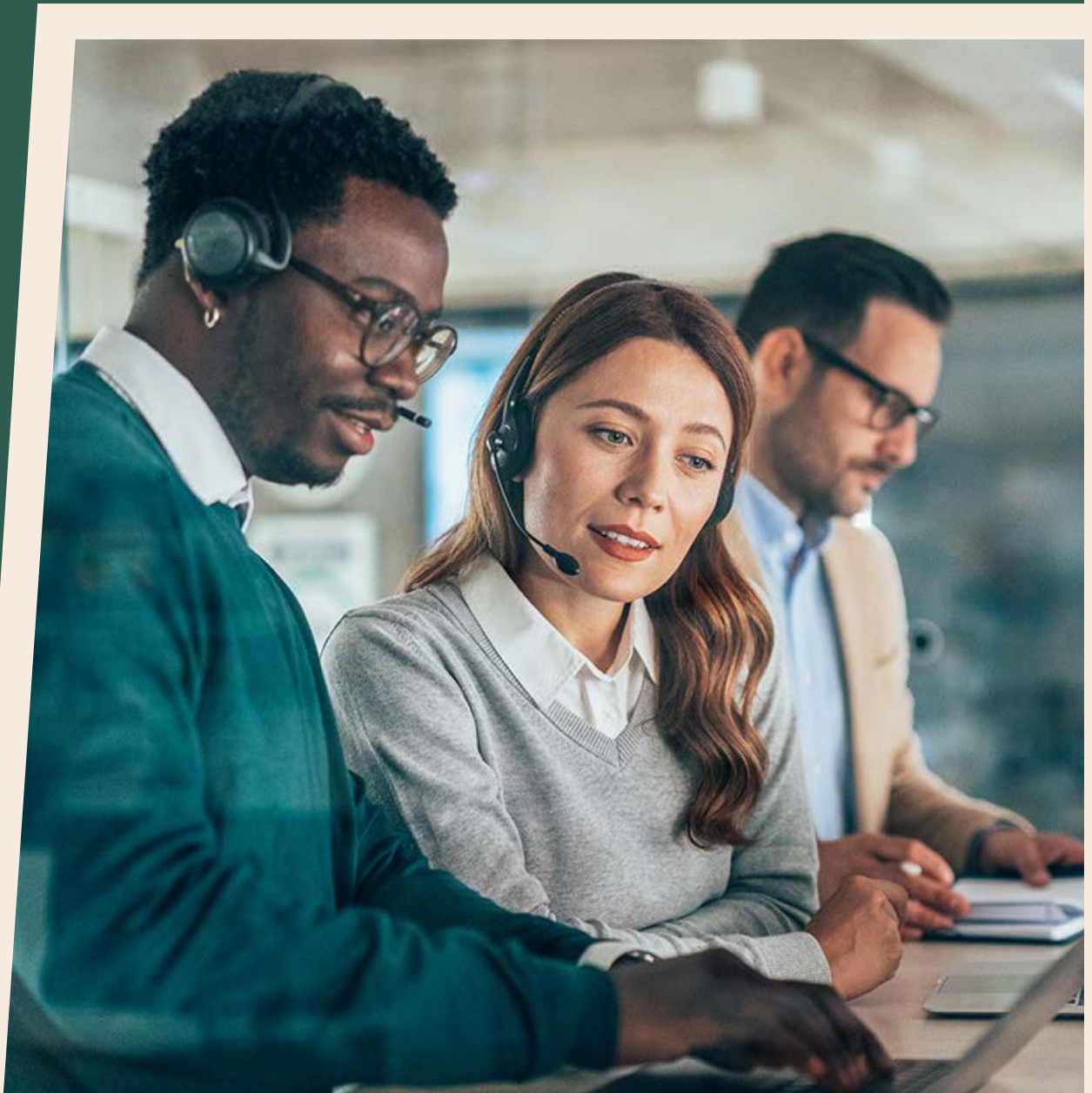


How FMG transformed Quality, Confidence and Client Experience with Liquid Voice





As New Zealand's leading rural insurer and member-owned mutual, FMG has been supporting rural communities for more than 120 years. With that legacy comes rising regulatory expectations and a deep commitment to exceptional client experience. As such, FMG's Risk Quality team knew their traditional QA model could no longer scale.

Manual processes meant the team was reviewing only a fraction of calls, spending the majority of their time listening to recordings and providing feedback days after the interaction. To raise service standards and meet rising expectations—without a major increase in headcount—FMG needed to evolve the way their team operated.

By partnering with Liquid Voice, FMG moved from sample-based review to significantly broader monitoring, generating more insight in a day than previously possible in six months, and empowering teams across the business with consistent, evidence-led quality data.

