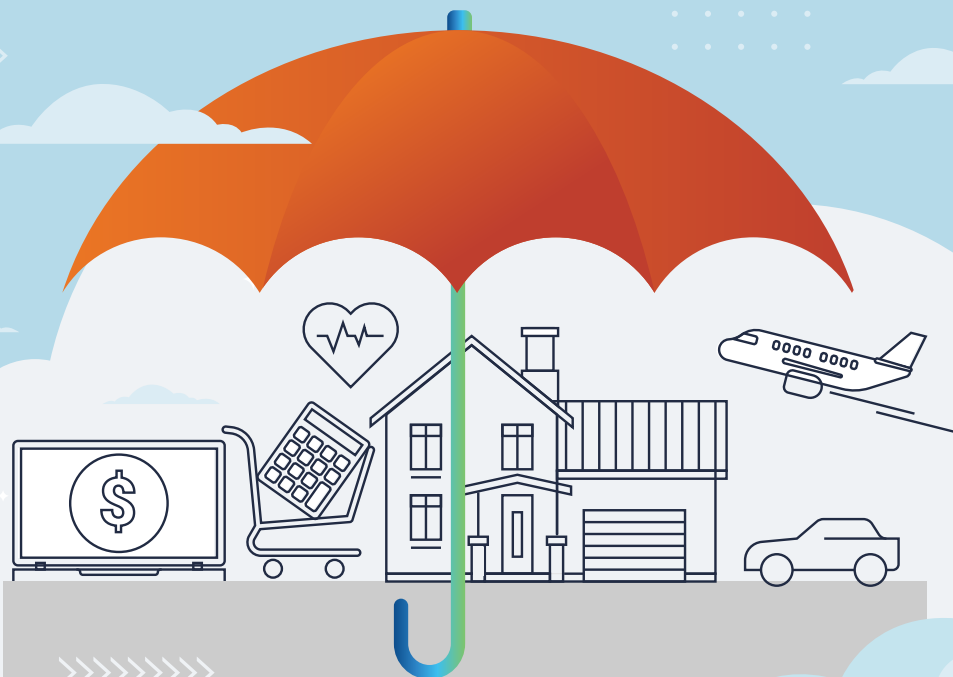


Case Study

ICICI Lombard delivers faster and better insurance claims status experiences with Digital Voice Agents

One of India's leading private sector general insurance companies, ICICI Lombard has taken a revolutionary approach to help customers with their claims status, resulting in better CX, better contact center performance, and lower costs.



