



How to win big with **call** **center AI** in 2020 and beyond





Contents

01. Introduction	_____	pg. 3
02. Real-time agent AI support	_____	pg. 4
03. Data quality and governance	_____	pg. 5
04. Customer-facing AI		
Inquiries and fast response	_____	pg. 6
Improving customer satisfaction	_____	pg. 7
05. Call analytics		
Identifying customer profiles	_____	pg. 8
Cost vs Value	_____	pg. 9
06. Agent-facing assistance		
Quick onboarding	_____	pg. 10
Improving service reps performance	_____	pg. 11
07. Conclusion: how to get ready for automation		pg. 12

01 Introduction



The insurance industry contributed nearly \$630 billion, or 2.9 percent, to the US gross domestic product in 2019, according to the U.S. Bureau of Economic Analysis.

Call centers are the frontlines for this growth. They guide prospects and customers every step of the way. Unfortunately the contact center industry is rife with strife:

- Worker demotivation
- Onboarding challenges
- Average call handle time pressure
- Inaccessibility of relevant material
- Inadequate staffing

Many insurance leaders (Allstate, Metlife, Progressive etc.) believe that AI is the key to improving call center efficiency.

How are insurance leaders using AI in their call centers?

02 Real-time agent AI support

Insureon wanted to leverage its expertise and implement a uniform sales approach across its entire call center staff.

They saw that a customer call often would not get to the heart of the problem. Insureon was looking for a system that would let their call center agents steer the conversation and get to the issues that are important to the customers.

The goal was to transcribe conversations in real time, feed transcriptions to AI to analyze and segment data and provide those takeaways, as applicable, to agents on call.

To achieve this they needed:

- Real-time **speech-to-text**
- A machine learning system for data analysis
- A phone system for seamless integration with both tools

Insureon collaborated with Velvetch to integrate their sales enablement AI engine with RingCentral telephony and Insureon's in-house CRM.

The company has also been able to use this AI-powered call analytics platform to coach new contact center agents.

Takeaway: Adding real-time on the call AI support has given Insureon a 45% drop in average call-handle times and a 52% lift in the lead-to-customer conversion rate.

03 Data quality and governance

Insurance companies are governed by complex internal policies and external state and federal regulations. Both can and do change often. Support documentation that doesn't keep up with these changes may lead to agents distributing outdated information to customers which increases future workload and support cases .

Accenture's MALTA (Machine Learning Text Analyzer) AI and data governance tool automates the analysis and classification of incoming text across a variety of communication channels (e.g. when a customer emails their policy documents). Apart from classifying text, MALTA can also cleanse data and extract features.

Accenture's tool links policy documents to business processes, triggering the required actions. Based on the business and architecture set-up, MALTA or the API output sets off a process chain, an agent or a robot to execute the processing steps

Takeaway: Accenture uses this single, shared, up-to-date point of reference to keep agents and customers informed. MALTA classifies both governance documentation, as well as inbound customer documentation.

04 Customer-facing AI



Inquiries and fast response

Gartner predicts that by 2021, at least 15% of all customer service interactions will be completely handled by AI solutions such as Dasha AI.

MetLife states that AI assistance allows customer service reps to allocate more time to those “moments of truth” when clients need a lot of care and empathy from customer support: after a car crash, a house fire or the loss of a loved one.

We could not agree more. One of the key values [Dasha AI](#) customers see from using our human-like technology is the capacity to free up operators to truly engage with customers on important topics. This is achieved by offloading repetitive tasks to AI.

Allstate has been testing natural language technologies for routing and resolving requests from customers. Voice, text and chat interactions are also being considered as areas for integrating virtual assistant capabilities. Customers have reacted positively to self-service options: they are happy to use the company’s mobile and web channels to make straightforward transactions without speaking to a representative. Allstate SVP Carla Zuniga [expects a further increase](#) in the use of automation.

Progressive has launched conversational interfaces that can help their clients with account servicing, respond to internal agent inquiries and assist customer service reps with business protocols.

Claims management

It is often the case that several people have to be involved in the claims process. In fact, a LexisNexis study indicates that a traditional auto claim needs 3-4 people and can be completed within 10-15 days.

An AI-assisted claim process that aims [to eliminate people from the equation](#) can span a variety of tasks, from analyzing photos of damage to interacting with clients and issuing payments. AI can speed up every step of the process.

A new school insurance company Lemonade, states that its AI paid out a claim in three seconds.

This solves for the second part of the problem - **processing the claim once it's been filed. But how do you initiate a claims process with AI?**

The call center inefficiency was a huge concern for one of our clients. 60% of all conversations at their call center were initial claims filing conversations. As their business is very seasonal, they ended up having to hire temp agents during the high seasons. The company used [Dasha AI](#) technology to automate the first step in the claims initiation process. When a customer calls to file a claim, they are connected with Dasha AI. Dasha confirms the customer's identity, asks about the reason for the claim and then, if approved, emails a form for the customer to fill out. As such, Dasha does everything that a call center operator used to waste time on.

