



AutoInsights **For Insurance**

*Transforming Claims, Sales, and Service
with AI-Powered Voice Analytics*

The Challenge in Insurance Contact Centres



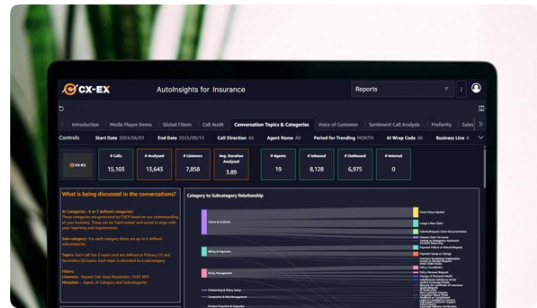
- **Regulatory Scrutiny:** Insurers face heightened oversight from ASIC, AFCA, and evolving disclosure obligations, demanding more rigorous compliance monitoring.
- **Complex Claims Processes:** Lengthy cycle times and convoluted procedures create friction and frustration for policyholders during claims.
- **High Operational Costs:** Manual QA and limited monitoring inflate expenses, while failing to catch critical risks consistently.
- **Digital-First Demand:** Customers expect seamless digital-first service experiences but still value empathetic human interaction when it matters.
- **Balancing Act:** Contact centres must simultaneously optimise compliance, customer experience, and operational efficiency across sales, claims, and service.

Insurance contact centres today operate in an environment of competing pressures. Regulators are demanding greater accountability, with bodies like ASIC and AFCA imposing strict obligations that insurers must demonstrate adherence to. At the same time, customers are navigating complex and often frustrating claims journeys that can damage trust and satisfaction.

Adding to this pressure are escalating operational costs. Manual quality assurance processes typically review only a fraction of calls, making it both expensive and insufficient for catching compliance and service issues. In parallel, insurers are expected to provide digital-first experiences, yet without losing the human empathy that policyholders value during high-stress claims situations.

The overarching challenge is balance: managing compliance, ensuring superior customer experience, and delivering efficiency. Achieving all three simultaneously has been historically difficult, and this is precisely the gap AutoInsights aims to fill.

- Purpose-Built for Post-Call Insights:**
 Delivers rich analytics on claims, sales, and service interactions to unlock trends and hidden risks.
- Seamless Integration:** Works with existing contact centre and telephony platforms with minimal disruption or cost.
- Automation at Scale:** Automated dashboards across CX, QA, Compliance, Risk, and Claims for comprehensive oversight.
- Agent Performance Reports:** Generates personalised coaching and training recommendations to improve agent productivity and compliance.



AutoInsights for Insurance

AutoInsights is an AI-powered voice analytics platform designed specifically for the insurance sector. Unlike generic analytics tools, AutoInsights focuses on post-call insights across claims, sales, and service, providing deep visibility into interactions that were once difficult to track.

The platform integrates seamlessly with existing contact centre and telephony infrastructure, ensuring insurers can benefit without costly or disruptive transformations. It delivers automation at scale, creating dashboards across compliance, risk, customer experience, and claims operations.

Finally, AutoInsights empowers frontline staff with personalised performance reports. By translating call analysis into actionable coaching recommendations, it accelerates agent development, strengthens compliance, and ensures insurers meet both regulatory and customer expectations.

Use Case 1: Quality Assurance at Scale



- **Pain Point:** Manual QA typically reviews only a small fraction of calls, leaving insurers blind to missed risks in sales and claims conversations.
- **Solution:** AutoInsights analyses 100% of claims, sales, and service interactions, automating QA across customer experience, business, and compliance dimensions.
- **Agent Development:** Generates automated agent performance reports with personalised coaching and training recommendations.
- **Impact:** Productivity gains by reducing QA hours by over 90%, while enabling faster, evidence-based agent development.



AI Quality Management on AutoInsights

The first use case addresses quality assurance at scale. In traditional insurance contact centres, QA teams can only review a limited sample of calls, often less than 5%. This creates blind spots where both compliance risks and customer experience issues go undetected.

AutoInsights transforms this process by enabling 100% call coverage. It automates the quality assurance process across claims, sales, and service conversations, providing a comprehensive view of compliance adherence, customer experience, and agent performance.

By producing automated performance reports, AutoInsights supports targeted coaching and development. The impact is measurable: insurers can reduce QA hours by up to 90%, freeing staff to focus on higher-value tasks while ensuring continuous quality improvement and risk management.

Use Case 2: Compliance & Risk Analytics



- **Pain Point:** Insurers face strict disclosure, conduct, and complaint-handling obligations, yet manual checks fail to detect all issues.
- **Solution:** Automated compliance monitoring of disclosure practices, sales conduct, hardship and vulnerability detection, and complaint risk.
- **Audit Trail:** Complete audit documentation for regulators such as ASIC and AFCA, ensuring defensibility during reviews or disputes.
- **Impact:** Reduced compliance risk exposure, stronger governance, and improved oversight across claims, sales, and service.