▶ About the Customer

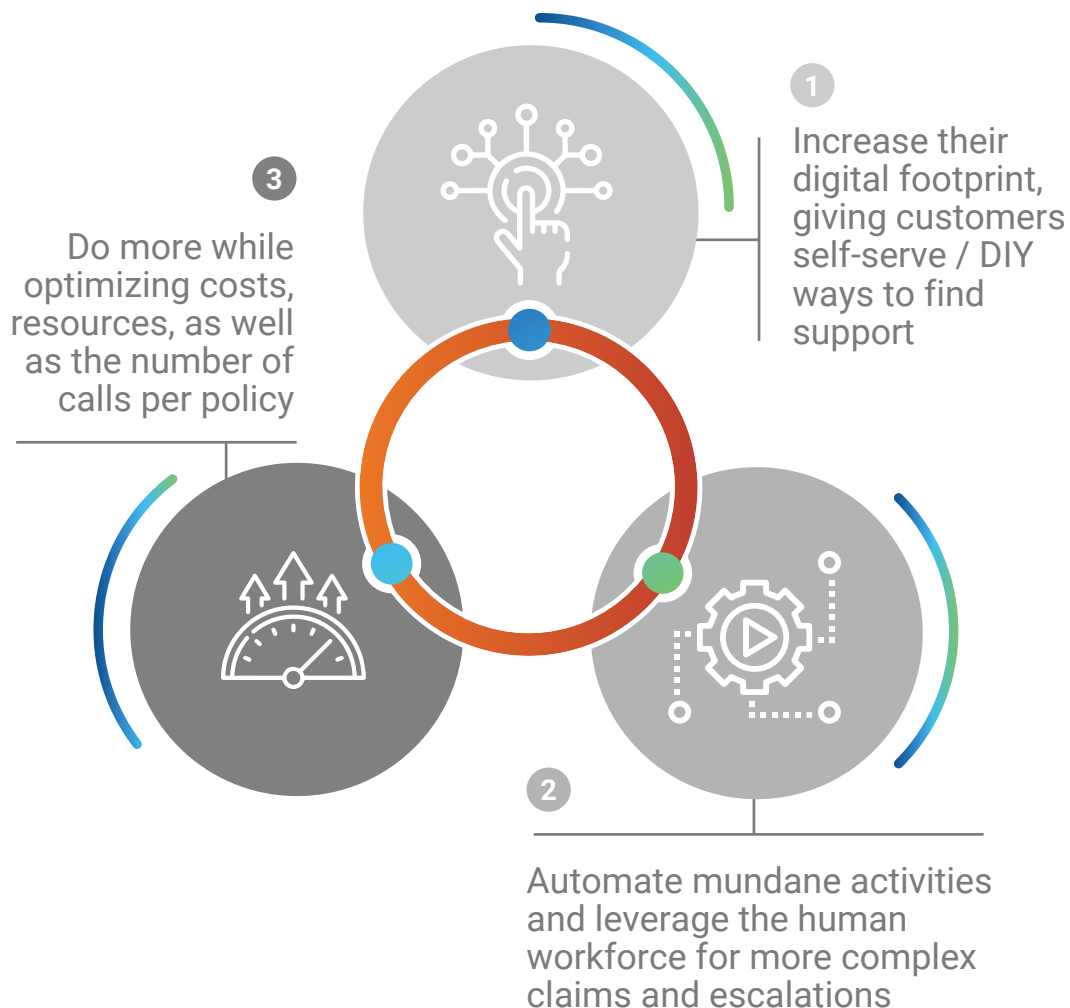
ICICI Lombard is one of the leading general insurance companies and the leading motor insurer in the country. They offer a comprehensive and well-diversified range of products through multiple distribution channels, including motor, health, crop, fire, personal accident, marine, engineering, and liability insurance. With a legacy of over 20 years, ICICI Lombard is committed to customer-centricity with its brand philosophy of 'Nibhaye Vaade'. The company has issued over 29.3 million policies, settled 2.3 million claims, and has 283 branches and 11,085 employees as of March 2022.

ICICI Lombard has been a pioneer in the industry and is the first large-scale insurance company in India to migrate its entire core systems 100% to the cloud. With a strong focus on being digital-led and agile, it has launched a plethora of tech-driven innovations.

Business Objectives

Insurance is an intangible product; it is a promise. Every insurance claim is a moment of truth, and typically, these are sensitive moments that happen after ailments or accidents. Hence, putting the customer's perspective first is key.

With this in mind, and considering how critical CX is to insurance as a product, the team at ICICI Lombard set out to meet 3 key objectives:

