

A person wearing a large, multi-colored umbrella (red, yellow, green, blue) and bright yellow rain boots stands in a puddle on a city street. The background shows a multi-story brick building with windows. The scene is set in a rainy environment, with water reflecting the colors of the umbrella and boots.

Legal & General America Creates Easy, Streamlined Customer Experiences through Voice & Text

LIFE INSURANCE INDUSTRY

Success by the Numbers



Success
Rate



Voice &
SMS Text

Challenges	Solutions	Results
<ul style="list-style-type: none">○ Customer service reps overwhelmed with high volume, repetitive call types○ Avoidable policy lapses resulted in extensive effort from both the customer and company○ Needed AI-powered CX technology without a large upfront capital expense	<ul style="list-style-type: none">○ Augmented IVR with Conversational AI capabilities○ Outbound SMS reminders with effortless in-text payment capability	<ul style="list-style-type: none">○ 70% success rate on virtual agent call containment○ Grew by 400,000 customers without adding contact center headcount

Legal & General America (LGA) is a top ten US life insurer, providing financial protection through life insurance for 1.2 million American customers.

In their highly competitive industry, LGA focuses on offering consistently affordable and high-quality life insurance products. They enlisted SmartAction to help solve business problems, particularly around payment processes and capabilities. Using Omni-bot™ for voice and SMS text, LGA has introduced effortless experiences across channels, helping improve customer satisfaction and loyalty.

Challenge

Legal & General America has in excess of \$678 billion of coverage in force with 1.2 million US customers, and consistently ranks among the top five as an affordable life insurance provider. To remain competitive and provide consistently affordable rates, LGA purposely engages partners that provide great technologies at cost efficient fees. With this strategy they are very selective in who they work with to achieve their goals.

As telephony improvements became a high priority item, the company discovered that in order to implement a more conversational voice system, they were facing exactly what they could not commit to: a massive upfront investment to upgrade everything in their contact center—telephony, servers, hardware, and more.

The problem was that these improvements to the self-service system were integral to the customer experience. LGA faced challenges regarding a high volume of repetitive call types that were transactional in nature, which overwhelm their customer service representatives. Containment on call types like payment were not as high as they should have been, which resulted in missed payments and lapsed policies, which was entirely avoidable through an AI-powered CX. Unfortunately, a lapse is much more significant than simply paying a late fee or renewing coverage. It means that the customer and LGA need to reinitiate the medical underwriting process. Payment reminders would save policies, but without an e-billing service and limited by stringent regulations (TCPA), implementing them was not as easy as pushing a button. LGA needed a cost-effective but highly capable solution that would allow customers to self-serve routine interactions, remind them about upcoming or past due bills, and not require a technology overhaul in order to get there.

Solution

Contrary to the high cost and ongoing expense of the traditional professional services model, SmartAction's cloud-based "AI-brain" was purpose-built for the contact center, with templates that support every industry and pre-built components that service hundreds of call types and chats from order management to roadside assistance. This made it quick and easy for LGA to implement natural language understanding with a nominal one-time setup fee and predictable per-min usage model.



After customizing SmartAction's proprietary "AI-brain" to support LGA's specific needs, LGA was able to introduce AI automation sooner than expected. Since every SmartAction solution includes a suite of services and benefits as part of the per-minute-usage, LGA now had a dedicated team of CX experts that provided ongoing customization, tuning, and enhancements to the application for improved process and containment over time.

**"We've grown by 400,000 customers but haven't added a single headcount to our contact center."
- Kris Wong, Assistant VP Admin Services, Legal & General**

Results

With SmartAction's solution, 70% of customer who attempt self-service are able to satisfy their customer service need without waiting on hold or experiencing unnecessary friction. The 30% of callers who get transferred to live agents are business rule exceptions that require transfer due to not having their policy number handy or not authorized to complete a given action like make a payment.

As with all Omni-bot™ solutions, once deployed in voice, the application is available in any digital channel, including SMS text. SmartAction worked with LGA to enable the application as an outbound payment reminder text to customers that opt in, meeting TCPA guidelines while helping save policies from lapsing. Moreover, the outbound text conversation actually prompts customers to send a payment on the spot. The reminder serves as the vehicle to keep policies active, which saves time and resources for both customers and the company. It is actually even more seamless than the phone transaction, as all information is already on file and customers simply need to confirm the payment. Thousands of customers have already opted in, even before LGA has had a chance to promote the option to their base.

Roadmap

With such success, LGA is working with SmartAction to develop a robust roadmap for future solutions, including an intelligent front door to greet every caller in natural language, capture intent, authenticate, then transfer to the appropriate live agent or enable self-service if the captured intent is handled by an AI-powered virtual agent. In addition, their tele-application process is able to be streamlined by having a virtual agent gather information with a few questions prior to live agent transfer.