As the second step, the client is using RPA to process the claims. With RPA implemented, they will be on track to cut back the number of people involved in the process from over 40 to 12.

05 Call analytics



Identifying customer profiles

[According](#) to Cognizant Digital Business AI Practice, “AI and machine learning can uncover unknown facts about customers by tapping external data and looking for similarities in internal data to produce a holistic customer profile.” The AI can utilize the data to predict which customers are likely to bring up which types of requirements. This information lets operators proactively provide information, leading to lower call volume.

Improving service reps performance

eTalk and GartnerGroup built data mining tools into their **monitoring systems**. These tools are intended mostly for non-experts, such as supervisors and managers. This technology helped find out that call transfers frustrate customers.

Textual data mining has also been applied in analyzing call center performance. Busemann et al. classified email requests from clients based on shallow text processing and machine learning techniques. Their system boasted a 73% correct accuracy when responding to customer emails.

Finally, there have been experiments with audio data mining. ScanSoft employed context-free-grammar to parse speech and then apply Sequence Package Analysis to caption the text to which data mining is applied. This allowed them to spot early signs of caller frustration.

Cost vs Value

It's important to monitor how much time, effort and money a call center's workforce spends on calls and measure the returns on these resources to improve a company's contact strategy.

Employing an AI analytics tool ensures that a company gets detailed and up-to-date information on the amount of the call center's time spent helping clients, the most and least frequent types of requests etc. Leveraging this knowledge brings an opportunity to identify underlying trends in customer service and be in the vanguard of customer experience.

06 Agent-facing assistance

Quick onboarding

Carla Zuniga, senior vice president at Allstate, [sees](#) quick onboarding as vital for insurance company call centers. Onboarding has historically been a lengthy process due to the number of regulations insurance call center operators must be aware of.

To prepare its call centers for all kinds of customer needs, Allstate has integrated an agent-facing AI-powered virtual assistant **AMELIA** to get new staffers up to speed quickly.

Their training can take 8 to 12 weeks, but Amelia helps cut down training time and let agents focus on more common cases (they can always count on Amelia in rarer scenarios). Agents usually need 20 to 24 weeks to achieve proficiency, but with Amelia's guidance, they're able to deliver proficient-level service **four weeks sooner**.

This tool also helps representatives who don't normally deal with customer phone calls refresh their training. This way, if there is a surge in demand, they can support the claims handling team and pitch in on first calls, before passing the client to a claims specialist.

07 Conclusion: how to get ready for automation



Insurance leaders' best practices make it abundantly clear that AI is here to stay. By integrating AI into both your contact center workflow and knowledge base, you can shorten call duration and – by outsourcing the repetitive basic customer issues to computers – avoid staff burnout and reduce employee turnover.

Modernizing technology infrastructure in a traditional industry like insurance can be costly. Instead of upgrading the entire system, undertake strategic projects aimed to make your business more efficient. For example, start by implementing AI for on the call real-time analytics. Then move further into AI-assisted claims.

AI automation is a step by step process. Start by identifying your biggest pains and researching their solutions. Make a decision matrix. Start with the project where you get the most impact (pain cured) with the least effort (time and money).

The act of breaking the automation down into tasks helps to make a seemingly complicated process easy to understand. We advice our clients the following approach:

Define your goals

Define your process

Define the project owner (responsible person)

Define success criteria

Define next steps pending successful project completion

Here you can [download](#) a framework spreadsheet. There is an example sheet in there for your reference.

So that your road to automation isn't rocky - [get in touch with us](#) to speak with one of our automation experts. Godspeed in your path to success!

dasha.ai

Sources

- 01 <https://www.iii.org/publications/a-firm-foundation-how-insurance-supports-the-economy/introduction/insurance-industry-at-a-glance>
- 02 <https://www.velvetech.com/case-studies/call-analytics-for-insurance/>
- 03 <https://iireporter.com/using-ai-to-do-insurance-customer-care-right/>
- 04 <https://www.orange-business.com/en/magazine/secret-agent-ai-contact-center>
- 05 <https://www.pymnts.com/call-center-commerce/2018/contact-center-agent-ai-assistant/>
- 06 <https://arxiv.org/pdf/cs/0405017.pdf>
- 07 <https://www.metlife.com/blog/business-insights/how-ai-is-transforming-insurance/>
- 08 <https://www.wsj.com/articles/metlife-says-ai-is-improving-its-call-centers-11559554202?mod=searchresults&page=1&pos=1>
- 09 <https://emerj.com/wp-content/uploads/2019/12/Ai-in-Insurance-Cheat-Sheet-Draft.pdf>
- 10 <https://www.claimsjournal.com/news/national/2017/03/22/277536.htm>

dasha

Artificial Intelligence

<https://dasha.ai>