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MAIF

CLIENT CASE MAIF

Artificial Intelligence in MAIF Call Centres:
**Topic Modelling to Promote Client Autonomy in
the Insurance Sector**

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MAIF is a leading French mutual insurance company, active for more than 80 years. It has no share capital nor shareholders and works solely for its three million customers, to whom quality protection and perennial services are guaranteed. Created around the needs of education professionals, it is today open to all.

A – Saving time and offering greater added-value services to customers

Artefact has been supporting MAIF with its digital strategy since spring 2018: providing a full data-driven audit of their ecosystem; defining a digital vision towards 2022; identifying and prioritising projects to develop on the short and long term. Four important steps were taken as of 2019: digital media mix optimisation to ensure recruitment, omnichannel recruitment through hot lead optimisation, data-driven acculturation of teams...and the case before us, development of Selfcare.

Why ?

- Because one of the daily challenges MAIF's customer services faces is managing call volume: 8 million a year on average. Their teams can lose precious time processing basic requests (simple questions, document requests...), issues which customers can resolve online themselves.
- To boost efficiency, MAIF needed a Selfcare strategy that could reduce the load of low added-value questions on their physical network. In concrete terms, developing and enhancing online functionalities available directly to customers would enable digitalisation of unnecessary calls. The objective: focus the work of agents on high added-value tasks or complex issues.

To reach this goal, each action and consequence had to contribute to the improvement of the next:

- Freeing time spent by agents on low added-value tasks
- Leading to increased availability rates within call centres
- Contributing to increased customer satisfaction
- Freeing up even more time...



B – Artificial Intelligence and the Selfcare Strategy

To understand why customers were calling MAIF call centres, Artefact suggested launching an artificial intelligence project around Speech Analytics.

First by using Artefact algorithms of Natural Language Processing (NLP) to analyse more than 4 million call transcripts. Then by drawing on another aspect of NLP, Topic Modelling, to sort and quantify call topics under different requests categories.

On that basis, calls were categorised to identify:

- Those which had to be processed by the contact centre (commercial potential, complex request...)
- Those which could be transferred to digital Selfcare solutions (basic request)

Our guiding principle was always to improve the client experience, never damage it: easy browsing, speed, and accurate answers were therefore assigned particular importance.

Objective: defining MAIF's Selfcare roadmap. The implementation of a concrete plan to identify and prioritise which projects to launch in order to develop digital Selfcare usage.

To reach this goal, a hybrid team (multidisciplinary, comprised of MAIF and Artefact profiles, and based within both companies) was mobilised:

- Data Science Experts, to select and train the right algorithms
- Business Experts, to ensure solution coherence and activation potential
- Product Owner, to coordinate all efforts

Once volume reduction of low added-value calls is reached through progressive implementation of the roadmap, the future of the Topic Modelling approach could be viewed as an industrialisation, able to qualify live incoming calls continuously.

C – Categorisation of call topics and analysis of available online services for the future of Selfcare use

First through a supervised approach of known call topics: A precise topic analysis using a rules engine, thanks to simple and quick categorisation allowing direct searches. Result: 35 call topics identified; 40% of calls categorised.

Then with an unsupervised approach to categorise the remaining 60% of calls. In addition to the rules engine already used, the remaining call topics were identified via an algorithm (Latent Dirichlet Allocation); complex calls were categorised and new, hard-to-detect topics were labelled. Result: total of the remaining perimeter categorised on 12 new topics.

This achieved several things:

- 100% of calls are now sorted according to a total of 47 topics.
- Clear distribution of total volume of calls: sales 57%, care 43%.

Breakdown by added-value:

- nearly a third of all calls were low-value requests for the agent, easily dealt with directly online by the customer.

Analysis of present functionalities on the MAIF website:

- 51% of calls concerned procedures that can be performed directly online; 20% were partially achievable online; 29% were impossible online.

On this basis, a plan for the next steps was laid out:

- Communicate to strengthen awareness of existing Selfcare possibilities, both proactively, with push notifications following a claim, and reactively, with redirection towards online customer personal spaces from the interactive voice response system.
- Optimise the browsing experience and functionalities of partial Selfcare solutions, such as online claim reporting.
- Deploy more than 15 new digital Selfcare features, starting with no claims bonus certificates/loss history reports available from the personal space. This would later serve as the basis of an online portal dedicated to automated responses to the most common requests, representing enormous potential time savings

Michel Tournié, Digital & Data Project Lead within MAIF, sums up Artefact's contribution:

“

It's not at all about going fully digital, but more about routing [online] what can be done quickly and easily for the customer, so that the phone relationship can be as effective as possible on everything else. I am thinking about how claims are processed, in situations where human contact is absolutely essential (...). [This] will allow us to answer our customers 24/7 and will free up time for our advisers who will be able to use it on tasks of greater added value. For me, Artefact's strength lies in a great expertise which is never overbearing. These are teams which are all about support (...) and I think this has greatly helped our internal teams' skills grow.

”



Michel TOURNIÉ
Digital & Data Project Lead, MAIF



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About

A new generation of data services company, specialising in data transformation consulting, data marketing and digital marketing activation.

Artefact's mission is to turn data into value and business impact.

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