

## Property & Casualty Customer Experience Automation™ Guide

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Maximize agility across the insurance journey with AI-powered Micro-Engagements™

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# 1. The promise and the proof of intelligent automation

For years, the insurance experience for customers, agents, brokers, claimants, and providers has been manual process intensive, requiring days or weeks to receive a quote, obtain a new policy, process a policy change or to get a simple claim reported and resolved. When a customer needs to adjust their policy, to add a driver for example, it feels like a straightforward change but one that can take too long to execute. This lag is especially problematic in high urgency scenarios, including when customers need to contact their carrier to make a claim because someone has been injured or something has been damaged. The last thing your customer wants is to be forced through a claim process that feels like an uphill climb. This customer journey can suffer from a lack of transparency with both the claims adjuster and the customers having to wait unnecessarily long to collate missing information prior to processing the claim. Fortunately for customers and carriers, modern intelligent automation solutions can eliminate the friction between customers, agents, brokers, and their key contacts at insurance carriers—underwriters, billing specialists plus claims adjusters—across the P&C marketing, quote, policy, billing, and claim journeys.

## Insurance has adapted the game-changing innovations of Customer Experience Automation™ and all the landscape it has to offer.

Recently, intelligent automation has become the change agent for insurance. Today, customer Customer Experience Automation™ is improving operational effectiveness, reducing operational expense while elevating customer experience, and increasing employee engagement. The modern consumer of any generation is living in a world where digital self-service is increasingly a commodity across all aspects of their personal and professional lives. For insurance carriers, it has become a table-stakes expectation, one that enables carriers to create memorable customer experiences that efficiently transform insurance from being an annual transaction into a meaningful, long-term relationship.

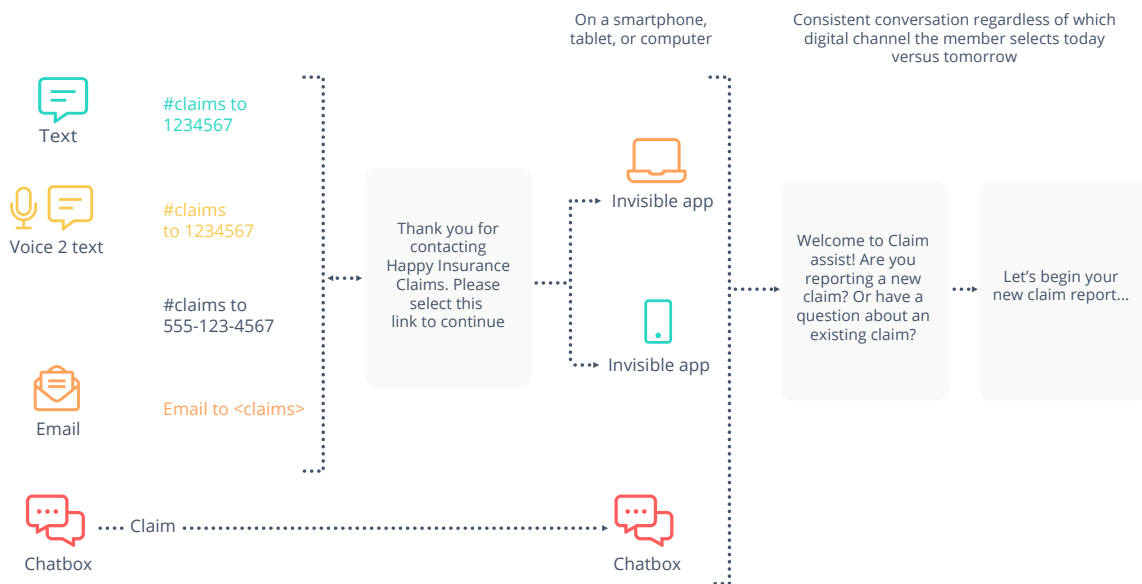
“Customers expect to manage **85%** of their relationships with enterprises **without interacting with a human.**”

Gartner Customer 360 Summit

## 2. Manage the future of insurance with Customer Experience Automation™

According to Statista, insurance spending worldwide on cognitive and artificial intelligence technologies in 2021 is forecast to be \$3.5 billion U.S. dollars, a 56% increase compared to 2016. Technology research firm IDC reports that global spending across all industries on intelligent automation is expected to scale from \$50 billion today to \$110 billion by 2024. This positive yet disruptive influence of AI-powered automation is changing every industry now and will continue to shape it for the next decade.

