

bucher+suter

# Global insurer offers world-class, 24/7, AI-supported phone service

15 million automated customer dialogues  
and 27% decrease in Average Handle Time



Bucher + Suter has, **since 2020 been supporting a global insurance company with a large conversational AI project in Europe.** The aim is an all-round transformation of customer service with many millions of automated dialogs worldwide. The valuable insurance brand has been relying on Bucher + Suter's services since 2006. Together with their technology partners, Bucher + Suter ensures technically seamless customer service for 122 million customers in over 70 countries worldwide with the insurer's more than 15,000 agents. The primary customer contact channel is voice, with 90% of interactions taking place by telephone.

## The challenge: Reduce voice traffic, cut costs, increase service quality



In 2020, the insurer launched a comprehensive AI strategy together with Bucher + Suter. It became clear that conversational AI was needed only after realising that the existing customer self-service portal would only divert a small amount of voice traffic away from contact centers. When communicating with insurers, people like to have their voices heard.

Bucher + Suter recommended relying on voicebots and moving away from traditional IVR (Interactive Voice Response).

## Requirements engineering

The insurer evaluated five core requirements for their conversational AI platform and partner, in their tender and PoC:

- **Enterprise ready** (agnostic deployment, scalable, data security, GDPR compliant ...)
- **Usability and flexibility** (easy integration with in-house developed CRM etc., functional diversity, multilingual, voice- and self-service-ready, good support, easy to train and use by specialist departments...)
- **Future-proof** (cloud-native, strong international manufacturer, large customer base ...)
- **Global support** (language support, global hosting variants ...)
- Leading with **voice automation** (top NLU, telephony and contact center integration ...)

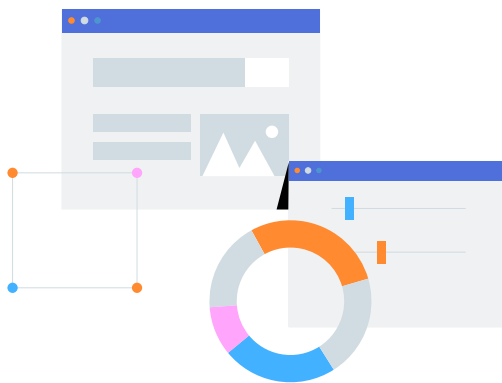
The CAI platform and setup offered by Bucher + Suter met the criteria and was implemented. From then on, there was close, agile collaboration between the insurer's newly founded CAI Center of Excellence in Germany, and Bucher + Suter's CAI team.

In 2020, the market was still fully focused on webchat and chatbots. We did pioneering work together with several CAI vendors and concentrated 100% on the development of voice AI. It was clear to us: voice automation is the future.

 Jürgen Schick, CSO, Bucher + Suter

## Focus on added value, user-friendliness, and security

Bucher + Suter supports the development and regular adaptation of the insurer's AI strategy that brings the most value for the insurer and the greatest relief for its contact centers. The collaboration is agile and takes place in sprints with a high number of cycles. There are 4 key cornerstones:



### A central platform with scalability

With a variety of intelligent voice technologies available, Bucher + Suter provides a central CAI platform and enables the customer to adapt and rollout all voice and chat applications on a business and country-specific basis. The insurer can thus drive and optimize developments internally with its teams at its own speed. However, Bucher + Suter has also implemented special requirements on request, such as a complex authentication bot or a country-specific license plate recognition, and then handed these over to the customer for rollout.

### Relieving agents with the concierge bot

The idea of gradually automating individual business cases end-to-end was discarded in favor of a concierge bot for all callers. An AI agent now receives customers 24/7 in over 17 countries and clarifies essential inquiries through natural conversation. Intelligent intent-based routing means the bot identifies the request, provides information, identifies and authenticates the caller and forwards the service case to the right employee in the contact center in a perfectly prepared manner. If contact data such as e-mail addresses or images of the claim are required, these can be stored in the session and can be conveniently queried by the AI agent via SMS or WhatsApp.



This is much easier, faster and safer than an agent on the phone. The longterm goal is to only use agents where they provide added value for example in sales, emotional issues and particularly complex cases.

## Targeted increase in added value

Bucher + Suter worked with the customer to develop a customized KPI system that clearly displays the key figures in real time via an analytics dashboard and various other data systems. Success metrics like, number/duration of conversations, AHT, error messages, technical performance and support statuses. This gives the organization transparency at all times about how well the automation is performing and enables them to plan new steps accordingly.

## Making AI fun to work with

Together with the customer, Bucher + Suter founded a CAI academy that teaches the specialist departments how-tos and best practices so that they can work quickly and error-free with their CAI technology. Thanks to highly intuitive usability, teams enjoy optimizing the voicebots themselves. Usability amongst its worldwide customer-base is frequently cited among internal stakeholders as a contributing factor, leading to a recommendation rate of 98%. For new voice solutions, one-hour sessions in which the excellence center explains to the business how they work are proving to be more than sufficient—and then adaptation and optimization can begin. That's rollout at AI speed!

