



Reducing Mail-Related Contact Center Inquiries in Financial Services, Insurance, and Healthcare

This paper examines the problem of contact center inquiries from customers regarding about the status or delivery of mailed items, such as cards, statements, and important or time-sensitive documents.

By implementing GrayHair Software's "Postal Data Contact Center Connector" (PD3C), organizations can reduce mail-related inquiries by equipping agents with real-time postal delivery data, leading to faster resolution, reduced handle time, improved first-call resolution, and the ability to provide proactive notifications to customers. This solution offers rapid, low-code deployment and the potential to save hundreds of thousands of dollars in annual support costs while improving customer satisfaction.

The Scope of Mail-Related Inquiries by Industry

Financial Services

In **financial services**, a notable share of customer inquiries involve the delivery of physical items (e.g. new credit/debit cards, checkbooks, account statements). While exact percentages vary by institution, industry experts note that delivery-status questions ("Where is my card/statement?") are common.

By comparison, consumer retail has shown that "**Where is my order?**" (WISMO) inquiries can account for as much as **50% of inbound customer service contacts** during peak periods, and around 10–25% in normal times. This underscores the prevalence of delivery-related queries across service sectors.

Banks and credit card issuers similarly deal with high volumes of "**card not received**" calls, especially after new card issuances or mail disruptions (though specific public metrics are scarce).

Insurance

In **insurance**, physical mail remains integral for policy documents, insurance cards, and claims communications – and these generate a significant portion of calls. **One case study found that 15% of an**

insurance call center's calls were about insurance ID cards (customers seeking or waiting for their card). Initially, the insurer believed only ~3% of calls were about ID cards, but speech analytics revealed it was five times higher (15%). This indicates that mail-related issues (like missing ID cards or policy documents) are a top call driver in insurance. **Customers often call asking about documents or cards that were mailed** – for example, “Where is my insurance ID card?” or claim check. Proactively addressing these (e.g. by providing tracking) can cut a large chunk of calls.

Healthcare

In healthcare, mail-related inquiries also occur, though they may constitute a smaller percentage relative to billing or appointment calls. Healthcare providers and payers mail various items – billing statements, test results, appointment reminders, membership cards, etc. Delays or losses of these can prompt patient calls (“I haven’t received my lab results letter” or “When will my health insurance card arrive?”). For context, the top call drivers in healthcare contact centers are billing (52%), insurance questions (41%), and medication inquiries (34%). While “delivery of test results/records” isn’t a top-three category, it still contributes to call volume. Many providers report that **proactive communication of results or appointment info can preempt calls**. For example, automated patient portals and notifications have reduced such status inquiry calls in some health systems (exact percentages vary). Thus, healthcare sees fewer mail-status calls than finance or insurance, but still incurs costs from patients calling about mailed communications.

Which verticals bear the highest mail-query burden?

Insurance and financial services also see a substantial impact – e.g. double-digit percentage of calls for document delivery issues in insurance. Financial institutions mailing millions of cards and statements inevitably handle many “not received” inquiries (though some have shifted to digital statements to mitigate this). Healthcare probably has the lowest proportion among the sectors mentioned, since its top issues are often billing/insurance coverage, but it still handles mail questions (especially in large payers or public health services that mail Medicare/Medicaid info). Overall, **the insurance sectors appear to experience the highest relative and absolute volumes of mail-related customer contacts**, followed by financial services, then healthcare.

Cost of Contact Center Interactions and Potential Savings

Handling these mail-status queries ties up agent time and budget. Industry benchmarks put the **average fully-loaded cost of a contact center call at about \$5–\$7 per contact**. This corresponds to an average handle time of ~7.5 minutes per call at roughly **\$0.87 per voice minute** in operating cost.

Chat interactions are similar in cost, about **\$0.80 per chat minute**, though one agent can sometimes manage multiple chats in parallel. In practice, a voice call costs the business on the order of \$6.57 on average, and a typical agent-handled chat around \$7–\$8. These figures include agent labor, telecom, and overhead costs. Notably, some industries report even higher costs – for example, IT service desks

average \$15 per support call and up to \$2.13 per minute for complex help desks. But using the \$6 per call as a conservative cross-industry average is reasonable for customer service centers.