The new way forward for insurance customer service is in creating moments that matter, and the easiest way to do that is to meet customers, agents, brokers, claimants, and providers in the channels they're already using. Ushur's Customer Experience Automation™ platform is made specifically for insurance companies to engage customers through the digital channel of their choice, be it email, SMS, or a mobile chat solution like WhatsApp or Facebook Messenger. This can strengthen the relationship between insurers and their increasingly digital-savvy customers, as well as their distribution partners and provider network members.



Through the use of conversational AI, you can also understand what people are saying and assist them with more emotional intelligence by guiding them on what to do next. The benefits of customer experience automation include dramatically improving customer experience, reducing costs, and keeping all players informed. Combining advanced natural language technology with process automation, this unique technology is made with insurance companies in mind.

## 2. Manage the future of insurance with Customer Experience Automation™

### Limitless customer service that's easy and quick to implement.

Ushur's FlowBuilder provides the power of no-code with a simple visual drag-and-drop interface to build, deploy, and track all intelligent automation flows to make your customer interaction workflows scalable and simple. Different modules can be customized for secure customer interactions, interconnectivity, data exchange, file uploads, and optical character recognition (OCR) combined with computer vision and deep learning.

FlowBuilder is designed for non-developer users, also known as **citizen developers**, to be able to quickly and easily create new automations with minimal training required.

FlowBuilder is powered by LISA™, (Ushur's Language Intelligent Service Architecture). Using natural language processing (NLP), LISA™ extracts meaning from conversations and brings intelligence to automation.

### Maximum velocity for all end-to-end service automation.

Ushur provides new capabilities for workflows to automate customer interactions. This includes accelerating the end-to-end business processing of electronic "paperwork" that is integral to marketing, quote, policy, billing, and claim service.

Ushur delivers powerful tools for data extraction with the power of machine learning to also validate for content accuracy and completeness. Our modern platform offers ease of integration with the various systems used by insurance carriers, including core systems, document management repositories, workflow applications, and customer relationship management (CRM) solutions. Take the bold step to increase customer satisfaction with faster, frictionless ways for sharing information, and help your company scale.

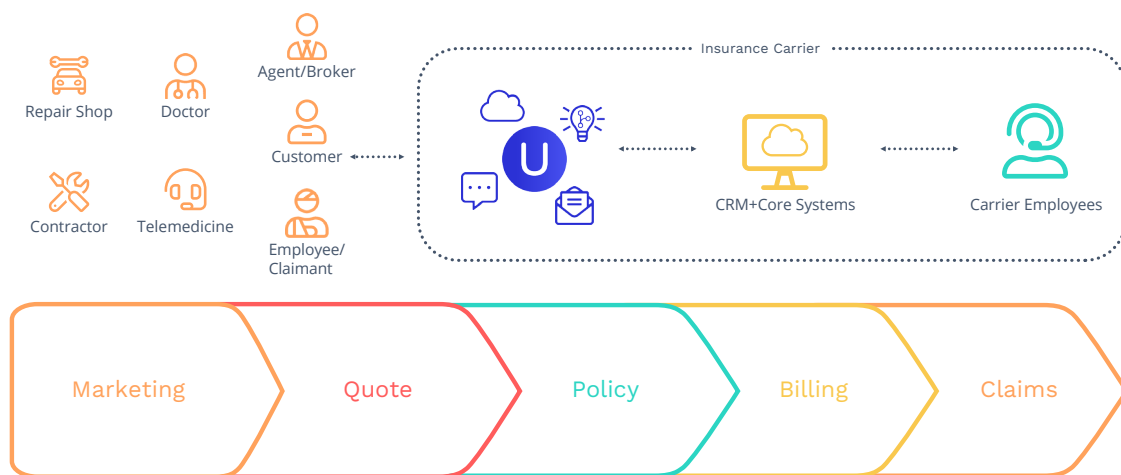
# 3. Recognizing the customer and understanding the insurance lifecycle

