

CNP Assurances eliminates 90% of a repetitive call flow with its AI voice agent "Julie"

CNP Assurances S.A.

📍 ISSY-LES-MOULINEAUX, FRANCE



INDUSTRY

Financial Services

COMPANY SIZE

Enterprise

EMPLOYEES

5,300

SUMMARY

At CNP Assurances, the "accidents of life" claims department was overwhelmed with unqualified calls, resulting in a significant deterioration in service quality.

The insurer set up the **AI-powered voice agent "Julie"** to better qualify, route and support callers. Deployed in three months, the voice agent allowed:

90%

reduction of incoming call flow

+70%

increase in quality of service from 30 to 100%

Challenge

At CNP Assurances, the "Accidents of Life" claims management unit handles claims related to loan insurance policies. This guarantee covers policyholders and their families in the event of a serious accident resulting in long-term disability or death.

This service has 6 agents, who receive several thousand requests for assistance each year, by mail and by phone. Clients are in distress, and the agents offer reassuring support during this difficult moment. The time required to process these calls is therefore significant.

Unfortunately, the department was in a tough situation: agents were receiving close to 50,000 calls per year related to claims. Overwhelmed by the number of phone calls, the team could no longer handle all the customer files, and the quality of service was deteriorating rapidly.

This influx of requests was linked to the way the product was marketed, distributed through the bank branches of a commercial partner. Several thousand customers contacted CNP Assurances by mistake, instead of calling their bank.

While call processing initially required less than one FTE, the task now occupied **two full-time agents, who were only able to handle 30-40% of incoming calls**. The situation was therefore critical.



“We found ourselves in a situation of total overflow: our teams were no longer able to answer the phone, nor to process the files, so the quality of service was very much degraded.”

Wilfried Briand

Digital Transformation Manager



Solutions

CNP Assurances initially contacted calldesk in order to experiment with the implementation of a voice agent solution and to test the customers' willingness to talk to a robot.



As soon as it was deployed in production, Julie improved the organization of the service and made the numbers soar, **reaching 100% of calls handled during both opened and closed hours.** With just a few questions, the voice agent identifies whether the call is indeed intended for the CNP Assurances claims department.

The customer journey was quickly enriched so that **Julie can pre-qualify the nature of the claim and identify whether it is eligible for coverage under the Accidents of Life coverage.**

Finally, if the caller is eligible, the voice agent retrieves key information about the contract to start processing the file. Julie checks who is the person concerned by the claim (a relative, a child...), and if the insured is up to date with his payments. Finally, the call is transferred to an advisor to finalize file processing.

And the voice agent does not treat all callers in the same way: if the person's file is already being processed, if the situation involves a death, or if the person requests it, it is transferred to a human advisor on a priority basis.

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"Our field teams do not have an easy job, as many customers react badly when they learn that they are not covered...

However, the implementation of Julie has allowed us to notice a clear improvement in the quality of the relationship when the person talks to a human being after getting upset with the robot. Our teams are much more serene and the relationship is much better. As for Julie, there is no risk of her cracking up!"

Team Supervisor (heard at a workshop)

From project draft to transmission to the business teams

The first discussions between calldesk and the Digital Transformation department of CNP Assurances took place in November. The first version of the bot was built by the CSM and Product teams of calldesk thanks to the studio, based on several workshops organized with the business teams of CNP.

The production launch took place in February, for a first test during off-peak hours (evenings, weekends, etc.). **The experiment was quickly validated, and the bot was gradually ramped up between March and June.**

In order to ensure the adoption of the voice agent by the contact center, the business teams were involved in the project from the start, as well as the support functions: IT, legal, purchasing, etc.



Designed to serve the business, the voice agent was easily taken in hand by the operational team.

In September, the digital transformation team completed the handover of the project to the business teams, who are now autonomous in managing the bot (support, IT, etc.).

By evolving its culture and processes at the same time as its technology, CNP Assurances has deployed a sustainable voice agent project that is well accepted by both customers and employees.



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"We launched this collaboration saying to ourselves that nothing was won in advance. But it galvanized our teams to work with a startup: while for a project with a large integrator, the reaction time is measured in weeks, with calldesk, it was a matter of hours. The challenge we set to ourselves, with the team, was to succeed in gaining agility to go as fast as they did."

Wilfried Briand

Digital Transformation Manager



Results

For CNP Assurances, the implementation of a voice agent has freed agents from many time-consuming, non-value-added tasks, while improving the customer experience, by ensuring that all customers receive a response. The time spent by agents on processing incoming requests now represents less than one FTE, even though all calls are answered.

Of the 50,000 calls received each year by CNP Assurances, nearly 40% are redirected to the business partner to whom the request was initially intended.

In total, the implementation of the smart assistant dissuaded nearly 90% of the call flow, and freed up the teams from over 44,000 unproductive interactions.

Out of the remaining 30,000 calls, the voice agent's pre-qualification questions make it possible to filter out more than 80% of requests.

Agents can now focus on their primary vocation: claims management, for which they can provide better support.

40%

redirected to the business partner

80%

Requests filtered by prequalification questions

>90%

Reduction of incoming call flow





In terms of customer satisfaction, Julie is equipped with a scoring system, and concludes each conversation by asking the caller to rate their level of effort to get a response.

The results measured are positive, even with customers who were not covered for their damage. The business teams have invested a lot of time in improving the voice agent, by double-checking and proposing a new phrasing to better meet callers' expectations.

Finally, regarding the voice agent comprehension rate, the initial objective set by CNP was 90%, and was reached as soon as the deployment was completed.

Thanks to the continuous improvement work carried out by the teams on both sides on the input mapper (the assisted training tool for the voice agent, available in the studio), this rate is now 98%: the number of misunderstandings is gradually decreasing, because the voice agent learns from its mistakes.

90%

Voice agent comprehension rate score

98%

Recorded positive experience with voice agent

About Us

calldesk is the European pioneer in voice agents, or intelligent voice assistants for customer service.

These virtual agents are available in 30 languages, 24/7 and with no waiting time, to greet callers and handle their request without the need of human intervention, as well as to route them to the appropriate service if needed.

Voice agents make the customer experience over the phone more fluid, while reducing processing costs by up to 80%. Calldesk voice agents currently handle more than 10 million calls per year in the contact centers of La Poste, Enedis, CNP Assurances, Dalkia, FCA Capital, Swiss Life, Suez, PSA Bank, and many more.



Discover your use cases, simulate the ROI of your project or request a custom demo by visiting our website!

Discover Calldesk.ai →



ABOUT CLIENT

CNP Assurances S.A.

- ✓ 50 million policyholders
- ✓ 5,300 employees, 33 billion in revenue
- ✓ 1.5 million calls per year in France
- ✓ "Accident of life" claims department: 6 agents, 50,000 calls/year