Self-service and call deflection can yield significant savings. If mail-related questions make up, say, 10–20% of contacts, reducing those via self-service tracking or proactive notifications directly cuts that portion of cost. Table 1 illustrates potential savings for different diversion levels at \$6 per call cost:

Scenario (for 20M mail-related calls/year)	Annual Agent-Handled Calls	Annual Cost (at ~\$6 per call)	Estimated Savings vs. No Deflection
No deflection (0%) – current state	20,000,000 calls	\$120,000,000	—
10% deflection (self-serve 1 in 10 mail queries)	18,000,000 calls	\$108,000,000	\$12,000,000 saved (~10% cost cut)
20% deflection (self-serve 1 in 5 mail queries)	16,000,000 calls	\$96,000,000	\$24,000,000 saved (~20% cost cut)

Table 1: Estimated cost savings from deflecting/diverting mail-related inquiries. *Even a modest deflection of 10–20% of these calls yields tens of millions of dollars in savings.*

These savings scale with volume – **the more mail queries you eliminate or offload to self-service, the more agent hours (and dollars) you free up.** Importantly, these are **direct operational cost savings** from reduced handle time. There are also secondary benefits like improved agent utilization for other tasks and potentially higher customer satisfaction.

It’s worth noting that **chat-based interactions carry similar per-minute costs**, so diverting a customer from a live chat to a self-serve tracking tool likewise saves on the order of \$5–\$8 per avoided chat session. Moreover, self-service solutions (like an automated tracking lookup or FAQ chatbot) cost only a fraction of an agent’s time. For instance, IVR and AI deflection might cost pennies per minute versus nearly a dollar per minute for a live agent. Thus, every call avoided or shortened via automation directly lowers cost per contact.

Industry-specific cost impacts: The above savings logic applies across industries, but the absolute benefit is highest where call volumes and mail-query percentages are highest. Organizations that handle millions of “Where’s my mail” questions stand to save substantially with 10–20% deflection – potentially millions of dollars saved by cutting a fifth of those calls. Insurance and financial services can also see six-figure savings, as illustrated, by deflecting even a small fraction of high-cost agent interactions. Healthcare, with somewhat lower cost per call in some cases (one study put **healthcare call center cost at \$4.90 per call on average**), will save slightly less per call avoided, but can still benefit especially in high-volume systems (e.g. a large hospital network could save hundreds of thousands if

it cuts unnecessary appointment-status calls through automation). In all cases, the ROI of deflection is clear: self-service channels and proactive info delivery cost far less than live agent time, so diverting even 10% of interactions yields measurable cost reduction.

Reducing Escalations to Higher-Tier Support

Keeping mail-related issues at the first contact (or avoiding them altogether) also helps minimize costly escalations. Many delivery/status queries are relatively simple – if agents have the right info, they can resolve these without involving supervisors or Tier-2 support. When such calls are not easily answered (say, an agent cannot locate a shipment status), they may escalate to managers or specialist teams, driving up handling cost. Higher-tier support staff typically have higher salaries and lower bandwidth, so an escalated call can cost multiple times a regular one. For example, outsourced help desk data shows level 2 support tickets can cost \$40 each vs. \$6 at level 1. In other words, an issue handed off to a second tier might cost 5–7× more than if resolved in Tier 1. Applying this to contact centers: a call that a front-line agent couldn't handle (“I need to check with back-office on your mailed document”) might require a call-back or supervisor intervention, effectively doubling the labor. By reducing mail-related calls or equipping Tier-1 agents with better tracking tools, fewer issues need to be escalated, avoiding those extra costs.

Reducing these inquiries also prevents escalation triggered by customer frustration. Often, customers ask “Where is my package/letter?” become frustrated if answers aren't immediate; they may insist on speaking to a supervisor or call repeatedly. Proactively providing the information (either through self-service or giving the agent instant access to tracking) can resolve the concern on the first interaction, improving first-contact resolution and preventing the issue from “escalating” in both the literal and figurative sense. Higher first-contact resolution means less need to involve Tier-2 support or multiple touchpoints. Industry research consistently finds that better first-call resolution correlates with lower operational costs and fewer callbacks. Thus, by arming agents with delivery status via the Postal Data Contact Center Connector, an inquiry like “I didn't get my insurance card in the mail” can be answered on the spot (no supervisor needed, no second call), saving not just the base call cost but also the potential cost of an escalation. In summary, fewer mail-related calls reaching agents = fewer chances for unresolved issues = fewer escalations to costly support tiers. This improves efficiency by letting Tier-2 staff focus on truly complex issues rather than track down a lost piece of mail.

