



# Customer experience in Insurance

Putting a premium on personalized service and support



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# Insuring success across the customer experience

Spend any time online or watching TV these days and you'll eventually see an ad for an insurance company. They're everywhere. It's the sign of an industry that's undergoing reinvention. In a competitive market where it's simpler than ever to switch providers, companies are looking for ways to stand out and attract new customers—while keeping the ones they already have happy.

At the same time, though, premiums are on the rise. And policyholders have high expectations for the quality of service and support they receive. When clients pay more, they tend to expect more. But successfully meeting those heightened expectations is a challenge—especially when insurers can't always add the personnel they need to deliver better service on a broader scale.

That's why so many insurance industry leaders are turning to AI-powered automation. It's helping them deliver the rich, personalized experiences that customers expect, without crippling them with higher costs and administrative overhead.

AI and automation combine to transform self-service, empower contact center agents, and ensure the operational efficiency that's the groundwork of stellar customer service. They help insurers anticipate customer sentiment, reduce churn, improve agents' job satisfaction, and transform back-office processes to fuel better experiences.

In short, AI-powered automation equips insurers with the tools and information they need to give customers the level of service and support they expect in a new era of challenges. Let's take a closer look.



# Empowering clients to help themselves

Insurance can be a mystifying topic for policyholders. People know they need it, but they don't always understand the nuances of underwriting and claims processing that drive the industry—let alone the language and terms of their policies. That's what they rely on the insurance providers' agents for. But policyholders do have very clear expectations for their service experience.

The online revolution rewrote the rules for how consumers want to interact with the companies that serve them. For insurers, the challenge is that the volume of basic service requests keeps going up—and in a tight labor market, it's a never-ending challenge to find enough talent to meet the demand. And even if they could, the headcount cost would be unsustainable. As a result, hold times increase, policyholders get frustrated, and client turnover goes up.

# Better self-service, powered by automation

Thanks to AI-powered automation, policyholders can now manage a broad spectrum of service tasks themselves. They can set up and manage their accounts, renew their policies, submit and track claims, and process payments without dialing into a contact center and waiting for an agent to do those things for them.

## Hiscox

### Mining communications to elevate the service experience

With more than 75 contact channels, Hiscox makes it easy for customers to get in touch. The challenge is processing those conversations at the scale needed to deliver quality service. Details can easily slip through the cracks, causing delays and frustration for policyholders. But with Communications Mining from UiPath, Hiscox can manage a dramatically higher volume of traffic—with greater accuracy. And that results in a better customer experience while returning £370k back to the business and improving first-time assignment accuracy from 3% to 96%.

[Get the full story](#) →

The industry is entering a new era where insurers can offer their customers intelligent virtual assistants across channels such as email and live chat. These self-service assistants can access the multiple systems that underlie the customer experience and deliver the information to answer customer queries at the first point of contact—and they can walk customers through the completion of many account- and claim-related tasks.

Similarly, AI-powered automation can help streamline some of the most common service processes for customers. For example, communications mining uses state-of-the-art AI to recognize the client's request and gauge their sentiment based on data from emails and chats. Robots can act on the extracted data, update systems, and even complete complex requests. Communications mining helps automate tasks like policy amendments, verifying coverage, and checking on claim status. Clients receive faster resolution and agents are freed up to focus on customer care and more complex requests.

With AI-powered self-service capabilities, service is always available and personalized to the policyholder's needs. UiPath research shows that expanding self-service improves NPS by 5 points at 1/20th the cost. And what's good for policyholders turns out to be good for the insurer. Empowering customers through automation-driven self-service helps reduce traffic at call centers, while driving down operating costs and improving overall client satisfaction and retention. Insurers spend less, and customers get better service. That's a sound policy by anyone's standards!



**£370K**

back to the business,  
while improving customer  
experience.

HISCOX

# Helping agents focus more on customers, less on technology

What kind of questions does an insurance contact center agent tackle during the typical call? It's actually a trick question—because there's no such thing as a “typical” call.

Agents have to be ready for anything, from initiating a policy application to explaining coverage details to troubleshooting the claims process. Doing that means navigating multiple, often incompatible systems to get the information they need. It's up to the agent to create a single view of the policyholder from a mix of fragmented sources. And that's not an easy task—especially in an environment where agent performance is measured on average handling times (AHTs) and first call resolution (FCR) rates.

