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HOW INSURANCE COMPANIES CAN USE
AUTOMATION TO IMPROVE
CUSTOMER SERVICE

INTRODUCTION:
EASY SERVICE IS GOOD SERVICE

Let's be honest: modern insurance policies and processes are confusing, even for trained professionals, so there's little chance that the typical insurance policyholder won't eventually need to call your Contact Center. The usual amount of time it takes you to resolve a customer's issue is your "average handle time," and that's a metric you want to keep as low as possible without sacrificing the quality of your customer service. Fortunately, modern automation software is finally ready to make a real dent in your average handle time without letting your service quality suffer.

To bring handle time down but keep call quality up, you must make it easier for your call center staff to provide help to your customers. ***Easy service is good service***, and any way that automation can simplify the support process is a net win for both your support team and the customer. When service gets easier, call time goes down but call quality and customer satisfaction go up. Shorter calls are cheaper calls, but automation ensures low cost still includes high quality.

So how does automation make service easier?

Thanks to artificial intelligence, automation software can now "read" all your call center training guides, policy explainers, adjudication manuals and – most importantly – original policy documents to power better search results, create more efficient workflows, and produce shorter call times. AI can also connect disparate systems, so call center staff no longer need to go on a scavenger hunt for info between data warehouses nor "copy and paste" data from one virtual form to another, cutting down administrative overhead and shortening the support process. To deliver these results to insurance companies, automation needs to be deployed in three key areas of your business, as we describe below.

AI IMPROVEMENT AREA 1: ALONGSIDE YOUR CALL CENTER STAFF

Nothing makes customer service easier than giving your call center staff direct help. That's where a virtual AI assistant comes in. These AI agents are more than mere chatbots; they work as sidekicks to your human support teams, helping them perform their jobs better and close calls faster.

An AI support assistant can coach and guide your contact center staff during live calls, ensuring they follow best practices and procedures when interacting with a customer. Since your customer support assistant is integrated with all your data in all your various systems, it can suggest questions to ask and information to capture that will help narrow down the customer's problem and guarantee all the relevant data is present in the customer inquiry. Never again will an agent forget to capture a policyholder's member ID, date of birth, or relationship to the claimant.

Insurance companies need this kind of workflow watchdog, as consumer regulations can change how representatives are allowed to act and can dictate what information they are permitted to share at any given time. Moreover, as company acquisitions, divestments, mergers and reorganizations rewrite your policies and procedures, your call center staff need constant refreshers on how to best collect the necessary data to answer customer questions and solve customer problems.

Once the AI assistant has helped your support representative capture critical customer information, it can return high-value answers to help solve their problem. These results are more than just a list of links that the call rep must "click and skim"; they are excerpts from your policies and documentation that highlight the key data most likely to close the call.

For example, with conventional knowledge bases and search tools, a call center representative would have to translate a customer's simple question of *"Am I covered if I fell down my front steps?"* into specific insurance jargon before doing an internal search against the customer's specific policy. With an AI assistant, the call center rep can simply ask, *"Is member number ABC1234 covered for a fall down the front steps of their home?"* and the AI assistant will return a simple Yes or No response, with an excerpt of the relevant section of the customer's policy.

The AI agent can offer this hyper-focused information not just because it has direct access to all your documentation and policies, but because artificial intelligence is now sophisticated enough to comprehend the content and context of that information. When AI understands your data, your contact center reps don't have to translate customer needs into structured queries for specific systems. When AI is connected to all your data, your call center staff avoid having to dive into the data warehouses and knowledge bases because the AI agent does it for them. The end result is easy access to straightforward answers, which leads to lower average handle time, lower hold times, and higher customer satisfaction.

For insurance companies that continue to invest in remote call center staff and customer service teams -- many of whom don't have easy "over the cubicle wall" access to managers for help tracking down answers or learning new processes -- an AI assistant is invaluable. Staff get good at their jobs faster, and stay great at their jobs longer, when they have an AI assistant to support them.

Moreover, when an AI assistant knows the answers to key service call questions, it can tell more than just the call center rep -- it can communicate that data to *other software systems* in use. Instead of asking a call center rep to manually copy all the information out of a customer email or policy excerpt into a formal support ticket or Salesforce support case, AI can handle these rote admin functions. Your human staff doesn't have to waste time filling out the virtual paperwork that AI can understand and complete on its own. That makes for easier service, and easy service makes for better service.

And through the whole process, the AI agent is watching and learning from both its own performance and that of your call center staff, learning how to parse policies into simple answers, and determining which documents and processes actually close calls rather than just lead to more questions. This has two benefits. First, it helps drive suggestions for improving and extending the documentation you have on file. Second, it helps the AI agent get ready to work with customers *directly*.

AI IMPROVEMENT AREA 2: ALONGSIDE THE CUSTOMER

After spending some time learning alongside your call center staff, an AI agent will be ready to work directly with customers as a "Tier 0" support representative. Rather than suggest to a live contact center rep what questions to ask, the AI agent will directly ask the customer. Instead of suggesting possible solutions to a contact center staffer, the AI agent will suggest those solutions or provide those answers directly to the customer.

If a customer can solve a problem *without* talking to your contact center staff, their handle time is effectively zero. If a call center staffer can ask their virtual assistant, *"Is Jane Doe covered for hail damage to her roof?"* then Jane Doe can ask the virtual assistant herself, *"Am I covered for hail damage to my roof?"* The AI agent will give Jane the same *Yes* or *No* answer it would give your own team, and it will just as calmly and clearly read out the relevant policy segment to Jane as it would your own call center rep.