Customer experience within insurance should not be applied literally, to only involve how carriers engage with their policyholders. There are other key and common stakeholders that interact with carriers across the insurance lifecycle. There may be an agent or a broker. There could be an employee of a customer, for a worker's compensation (WC) claim. Claimants can also be another entity, seeking coverage for a loss, perhaps a passenger in the customer's car who was injured, or the owner of a property damaged when an insured's tree falls. There are also a range of providers, from physicians, telemedicine, auto body repair shops, contractors, emergency board-up, and restoration companies. Some of these providers are members of networks that carriers have formed to improve service, claim outcomes, and expense.

Carriers may think about customer experience functionally, in part driven by how they are organized internally. This can result in unintended experience siloes, between marketing, quote, policy, billing, and claim. Back in the earliest days of beginning to connect with policyholders through the internet 20 years ago, the customer experience would be separate and distinct as they shifted from exploring product materials, requesting a quote, reviewing their policy, paying their bill, and then reporting a claim. Customers back then didn't yet have the online expectations that they have today. Today insurance customers expect a consistent brand experience end-to-end.

Adopting a true outside-in approach to customer experience begins with carriers recognizing that none of the stakeholders experience a full insurance journey all at once. The quote journey, for example, will involve multiple interactions between submission to the completed proposal. A prospect, customer, agent, or broker will have multiple interactions with a carrier, what we call Micro-Engagements™. The first Micro-Engagement™ could have been a prospect receiving a marketing outreach from the carrier. From there, multiple Micro-Engagements™ follow as the prospect reaches in and the carrier responds or reaches out, from the initial new business application to delivery of the actual quote proposal.

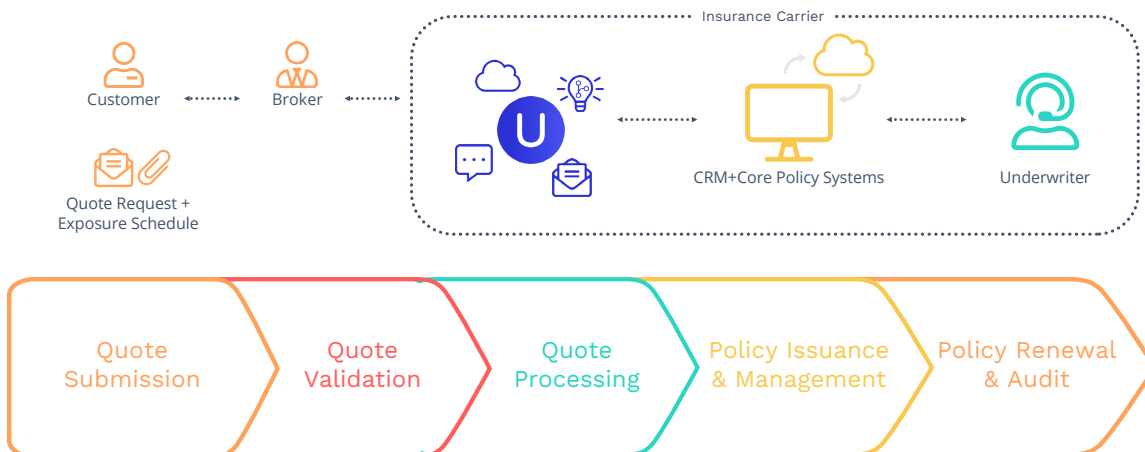
**Micro-Engagements™** are any of the numerous interactions between the many diverse parties involved across the insurance lifecycle



