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# A chance encounter

## launches an insurer's journey into customer engagement

They say opportunity strikes when luck and preparation meet.

Ushur's CEO, Simha Sadasiva, must have rattled off his elevator pitch a thousand times. But he'd never given it at 35,000 feet, as he did on one transcontinental flight in 2016.

"I pulled out my laptop and got to work, the way I always do, but soon started talking with the person in the neighboring seat," Sadasiva said. "It turned out she was a top executive at one of the world's largest disability insurers. The more we talked, the clearer it became that we could help them with some of their most urgent customer-engagement projects."

It was the start of a relationship that transformed--and continues to transform--the way this sprawling multinational insurer communicates with its customers. Using intelligent automation, Ushur helped the company engage on the customers' terms, at the customers' convenience. And it wasn't long before the customers took notice.

Ushur's first project centered on the company's sales department, allowing benefits professionals to text the company for information about offerings for disability, dental or vision insurance. It gave the company another channel to connect with potential customers, and existing ones. "It was a great addition that showcased our investment in technology," one sales representative commented.



**Simha Sadasiva**  
Chief Executive Officer  
[Ushur](#)



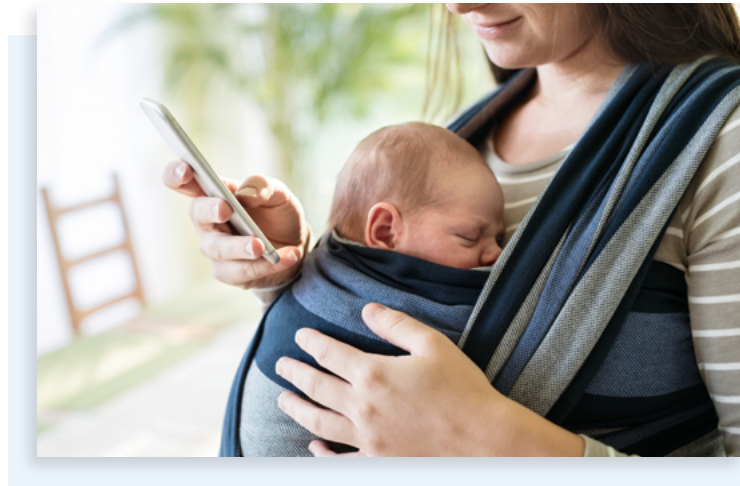
But things really got rolling when the company started using Ushur's technology to streamline its disability-claims process. Like other insurance companies, the company employed human agents to gather the information needed to complete each claim. But the claimants the agents were trying to reach often wouldn't be home, or were unavailable to take a call or didn't have the necessary information at their fingertips.

All told, it took an average of six outbound calls over three weeks to collect the necessary data. And the company was well aware that the experience was less than optimal for the customer, to put it mildly, recalled Ushur VP of Growth Vandana Rao.

"Imagine a woman who's just had a baby, and she's in the hospital dealing with her newborn child and all the changes that go on in her life. The agents would try to reach these people and ask, 'When was the last day that you worked? When are you planning on going back? When did you have your baby? Did you have your baby? What kind of delivery did you have?' The last thing a woman wants to do at that moment is have a conversation with her insurance agent."

To make the experience quicker, more convenient and less intrusive, the company wanted to reach out to customers over text messaging. The idea was to automate the entire process so the customer could respond whenever they wanted. The system would be ready to serve 24 hours a day, weekends and holidays included.

"They chose Ushur because none of their other vendors supported two-way conversations using an intuitive low-code workflow builder like ours," Rao said. "Ushur allowed them to quickly design the process workflow and continuously change them as needed. No one else offered that kind of flexibility."



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Implementation took two months — extremely fast, given the need to integrate with the insurance company’s legacy systems. And the results were astounding. More than 85% of disability claimants now provide all the necessary information in less than an hour.

“Reducing their response time from three weeks to minutes made a huge impact,” Rao said. “Customers were engaging 24/7, taking advantage of the new system to respond at the time of their choice rather than when agents were available.”

The company saw its Net Promoter Score (NPS) soar, and started getting positive direct feedback as well: “They had a lot of input from customers saying, ‘Love the texting,’” Rao said.

In fact, customers became so comfortable with texting they began sending the company other sorts of questions as well. That was a job tailor-made for Ushur’s conversational AI, which enabled the company to automate an even wider set of processes using the same texting channel their customers were already comfortable with.

“With Conversational AI, they can take all the unstructured, free-form questions people send in and immediately come back with relevant, empathetic answers, or direct them to another channel, like support with a live agent,” Rao said.

But the company wasn’t done there. After the success of the SMS project, it used Ushur’s Invisible App to create a rich, mobile experience customers could access by clicking a link, no download required. Rather than carry out an entire transaction over SMS, customers could start a conversation over text and submit details in Invisible App, with its convenient graphical tools for submitting information like dates, which are awkward to type in on a phone.

“They’re using Ushur to improve their customers’ entire experience with the company, not just one process but all their different touch points,” Rao said.

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Now the company is looking at using Ushur to help customers apply for paid leave, using the same approach it did for disability. And it's thinking about how Ushur's SmartMail feature could help it automatically route email internally, similar to how other leading insurance companies are using the product. At the moment, it takes the company roughly 10 minutes to process each email, which means one staffer can only triage about 50 or 60 emails a day. Given the kind of email volume the company receives, the process was both inefficient and prone to error.

**Automation is a journey, and we are our customers' companions on that journey.**

"It's a completely manual job, far from the highest, best use of their skilled staff," Rao said. "It involves a lot of cutting and pasting and switching between tools. It's exactly the kind of task that SmartMail was designed to automate."

Amidst all these technological improvements, Ushur's staff made an impact as well.

"The number-one thing we've heard is how impressed they are with our teams' speed and agility in moving to support them," Rao said. "Right behind that is how quickly they've seen results from the Ushur platform."

"That's really important to us," she continued. "Automation is a journey, and we are our customers' companions on that journey. No matter where the journey starts or ends, it's the combination of technology and people that make it successful."

