Allstate's Intelligent Agent Increases Sales and Reduces Call Center Traffic

Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America, and was number 92 on the Fortune 500 list of largest companies in America. Earley Information Science (EIS) worked with Allstate Business Insurance, which sells solutions 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
- COMMERCIAL POLICY BUSINESS GROWTH

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

--Mike Barton, President ABI

Challenge

Allstate recently launched a new division - Allstate Business Insurance (ABI) – to bring commercial insurance products to Main Street. Before ABI, Allstate agents had sold only personal lines. Business insurance meant new products, new systems, and new underwriting guidelines. All of this novelty required policies, procedures, and reference materials to support agents.

Getting Allstate agents the information they needed to quote and issue 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. They had to sift through long documents in a SharePoint repository to find the answers. 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 eliminate 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 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 ABIe - the Allstate Business Insurance Expert. ABIe is the one stop for answering questions and finding critical documents. ABIe provides step-by-step help for quoting and issuing ABI products. EIS designed ABIe to fulfill Allstate's vision for an "avatar" – an on-screen personality that can literally "talk agents through" the process in plain language. ABIe understands the agents' context - who they are, what product they are working on, and where they are in the process. With ABIe's help, agents are able to complete the quoting process without engaging the call center. Additionally, ABIe has enabled agents confidently sell more business insurance. ABIe 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.

ABIe represents the next generation in knowledge management – the "intelligent assistant". ABIe finds answers through a combination of contextual knowledge and intelligent content. ABIe 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 ABIe 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. ABIe is so responsive that some agents actually mistake her for a real person – they even try chatting to her! But ABIe can recognize this and routes agents who need help to chat with a live agent.

Impact

Every day, thousands of Allstate agents ask ABIe questions that used to go to the call center or go unasked. Asking ABIe 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, there is increased growth of commercial policy sales and business stakeholders can rapidly publish FAQs and critical information, just-in-time. Moving forward, ABIe 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.*

Earley Information Science
PO Box 292
Carlisle, MA 01741
P: 781-444-0287
www.earley.com