Enhancing Customer Journey by delivering seamless customer experience across multiple channels
Insurers are being challenged to review and update their crisis management plans and take steps to continue operations with minimum disruption to clients. Insurers are responding to customer needs in this crisis, depending greatly on their operational and technology preparedness.

In today’s fast-moving digital world, customer experience is one of the critical factors for a business’ success. Hence, customer support has become an important area in the Insurance lifecycle that needs to be digitalized - customers will require assistance in using the new digitalized processes.

Also, in this rapidly changing Insurance landscape, ensuring 24X7 remote customer service is of utmost importance to ensure timely resolution of customer queries.
Digital and Analytics driven Digital contact center

Zensar, with its broad experience in Artificial Intelligence, Automation and Digital services, helps enterprises in upgrading their contact centers into a Digital Contact Centre by augmenting their existing channels. Our solution for this segment aims at providing a completely digitalized customer service platform.

The Digital Contact Center is an integral part of the digital workforce that provides an omnichannel platform augmenting the capacity of agents to handle an increased number of calls and also offers seamless customer experience across multiple platforms. Zensar helps in providing more personalized customer engagement using NLP-driven dashboard and other AI and automation-based techniques.
Key Functionalities:

Call deflection using DIY

The call deflection technique is used to divert the calls to an alternative source like a bot, which provides a quick resolution of customer queries without engaging an agent. Insurers can now reduce the voice call inflow by resolving basic queries using FAQ-based contextual chatbots with following features:

- Inexpensive development
- Fast deployment
- Predictable performance
- Easy integration with legacy systems
- Streamlined self-service flows

Key benefits:

- 100% Call deflection & reduction enablement
- 24/7 availability
- Reduction in Agent occupancy rate
Agent AI and Automation

Insurers must begin thinking along the following lines:

Insurers can digitalize end-to-end customer journey and provide seamless customer experience across multiple channels using our Omnichannel chatbot. Insurers can optimize their day-to-day operations and augment the agents through our AI & Automation based Digital Contact Center platform with the following features:

- Automation of process flows through robotic automation
- Re-route callers from IVR menu to a microsite
- AI Driven "next best action" based on customer profile
- Receive AI-driven guidance on the top areas of the partners’ activity to drive savings and operational efficiency
- First contact issue(s) resolution

Key benefits:

- Self-service to reduce the number of calls by 25% YoY
- Reduction in MTTR by 20% in 1st Year followed by 15% each in the following years
KPI analytics dashboard helps Insurers to develop a deeper understanding of customer behavior and make informed data-driven business decisions. The dashboard considers different parameters that include:
- Speech, Text and Desktop analytics
- Cross-channel, Self-service interactions analytics
- Predictive analytics

With Zensar’s analytics platform “ZenAnalytica” and conversational AI platform ZenConvo, we cater to all Insurance analytics requirement with an experience-rich voice-based interface.

Key benefits:
- 85% reduction in repeatable activities
- Reduction in switching between multiple systems
- Reduction in the time of partners logging on to systems
Next-gen Sentiment Analytics

This feature lets us analyze the sentiments of customer interactions across different agents and channels, on our NLP-driven Analytics Dashboard with below salient features:

• **Contextual Semantic Search** to segregate the customer complaints into different categories like network issues, billing issues, promotion-related issues and then derive an actionable insight to make an informed decision

• **Anomaly Detection in intent volume (seasonal)** to identify the data points or observations that are deviated from normal behavior and then understand their impact on different business activities

• **Intent modelling** to analyze user’s intention behind a reaction such as a complaint, request for help, appreciation, 360-degree feedback

• **Live Dashboard** to continuously monitor the intent and identify anomalies and upcoming trends in the industry

**Key benefits:**

1. Easy integration with existing systems like Genesys, Avaya, PureCloud, Ameyo, Zohodesk
2. Reduction in average abandonment rate
3. Reduction in the average speed of answer
4. Enhance and personalize every engagement with the top 3% of customers
Different use cases of Digital Contact Center

See existing policy details
- Bot provides immediate resolution w/o engaging an agent.

To see existing policy details

File a claim against a policy
- Bot provides a link to submit details and documents
- Customer completes and submits the form
- Agent receives the claim details
- Claim adjustor is assigned and gets a notification on app
- Customer completes the assessment & submit report via app.
- The package gets updated after Claim adjustor submits assessment report
- The agent reviews and verifies (if needed)

To file a claim against a policy

View the status of the claim
- Initiate conversion with bot
- Bot shows the status of claim
- Wish to talk to an agent?
  - YES
    - Bot initiates a call back from agent and generates Ticket ID
    - Agent is assigned ticket
    - Agent is augmented with claim history & recommended solutions
  - NO
    - Exit

To view the status of the claim
What makes our solution unique?

Zensar’s Digital Contact Center helps Insurers upgrade their contact centers by digitalizing their existing channels and provides more personalized customer engagement by using multiple analytics techniques. It also provides these unique benefits:

100% call deflection:

Zensar provides Digital Contact Center with 100% call deflection with an aim to reduce the long hold times for customers and augment the capacity of agents.

Omni-channel:

Zensar presents an Omni-channel Digital Contact Center to create a unified user experience as consumers nowadays use a wide variety of channels to interact with businesses and often do it simultaneously.

Modular design:

Easily integrable with the existing IT systems and augmenting the existing channels into the digital channels.
Zensar is committed to stand by our customers during this unprecedented time. We are investing in making ourselves more robust, and our service offerings more relevant to you, in your time of need. We are here to listen to your challenges and present solutions that you can implement today to prepare for the future.

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Talk to our P&C Insurance experts today!
About Zensar

Zensar is a leading digital solutions and technology services company that specializes in partnering with global organizations across industries on their Digital Transformation journey. A technology partner of choice, backed by a strong track record of innovation, credible investment in Digital solutions; and unwavering commitment to client success. Zensar’s comprehensive range of digital and technology services and solutions enables its clients to achieve new thresholds of business performance. Zensar, with its experience in delivering excellence and superior client satisfaction through myriad of technology solutions, is uniquely positioned to help its clients surpass challenges they face running their existing business most efficiently, helping in their legacy transformation, and planning for business expansion and growth through innovative and digital ways.

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