



## CASE STUDY

# AN INSURANCE CLIENT IMPLEMENTS A DIGITAL ASSISTANT TO AUTOMATE THE CUSTOMER ONBOARDING JOURNEY

The market for auto insurance is highly competitive with vendors competing not just on price but also on providing a more seamless and convenient experience. Faced with digital disruption, insurance providers recognize the need to streamline traditional customer-facing processes that are riddled with cumbersome and labor-intensive steps. Automation, powered by artificial intelligence (AI), is at the heart of how they are achieving this.

# A FOCUS ON THE CUSTOMER ONBOARDING JOURNEY

One of the customer journeys that is critical to getting new insurance customers up and running quickly with their coverage is the onboarding journey. As part of onboarding, multiple documents need to be gathered from a new customer seeking car insurance. These documents need to be validated as part of the approval. All this requires multiple steps and customer interactions which can be fraught with friction, manual tasks, and inefficiencies.

One of our insurance clients looked to how AI technology, in the form of virtual or digital assistants, could help them onboard new customers with their car insurance policy in a more cost-effective and efficient way. Recognizing that customer onboarding was core to completing the customer acquisition process, the client prioritized this customer journey as the focus of their first conversational AI project.

Our client's goals were to:

- a) reduce the manual effort involved in managing the onboarding process as well as
- b) offer an improved customer experience by making document uploads more convenient and less tedious, thereby speeding up the time to onboard a new customer.

## THE CHALLENGE: A CUMBERSOME ONBOARDING CUSTOMER JOURNEY

Once a customer signed up for a car insurance policy they entered the onboarding phase of the acquisition process. In this multi-step process, the customer received either an email or a letter requesting required proof documents and other information. For example, the customer often needed to provide a copy of their driver's license, proof of prior insurance or no-claims bonus, the vehicle's identification number, car registration, a signed proposal form, payment information, and more.

Over a dozen pieces of information or documents needed to be gathered from each new customer as part of onboarding. Before deploying the digital assistant, these were submitted by customers via email (often requiring multiple emails) or by regular post. The existing process involved a lot of manual handling, sorting, and keying of data into the policy system. This all resulted in additional delays and cost inefficiencies.

Customer service agents received the incoming mail and emails and had to manually sort them, figure out what policy they related to, and attach the document to the customer file in the official policy system. This was a cumbersome task. Invariably the complete set of required documents was not received from the customer or docs arrived piecemeal in different emails or letters. Insurance staff had to chase down customers, often multiple times, requesting missing docs and then iterate the manual process of sorting and attaching them to the policy. If all documents were not received within a defined period, the customer's policy could be voided, so it was imperative to continuously chase customers in order to successfully complete their onboarding journey and avoid dropouts.

## THE SOLUTION: IMPLEMENTING AN ONBOARDING DIGITAL ASSISTANT

A digital assistant or AI-powered bot that leverages natural language technology was the perfect solution as it would proactively engage with customers throughout the complete onboarding journey and automate much of the workflow.

The client turned to ServisBOT to help them design and implement their onboarding digital assistant. The idea of using a conversational AI platform was appealing as they could see that there would be several other use cases besides onboarding where the technology could be applied in ways that would reduce cost, increase conversions, and offer a more seamless experience.

The onboarding digital assistant was designed with the help of the ServisBOT team collaborating with the client's customer experience team. The key features and benefits of the virtual assistant were as follows:

### 1

#### Document Capture via Image Uploads

The digital assistant guides the customer through multiple steps in the onboarding process, capturing information and validating uploaded proof documents through image recognition technology.

A critical benefit of the onboarding digital assistant is its ability to request document image uploads from the customer and validate them within the conversation. This avoids much of the to and fro that previously incurred costs and delays.

## 2

### Automated FAQs

The virtual assistant can also answer common customer questions within the chat, eliminating the need for routine requests to be handled by a human agent.

Our client looked at their history of customer conversations to help seed the bot with the most common queries and the associated responses. Customers can enter their query in free flow natural language via the messenger area in the virtual assistant, at any time throughout the journey. This deflects significant traffic to human staff who are better tasked with answering more complex queries rather than simple FAQs.

## 3

### Human Live Chat Handover

At any stage in the conversation flow, if the digital assistant cannot respond or if a customer requests it, it can also handover the conversation to one of the insurance agents.

The onboarding bot is integrated with the client's live chat system so this can happen seamlessly during office hours. For out of hours operation, the digital assistant can schedule a call back so an agent can follow up when business resumes.

## 4

### Secure Integration with Insurance Systems

The digital assistant is integrated securely with the client's customer policy system so that the documents can be attached to the customer's record without any need for staff to key in information to the system.

Customer data is protected at all times using multiple security measures including authentication, encryption and data isolation.

## 5

### Proactive "Chasing"

The onboarding virtual assistant also reaches out proactively and automatically contacts the customers that are still in the onboarding process, requesting image uploads for any outstanding documents or any other required information from them.

The digital assistant sends a message via SMS with a link to a secure messenger that runs on the phone's browser. From here, the customer can continue to securely interact, upload images, and enter personal information. The bot can also chase additional information needed such as a validated financial and payment information.

## 6

### Proactive Incentives

Since the bot is proactive, it can reach out at any desired time or as frequently as needed to nudge customers along, getting their documents submitted and answering any queries. This means that the agents don't have to do as much follow-up as previously as the virtual assistant can encourage customers through to completion. This lowers the drop-out rate and increases the customer conversion rate.

On completion, the bot sends a promotional offer to the customer. This acts both as a welcome reward as well as an opportunity to market other insurance products and upsell the customer.

## THE RESULTS: REDUCED COSTS AND INCREASED CONVERSION RATES

By implementing the digital assistant, our client has dramatically decreased the manual effort involved in onboarding.

Prior to the deployment of this solution, a human agent handled dozens of emails and document attachments per day. Now they can **handle an average of 150%+ more incoming uploads per day** as documents are properly collated by the bot. With agent productivity increased **tenfold** due to this new onboarding process, agents can be put to work on other higher valued tasks.

The customer has also been able to dramatically reduce the cost of white mail and completely eliminated the need for a third-party mail management supplier. They also were able to eliminate the email process in favor of more automated engagements and document gathering via the digital assistant.



# 10×

## Agent Productivity Improvement

The onboarding assistant has also improved the customer experience by offering more convenience in their ability to upload documents as images and responding to queries throughout the conversation. By removing a lot of friction that was in the former onboarding workflow, the client has reduced drop-off rates and increased their conversion rates on successful onboarding.

Spurred on by the success of this AI solution, our client has progressed to other areas of the business, deploying a number of different digital assistants that help automate other customer journeys and interactions.

The client has a strategy and plan for their own journey in pushing out digital assistants that can help their customers at different interaction points throughout the life cycle. They are now almost completely self-sufficient in building their own bot solutions by using the ease of the ServisBOT conversational AI platform, calling on ServisBOT experts only when needed.

Their initial foray into the world of conversational AI with their onboarding digital assistant opened their eyes to a whole new level of automation around key customer interactions. The potential for further future business benefits is impossible to ignore.

## ABOUT SERVISBOT

ServisBOT provides a Conversational AI platform that enables insurance providers to easily create chatbot solutions for many different use cases, for example, assisting with insurance quotes, handling renewals, onboarding new customers, logging customers' claims, responding to policy queries, or handling other customer or employee interactions. The platform gives business users and enterprise developers the tools to get chatbot solutions to market faster. Built on an AWS technology stack, customers can avail of an enterprise-grade architecture and technology that supports secure data integration, bot scaling, and data isolation, all at a lower cost.

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