

Arbella Insurance builds lasting relationships through a unified customer experience.



USE CASE

Service & Support

INTEGRATIONS

Financial Services
Experience Cloud

INDUSTRY

Financial Services
& Insurance

www.arbella.com

KEY METRICS

↑ **20%**

improvement in service levels.

↓ **15-45sec**

reduction in average handle time.

↑ **3%**

increase in customer
satisfaction scores.

Over nearly four decades, Arbella Insurance has grown into a \$1 billion enterprise serving customers across New England. Nearly 1,000 employees handle every stage of the customer lifecycle, from quoting and issuing policies to processing renewals, managing billing, and guiding policyholders through complex claims settlements.

Constrained by fragmented contact center technology, the company undertook a major initiative to unify its customer experience. The overhaul replaced outdated systems, broke down operational silos, and created a scalable, AI-ready foundation that enables Arbella to pursue growth while meeting rising customer expectations and controlling costs.

Overcoming contact center fragmentation in insurance operations.

Arbella's contact center infrastructure had gradually evolved into a collection of incompatible systems, with separate platforms for voice, chat, email, and internal messaging. This created data silos and forced agents to navigate between multiple applications during every customer interaction. Information was difficult for agents to find. Customers were unable to obtain general information or get basic information through multiple channels. Service delivery was inefficient and costly.

The technology stack was aging, approaching end-of-life with limited vendor support and rising maintenance costs. When responding to customer calls about accidents or billing, agents often had to search through paper documents or dated knowledge bases to find compliance scripts and procedural information. A straightforward policy reinstatement requiring a no-loss statement could take several minutes simply to locate the correct script, adding unnecessary delays and frustrating customers who expected quick resolution.

"We knew we had great people who were passionate about serving customers," says Karin Martin, Assistant Vice President of Operations, "but we weren't sure they had all the tools they needed to provide the level of support they envisioned. Our demographic spans from 18 to 103 years old, and they all expect different things from us."

These operational and technology challenges, from fragmented systems and aging infrastructure to inconsistent service quality and limited AI capability, were confirmed by an ICMI Customer Experience Health Check. The report benchmarked Arbella against industry peers and exposed critical gaps in consistency, automation, and integration. Keeping the old systems while targeting growth would have required proportional staffing increases, an unsustainable approach in a tight labor market. The fragmented platforms also blocked adoption of the AI tools needed to streamline operations and deliver a consistent omni-channel experience.

Arbella's leadership recognized how incremental system changes over the years had quietly created complexity that limited growth. Modernizing before those issues became even more entrenched would protect the company's ability to scale efficiently and make the most of new technology investments.



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OF OPERATIONS, ARBELLA

Selecting Talkdesk for rapid contact center modernization.



Equipped with a clear understanding of its operational gaps and a mandate to modernize quickly, Arbella set out to find a technology partner that could deliver the transformation in one decisive move. Arbella chose [Talkdesk Financial Services Experience Cloud™](#) for its unified platform approach and ability to deliver a complete transformation within ten months. Other vendors proposed phased rollouts lasting more than a year, but Arbella needed speed to match its growth targets.

The rollout overhauled every major communication and collaboration system at once, replacing UCaaS and CCaaS infrastructure, upgrading CRM, and consolidating Microsoft Office 365 to create a fully connected environment. More than 1,000 employees transitioned to the new systems, and deployment extended to independent agency partners to ensure a consistent customer experience across multiple organizations.

To support its goals, Arbella implemented [Talkdesk Knowledge Management™](#) to centralize procedural content and compliance scripts, [Talkdesk Autopilot™](#) to automate routine requests such as claims, policy, billing and FAQs, and [Talkdesk QM Assist™](#) to streamline quality management and evaluation. Using [Talkdesk Builder™](#), Arbella integrated these tools seamlessly with its upgraded CRM and Office 365 environment, ensuring information flowed across the enterprise without duplication or delay.

"We focused on showing employees how the new platform would help them serve customers better, rather than mandating adoption," says Martin. "That approach created enthusiasm for the system and built confidence before the cutover."

The project demonstrated the value of combining a rapid technical rollout with a strong change management program. The implementation succeeded because the team invested as much effort in preparation and employee engagement as in deploying the platform.

Achieving measurable customer service improvements.

The benefits were immediate. Immediately following implementation, service levels improved by 20 percent, and across the organization, customer satisfaction scores rose by 3 percent. Average handle times dropped by 15 seconds per interaction, with complex processes and procedures seeing time savings of up to 45 seconds.

“The unified platform eliminated data silos, giving agents complete interaction histories across all channels during each call,” says Martin. “With Knowledge Management, compliance scripts and procedural guidance are delivered instantly, reducing search times and improving accuracy. Automation through Autopilot could managesome call types without human intervention, freeing agents to focus on higher-value interactions.”

These improvements not only enhance daily operations but also reinforce customer trust and loyalty, strengthening Arbella’s competitive position in the market.



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OF OPERATIONS, ARBELLA

Expanding AI-powered customer engagement capabilities.

Building on this unified foundation, Arbella is now accelerating an ambitious AI and automation roadmap. Guided by enterprise and departmental AI governance frameworks, the company aims to reduce call volumes by 10 percent over three years through enhanced self-service and intelligent routing.

Capabilities already in place include Autopilot for FAQs and some transactional requests, Talkdesk Copilot™ for a more seamless agent and customer experience. and - Planned enhancements include enabling QM Assist for automated quality monitoring, automated payment processing with secure pause functionality for compliance, AI-powered note summarization to streamline post-call work, and intelligent routing to match customers with the most suitable agents. Two-way SMS will expand interactive problem resolution beyond notifications.

“The goal is not to replace people but to ensure customers can engage in the way that best suits their needs,” says Martin. “This approach allows us to serve both a younger client who prefers self-service options and an older client who values speaking to a person, all with consistent quality.”

This deliberate pairing of AI with human expertise has become a cornerstone of Arbella’s competitive edge, ensuring innovation strengthens customer trust rather than eroding it.



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Building a long-term competitive advantage in insurance customer experience.

By aligning technology investment with strategic growth objectives, executing the change on an aggressive timeline, and embedding change management into every stage, Arbella has achieved measurable improvements in both operational performance and customer satisfaction. The experience offers a model for regulated-industry organizations seeking to modernize, improve efficiency, and prepare for the evolving demands of omni-channel engagement.

When systems, processes, and people are aligned under a shared vision, a technology initiative can serve as a catalyst for cultural change. That alignment not only drives efficiency but also fosters consistency and care that sustains customer loyalty over the long term.

"This initiative was more than a technology upgrade," says Martin. "We have evolved from a traditional contact center into a true customer experience center, grounded in our 'One Customer at a Time' philosophy. The transformation has created a scalable, AI-ready foundation for growth, while giving employees the tools they need to deliver the exceptional service that defines the Arbella brand."



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Talkdesk® is leading a new era in customer experience with Customer Experience Automation (CXA)—a new category and platform designed to automate the full complexity of modern customer journeys. CXA replaces fragmented, manual workflows with multi-agent orchestration that drives speed, precision, and efficiency. Powered by the Talkdesk Data Cloud, AI agents act with real-time context to resolve issues and improve over time. Talkdesk helps organizations lower costs, improve outcomes, and modernize service—without a full rip-and-replace. Learn more at www.talkdesk.com.

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