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Irish Life

Irish Life and Ushur:

Bringing an Intelligent Automation Approach to Pension Contributions

What do you do when a customer engagement produces tons of back-end administrative work and you can't change the method of user interaction?

Modern insurance companies have an arsenal of automated, customer-facing digital channels at their disposal — like messaging apps, customer portals and AI-powered email — that can process and respond to user inputs in real time. Usually when an insurance company wants to simplify an engagement, the answer would be to spin up a digital channel. Automating user interactions at the front-end reduces operational lift at the back-end.

But it's not always that simple.

Irish Life Corporate Business is Ireland's market leader in pensions. Every month it struggled to process 3000 pension contribution documents submitted by clients over email, each of whom seem to have a different way to input data. Files arrived with missing, incorrect or extraneous information and fields, which meant Irish Life staff spent four to five days each month indexing, cleaning, and reformatting them.

Their solution: streamline the process with Intelligent Document Automation.

As a customer since 2018, Irish Life's corporate division was no stranger to Ushur's Customer Experience Automation™ Platform. Ushur has partnered with Irish Life to **auto-triage**

Replaced work equivalent of
3 FTE SAVED

3000 CASH BREAKDOWNS
processed per month

IT & Business Partner
IMPLEMENTED IN 3 MONTHS

nearly all of its incoming customer emails. Surely, they thought, Ushur could also automate another convoluted back-end process. This bet is what drew them to Ushur's Intelligent Document Automation (IDA), an artificial intelligence product that ingests and reconfigures customer-submitted files into actionable content.

The bet paid off.

Each month, 3,000 HR partners email Irish Life with a document called a "cash breakdown" which includes a list of employees in the company's pension plan and instructions on how their plan contributions should be applied for that particular month across the different types of pay-ins (such as employer, employee, and additional voluntary contributions). Each month, the list of the employees and the amount they want to apply to their pensions may change, for a variety of reasons. New employees join. Some leave. Others get raises and want to increase their contributions.

From here it only gets more complicated, explained Carol Walls, the Senior Technical Specialist at Irish Life corporate business.

"The problem was, despite lots of communication with clients over the years where we'd explained exactly how we would like the format, the format was almost as varied as the number of clients. The format could be an Excel spreadsheet, it could be a CSV, it could be a PDF file, it could be the body of an email."

Visual Basic's very specific formatting restrictions is what drove the business team to spend so much time manually manipulating the contributions files — removing columns, changing headers, and stripping out information.

The Irish Life team would also have to make sense of the content. Partners would name column headers differently depending on what was in their payroll system. Some partners would enter employees' full names. Others would use first name and surname. Sometimes they referred to Additional Voluntary Employee Contributions with the wrong abbreviation. Any field entered incorrectly was a field Irish Life's internal system couldn't read.

"Then, at the bottom of the sheet, people would have included little notes about their employees or how the amounts were to be collected. Mary's going on maternity leave. Sean's address has changed. Obviously, our system of record doesn't care about that, but it's valuable information to us," said Walls.

Irish Life uses Visual Basic to upload the cash breakdowns, a system Walls described as "old and cantankerous." Visual Basic's very specific formatting restrictions is what drove the business team to spend so much time manually manipulating the contributions files — removing columns, changing headers, and stripping out information. All of these transformations had to be completed before Visual Basic could make any sense of the file.

Post Transformation

Sample Contribution File

Contributions for December	2020 last run of the year,		please collect the total amount								
Member number	member	name	RS1	Pay number Sex		member status	Employer amount	EE amount	Avee	SPER	Spee	SPAV
582950	BAGGINS	M	0320137N	799	F : Female	PP : Paid-Up	200	100	10			50
583138	BRDAR	E	0511510W	813	M : Male	PP : Paid-Up	600	100				
583535	POWER	M	9102640J	774	M : Male	PP : Paid-Up	25.67	100				
599008	VLUDAG	N	0325716I	1201	M : Male	PP : Paid-Up	35	100				
605267	STALLEY	N	09482541	974	M : Male	PP : Paid-Up	35	100				
611380	QUINN	J	8972584A	991	M : Male	PP : Paid-Up	35	100				
667552	GREENAN	N	0920080G	5014	M : Male	PP : Paid-Up	-67.5	100				
672424	POWER	M	0911406J	1211	M : Male	PP : Paid-Up	35	100				
667656	BARRET	N	0566012P	5016	M : Male	NL : No Liability	35	100				
667661	QUINN	J	8096863T	5015	M : Male	NL : No Liability	35	100				50
582202	SULLIVAN	C	8636446J	1026	M : Male	AC : Active	35	100	10			
582916	ARDAR	E	8936901F	951	M : Male	AC : Active	35	100				
582920	VLUDAG	N	6776663J	1030	M : Male	AC : Active	200	100				
582921	DUNNE	M	0481379Q	1190	F : Female	AC : Active	200	100				
582922	GAVIN	M	8036231P	1060	F : Female	AC : Active	-200	100				
We are paying for the paid up members because they were left short a months because of anamolies on our system							#REFE	1500	30	300	0	100
Mary Kelly is on maternity leave but there are some arrears for her next month.				Happy Christmas to you all in there, thanks for everything during this year			Total amounts to b	MREF!				
John is retiring at the end of the year can you please send out options												
S. Hills address is changing to 23 maryfield drive dublin 12. please update your records												
Don't worry too much about the negatives I'll figure it out at the end of the year what is												