Callers want fast and accurate answers from their insurance providers. So, when the right information is hard to find, it makes the work experience worse for the agents on the front line, because they're the ones who have to manage caller frustration. No wonder [agent turnover rates are nearing 40%](#).

The good news: automation is here to help.



## Encova

### Mining customer sentiment to drive better retention rates

Ohio-based Encova knows that you have to work just as hard to keep the policyholders you already have as you do to bring new ones on board. So, the company wanted a better way to comb through customer files and pinpoint accounts that were in danger of canceling their policies.

UiPath helped the company automate the process, with a single robot that pulls data from different websites to gauge sentiment and emails agents with action steps for retaining at-risk customers. Overall, the company automated 12 processes and more than 30,000 transactions. Agents spend less time poring through mountains of data and more time helping customers address their challenges.

[Get the full story](#) →

# Giving agents easy access to the information and tools they need

AI-powered automation can provide agents with a “single pane of glass” that consolidates data from the insurer’s CRM, policy, claims, and other key systems. Agents spend less time swiveling back and forth between systems and more time diving into the caller’s needs. They have real-time access to customer data and insights from every interaction to reduce handling and wait times.

But automation does more than streamline access to information. Robots can provide immediate next-best action suggestions based on the policyholder’s needs and history. They can also guide the agent through complex tasks that are difficult to anticipate and train for.

At the end of the interaction, AI and automation work to summarize the engagement, generate follow-up emails, and escalate issues to managers. AI-powered automation can also streamline data transfers to other departments and their systems. In other words, they can take over a lot of the administrative work that used to be the agent’s job.

Today’s insurance customers have a lot of choices. And the quality of service that agents provide can be a compelling differentiator in a competitive market. AI-powered automation turns good service agents into great ones—and it improves the work experience for agents, so they’re more likely to pursue a career with an employer that gives them what they need to thrive.

# 25

Hours a week saved enabling agents to spend less time poring through mountains of data and more time helping customers address their challenges.

ENCOVA

# Streamlining the processes that support better service

An [estimated 16% of insurance customers](#) will seek out a new provider each year. That's a significant amount of churn. And it makes competitive differentiation a key factor in an insurance provider's long-term viability. Sure, customers will always weigh premiums, deductibles, and other cost-related factors in their decision process. But that's just part of the picture. How an insurance company does business can tip the scales in its favor—and many of the operational processes the customer never sees play a critical role.

As in a lot of industries, though, most insurance providers rely on a mix of disparate systems for functions like policy management, claims management, compliance, and collections. And that means that critical data is housed in systems that weren't designed to work together. Processes that cross operational boundaries don't flow smoothly and seamlessly, because different departments can't easily collaborate and share information. Manual tasks and workarounds interrupt workflows, causing delays and increasing the potential for error. And ultimately, it's almost impossible to create a complete and consistent picture of the client to better understand their needs and sentiment.



## Generali Group

### Putting AI to work for smarter processes and better service

For Generali Group, the combination of AI and automation offers the potential to transform a range of manual tasks and ultimately streamline processes for lower costs and better service. AI-powered robots now read forms, extract relevant information, and propose next-best actions based on the content. That helps free up the customer support team to apply their specialized expertise to address customer needs.

[Get the full story](#) →



# Building process efficiency for a customer-centric enterprise

AI-powered automation can help those behind-the-scenes processes run smoothly. It fills in the gaps between incompatible systems and streamlines the flow of information and processes across organizational lines.

Insurance providers can get the insight they need to anticipate customer churn by analyzing customer inquiries, complaints, billing and claims disputes, and other metrics. And AI can offer recommendations on the best course of action to address emerging issues and keep the organization on course and focused on policyholder needs. Enterprise leaders can better zero in on the root causes of systemic issues to improve the quality of service before it impacts client sentiment.

The bottom line is that by combining AI and automation, insurers can better understand their customers and competitive challenges—and they can take action faster and create the smoothly running processes that are prerequisite to market-leading customer service and support. So, when policy renewal time rolls around, clients are more likely to sign on the dotted line with the provider they already know has their best interests at heart.



