

Allstate's Intelligent Agent Reduces Call Center Traffic and Provides Help During Quoting Process

The Allstate Corporation is the nation's largest publicly held personal lines insurer, protecting approximately 16 million households from life's uncertainties through auto, home, life and other insurance offered through its Allstate, Esurance, Encompass and Answer Financial brand names. Allstate is widely known through the slogan "You're In Good Hands With Allstate®." The Allstate brand's network of small businesses offers auto, home, life and retirement products and services to customers in the United States and Canada. In the 20 years since Allstate became a fully independent public company, The Allstate Foundation, Allstate, its employees and agency owners have donated more than \$405 million to support local communities. Earley Information Science (EIS) worked with Allstate Business Insurance, which provides insurance products for commercial vehicles, properties, and liability exposures.



HIGHLIGHTS

- "INTELLIGENT AGENT" - CONTEXT SENSITIVE HELP FOR JUST-IN-TIME ANSWERS
- AVATAR INTERFACE
- INQUIRIES DIVERTED FROM CALL CENTER

"This is awesome, you have exceeded my expectations on what I thought was possible."

*--Mike Barton,
President ABI*

Challenge

Allstate recently redefined Allstate Business Insurance (ABI) to focus on bringing commercial insurance products to Main Street. Before this shift, Allstate agents had sold mainly personal lines products. Redefining business insurance meant new products, new systems, and new underwriting guidelines. All of these changes required delivering policies, procedures, and reference materials to support agents.

Getting Allstate agents the information they needed to quote and issue the new ABI products was a challenge. The answers were out there, but it was hard for the agents to find them when they were in front of a customer and needed help right away. As a result, the only way to get help quickly was to pick up the phone and talk to Underwriting or Sales Support – even for answers to FAQs or to basic "how-to" questions about the new system. This overloaded the call centers, resulting in long wait times and in turn lost business opportunities, with many agents slow to start routinely selling business lines. Allstate needed a comprehensive help system to provide quick answers to questions at the point of need, accessible from the policy quoting system. ABI wanted to reduce calls on FAQs so the call centers could serve their primary function – writing more business. Their goal was to make agents self-sufficient, and to build agent skills and increased confidence for selling commercial products. ABI could achieve faster growth with more agents choosing to invest time in selling business insurance products, and more policies issued from the agents who already had.

Solution

EIS helped Allstate by creating ABle - the Allstate Business Insurance Expert. ABle (pronounced “Abbie”) is the one stop for answering questions and finding critical documents. ABle provides step-by-step help for quoting and issuing ABI products. EIS designed ABle to fulfill Allstate’s vision for an “avatar” – an on-screen personality that can literally “talk agents through” the process in plain language. ABle understands the agents’ context - who they are, what product they are quoting, and where they are in the process. With ABle’s help, agents are able to complete the quoting process without engaging the call center. ABle handles over 25,000 inquiries each month, and the volume is growing 10% as more agents discover that she is the best way to get help fast.

ABle represents the next generation in knowledge management – the “intelligent assistant.” ABle finds answers through a combination of contextual knowledge and intelligent content. ABle relies on component content, taxonomies of key concepts and terms, and curated tagging and search. Content is created to answer specific questions and to provide step by step instructions to very specific tasks. Web analytics technology tracks how agents interact with content – what they search for, and what they find, and what is useful. Agents rate the content, and comment on the content and ABle herself. Data analytics helps ABI identify new FAQs and emerging issues so they can stay one step ahead of the agents – continuously providing high value self-help content. ABle is so responsive that some agents actually mistake her for a real person – they even try chatting to her! But ABle can recognize this and routes agents who need help to chat with a live agent.

Impact

Every day, thousands of Allstate agents ask ABle questions that used to go to the call center or go unasked. Asking ABle is faster than phoning the call centers and has become the preferred way for agents to get help. Agents have easy access to the knowledge they need to become effective at selling, quoting, and issuing business insurance. As a result, agents have more confidence in understanding commercial insurance and business stakeholders can rapidly publish FAQs and critical information, just-in-time. Moving forward, ABle is becoming a primary communications channel for Allstate to engage agents with help, news, and other critical information.

About EIS

Earley Information Science (EIS) helps organizations harness the value of one of their most important assets – information. We improve enterprise information agility to drive digital commerce innovation, increase revenue, and enhance customer experience with a strong enterprise information architecture and management foundation. EIS helps make information more findable, valuable and useable — thereby helping organizations improve operational efficiency and effectiveness. EIS has over 20 years of experience in working with Fortune 1000 organizations globally across many industries, including manufacturing, retail, financial services, healthcare, life sciences, the public sector, and professional services.

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