And, just as the AI assistant could fill out the formal support documentation for a call on behalf of a human agent, the AI support bot can file a support ticket or complete a Salesforce support case all on its own, leaving no messy administrative tasks for human contact center staffers to finish up once AI directly "handles" a customer issue.

Now, it isn't reasonable to expect an AI agent to solve every customer problem without human intervention, but an AI agent can absolutely handle the basic, rote questions that are trivial to answer but bog down your handle time averages. If all an AI agent does is save your call center staff from having to *read your policy-holder's insurance cards back to them -- "How much is my copay again?"* -- you'll save your staff's time and their sanity. AI will absolutely do more, but this alone is enough reason for your call center team to demand that an AI agent talk to customers before they do.

When the AI agent can't directly solve the customer's issue, it can still collect all the relevant data and "tee up" the call for a human support agent. In most cases, the AI agent can go further and escalate a support issue to a higher support tier based on that captured data, so basic questions about deductibles aren't answered by high-end bundled payment experts, and Tier 1 staff don't try to field complex subrogation accounting questions.

In the best case, AI decreases average handle time by handling the issue itself. In the worst case, AI decreases average handle time by ensuring only the right person must answer a customer issue, and the customer only has to ask the question *one time*.

AI IMPROVEMENT AREA 3:
A CENTRALIZED KNOWLEDGE BASE

If you want to run a call center that consistently delivers low average handle time and a high rate of first call resolution, then **you need a top-tier customer support knowledge base**. Customers call in for answers, and even the most experienced service representatives can't know them all. Everyone on your support team needs a consistent, reliable reference guide that they can access quickly. That's where your support knowledge base comes in.

Conventional knowledge bases just act as warehouses for documentation. These solutions put the onus on your staff to properly organize and maintain every piece of information you dump in them, and most companies aren't prepared to constantly optimize the formatting, tagging, cross-linking, updating, and archiving of all the data you need in your knowledge base. That why old data warehouses linger and are not centralized – the migration and optimization process is simply to tedious and costly. Fortunately, artificial intelligence is ready to help.

AI-enhanced knowledge bases guide you to format and index your support documentation and your archive of policies in ways that are easy to parse and easy to update. In effect, AI writes its own "Cliff's notes" version of all your policies and documentation stored in various other systems, helping it comprehend your data better and giving it a centralized, optimized source of information to deliver customer and contact center support.

And this centralized optimization doesn't just benefit the AI agents. Human staffers can find, break down, and comprehend insurance policies much more easily when AI has parsed those policies into component parts, built a smart index of their content, and stands by ready to hand-hold a support agent as they narrow down the exact data they are looking for to close a call.

Most knowledge bases have some form of optical character recognition (OCR) to turn scanned paper files into conventional digital information, but off-the-shelf OCR systems often struggle to recognize the complex tables, charts, footnotes, and cross-references built into historical insurance policies (some of which predate computerization at their issuing insurance companies).

AI-assisted OCR will not only properly scan in these old-school paper files while retaining all their formatting and nuance; AI can parse and segment these policy files into hypertext, digitally cross-referencing and cross-linking key portions so they can be excerpted and connected to other relevant documents in your knowledge base.

With an AI-assisted knowledge base, you don't just *copy* paper policies to digital, you *upgrade* paper policies and documentation to a new, more useful digital format. With the help of AI, insurance companies can finally close in on their long-term goal of phasing out legacy paper policies entirely.

Beyond simply digitizing paper documentation for easier access, AI can also make policies and documentation easier to maintain.

Artificial intelligence can also act as a "virtual managing editor," noting popular search terms that don't produce satisfactory results and flagging cited articles that don't shorten or close support cases when they are shared with the customer. Bad articles are marked for improvement, and missing articles are slotted for development. With AI's help, your support knowledge base stays comprehensive and accurate.

These same improvements are applied to unseen policy metadata, so that common search phrases like "hail damage" or "x-ray" can be translated and associated into relevant policy terms like "weather-related loss" or "diagnostic imaging." AI can learn how to interpret and explain policies, rather than just copy them over from paper or PDF files.

This is especially important for insurance companies, as these organizations are driven both by complex policies that change year over year, and complex state and federal regulations that can shift at any time. Support documentation that doesn't keep up with these changes is worse than useless -- it can *create* future support cases by passing out incorrect information to call center staff and to customers.

Moreover, an AI-assisted knowledge base can serve as a "single source of truth" that does not demand of agents that they access different data from different systems to service different customers. With a single, shared reference point, agents can avoid misinformation caused by drawing answers from the wrong document in the wrong system.

Given the scale of insurance documentation and the complexity of insurance policies, only AI can make a fully accurate and inclusive insurance contact center knowledge base practical.

CONCLUSION: AUTOMATION IS THE BEST POSSIBLE CUSTOMER SERVICE

Insurance is confusing, and confusion creates customer service calls. Since insurance complexity is only going to grow, the only way to decrease your customer support call average handle time is to automate as much of your call center as possible. By integrating AI into both your contact center workflow and your support knowledge base, you can shorten call duration and -- by skimming off the simple, repetitive, all-too-common basic customer issues -- avoid staff burnout.

Artificial intelligence isn't just the best answer for insurance contact center automation; it's the only way to handle the scale and complexity of the automation issues facing modern insurance payers.

Talla has built the most sophisticated AI customer support automation solution on the market today. It combines both staff- and customer-facing AI agents with an artificially intelligent knowledge base to ensure your contact center can operate with maximum efficiency and minimum average handle time. Properly implemented, Talla delivers answers that can close calls 90% of the time on the first query.

If you want to begin your AI-assisted journey towards low average handle time and high first-call resolution, contact Talla today.