

CASE STUDY

Ushur for Automating Insurer Email Conversations

Service & savings gains
through Intelligent
Automation

- ✓ LIFE & ACCIDENT
- ✓ HEALTHCARE
- ✓ PROPERTY & CASUALTY

SCENARIO

A rapidly growing Fortune 100 insurance carrier experienced a steady increase in inbound emails - status inquiries, requests for assistance, submission of claim documents and the like. Unanswered email inquiries resulted in 23%+ duplicate follow-up emails and increased inbound call volumes. The carrier was required to triple the headcount focused on opening, reviewing, and routing email, and had to double their call center capacity. Employee satisfaction suffered as the repetitive tasks derailed the development plans for customer-focused professionals hired to impact the health and well-being of members. Turnover in talent further increased staff burdens, delays and operating expenses.

CHALLENGE

The carrier sought an alternative way to exceed their customers' need for information and reduce operational expense. While they had a CRM system that relied upon keyword spotting as the mechanism for identification and routing of email, the solution was costly and resource-intensive to maintain, and was not effective in managing the multiple dimensions of email communication that they sought. Using intelligent automation to create a better, faster and more seamless interaction with customers was their goal.

SOLUTION

The carrier chose to partner with Ushur, a leader in Customer Experience Automation™, to pilot intelligent automation of claimant engagement through email. SmartMail, Ushur's Artificial Intelligence (AI) and Machine Learning (ML) enabled solution, automatically captures the intent and sentiment of each incoming email through Natural Language Processing (NLP) and triggers an automatic, relevant reply, providing members an immediate response. The automatic reply meets the claimant's primary need for information and reduces both repeat emails and follow-up phone calls.

RESULTS

The carrier's **inbound email was automatically classified** by inquiry type with **over 70% accuracy** achieved **within the first week** of training the AI model. **After a second round of training**, classification **exceeded 75%** for half of the email types and this high rate of accuracy set the foundation for more thoughtful and relevant automated replies to senders. Based on this rapid success, the carrier expanded its use of automated email classification. They are also extending their use of intelligent automation for email, to automatically identify and pursue missing information, followed by extracting data from attachments, to further eliminate duplicative effort and service delays as well as increase customer satisfaction.

For more information on how Ushur is helping insurance carriers, please go to ushur.com >