



Insurance case study

Digitally transformed contact center cuts AHT by 25%

Amazon Connect and Cognizant Intelligent Interactions enable a leading insurance company to transform CX and boost productivity for more than 2,200 agents.

The challenge

Our client, a global leader in financial protection benefits, helps millions of people gain affordable access to disability, life, accident, critical illness, dental and vision benefits through the workplace to protect their families, finances and futures. With approximately 39 million customers at the time of our engagement, the company handled more than 35,000 calls, 1,000 emails and 100 customer service chats per day.

Given the large contact center volume, our client had high average handle and wait times for calls. In addition, limited self-service options led to agents handling most calls and left less time for employees to focus on more complex issues. The company needed a scalable and digital-ready contact center solution to reduce the number of abandoned calls and create more consistent customer experiences.

At a glance

Industry: Insurance

Location: US

Challenges:

Migrate contact center processes from legacy platform, enable omnichannel support and streamline high contact center volume with self-service options.

Products and services:

Amazon Connect, Amazon Web Services and Cognizant Intelligent Interactions.

Success highlights:

- 9% reduction in calls post migration
- 25% decrease in average handling time
- ~28% self-service containment rate

Building personalized, omnichannel experiences

Delivering intelligent orchestration at scale requires a clear strategy and vision, process reimagination, and an integrated enterprise architecture working together to deliver meaningful customer experiences without compromise. With the rise of cloud migration and digital adoption, our client wanted to standardize its contact center technologies in different business units and migrate its legacy on-premises customer service application to the cloud to reduce operational costs. A digital transformation strategy would help the client improve customer experiences and boost loyalty, reduce its cost of contact center platforms, improve productivity for more than 2,200 agents and scale operations.

The company wanted a hyperpersonalized experience built on Amazon Connect, which would enable omnichannel, personalized customer experiences. With a focus on speed, convenience, personalization and sensible automation, our client wanted to:

- Standardize customer engagement processes, interactive voice response (IVR) call flows, operational metrics and user interfaces for effortless employee and customer experiences
- Build self-service capabilities for anytime, anywhere services using chatbots and voicebots—and enable customization for respective industries/customers
- Create a consultative approach to enhance, migrate, support, maintain and digitize current capabilities while baselining against industry standards
- Improve metrics such as average handle time (AHT), customer satisfaction score (CSAT) and self-service containment

The approach

Our experience transformation frameworks and methodologies helped our teams understand business process requirements and deploy the right technology to build and implement an integrated solution for the client. This was underpinned by digital automation and integrated customer-facing services, using a strong data foundation that established a virtuous, self-improving data-analysis-action cycle that improved on every iteration and enabled hyperpersonalization.

As one of Amazon Connect's largest global strategic partners, with a specialized practice focusing on technology and business transformation, Cognizant was the preferred partner for the client's needs. We were also chosen for our:

- Partnership with Amazon Web Services (AWS) to jointly go to market for potential customers
- Step-by-step approach to customer service transformation, from practical limitations of the current state to incremental improvements that minimize risk and associated costs
- Strong customer experience (CX) consulting, design and implementation capabilities focusing on incremental client value, minimized risk and optimized operational costs
- Industrialized migration processes and risk-free technology roadmap plan
- Specialization in delivering world-class agent and customer experiences for our clients using AI and automation to improve self-service and personalization

We helped the company transform its contact center across 10 lines of business (LOBs) such as policy, claims, field incidence, admin management, benefits management and IT services for customer and employee engagement. Our consulting team assessed all the leading cloud platforms and mapped them against client requirements before recommending the best fit.

Amazon Connect migration with CII

We completed the migration of the company's virtual benefits counselor (VBC) LOB onto the Amazon Connect platform and implemented the new cloud contact center platform for more than 2,200 agents. This was done with Cognizant Intelligent Interactions (CII), our in-house engineering suite for Amazon Connect transformation engagements, consisting of over 25 solutions, assets, and connectors.

We enabled the base Amazon Connect platform with self-service capabilities (chat and voice) and integrated it with the company's policy management system. In addition, we helped create custom contact center applications such as interaction routing, reporting, call flows and user experience to improve adoption, usability and employee experiences. After the successful completion of the VBC migration, we provided continual application and infrastructural support around the clock—and continuous managed services for the client's migrated LOBs.

Business outcomes

Our understanding of the evolving nature of customer expectations in the insurance industry—such as contactless claims, digital policy management, video base surveillance and bots for member onboarding—helped us create a strong industry point of view for our client. We provided recommendations on next-gen solutions for total experience improvement and offered strategic guidance on architecture, reporting, routing and complex integrations in Amazon Connect using our deep tech expertise.

Due to our accelerated rollout cycle of Amazon Connect, our client achieved faster time to value and:

- Reduced calls by 9% with the implementation of self-service options
- Decreased average handling time by 25%
- Cut total cost of operations with digital transformation
- Increased the self-service containment rate to ~28%

Our solutions drove the digital transformation roadmap for the client while addressing its challenges with the right solution tenets and integrating standardized platforms within complex landscapes. In addition, we set up a dedicated flexi-pool resourcing model for our client to accelerate onboarding based on the required skillsets. These changes helped the company deliver better experiences, creating deeper and more impactful customer relationships that will improve financial results for years to come.

In the next phase, more initiatives are forthcoming for web, with the addition of Oracle CX Unity and Customer Data Platform, and a formal CRM system.



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