# 4. Digital innovations to consider for Property & Casualty

P&C carriers need to implement a consistent customer experience for both inbound and outbound touchpoints, regardless of where the customer is interacting within the insurance lifecycle, and they need to make it both easy and engaging. Consider key areas for digitally transforming customer service by:

- Revolutionizing the customer experience with speed and responsiveness by automating key Micro-Engagements™ in an iterative approach
- Eliminating carriers' high-volume customer inquiries through automating proactive outreach
- Reducing duration and operational cost in processing quote, policy and claims through digital self-service along with machine learning
- Providing customers, prospects, brokers and agents access to new products plus pricing awareness
- Offering a consistent customer experience while meeting them on their digital channel of choice





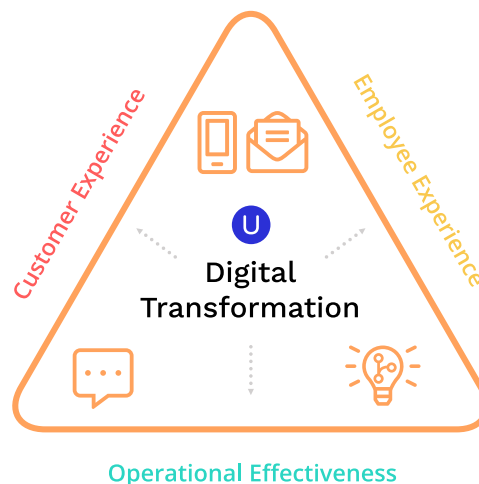
## 4. Digital innovations to consider for Property & Casualty

In the new era for digital insurance experiences, customers, brokers, agents, claimants, and providers expect instant access to information. Insurance carriers also need information, and often quickly, too. The days of waiting for phones to ring to collect that information are gone. Today, there are many critical interactions across marketing, quote, policy, billing, and claims journeys that need to be automated to match your customers' interaction expectations in this digital age. A J.D. Power study confirmed that ease of digital self-service matters. The study revealed an almost 100 point satisfaction gain when the customer found completing a task "very easy" compared to "somewhat easy."

If an interaction is critical and predictable, there is high value in automating it to make it scalable and ensure it always happens and as quickly as possible. Not only does this align with customer expectations, drive speed and generate operational efficiency. It also creates invaluable carrier employee capacity for the interactions where a person-to-person conversation is best, or even preferred by a customer. And it also frees up employees for the complex decisions that they are making every day for the products, services, and outcomes customers expect.

**Customer Experience Automation™** elevates the customer experience, improves operational efficiency, and scales employee engagement.

Our customers are discovering the power of automated proactive outreach, proving the best question is the one that is answered before it's asked by the customer.





## 5. Micro-Engagements™ to drive value for Market, Quote, Policy, and Billing

Customers are shopping, including for insurance. This means carriers need to meet both prospective and existing customers where they are with personalized information to attract new business and retain existing policyholders. Ease of doing business extends to agents and brokers, too. McKinsey identified digital marketing as a must-have competitive skill within the insurance industry. In addition to announcing new product offerings, brokers and agents will benefit from carriers placing the most current pricing and target account guidelines at their fingertips.

The quote experience for prospects, agents and brokers is the opportunity to make the unchangeable great first impression, which comes with responsiveness, transparency, and speed. Email can be the favored channel, especially for brokers, instead of a carrier portal or online fill-in form. Meeting the customer where they are includes being able to accept the new business application in the customer, agent, or broker's format. This could be one or more email attachments itemizing the risk including lists of vehicles, properties or equipment. A personalized automated acknowledgement enables the carrier to immediately set the sender's expectations on when the quote proposal will be available.

