

## How an Al-driven bot delivers cutting-edge customer service

Al-driven knowledge bot at Belfius Insurance



2

# A FAQ bot that offers support

Orange Business and Bold360 by Genesys help Belfius Insurance to develop an FAQ bot that streamlines and consolidates support for agents and agency staff. For years, the fintech world has been ahead of insurtech, but the insurance business is overcoming similar challenges and catching up fast. To enable its employees to respond to customer questions more efficiently, Belfius Insurance invested in a chatbot to answer frequently asked questions.



### Access to information

Whether a Belfius Insurance customer belonged to the private wealth, the retail or the omni-channel segment, access to information was one of the main issues for both contact centre agents and insurance agency staff. The information they needed was often spread over several systems, and many were difficult to search. As some of the information wasn't easy to share or upto-date, it resulted in a large volume of enquiries for Belfius' support desk. "If agents were struggling to find the right answer quickly, it was much easier for them to call the back office for help," explains Pascal Buyle, head of non-life policies retail at Belfius

Insurance. "Our support desk operators were becoming sales assistants, answering the same general questions over and over again. They were flooded with calls which resulted in unnecessarily long waiting times." Of these enquiries, 80% were dealt with over the phone and 20% by email. While the average call duration was short, the sheer volume just wasn't manageable, proving the model to be inefficient.

### Previous successes establish trust in the technology

To find a futureproof solution, Pascal contacted several vendors. He wanted to unlock all available informa-



tion and efficiently address general, non-file-specific questions using a chatbot solution. Orange Business demonstrated how Bold360 by Genesys helped to overcome similar challenges for another client. Pascal felt that the proposed solution provided an excellent fit: it offered the features, reporting and dashboard options he was looking for, as well as an outstanding end user experience. "Also, Orange Business inspired trust in me," says Pascal. "I believed they could fulfill our needs, and the proof of concept (POC) confirmed it. The fact that they're a Belgian company was even more beneficial."

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4

#### Getting the project underway

To ensure that the project met Belfius Insurance' strict security regulations, including cloud security and GDPR, a two-headed Orange Business team worked onsite, two days a week. "They sure did their share of problem solving," says Pascal. "We were working against very strict deadlines, and together with Orange Business, managed to meet each and every one of them. They favored an approach of joint decision making, another quality we strongly appreciated. I'm convinced that by combining both our input and theirs, we achieved a stronger result." Once the organisational challenges had been addressed, the implementation was simple. It involved building a knowledge base, creating a widget on Share-Point, adding content and testing. Back in October 2018 the POC contained 65 answers and proved the concept successful. We now have several products supported by the solution with a total of over 3300 answers per language and each ticket serves as a learning case. This allows for answering over 12.000 different quesions per language related. "Using an agile methodology, Orange Business guided us to implement the solution to the point where, today, all of our agents are able to work with the Bold360 platform, and enrich the chatbot content permanently," says Pascal.



### Reduced call volume and shorter response times

Less than five months after roll-out, the call volume for Belfius 'Car' was reduced by 20%. For the less complex Belfius 'Assistance' product, the call volume decreased by 30%. As a result, response times shortened. "Besides the reduction of call volume, the chatbot allowed us to centralize our knowledge," says Pascal. "Now, even new support agents can easily access information. Also, its availability outside office hours results in higher conversion rates. A convenient bonus is getting intelligent insight regarding the real issues at hand, which enables us to identify knowledge gaps at our offices and with our knowledge workers." In the meantime, the Belfius team has extended the FAQ bot to other insurance products including 'Fire', 'Family', 'Bike-insurance' and many others. "We are now extending the solution to 'Non-Life' and our 'Claims' department." says Pascal. "Our end goal is to have all tickets and communication, including file-specific questions, handled through the FAQ bot, escalating to either live chat or a phone call to the right person with the right priority. The AI driven chatbot is acting as a backoffice agent, a gatekeeper and routing agent to provide the best possible service to our staff."



## **By 30%**

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6

## **Service customers** instantly and efficiently

"Just after the first year of implementation (2019), we reached an overall reduction of the incoming calls by over 30%. Anno 2021, the number of questons addressed by the chatbot is around 10.000 a week, which shows a great succes. Agents and consultants highly appreciate Bold360," confirms Pascal. "Our customer surveys show a 95% satisfaction rate, and the chatbot currently provides a 90% First Time Right score; which certainly contributes to the positive user experience and high adoption rate. We are able to service our customers instantly and efficiently, just as you'd expect from a large, fast-growing banking and insurance company of today."

"We're already considering expanding the chatbot into our other divisions, including the banking department.

#### **Future collaboration**

Belfius is looking forward to continuing the collaboration with Orange Business and Genesys. "We're already considering expanding the chatbot into our other divisions, including the banking department," confirms Pascal. "This means that Orange Business' role within Belfius will be ongoing. We'll also call upon their expertise to help us establish the integration between Bold360 and our new management program to further develop our customer engagement strategy."



# Do you have any further questions?

Or if you would like to know more about how to streamline & consolidate supports with a FAQ bot, do not hesitate to mail us your query.

### **Digital Services**

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