“Generali has experienced many benefits thanks to our usage of Smart Automation, including reducing costs and bureaucracy, improved productivity, and improved employee morale as we can now focus on value-added tasks.”

PIERLUIGI SANNA  
Smart Automation Technology Lead  
Generali Group

# Making a customer experience company policy

Automation is the mechanism for turning AI's capabilities into real-world solutions. For insurers, AI-powered automation opens up new possibilities for the customer experience. It expands self-service capabilities and makes automated channels such as chatbots more relevant and satisfying. It frees contact center agents from the administrative workload that keeps them from providing better service. And it streamlines the behind-the-scenes supporting processes that are essential to a smooth and seamless customer experience.

Leading insurers know that engaging, seamless customer experience shouldn't be an afterthought. It's now a competitive necessity. AI-powered automation can help insurers make the customer experience the foundation for sustainable market leadership.

[For more on UiPath solutions for insurance, visit us online →](#)



# The big map of automation use cases

## Self-service

- Account setup
- Account updates
- Linkage and triage
- Policy adjustments
- Policy cancellations
- Add a policy
- Risk assessment
- Sub-account creation
- Claims management
- Claims review and audit
- Payment processing
- Proof of insurance

## Agent support

- Single view of the customer
- Guide my new claim call
- Guide my renewal
- Guide my bundle upsell
- Customer interaction summarization
- Customer follow-up
- Agent coaching and guidance
- Handoff note generation

## CX ops

- After-call work
- Customer analytics
- Quality of service monitoring
- Predictive churn
- SLA compliance monitoring