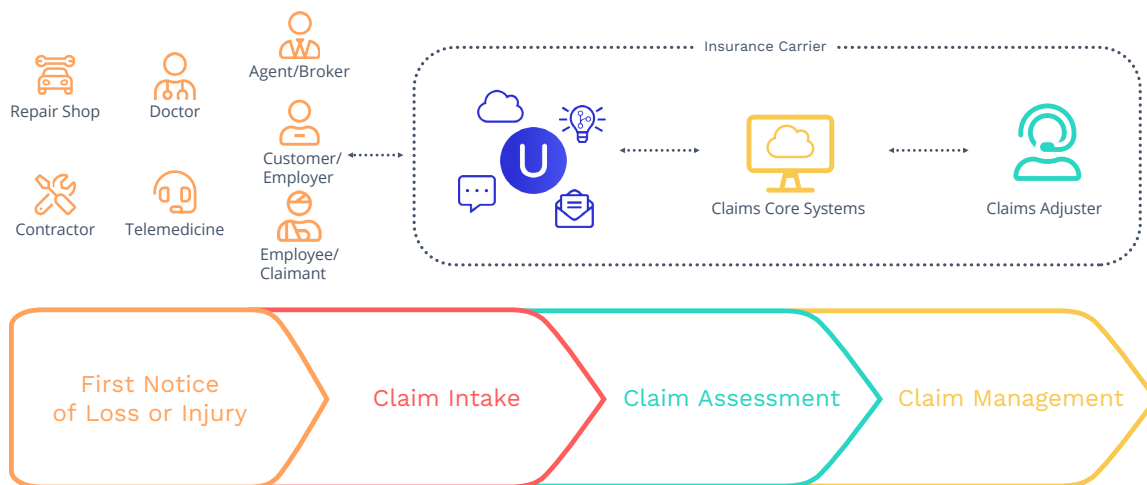
Introducing intelligent automation and machine learning to extract, validate, and interface the quote submission to the core policy or CRM system can be a game-changer in processing speed and accuracy. Ushur's SmartMail solution can recognize a quote submission, scrutinize the email and attachments and immediately reach back to the sender for any missing or corrected information needed.

Once the business has been sold, automated Micro-Engagements™ make it easy for the customer, agent, or broker to request policy changes, and schedule calls when they'd like to speak with an underwriter. Proactive loss prevention alerts sent via SMS or email can include links to emergency services closest to a customer, and have the customer poised with one-click readiness to report a claim.

Digital billing alerts can not only provide customer satisfaction but can also improve timeliness. Additional Micro-Engagements™ include offering Electronic Funds Transfer (EFT) as a faster, more efficient, and less costly payment option. Payment and billing questions can be a high-volume driver of inbound carrier calls. Offering a call-deflection option for customers to find out their payment due date and amount owed are examples of the simple inquiries for which customers expect a self-service option.

## 6. Micro-Engagements™ to make P&C claims more agile and accessible

**Micro-Engagements™** are any of the numerous interactions between the many diverse parties involved in the claim journey and with the insurance carrier.



The claim journey is a series of Micro-Engagements™ with numerous stakeholders. Customers, brokers, agents, claimants, and providers each benefit when you innovate their claim experience. It begins at the First Notice of Loss or Injury, where one size does not fit all in terms of how a new claim will be reported. Customers and claimants want to control the channel they use, and offering a call center queue opt-out for a secure online process gets the claim journey off the best start. Agents and brokers may act at that initial point of carrier contact, making an automated email solution for recognizing and processing ACORD, state or other accident forms, also key.

Carriers provide the best claim service experience when they remember no one understands the claim process, except for a claims professional. Providing an immediate, personalized acknowledgement will create peace of mind and let the customer or claimant know what happens next and when. It also enables the carrier to introduce available network providers, and obtain any key documents including police reports, photographs, or even e-signing a medical authorization. Once a claim is ready to be paid, the carrier can make it easy for their customer to understand the payment amount and even enroll in direct deposit.