Tracking Compliance word by word in AutoInsights

The second use case highlights AutoInsights' compliance and risk analytics capabilities. Compliance obligations in insurance are extensive, covering everything from policy disclosure to fair conduct and effective complaint handling. Relying solely on manual checks leaves insurers exposed to significant risks.

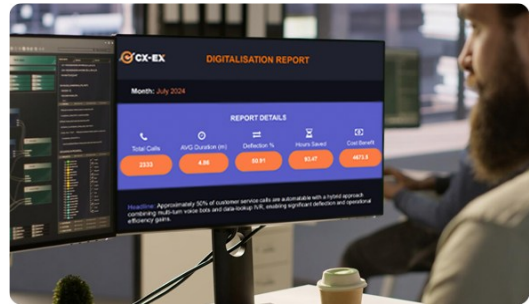
AutoInsights automates this process by embedding compliance checks into every single call. It validates whether disclosures are made, monitors for fair treatment in sales interactions, flags hardship or vulnerability in claims, and highlights potential complaint risks. The platform builds a comprehensive audit trail, enabling insurers to demonstrate compliance to ASIC, AFCA, and other regulators.

The result is a substantial reduction in compliance risk and exposure. Insurers gain confidence in their governance frameworks and enhance their oversight capabilities while simultaneously reducing the workload of compliance teams.

Use Case 3: Digitalisation & VoiceBot Enablement



- **Pain Point:** High claim volumes and repetitive service requests overwhelm agents, while poorly trained VoiceBots often fail.
- **Solution:** AutoInsights identifies intents, repeat queries, and escalation points to generate structured training data for Claims and Service VoiceBots.
- **Handoff Measurement:** Tracks the transition between bot and agent interactions to refine automation strategies.
- **Impact:** Faster claims triage and response, lower operational costs through automation, and improved customer service efficiency.



Digitalisation in AutoInsights

The third use case focuses on digitalisation and VoiceBot enablement. Insurance organisations often struggle with high claims volumes and repetitive service queries. Agents become overwhelmed, while VoiceBots fail to deliver due to insufficient or low-quality training data.

AutoInsights addresses this by capturing insights from real customer conversations. It identifies intents, repeat questions, and escalation triggers that can be transformed into structured data for training claims and service VoiceBots. This ensures bots are aligned with the actual needs of policyholders.

Additionally, AutoInsights measures the effectiveness of bot-to-agent handoffs, helping refine digital strategies. The impact is substantial: insurers benefit from faster claims triage, reduced service times, lower operational costs, and improved customer satisfaction through more intelligent automation.

Use Case 4: Customer Experience & Loyalty



- **Pain Point:** Policyholders evaluate insurers primarily on claims experience, yet CX metrics are inconsistent and difficult to capture.
- **Solution:** AutoInsights provides CX KPI dashboards tracking First Call Resolution, repeat calls, dissatisfaction signals, and sentiment.
- **Sentiment Analysis:** Evaluates emotional tone and dissatisfaction markers across sales, service, and claims calls.
- **Impact:** Improved satisfaction, higher policyholder retention, and clearer visibility of CX drivers across the claims lifecycle.



NPS and CSAT are two of the most reliable indicators of customer loyalty

Customer experience is one of the strongest differentiators in insurance. Policyholders rarely remember smooth policy servicing, but they always recall a poor claims process. Unfortunately, many insurers struggle to measure CX consistently across touchpoints.

AutoInsights introduces a comprehensive CX dashboard that tracks key indicators such as first call resolution, repeat call drivers, dissatisfaction signals, and sentiment. By capturing both explicit and implicit cues, the platform builds a nuanced view of customer experience across sales, claims, and service.

The outcomes are transformative. Insurers gain not only improved policyholder satisfaction but also stronger retention rates. They also acquire a more detailed understanding of the drivers behind customer frustration or loyalty, enabling proactive CX improvements.

Use Case 5: Risk Analytics & Early Warning



- **Pain Point:** Hardship, fraud, or vulnerability are not consistently identified early in claims and collections processes.
- **Solution:** Automated detection of financial hardship signals, vulnerable customer indicators, and potential fraud risk triggers.
- **Escalation Mechanisms:** High-risk cases are flagged for rapid intervention, supporting proactive resolution and customer care.
- **Impact:** Reduced AFCA escalations, stronger risk management practices, and protection of brand reputation.



Complaint Risk Analytics in AutoInsights

The fifth use case demonstrates AutoInsights' ability to serve as an early warning system for risk. Insurance organisations are often reactive when hardship, fraud, or customer vulnerability arises, leading to escalations and reputational damage.

AutoInsights changes this dynamic by embedding automated detection into every customer interaction. It identifies hardship cues, complaint risk signals, and potential fraud triggers early in the process. High-risk cases are then escalated swiftly for human intervention, ensuring vulnerable customers receive timely support while risks are contained.