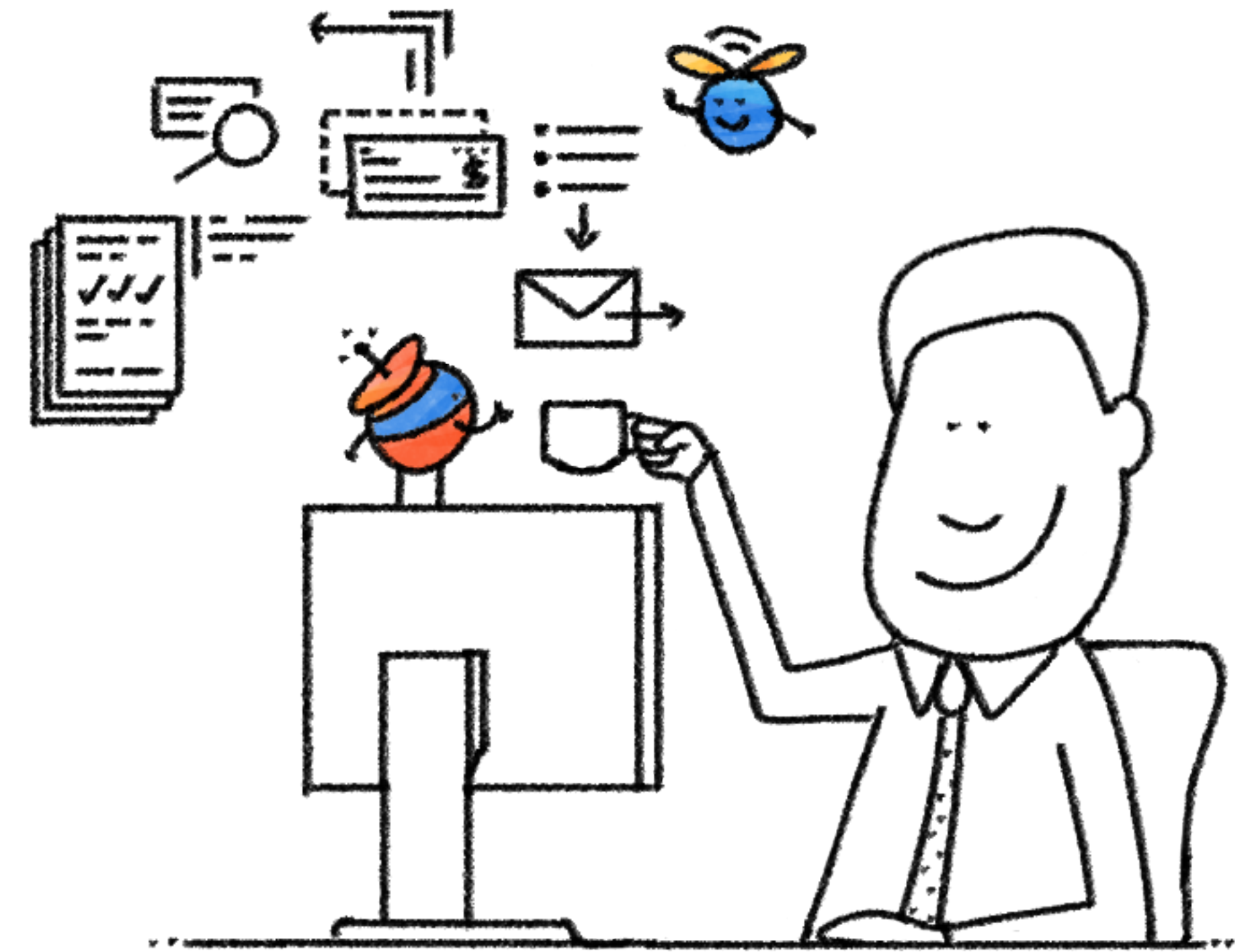
# The UiPath and AWS partnership

Running UiPath on Amazon Web Services (AWS) is a smart move for customer experience and contact center leaders.

AWS' cloud-based infrastructure offers scalability and flexibility, adapting to changing demands. UiPath AI-enabled automation, paired with services like Amazon Connect and AWS Contact Center Intelligence, streamlines customer interactions and enhances satisfaction.

Integrate the UiPath AI-powered Business Automation Platform with the AWS enterprise-ready cloud infrastructure, AI services, and cloud contact center solutions. Spin up development, test, and production environments quickly in the cloud.

UiPath is an AWS Advanced Technology Partner in the AWS Partner Network.



# UiPath with Amazon Connect

## The challenge:

Interactive voice response (IVR) systems are often the first point of contact for customers. IVRs can struggle to provide 'self-service' solutions for customers as most are only capable of connecting to systems accessible via API. Many contact centers have some systems that are not API-accessible. As a result, many customer requests are redirected to human agents, overwhelming agent capacity, increasing average handling time, and lowering customer satisfaction.

## The solution:

Deploying UiPath unattended robots alongside Amazon Connect helps resolve customer issues with more effective self-service, improving the utilization of human agents by reducing call volume by up to 50%. UiPath integration with Amazon Connect enables a zero-touch customer experience, so you can reduce call volume and free up agents to work on complex customer issues.

The result? Improved customer and employee experiences, enhanced accuracy, reduced average handling time (AHT), and an acceleration of customers' digital transformation initiatives, resulting in a rapid return on investment.

# Contact Center Intelligence powered by AWS and UiPath

## The challenge:

Contact centers juggle many technologies, often using a mix of modern, legacy and homegrown systems across their front offices and back offices. Disconnected systems mean agents must manually toggle multiple systems for any given service process, and customers can't resolve issues in self-service. As a result, many agents experience bottlenecks, directly impacting the customer experience.

## The solution:

UiPath + AWS Contact Center Intelligence delivers more customers enabled for self-service and agents empowered with the tools needed to support customers.

The result? A reduction in average call handling time, improved customer satisfaction, improved employee satisfaction, and therefore improved contact center employee retention. All these factors reduce costs in contact centers and deliver exceptional customer experiences.

# Get started with UiPath on AWS

Find out how UiPath and Amazon Connect can help you deliver better experiences for both customers and agents.

[Download our white paper](#) →

[Learn more about our partnership on the UiPath-AWS page](#) →



## About UiPath

UiPath (NYSE: PATH) is on a mission to uplevel knowledge work so more people can work more creatively, collaboratively, and strategically. The AI-powered UiPath Business Automation Platform combines the leading robotic process automation (RPA) solution with a full suite of capabilities to understand, automate, and operate end-to-end processes, offering unprecedented time-to-value. For organizations that need to evolve to survive and thrive through increasingly changing times, UiPath is The Foundation of Innovation™. For more information, visit [www.uipath.com](http://www.uipath.com).