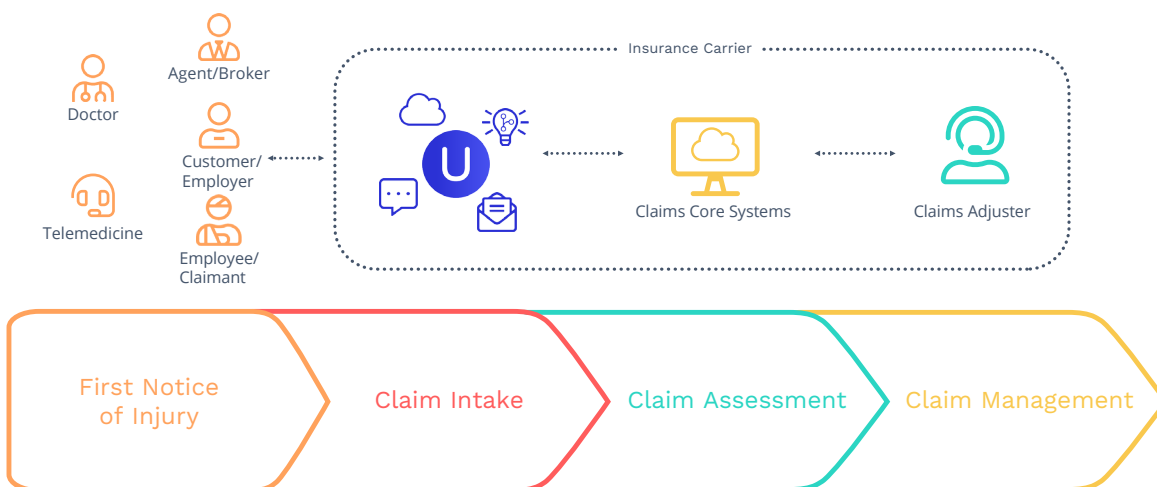
Claim status inquiries are a leading driver of the inbound calls and emails that insurance carriers receive. Automating regular, proactive claim status updates can be a source of both significant operational savings and customer satisfaction.

# 6. Micro-Engagements™ to make P&C claim more agile and accessible

## Build the most advanced 2-way communication for WC claims.

During the WC claim journey the WC claims adjuster guides the injured worker and the claim to the best possible outcome while keeping the employer (the customer) informed about progress toward the goal of returning to work. Ushur's digital self-service and automation of proactive communication can meet all key stakeholders' needs where they are during their claim journey and through their communication channel of choice.

Best of all, **Customer Experience Automation™** for WC frees capacity for claims adjusters to provide the human touch where it matters most.



Top-tier customer service is enabled by automating the 2-way communication critical for getting the injured employee's relationship with the carrier off to a great start. Customer Experience Automation™ can build trust through immediate outreach to the injured worker, while similarly providing the employer with accurate information, speed, and transparency. The importance of trust cannot be overstated because it is the number one reason an injured worker seeks legal representation for their WC claim. Litigated claims cost almost four times more, have nearly triple the number of days of lost time and take twice as long to resolve.

## 6. Micro-Engagements™ to make P&C claim more agile and accessible

Ushur transforms WC claims by:



Providing peace of mind by immediately reaching out to the injured worker, guiding them through the claims process and timeline



Avoiding delays in retrieving critical information including the wage statement, medical authorization, disability confirmation, and estimated return-to-work date



Providing peace of mind by offering direct deposit enrollment and benefits payment alerts



Keeping both the employee and employer in the loop all along the way through their channel of choice



Giving the customer and injured worker the ability to schedule time for a one-on-one conversation with their claims adjuster at the time that works best for them

# 7. Setting a new standard

According to McKinsey, getting issues resolved in a single interaction is the most important aspect of customer service. Ushur's customers are realizing key outcomes including heightened customer satisfaction, gains in operational efficiency, and elevated employee engagement. Across a range of Micro-Engagements™ and insurance journeys, our customers success stories include:



**Increasing**  
NPS by 40%



**Improving** prospect  
engagement by 40%



**Eliminating**  
40% effort



**Reducing** inbound  
call volumes by 35%



Realizing **7X ROI**



**Accelerating** processing  
from **days to minutes**



Speeding up payment  
timeliness by **31%** or  
**\$700K/month**



**Getting started:** Ushur automates every single customer interaction – from Micro-Engagements™ to entire insurance journeys – with a purpose-built, fully integrated AI-powered Customer Experience Automation™ platform. We enable carriers to not only provide their customers and other key stakeholders with the 2-way digital self-service they expect. Ushur empowers carriers to do this easily and quickly, being able to pivot to their next #1 priority for digital transformation with agility.