Highest-Impact Verticals for Mail Query Reduction

All target verticals see benefits from reducing mail queries, but some feel the pain more acutely:

Insurance: Both health and property/casualty insurers still rely on mail for critical customer communications (ID cards, policies, reimbursement checks). The Delta Dental example (15% of calls about ID cards) shows insurance call centers can have double-digit percentages of contacts tied to mailed items. This represents a significant cost drain and customer

frustration point – new policyholders calling because their cards haven't arrived, etc. Insurance also often involves regulated documents where tracking could be applied (e.g. certified mail for cancellation notices). Among private-sector verticals, insurance likely endures one of the **highest cost burdens from mail queries** (given the frequency and the high compliance need to resolve them quickly).

Financial Services: Banks and financial institutions also incur many delivery-related contacts: new credit cards (often sent via mail or courier) generate “where’s my card?” calls; statements or PIN mailers that go missing lead to inquiries. With millions of customers, even a small percentage of mail issues translates to large volumes. For instance, if 5% of a bank’s 10 million annual calls are about card or document delivery, that’s 500k calls – costing on the order of \$3 million. Financial services might not reach insurance’s 15% level in all cases, but the criticality of these calls (customers anxiously awaiting cards/checks) means they often escalate if not handled well, adding cost. So this vertical has a **significant cost burden as well**, and strong incentive to improve with PD3C.

Healthcare: Healthcare providers and payers have relatively fewer mail-status calls proportionally, but they are not negligible. Mail issues often relate to **patient communications** (appointment letters, test results, medical billing statements) and **insurance communications** (member ID cards, coverage letters). Healthcare call centers are often already overwhelmed with billing and clinical inquiries; reducing even a few percent of volume by eliminating “I didn’t get X in the mail” calls can help. The cost burden here might be lower in percentage terms, but in large systems (think a state health insurance exchange or a big hospital network), that still means thousands of calls and substantial agent hours. Also, missed mail in healthcare can have serious consequences (e.g. patient misses an appointment), so the value of proactive tracking is also in service quality, not just cost. In short, while **healthcare’s mail query volume is the lowest of the sectors mentions**, it still **benefits from preemptive delivery resolution** – especially for payers (similar to insurance companies) and public health services that mail out information.

Value Proposition of Preemptive Delivery Issue Resolution

Leveraging GrayHair Software’s API-based Postal Data Contact Center Connector (PD3C) to resolve delivery issues proactively offers a strong business case:

Rapid, Low-Code Deployment: PD3C is designed for quick integration with minimal IT effort. This low-code approach means organizations can be up and running with postal tracking in their contact center in a short timeframe (on the order of a few weeks to a couple of months, rather than long development cycles). Fast deployment is crucial – it allows the business to start capturing savings and service improvements quickly. For example, modern cloud contact center solutions can be spun up in days, and plugging in a tracking API is relatively straightforward by comparison. Many shipping and tracking services offer ready-made connectors or **integrations with CRM and contact center platforms**. This means **IT does not need to build a system from scratch** – the PD3C can hook into

an existing carrier and surface the data to agents with little custom code. The result is a fast time-to-value: it's realistic to implement PD3C across a contact center in under ~3 months, achieving full deployment in a single quarter. A speedy rollout not only saves costs sooner but also demonstrates immediate ROI to stakeholders. The low-code nature also implies lower upfront integration costs – no major overhaul of IT systems, just a lightweight API consumer. In summary, PD3C offers a quick win: a high-impact functionality (mail tracking at agents' fingertips) delivered with minimal disruption and minimal IT spend.