Ease of use is one of the most important factors for the success of Conversational AI. Voicebots will only be successful if the teams responsible, appreciate its user-friendliness. They must be able to work effectively with it, automate, optimize and linguistically adapt dialogues without any problems.

## High quality interactions

The agent sees customer data, concerns and the appropriate passages in the contract or a proposed solution (a next best action) on their screen and can help the customer individually, for example by offering a rental car or an extension to the insurance. The documentation/post-processing and subsequent customer satisfaction survey and evaluation is also automated by the AI and is neatly transcribed and stored in the CRM. The upgrading of the work of the highly specialized insurance experts in the contact center in turn reduces fluctuation and the costs for new hires and retraining.

AI agents now conduct **15 million conversations lasting 90 seconds on average** and significantly reduce the workload of the insurer's contact centers. As a result, agents conduct higher-quality conversations, are better able to adapt to each customer, as well as perform cross- and up-sales. This saves costs and significantly enhances the value of the contact center's agents.



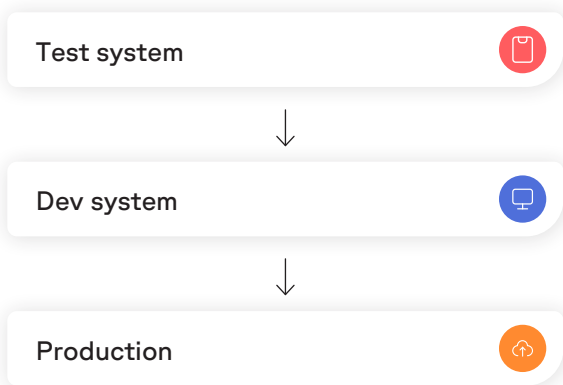
## AI that increases resilience

The insurer's specialist departments can also respond specifically to major regional events and quickly adapt the voicebot's responses and self services. If there is a hurricane in Florida or hail damage in Bavaria, the response can be immediate. Even if thousands of people call at the same time, no one is left frustrated in a waiting loop.



## AI that is safe!

Bucher + Suter operates and monitors the platform in the customer's private Azure cloud and ensures that the latest updates are activated and working on a weekly basis. A multi-stage process ensures security.



The introduction of new bots is closely monitored by specialist departments. They are introduced slowly in production by first offering the new bot to every 100th caller and, if this is successful, to every 10th and then to all callers.

Bucher + Suter has three systems in use:

- A **test system** for maximum creative freedom
- A **dev system** to test solutions with customers
- **Production** where the system is made widely available

In addition, preventive monitoring automatically monitors all processes and reports any irregularities in the KPIs directly to the Bucher + Suter support team, which is available 24/7 and takes immediate action. This ensures that potential failures are avoided.

The system is extremely stable. With our monitoring, we ensure that the AI system actively reports any problems and KPI irregularities to us. We then solve them directly. This allows the customer to concentrate fully on automation.

## Outlook: more automation, better support for agents

With Bucher + Suter as their partner, the insurer was able to pick the best CAI platform for their use cases, and Bucher + Suter ensures that innovations introduced by our technology providers are implemented in the customers setup as it aligns to their business needs.

## Faster training, better results

Training voice and chatbots on company knowledge and optimizing their statements has always involved a lot of effort. New strides in AI technology make it possible to train AI agents on the basis of PDF documents, company websites, and other content in a matter of seconds. Manual maintenance of FAQ sets is no longer necessary! For example, all contracts (each customer sometimes has several contracts that may have changed over the years) were uploaded and processed there accordingly. The agent is then only shown the passage of the contract relevant to the situation.

For example, in the case of glass damage to a car, only the “glass damage” section of the insurance documents are displayed to the agent. The fully networked, knowledgeable AI agents can also listen in on conversations as a new type of agent assist. They provide agents with suitable information in real time - including answers to detailed contractual questions. This reduces the agents’ workload, allows them to respond more quickly to a large number of inquiries and gives them more time to deal with the human needs of the customer.



## Bucher + Suter - your partner with decades of voice expertise

As a Cisco and Salesforce partner, we specialize in seamlessly integrating CAI across various contact center ecosystems. Leveraging our deep expertise and extensive experience garnered from managing substantial, global enterprise contact center initiatives rich in AI applications, we are dedicated to empowering your journey towards becoming an AI-first contact center. Our commitment is to provide you with unparalleled skills and knowledge to navigate the complexities of AI implementation, ensuring a transformative impact on your operations.

### Next steps

Do you have questions about this project, or would you like to have a conversation about voicebots and AI automation?

Bucher + Suter has been improving service outcomes for companies for more than 25 years and is happy to help.

[info@bucher-suter.com](mailto:info@bucher-suter.com)