**Unique technology:** Ushur's Invisible App™ functions like a mobile app without the need to download anything, providing the same customer experience from their phone, tablet or computer. Invisible App™ eliminates the need for carriers to incur the expanding cost to build and maintain a physical mobile app. This next gen breakthrough allows companies to securely complete interactions such as direct deposit and EFT enrollment and share personally identifiable information (PII), from payroll data for WC claim policies and premium audits, to medical reports for claims. Secure, customizable and made with mobile customers in mind, Invisible App™ is an essential feature of secure and complete service automation.

## 7. Setting a new standard

“By 2025, **80%** of customer service organizations will have abandoned native mobile apps **in favor of messaging for a better customer experience.**”

Gartner Predicts 2021: CRM Customer Service and Support



**Scale widely:** Reach your customers on multiple channels using mobile, global two-way SMS (texting), HTML5, WhatsApp, Facebook Messenger, email, voice, and more.



**Seamless integration:** Easily integrate into your core policy, underwriting, billing, and claims systems, document management or workflow solutions or CRM.



**Languages:** AI and ML powered toolset gives companies enhanced language understanding for automating customer voice interactions. Ushur has the ability to instantly translate over 60 languages giving you the ability to reach customers in over 192 countries.

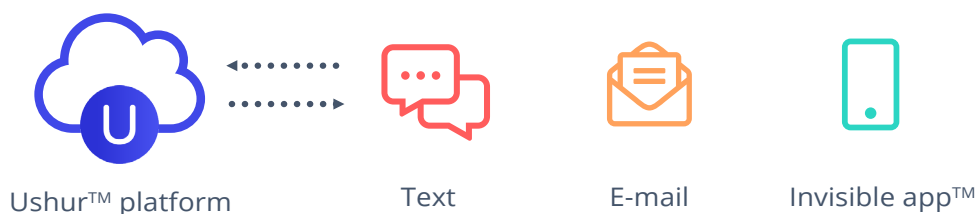
## 8. Get started transforming customer journeys, a use case

Customer Experience Automation™ is simple to integrate into your insurance ecosystem. Ushur's intelligent automation platform enables P&C carriers to digitally transform their customer experience across the full insurance lifecycle.

### Tower Insurance and Ushur

Tower Insurance is a successful P&C carrier headquartered in Auckland, New Zealand. They've been in business for over 150 years and were committed to becoming a digital challenger. Tower's first step in digitization was to transform their website into a self-service destination where customers could manage their policy, report a claim, and pay bills.

Tower's goal was to create a single mobile-based engagement platform, rather than integrate multiple point solutions. Their search led them to Ushur. Miles Fordyce, Head of Platforms, described the decision: "If we hadn't gone with Ushur, we would have probably ended up with a couple of different solutions. I could see us probably going with RPA for backend automation, and then spending a lot of time and effort trying to build our own platform for text engagement."



Ushur and Tower's relationship started with a Proof of Concept (PoC) built around automating customer interactions over text, email and by leveraging Ushur's Invisible App™ to provide an omnichannel, two-way conversational interface. Ushur's no-code platform and ability to test, iterate, and quickly deliver work flows was a game changer for Tower to offer faster and frictionless customer service.