About FMG

FMG has served rural New Zealand for over 120 years. As a member-owned mutual, FMG operates for its members and clients, reinvesting profits back into the business and into rural communities.



Look after
clients



Empower
employees



Strengthen the
mutual



Reinvest into
rural communities

Quality, compliance and consistent client experience are central to FMG's purpose, yet growing regulatory pressures, rising call complexity and increased expectations created tension across the organisation.

Jonathan Tippet, Risk Quality Manager, is responsible for quality assurance across phone-based teams, delivering oversight and evidence that the front line is doing the right things, the right way, every time.



The challenge:

A QA model that couldn't scale

FMG's Risk Quality process simply could not keep pace with business growth or regulatory expectations.

Before using Liquid Voice:

- Only a small fraction of calls reviewed
- Feedback reaching consultants days after the interaction, reducing its impact
- The majority of the Risk Quality team's time spent on listening, understanding, and documenting calls
- Decisions often based on small samples
- Inability to engage in proactive risk prevention
- Heavy admin with email-based distribution and manual access controls

Jonathan summarised the scale problem perfectly:



The sheer amount of time it took to review calls meant we couldn't get anywhere near the level of oversight we wanted. The model just wasn't scalable anymore. My responsibility is to get the best outcome for our business and that means looking at how technology can do the heavy lifting, so our people can focus on what matters most. We needed technology that could give us the scale and visibility we were looking for, without a proportional increase in resource.



With limited visibility and a growing risk profile they could no longer accept, FMG needed a solution that could:

- Review every interaction
- Standardise and strengthen compliance
- Free the team to focus on value, not admin
- Support FMG's well-governed entry into AI



The solution:

Full coverage, concise insight, near real-time value

FMG partnered with Liquid Voice to deploy an operating model built on:

100% monitoring

Automated assessment of every recorded call—including complex interactions—using FMG’s best-practice procedures and detailed question sets.

Consistent, fair, evidence-led evaluation

Liquid Voice applies FMG’s standards the same way, every time, reducing subjectivity and aligning quality with real procedure.

Critical fail detection & audit-ready workflow

High-risk interactions can be flagged for immediate team review.

Dashboards and rapid feedback loops

Consultants, Team Leaders and other internal stakeholders gain access to daily call insights without the delays of manual review.

Scalable, governed AI adoption

FMG engaged PwC to independently review their AI governance and implementation approach, providing assurance across the organisation that the right controls and frameworks were in place.

A collaborative delivery approach

FMG emphasised that Liquid Voice didn’t just understand the tech—it brought the practical expertise needed to turn FMG’s ambition into a workable model. When FMG needed something that didn’t yet exist, Liquid Voice built it with them, making the partnership as much about co-creation as implementation.

“Liquid Voice understood what we were trying to achieve and used their expertise to help us get it right.”



The results:

A step change in quality, confidence and operational effectiveness

1

From a fraction of calls to the vast majority of interactions reviewed

Starting with the phone-based sales and servicing teams, FMG now reviews almost all calls, with only a small number needing technical adjustments.

This is a huge increase in oversight.

2

In a single day, Liquid Voice produced the equivalent of six months' of data

On the first day after go-live:

“It produced as much data as my team would manually create in half a year.”

2 days

=

1 year of
manual data

1 week

=

2.5+ years

1 month

=

more insight than the
Risk Quality team had ever
generated in its history

This scale of evidence gave the organisation a level of visibility it had never previously had.



3 Productivity shifted dramatically toward insight-led work

Previously:

The majority of the team's week was spent listening, scoring and writing up.

A small portion of time available for reporting and communicating insights across the business.

Now:

A fraction of time spent reviewing flagged calls.

The majority of time focused on identifying trends, driving improvements and supporting teams.

Liquid Voice helped FMG unlock even greater strategic value from the Risk Quality function, with more opportunity to build on this over time.

4 More calls, more data, better outcomes

Where FMG once had limited data to work with, they now operate with a breadth of insight that directly shapes how they support and develop their people.

This will, in turn, help to transform how FMG approaches:

- Training investments
- Process design
- Underwriting question refinement
- Policy wording
- System improvements
- Leadership confidence

All of this ultimately improving the experience of both employees and clients.

“There’s no argument about data anymore. If something is happening, we know exactly how often.”



5

Faster, more accessible feedback empowers consultants

Instead of waiting days for feedback via email, consultants now have:

- Personal dashboards
- Real-time insights
- Transparent rationales
- Consistency across all assessments

It removes anxiety and increases fairness.



6

Huge cross-enterprise value—far beyond QA

FMG's Underwriting, Pricing, Product and Learning & Development teams will soon benefit from using the increased levels of insight.

- Underwriting can further develop and enhance questions
- Learning & Development can improve training effectiveness
- Operations can quantify the impact of process changes, quickly
- Product teams can trace friction points to policy design

This has become a cornerstone of how FMG understands and acts on voice interaction insight.



