

# Transforming Customer Experience with Ushur's Virtual Customer Assistant

A Fortune 250 insurance carrier is utilizing Ushur's Virtual Customer Assistant to automate their customer interactions in their short-term-disability claims process. Gathering information from customers for simple things like delivery and last date of work was previously very manual and time intensive. With Ushur, the carrier was able to significantly reduce calls in the contact center and speed up the lengthy process for an overall better, frictionless customer experience.

## CUSTOMER

Top 250 Life and Benefits Insurance Carrier

## PROBLEM

The insurance carrier was experiencing considerable delays in collecting key dates from claimants to process their claims. The reason for the delay was due to the majority of the claims process being manual. The carrier relied on contact center agents to manually call claimants to collect key dates and in some cases send paper based forms. This led to poor customer experience and considerable costs to handle claims servicing as the average attempts to reach customers took 6 attempts by phone and the process spanned a total of 3 weeks to complete. With a growing business that was experiencing employee turnover, the carrier turned to Ushur to automate this scenario using two-way texting over SMS.

## SOLUTION

The carrier was setup with a dedicated instance to manage their automation needs, where they utilized Ushur's visual, drag and drop builder to map the conversation flow needed to gather information and update a customer's account.

Three campaigns were designed:



### Maternity Dates

This scenario involves new moms engaging via two-way SMS text messages to report last day they worked, followed by delivery date confirmation and type of delivery.



### Surgery Dates

This scenario involves claimants who have pre-registered with an upcoming surgery for confirmation of the hospitalization date, the surgery date, and the discharge date via automated two-way SMS text messages.



### Return to Work

This scenario involves all short term disability beneficiaries reporting their return to work dates via automated two-way SMS text messages.

Using Ushur APIs:



The carrier was able to trigger an automated outbound communication to claimant to request information in a convenient and branded fashion.

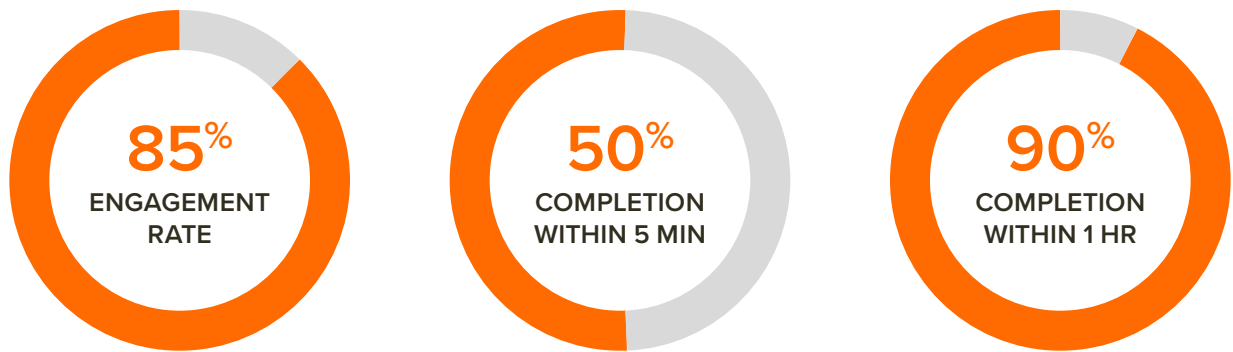
Once the customer provided the needed information through their Ushur-powered mobile experience, Ushur was able to automatically write the acquired data to the insurance System of Record.

What makes this all possible is Ushur's ability to integrate into backend systems to read AND write information. When your backend detects that information is needed, Virtual Customer Assistant knows this and can proactively reach out to your customers on a one-to-one basis to acquire business-critical information.

This automated the manual data entry previously performed by contact center agents, and those account updates are now a completely automated process from end to end.

## BENEFITS

Having deployed Ushur's Virtual Customer Assistant for over a year, the results are very promising in terms of showcasing response rates from customers as well as lowered call volumes from and to the contact center.



Real-time analytics demonstrate engagement rates of nearly 85% for all campaigns. 50% of claimants are completing the campaigns within 5 minutes of receiving a text message, and 90% of claimants are completing the campaign within 1 hour of receiving the text message. If you recall, this is a time reduction from 3 weeks to less than an hour for processing these account updates.

The carrier is currently automating over 70,000 text messages per month in order to retrieve information to process claims. Previously, these outbound requests were manual and completed by phone calls in the contact center. The carrier is exploring 9 additional automated workflows to continue to reduce outbound and inbound calls to their contact center and continue to enhance customer experience.

For more information, visit [ushur.com](https://ushur.com) or email [info@ushur.com](mailto:info@ushur.com).