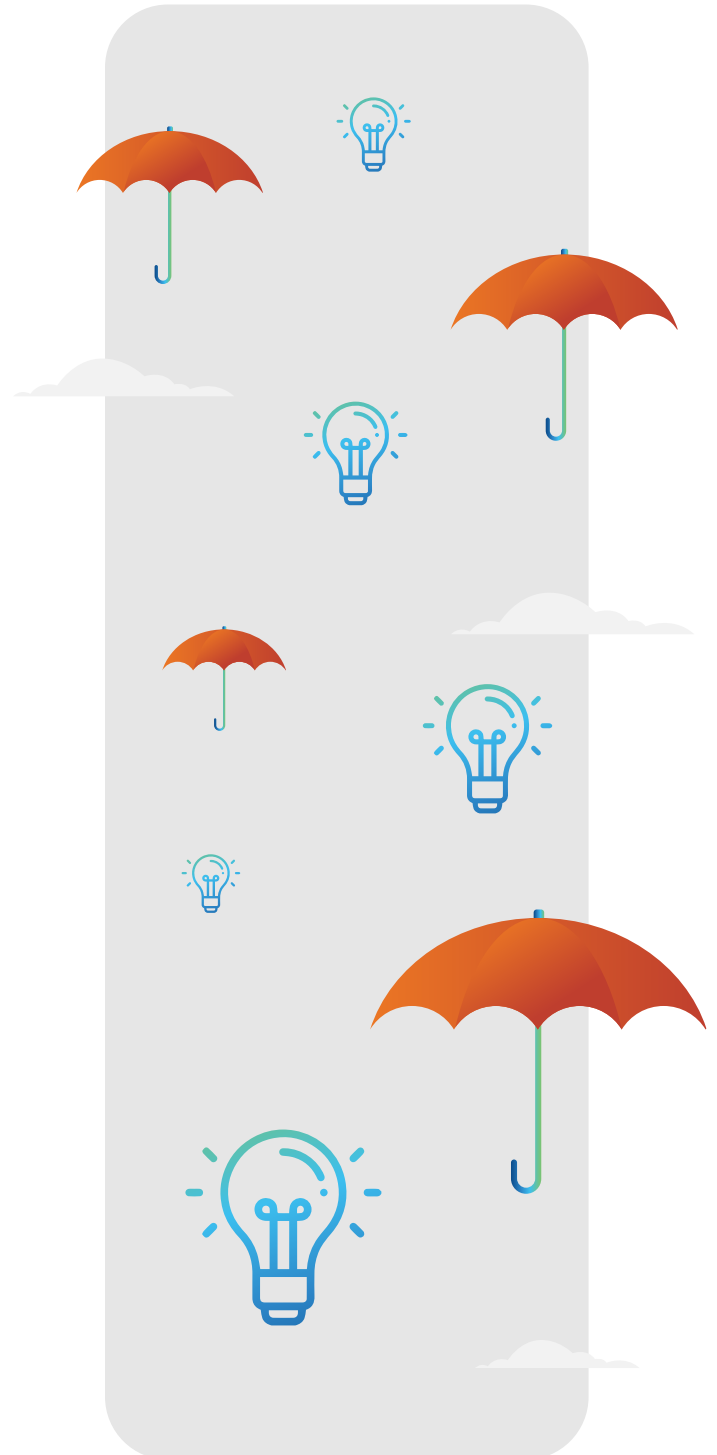


The Skit.ai Solution

The use case that ICICI Lombard wanted to automate on priority was customer requests for Claim Status—a process that has traditionally been checklist-driven, and less about experience or empathy. This is a legacy process that they wanted to modernize, and both ICICI Lombard and Skit.ai teams unraveled its complexities—right from decoding the semantics of claims numbers—before going on to simplify it and redefining what success looks like.

Consistent & empathetic CX

Skit.ai designed a Digital Voice Agent that answers customer calls, automatically checks their claim based on their registered mobile number, asks for confirmation on the claim details and gives them the status. The digital agent completes



this whole process in under a minute, without making them wade through IVR menus and wait to speak to a human who can help them.

This is a watershed moment for the industry—for an insurance company to employ Voice AI to transact with customers and provide them with their claim status. One of the big CX wins is that customers don't have to suffer DTMF anymore—no more “dial 1 for...” Just a smooth conversation.

Improved resource and cost management

With the Digital Voice Agent containing up to 30% of Claim Status calls, the customer support team has been able to leverage human agents for more complex claims and escalations. By automating this mundane process, the team is gearing up to save up to 28% of the contact center costs typically incurred.

At ICICI Lombard, our digital transformation strategy focuses on deploying innovations that provide the best service and experience to our customers. Through our partnership with Skit.ai, we are creating a milestone for the Indian insurance industry. By implementing a digital voice agent to manage inbound queries for claim status, we are modernizing a legacy, complex process to make the customer interaction a lot more personalized and empathetic. We look forward to bringing the benefits of the digital voice agent to millions of customers in India.”

Vasundhara Bhonsle, Head of Customer Support at ICICI Lombard

► Impact of Voice AI on the Business

**Up to
30%**

containment of calls,
where the claim status
was successfully relayed
to the customer

**Up to
28%**

potential
contact center
cost savings

**<100
days**

since deployment
to achieve value

Skit.ai is an Augmented Voice Intelligence Platform that helps businesses modernize their contact centers and customer experience by automating and improving voice communications at scale. By enabling preemptive, intelligent problem solving and seamless live interactions we help global enterprises streamline their contact center operations, reduce costs, and also enhance customer experience and engagement.

Connect with us if you're interested in learning more about the platform and how it can transform your contact center.

[Request A Demo](#)