7

Better outcomes for FMG clients

With richer insight than ever before, FMG is driving further improvements to the client and member experience by looking to reduce:

- Repeat work
- Errors
- Follow-up actions
- Client effort

And increasing:

- First-contact resolution
- Quality of information
- Experience consistency

Ultimately supporting FMG's mission of stronger, prosperous rural communities.



Why FMG chose Liquid Voice

Jonathan and the FMG team chose Liquid Voice as their partner and technology of choice for:

Operational expertise

Liquid Voice understood the realities of risk, quality, and the contact centre environment, not just the technology.

A proven platform

FMG didn't want a completely bespoke solution built from scratch—they wanted a partner with tested, ready capabilities.

Straightforward implementation

Despite pushing the boundaries of what's possible in automated QA, the technical implementation was more straightforward than anticipated.

A trusted route into AI

This was one of FMG's first major AI deployments. Liquid Voice gave them a controlled, safe way in to harnessing the power of this advanced technology.



It gave us a safe, controlled way to adopt AI. The proof of concept showed us very quickly that the technology could do what we needed, and from there it just grew. We pushed it hard at times, but it kept meeting the mark.

Jonathan Tippet, Risk Quality Manager



FMG's plans with Voice data

FMG sees this as just the beginning.



In the short term, they are looking to:

- Extend automated QA to all phone-based consultants
- Extend Liquid Voice within FMG's systems for real-time fact validations
- Launch individual consultant dashboards across the organization



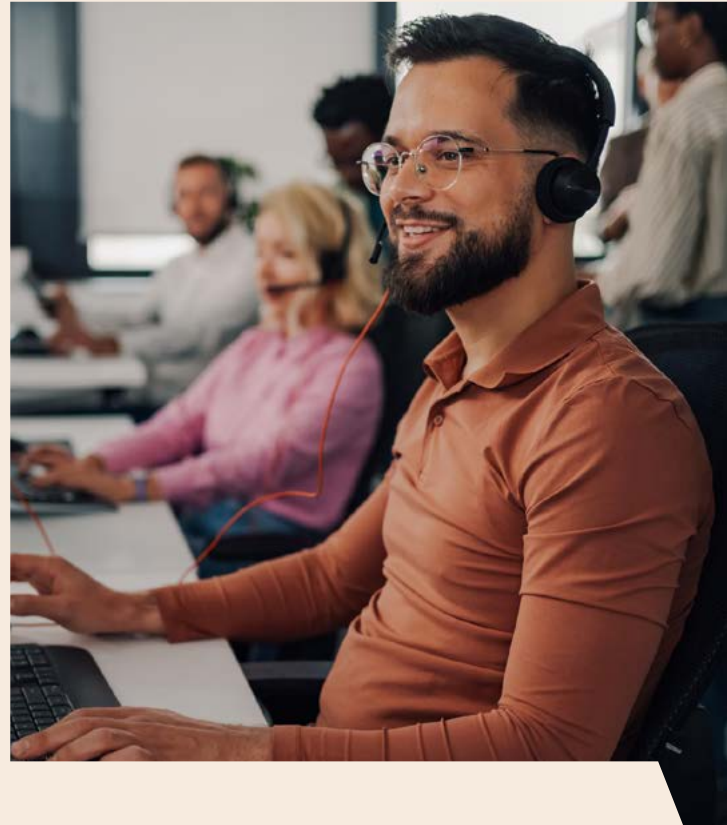
In the medium term:

- Deploy Liquid Voice insights modules to explore deeper “why” questions (e.g. “Why are clients calling?”)



And in the longer term:

- Liquid Voice will enable an operational intelligence platform for use by phone-based teams, helping to create a connected layer of insight across



“It’s about understanding whether we’re getting it right holistically, not just on a single call.”



FMG's new operating model for quality, confidence and client experience

FMG's partnership with Liquid Voice has reshaped what quality assurance looks like inside the mutual. By moving from a sampled review approach to near total monitoring, FMG now works with a level of evidence, consistency and operational control that simply wasn't possible before.

The Risk Quality team has shifted from manual, time heavy review work to high value insight and proactive improvement. With faster feedback and improved data visibility, FMG is better equipped to improve processes, refine training and design systems that help consultants get things right the first time.

Most importantly, Liquid Voice has helped FMG strengthen the experience it delivers to rural New Zealand. The foundation is now in place for even deeper integration, richer insights and a holistic, end to end view of the client journey, powered by a platform and partnership FMG trusts.



Want to discover how we can transform your contact centre QA workflows?

Get in touch using the details below.

support@liquidvoice.com

liquidvoice.com

 **Liquid Voice**