# 8. Get started transforming customer journeys, a use case

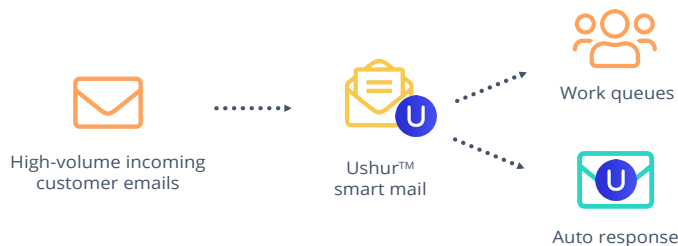
## Impact and value delivered

By leveraging Ushur, Tower was able to provide its customers a simple link that allowed them to make a claim directly from their mobile devices. Establishing this straight-through claim interaction meant Ushur could reduce the volume of inbound and outbound requests and slash processing times for a customer's claim. Over 80,000 policyholders were serviced through Tower's disaster-mitigation campaign. It took a business analyst less than one hour to build and schedule the outreach to customers. Additionally, Ushur's CRM integration allowed Tower to capture live customer feedback and subsequently record higher member satisfaction and CSAT scores. This revealed to Tower that their customers valued knowing their voices were being heard.

**80k**   
Policy holders contacted

 **<1 hour**  
To build, schedule, and outreach to customers

How else can Ushur help with Tower's specific business problems? Tower wants to use Ushur for sales follow-ups and use the platform's outbound capabilities to keep a lead warm based on the content of the initial inquiry. Tower also hopes to deploy Ushur's SmartMail system to automate email processing to collect missing information from claimants. This SmartMail solution would save Tower time on repeat outbound calls and would allow it to resolve a claim faster.



“It was the combination of the platform and the partnership that allowed us to move so fast. It was the platform that enabled all that creativity to occur, but it was also the Ushur team being willing to take leaps with us. It was the right platform at the right time. The web interface, the mobile platform, the automation—**everything we were looking for in a product all came together in a single platform.**”

Miles Fordyce, Head of Platforms, Tower Insurance

## 9. Summary

The expectations of customers across generations have changed and are increasingly influenced by what they deem as the best service experience in other industries, like online shopping, entertainment, and social networking. Customers, agents, brokers, claimants, and providers expect you to meet them where they are - and they are moving, as chat platforms originally launched for personal use, are becoming increasingly popular for B2B and B2C interactions.

P&C carriers' internal configuration of core systems are complex and always changing, as existing systems are upgraded, replaced, or systems are integrated. At many carriers, core systems are a combination of internally built and vendor licensed applications. They were not intended to provide a consistent employee experience between policy, underwriting, billing, and claims. When carriers drive their self-service off of internally-facing core systems, opportunities to transform the customer experience are lost. It results in an unintended repeat of the earliest days of insurance on the web, creating customer experience siloes. Carriers like Tower Insurance have realized that the only way to provide customers with the same experience end-to-end is to avoid the legacy approach of point solutions.

“Ushur supports our proposition as a digital-first insurance company. It delivers **both omni-channel customer engagement and operational efficiency**. These capabilities will prove invaluable with our ongoing transition to remote work and give us the agility to respond to other events so we can continue meeting our customers' needs.”

Richard Harding, CEO, Tower Insurance

# About Ushur

Easy to use and built for engagement, Ushur is the first **automation platform** that understands the customer's needs—and yours.

We understand the challenges and opportunities within insurance to meet if not exceed customer expectations to offer them the choice of multiple digital channels and self-service automation. If this sounds like you:

- NPS and C-SAT scores need some love
- Customer interactions take too long to complete
- Can't reach customers by phone
- Customers give up on one interaction channel, switch and start over on another
- Operating costs are mounting, threatening profitability

Then let's talk.

Ushur's conversational AI platform:

- Intelligently engages customers over virtually any channel
- Makes employees more efficient by gathering routine information and communicating with core systems
- Empowers customers engage with you on their own time and through their preferred channel
- Enables design-your-own automation workflows with easy drag-and-drop tools
- Supports 60+ languages and simple to complex use cases

Designed for the insurance industry, Ushur engages customers, members, claimants, brokers and agents over email, mobile browsers, SMS and more, using conversational AI and intuitive workflows to understand what people are saying and what to do next.

Its end-to-end automation platform accelerates time to value with features like a visual builder, powerful tools for data extraction, and integrations with backend vendor and internally-built systems. [Learn more >](#)

ushur™

The Complete Solution for Intelligent Automation

[ushur.com](https://ushur.com)