Esurance and modern customer engagement.

Nuance Digital Engagement Platform gives Esurance customers an optimal experience.

Challenge
– Create an engaging customer experience from the get-go
– Accelerate the movement of customers to self-serve to help them find answers quickly
– Engage with the right customer at the right time
– Use chat intelligence and analytics to optimize overall customer engagement experience

Solution
– Combine automated and human-assisted engagements for quick and seamless assistance
– Add co-browse tool for personalized assistance and train customers to self-serve in the future
– Align targeting and business rules for maximum efficiency
– Continuously optimize the customer experience through meaningful and actionable insights gathered from all interactions

Results
– Live chat generated incremental revenue of $4.4 million (Q3FY18)
– After launch of the virtual assistant, live chat conversion rates improved 23%
– 84% of engagements deflected a call, resulting in $1.6M in cost savings (Q3FY18)
– Live chat customer satisfaction of 86%+
– Virtual assistant issue resolution of 85%

Background
Esurance is a direct-to-consumer auto and home insurance provider with an A+ financial rating. The recipient of multiple consumer-satisfaction awards from JD Power and others, Esurance drives its customer support and customer acquisition via multiple Nuance solutions including live chat, co-browse, and virtual assistant.

esurance®

NUANCE

In a modern world, with modern customers, Esurance understands that customers want quick and seamless experiences with their insurance company. The insurance industry as a whole has been forced to see their customer engagements in a new light – a next-generation customer engagement – one where consumers' increased use of always-available digital channels has led to their raised expectation of connecting with organizations at any time. This kind of ever-present access to customer assistance calls for an engaging self-service that provides the answers customers need, when they need it.

Although providing self-service options is critical, however, even the most independent customers may eventually need some human interaction, especially when it comes to insurance matters. Therefore, insurance brands have to figure out how to combine self-service with human assistance and deliver the best experience at the right time. Conversational AI has made this possible by powering self-service in the form of virtual assistants (VAs) and making live chat assistance even more effective through its rich data insights.

Insurance companies who leverage artificial intelligence (AI) profit from intelligent self-service interactions that have an escalation path ready for customers who need to talk or text with a real person. And, as it is the nature of artificial intelligence to continuously learn, the customer engagements will only get better and better.

The business challenge
As consumers of "insurance for the modern world", Esurance customers want to get their questions answered at any time, right away. They know they can do this through digital channels. But as Esurance's digital customer base grew, the insurance provider didn't want to have to increase their costs by adding more agents to their contact center. Instead, they wanted to leverage intelligent technology that understands what the customer needs and then provides the best solution, whether that be a quick answer from a VA or more in-depth help from a chat agent with the right skill

set, thereby saving on live agent costs and increasing customer satisfaction.

In order to continuously give their customers the kind of service they needed, the brand knew they would need to have a better understanding of what customers are doing on the digital channel – how they move through the experience. This would only be possible through gathering meaningful and actionable insights that would allow them to optimize their customers' journeys.

The solution and benefits

Nuance Digital Engagement Platform (NDEP) for optimal experience
In order to meet these business challenges, Esurance partnered with Nuance to implement the Nuance Digital Engagement Platform that seamlessly combines automated and human-assisted engagements in digital channels. The goal was to create a professional, friendly and efficient customer experience that creates trust in the Esurance brand and maximizes sales of the highest quality to the business while maintaining a relevant and transparent experience for the customer.

Esurance started with Nuance **live chat** in one business unit, then added other business units across both care and sales as success was proven. Soon, the Nuance **virtual assistant** (VA) was added to address the increasing amount of incoming inquiries. Now VA and live chat are "better together" because the VA can interact with more customers, answer their questions and include a human chat agent, if needed. And the chat agent can provide better quality assistance to customers who need more in-depth help.

Targeting and business rules for intelligent routing and maximum efficiency
As part of NDEP, targeting and business rules are always put into place, which help to identify which visitors need assistance and why. Customers are then offered an engagement when it is most helpful: because the platform understands what the customer's intent is, Nuance is able to route the incoming request to the agent with the best skill set to help in that matter.

Co-browse for guided assistance and self-serve adoption
Co-browse capabilities are interwoven into Nuance live chat so that agents can see what the customer is seeing by sharing a common screen, allowing the agent to explain certain things in a more efficient way. This more personalized experience also trains customers to effectively self-serve in future visits.

Analytics to continuously optimize
NDEP utilizes insights from automated and human-assisted interactions to constantly optimize the experience, which helps Esurance to understand what their customers need and adjust the customer engagement accordingly. These insights feed into a continuous learning loop in which the agent is informed by the VA conversation and the VA is coached by the chat agent.

The results

Esurance has enjoyed massive benefits from the Nuance Digital Engagement Platform. Within the first month of deployment, virtual assistant interactions had an 85% first contact resolution rate. And because of the combined presence of the VA and live chat, after the launch of the Virtual Assistant, Live Chat conversion rates improved by 23%. Both sales and customer care reap the rewards as automated and human-assisted engagements delivered over $4.4M in policy sales in Q3FY18, and 84% of Engagements Deflected a Call, resulting in $1.6M in cost savings (Q3FY18). Esurance customers also benefit, as demonstrated by Live Chat Customer Satisfaction of 86%+.

Nuance values the partnership with Esurance and continues to assist them with optimization services that help Esurance grow their customer engagement without increasing the cost, all the while increasing customer satisfaction.

85%

Virtual assistant issue resolution of 85%

$4.4M

Live chat generated incremental revenue of $4.4 Million (Q3FY18)

About Nuance Communications, Inc.

Nuance Enterprise is reinventing the relationship between enterprises and consumers through customer engagement solutions powered by artificial intelligence. We aim to be the market leading provider of intelligent self- and assisted-service solutions delivered to large enterprises around the world. These solutions are differentiated by speech, voice biometrics, virtual assistant, web chat and cognitive technologies; enabling cross-channel customer service for IVR, mobile and web, Inbound and Outbound; and magnified by the design and development skill of a global professional services team. We serve Fortune 2500 companies across the globe with a mix of direct and channel partner selling models.

NUANCE