

# How a Leading Auto Insurance Company Scaled to Answering 50% More Calls with Conversational AI



## The challenge

An auto insurance company with nearly 60 years' experience providing five-star coverage for their policyholders was using automation throughout many of their customer service channels. But they were looking to expand their capabilities. The majority of their 400 agents were dedicated to handling inbound calls, with voice making up the vast majority of their customer interactions. They planned to tackle voice automation next to increase operational efficiency while maintaining high customer satisfaction. Those plans got accelerated as the world became increasingly unpredictable and created new workforce and customer disruption patterns. Their long-term plans for voice automation and increased operational flexibility turned into an urgent need.

## The partnership

The insurance leader considered a few voice AI solutions. They ultimately chose Replicant for three reasons:

- ◆ The partnership demonstrated during the decision-making process
- ◆ Proven business outcomes
- ◆ A clear innovation roadmap

From the beginning to the end of their research and evaluation process, the insurance leader's stakeholders found it easy and straightforward to work alongside the Replicant team. They got responses quickly and received honest guidance and education on voice AI. Replicant partnered closely with the insurance company throughout the discovery and implementation processes and provided them with the resources and information their champions needed to make a staunch business case for voice automation.

### Industry

Insurance (Auto)

- ◆ 1,000 employees
- ◆ \$1B ARR

### Use Case

Account and policy management, policy questions, billing and payments

### Result

- ◆ 80%+ of expected business outcomes attained
- ◆ 4.4 / 5.0 CSAT score
- ◆ 2.5 months to go live



Replicant is a vendor that will turn out to be true partners in helping achieve your self-service and voice AI strategic goals. They are going to make sure you understand every step of the process and that you are optimizing their platform with them.

- Operations Leader, Customer Interaction at Insurance Company

Compared to similar solutions, Replicant Voice delivers superior outcomes. It was clear the leading insurance company could leverage Replicant's Thinking Machine™ to quickly resolve Tier-1 issues with no wait times, and with 95% accuracy in understanding natural language. The company also recognized Replicant's commitment to constant innovation and knew that an ongoing partnership with Replicant would help them become a leader in the use of AI.

## Exceeding expectations from the start

Because other conversational AI solutions can be complex and difficult to implement, the insurance company expected a slow rollout. However, Replicant delivered the efficiency and speed to prove this assumption wrong. Even though the insurance company had a few legacy systems that required tricky integrations and were in the process of replacing their CCaaS (Contact Center as a Service) system, Replicant Voice was successfully implemented and in production within two and a half months. And in another two months, the Thinking Machine was fully ramped and taking 100% of calls for account management and policy questions.



To see it through and be part of this game-changing solution from inception to launch to maintenance with such swiftness has had a huge impact on our mindset and what we are capable of.

- Director of Business Solutions at Insurance Company

Replicant was able to authenticate callers, resolve the insurance company's most common customer questions, and intelligently transfer specific customer issues to an agent with context. Within eight weeks of launching, Replicant successfully solved issues or intelligently routed callers to the right agent on over 80% of calls.

In addition, where the insurance company had previously lacked accurate insights into why customers were calling, Replicant's advanced analytics helped surface unsupported call flows within the first few weeks. These flows accounted for 50% of their call volume and, in response, Replicant

expanded to resolve these initially unsupported call flows with the Thinking Machine. This wouldn't have been possible without access to what customers were actually saying in the form of unstructured data that AI could then make sense of and process in large volumes. Replicant was able to provide real-time insights into important call drivers to reduce the insurance company's blind spots in a matter of weeks.