Ushur's **Intelligent Document Automation** changed the entire internal landscape of how Irish Life processes pension contributions.

Intelligent Document Automation ingests the submitted customer content and reconfigures it into the appropriate machine-readable format. In Irish Life's case, IDA currently transforms Excel files; is also capable of reading, evaluating, and correcting PDF's, CSV's and plain email bodies. Then IDA cleans the Excel file. It strips any extraneous data or fields, renames columns and erases duplications. Whenever it finds information it can't reconcile, such as an incorrect member reference number, it presents the issues found in a new column.

	A	B	C	D	E	F	G
1	Issues found	Refno	Forename	Surname	ER	EE	AVC
2		0404160	Fionnuala	Bosnia	235.12	117.56	40
3		053819	Will	Bradford	0.00	0.00	0
4	Duplicate Member Reference	0821155	Faye	Brazil	587.50	293.75	
5	Duplicate Member Reference	0821155	Whitney	Clones	197.17	197.17	
6		0820493	Hailey	Colombia	173.40	173.40	
7	Unrecognized Member Reference	0693060	Cora	Connacht	219.56	219.56	
8		0677043	Willow	Cork	0.00	0.00	0
9		0874114	George	Croatia	147.12	147.12	52
10	Missing Member Reference		Heather	Cyprus	0.00	0.00	
11		0874185	Thomas	Dallas	74.16	74.16	
12							
13							

The intelligent automation doesn't stop there. Because Irish Life is legally required to maintain the original content for audit purposes, IDA performs all transformations on a copy. If an HR partner submits spreadsheets containing pension contributions across multiple months (since that might be the way they manage their system), it combines them into a summary file. This equips the Irish Life team with a single spreadsheet organized into tabs with all the information they might need: the original content for audit purposes, any issues found, the transformed document and a summary file.

Come See All Our Case Studies

200%
Of digital engagement goal achieved in Medicaid population

85%
Response to information requests via SMS (90% in an hour), eliminating 6 calls over 3 weeks

30%
Lift in broker NPS by offering members a digital enrollment experience

40%
Increase in prospect sales meeting attendance through an automated reminder

42%
Outbound calls replaced with automated conversations, saving $Ms in operating expense

35%
Inbound calls eliminated by offering proactive status updates

1 Minute
Instead of 27 hours and 3 touches to classify and route inbound email

<1 Hour
to create an alert to warn >80k customers of an impending emergency with information on how to get help and resources
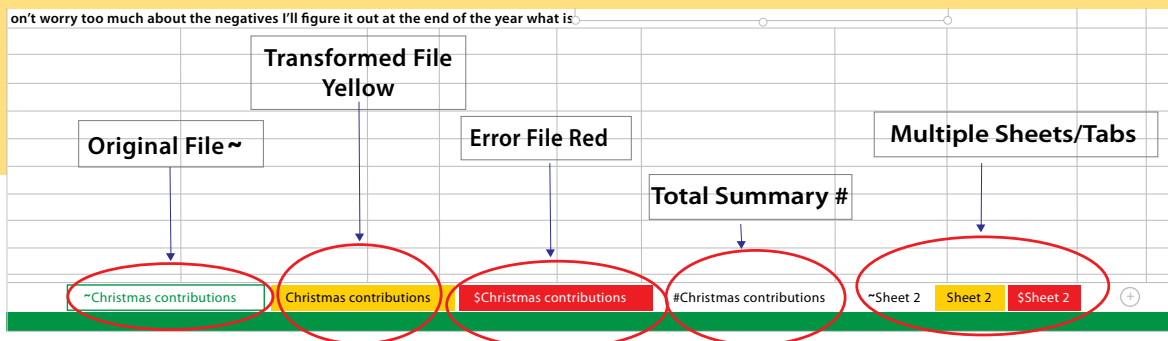
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"Essentially it does as much of the work as it possibly can and retains some things that we might need to fix or make a decision on, and presents that to us," said Walls.