Real-Time Delivery Data for Agents (Proactive Service): By giving agents instant, real-time access to postal tracking and delivery status, PD3C enables **proactive customer service**. Agents no longer have to say “I'm not sure where your document is” or escalate to find out – they can immediately provide an update: *“I see your mail piece was sorted at the regional facility this morning and is out for delivery”*. This has two key benefits:

Reduced Handle Time & Improved FCR: When agents have the data before the customer even asks, calls are resolved faster. Instead of fumbling through separate systems or calling back, the agent answers on the first contact. This improves First Call Resolution (FCR) and shrinks average handling time. Industry data suggests that when customers can quickly get status answers (via agent or self-service), it prevents follow-up calls and long discussions, saving precious minutes. Multiply those minutes saved across thousands of calls, and it significantly lowers cost. Real-time data access acts as a shortcut in the troubleshooting process.

Preventing Calls through Proactive Notifications: Real-time tracking data doesn't just help during an incoming call – it enables *preemptive outreach*. With various integration, companies can set up triggers or automated notifications to inform customers of delays or deliveries **before they pick up the phone to ask**. Proactive delivery updates (via text, email, etc.) **can cut inbound inquiries dramatically**. Research shows proactive communication of order/delivery status can *significantly reduce support calls* by addressing questions upfront. For example, if a healthcare insurer notices an ID card shipment is delayed, an automated email with the tracking info or digital card copy can be sent to the member – heading off a likely “Where is my ID card?” call. This kind of integration-driven automation is only possible when systems have real-time data flow. Companies that have implemented proactive shipment tracking updates have seen as much as a **70% reduction in customer service calls** related to order status, and complaint reductions up to 40%. By **resolving delivery issues before the customer feels the need to contact**, PD3C not only saves cost but boosts customer satisfaction (no one enjoys waiting on hold for an answer that a simple tracker could push to them).

In essence, the PD3C turns a reactive process into a proactive one. It is a low-friction add-on that empowers agents and customers alike with transparency. The value proposition touches multiple angles: **lower operating costs (fewer/shorter calls), improved customer experience (timely answers, reduced frustration), and better use of support staff (less time spent tracking down mail, more time on complex needs)**. Each of the target industries stands to gain:

For insurers and financial institutions: PD3C can be a competitive differentiator – customers feel secure that even snail-mail processes are tracked and reliable. It can also

reduce complaint escalations, since a delayed insurance policy in the mail won't lead to anger if the customer was proactively notified of its status.

For healthcare: it means patients aren't left wondering about important documents (e.g. referral letters or test results), thus increasing trust and reducing call anxiety. For public health-care organizations, it lightens the load on public service phone lines and improves the perception of efficiency (constituents can "see" where their mail is, rather than believing it vanished). In fact, USPS's own improvements in tracking visibility have directly correlated with lower complaint rates.

To conclude, the Postal Data Contact Center Connector's ability to **instantly surface postal tracking data to agents and enable proactive delivery updates** offers a compelling ROI. By cutting 10–20% of unnecessary inquiries and improving first-contact resolution, organizations in finance, insurance, healthcare (and public sector healthcare) can **save hundreds of thousands of dollars** in annual support costs while simultaneously elevating customer satisfaction. The solution's **quick, low-code deployment** means these benefits can be realized in a matter of weeks or months – a rare high-impact, low-effort win for digital customer experience. All evidence points to a clear value: resolving *"Where is my mail?" before the question even needs asking,]is better* for everyone – the customer, the agent, and the bottom line.

About PD3C

The GrayHair Postal Data Contact Center Connector (PD3C) is a real-time call center integration that gives contact center agents access to live postal delivery data – reducing mail-related call volume and improving resolution time. **With PD3C, contact center executives** can expect fewer mail-related escalations, faster answers, more self-service call deflection, confident agents, and greater operational savings.



PD3C empowers agents and self-service systems with postal data intelligence, giving your team visibility into address changes, delivery outcomes, and returned mail – without switching platforms or launching an IT overhaul.

Ready to transform your contact center?

Request a demo and see how PD3C can streamline your operations and enhance customer satisfaction.

Contact Information

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About GrayHair Software

GrayHair Software is a leading provider of mail tracking, address quality management, and postal optimization solutions. The Company offers a comprehensive suite of services designed to help businesses manage and optimize their physical mail communications, ensuring efficient delivery and reducing costs.

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