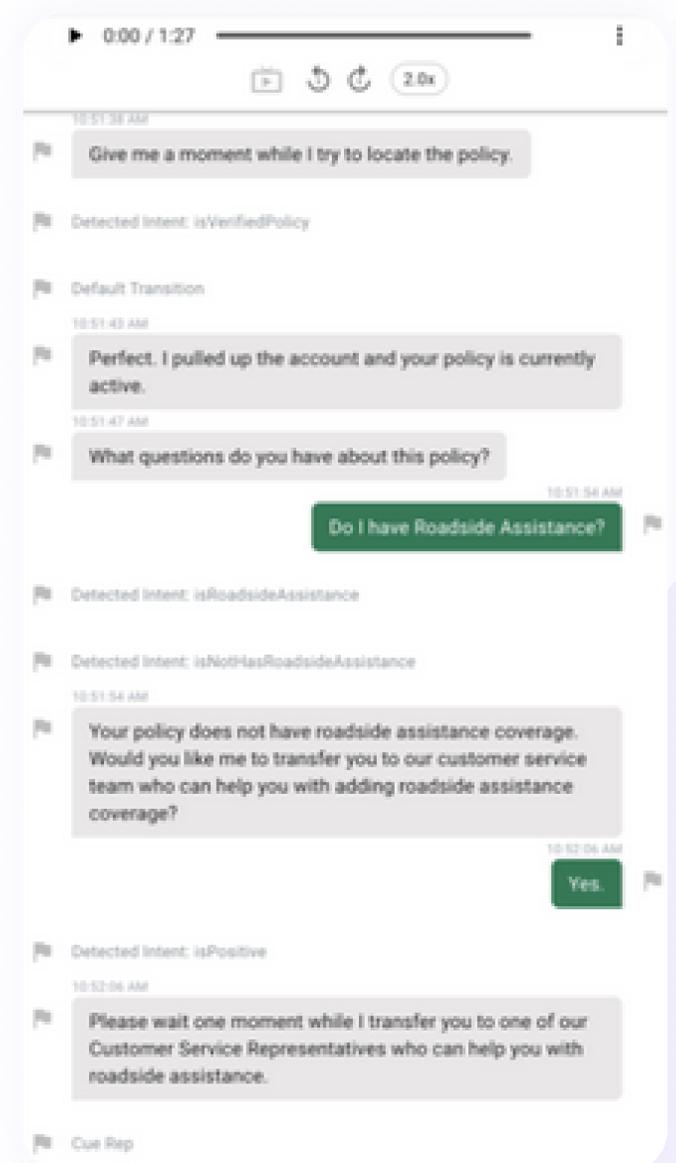
The insurance company initially placed Replicant's Thinking Machine behind several steps within their IVR. After seeing incredible success, they funneled more calls to the Thinking Machine by moving it up earlier in the IVR. It now handles 1,200+ calls and will soon answer 3,700+ calls a day. Importantly, the insurance company saw their containment rate stay consistent despite having the Thinking Machine handle more calls.

One of the first areas the company expanded with Replicant was in their roadside assistance services. For customers who need immediate help, the Thinking Machine allows the company to answer customer calls without hold times. For urgent issues, like when a driver is locked out of their car, the Thinking Machine connects them to a priority agent queue to get the help they need faster. It even identifies when customers don't have roadside assistance in their policies and passes these upsell opportunities to agents, increasing company revenue and reducing the amount of upfront work that agents do.

## Opportunities to expand a streamlined voice experience

With the success they've seen so far, the insurance company is planning to have Replicant handle their total call volume of 4,700,000+ calls a year. The Thinking Machine will replace their disjointed IVR, which was developed over a 10-year span and features four different automated voices. They'll not only have one brand voice, but they'll also provide customers with a streamlined experience. Instead of navigating through a phone tree that's four layers deep and presents up to nine menu options at each stage, customers can simply tell the Thinking Machine what their issue is.

This long-standing insurance company has earned their five-star rating by putting customers first. With Replicant, they'll make it even easier and cost-effective to deliver the highly rated customer experience they're known for.



The Thinking Machine sends agents valuable upsells, without all the upfront work.

# About

With the world's first Thinking Machine, Replicant provides always-on support to resolve customer issues quickly and naturally over the phone using Voice AI. Like agents, Replicant can speak with customers in a natural tone, answer questions without delay, and resolve customer issues quickly. Eliminate hold times, manage unpredictable call volumes, and give agents time back to resolve high empathy cases with Replicant. Replicant has been deployed by Fortune 500 companies to resolve millions of AI-powered calls a month and reduce contact center costs by 55%. [Visit Replicant.ai](https://www.replicant.ai).