IDA also works hand-in-glove with Irish Life's deployment of SmartMail, **Ushur's intelligent email automation product**. Prior to using SmartMail, Irish Life devoted a whole team of people to sifting through customer emails. Whenever they received an email containing a cash breakdown, it would have to be opened and read by a member of Irish Life's email triage team, who would classify the email based on Key Business Indicators (KBIs) and forward it to the appropriate operations area — in this case, Irish Life Corporate Business. Previously, this classification process could have taken a full day.

Once the email containing the cash breakdown reached Irish Life Corporate Business, it was read again before finally getting queued to an individual case manager for resolution. That meant a several day gap between a client submitting their cash breakdown and a member of Irish Life beginning the four-to-five hour journey of applying the manual data transformations needed.

DC Cash Phase 1 Changes
Sample Transformed File

on't worry too much about the negatives I'll figure it out at the end of the year what is

Transformed File Yellow

Original File ~

Error File Red

Total Summary #

Multiple Sheets/Tabs

~Christmas contributions | Christmas contributions | $Christmas contributions | #Christmas contributions | ~Sheet 2 | Sheet 2 | $Sheet 2

- For every tab in the workbook received there will now be an additional transformed tab. **YELLOW**
- There may be an error tab-this will provide either scheme level issues or confirm that mandatory data is missing. **RED**
- Each original tab will have a ~ (tilda) beside it. ~
- Each File will have a Total Summary Tab. #
- You can ignore them all and process the original.

Now, when Irish Life receives a cash breakdown, SmartMail identifies it appropriately and sends it directly to IDA. IDA transforms it and sends it to a team member all of this happens in approximately 30 seconds. It can then be reviewed and uploaded via Visual Basic.

Let that sink in: Irish Life Corporate Business used to spend days indexing cash breakdown emails and cleaning spreadsheets. Now they get deliverables in 30 seconds. As a result, Irish Life eliminated the workload of 3 Full-time Equivalent positions, and the actual employees who were previously responsible for manually transforming data were able to concentrate on value-add operational tasks.

According to Ken Lynch, Head of Information Systems at Irish Life, automating manual tasks like document transformation is part of Irish Life's plan to increase the number of employees dedicated to strategic delivery.

"We're a growing business. We want to get maximum value out of our talent. Transforming data files is not a great use of their time. Ushur gives them an opportunity to work on something that's got a higher value. And it gives us a choice as to what we do with our talent," said Lynch.

"The relationship with Ushur allows us to follow the highest value-add activity that we can find," he added.

After applying intelligent document automation to its pension contributions, Irish Life plans to expand its use of SmartMail and in the future it plans to introduce Invisible Portal. Clients and brokers often forget to include a KBI in their emails, such as the scheme number or the member number. Moving forward, Irish Life will engage with the end user via **Ushur's Invisible App**™, an omnichannel, two-way conversational interface. The Invisible App will automatically email the client back, asking them to provide identifying information. Ultimately, this will enable Irish Life to complete client requests more quickly and free up more employee cycles and Invisible Portal will act as a hub for clients and brokers to upload and track their document submissions.

> "
> Ushur has given us this edge that we didn't have before.
> **The more we work with Ushur, the better we become.**
> "

"[Working with Ushur], it's never a question of implementing something only to realize it's not really working five years later. It's always a process that can be improved. That means that the products stay relevant, they're not stagnating. They continuously provide results," said Walls.

According to Lynch, this approach to continuously improving the product is what distinguishes Ushur as a cut above the rest.

"Lots of AI companies don't really want to invest in their platform anymore. They're trying to monetize it as quickly and as hard as they can. That's not the case for Ushur. I can bring them our business problems, we talk them through them together, and the problems Irish Life is trying to solve end up enhancing the platform. And for us, we get the competitive advantage through being the first movers in this type of technology."

Walls seconded this. "At the moment we're the market leader in Irish pensions. But that's not something we take lightly. There's a constant and a huge drive within the business to maintain service levels, and not just maintain but excel. We have to be improving, because we know that people are always chasing our tail. The bottom line is that our competitors suffer from the same things that we do: the data is difficult and hard to manage. But we've been very fortunate. Ushur has given us this edge that we didn't have before. The more we work with Ushur, the better we become."

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