The impact is significant: insurers reduce AFCA escalations, strengthen their governance frameworks, and safeguard their brand reputation by proactively managing customer and fraud risks.

Use Case 6: Sales Effectiveness



Pain Point

Missed opportunities in cross-sell and upsell during sales and service calls due to inconsistent discovery and objection handling.



Solution

AutoInsights analyses discovery phases, needs analysis, and objection handling to pinpoint missed opportunities.



Churn Insights

Tracks reasons for no-sale outcomes or policy cancellations to inform future strategies.



Impact

Improved conversion rates and stronger alignment between customer needs and insurance product offerings.

The sixth use case explores how AutoInsights drives sales effectiveness. In contact centres, sales opportunities are often lost because discovery and objection handling are inconsistent. Agents may miss cues for cross-sell or upsell, while the reasons for customer churn are not systematically tracked.

AutoInsights solves this by analysing call interactions to identify gaps in discovery and objection handling. It pinpoints missed opportunities and creates structured insights into why sales were lost, whether due to product fit, pricing objections, or lack of agent follow-up.

By equipping insurers with this intelligence, AutoInsights helps raise conversion rates, improve sales coaching, and ensure sales practices are more closely aligned with customer needs.

Benefits Summary for Insurers



- **Productivity Gains:** Automates QA processes, reducing manual QA workload by over 90% and freeing resources for higher-value tasks.
- **Compliance Confidence:** Ensures every call is monitored for regulatory adherence, reducing risk exposure and strengthening governance.
- **CX & Retention:** Provides actionable insights to improve claims handling and policyholder satisfaction, driving loyalty and retention.
- **Digital Future Ready:** Equips insurers with structured data to train effective VoiceBots, accelerating digitalisation efforts.
- **Sales Growth:** Identifies cross-sell and upsell opportunities, helping increase conversion rates and revenue per customer.

At this stage, it's clear that AutoInsights delivers value across multiple insurance priorities. The benefits are measurable, tangible, and aligned with insurers' strategic goals.

On productivity, AutoInsights automates quality assurance and reduces manual review workloads by more than 90%, allowing resources to focus on higher-value activities. Compliance confidence is strengthened through continuous monitoring of every interaction, ensuring regulators' requirements are consistently met.

On the customer side, AutoInsights helps insurers track and improve claims and service experiences, directly enhancing retention. It also accelerates digital readiness by supplying structured training data for VoiceBots. Finally, in sales, the platform pinpoints missed opportunities, enabling insurers to grow revenue while improving customer alignment.

Case Example: Anonymised Insurer



Challenge

A leading Australian insurer faced heavy QA workloads, compliance gaps, and long claims cycle times.



AutoInsights Deployment

Implemented across sales, service, and claims using existing call recordings for rapid setup.



Results

Reduced manual QA workload by 85%, identified compliance gaps within the first month, and shortened claims handling by 15%.



Impact

Improved customer experience, stronger compliance posture, and measurable productivity gains.

To illustrate AutoInsights in action, consider a leading Australian insurer that deployed the platform across its sales, service, and claims operations. Initially, the insurer was struggling with heavy QA workloads, undetected compliance risks, and inefficiencies in claims handling.

AutoInsights was rolled out quickly using existing call recordings, allowing the insurer to gain immediate insights without significant infrastructure changes. Within the first month, the platform uncovered compliance gaps in sales interactions and automated large portions of the QA process.

The outcomes were substantial: manual QA effort reduced by 85%, compliance risks addressed proactively, and claims handling times reduced by 15%. These improvements directly enhanced customer experience while strengthening compliance and operational efficiency.

Next Steps



- **Step 1: Pilot:** Run a low-cost pilot with existing call recordings across sales, claims, and service.
- **Step 2: Review Insights:** Evaluate dashboards, agent performance reports, and compliance monitoring outputs.
- **Step 3: Scale:** Expand deployment across multiple business units including Claims, Sales, and Service.



Run a pilot and see how AutoInsights illuminates your journey to success

The journey with AutoInsights begins with a straightforward pilot. Insurers can start with existing call recordings from sales, claims, and service to validate the platform's value quickly and cost-effectively.

From there, stakeholders can review the dashboards, compliance checks, and agent performance reports to understand how insights align with operational goals. This evaluation stage provides concrete evidence of impact and supports the business case for scaling.

Finally, insurers can expand the solution across different business units, ensuring consistent oversight, stronger compliance, and improved customer outcomes enterprise-wide. This staged approach ensures quick wins, measurable ROI, and sustainable transformation.

Appendix Slide

CXEX has worked on building various reports for the clients to ensure they're aware of each aspect of their business

- **Agent Performance Report** – Provides weekly and monthly insights into agent behavior, presenting performance trends, strengths, and improvement areas in a clear, actionable format.
- **Customer Experience Report** – Analyzes the customer journey across calls, highlighting satisfaction levels, friction points, and recurring themes over the month to drive service improvements.
- **Digitalisation Report** – A unique blueprint that identifies automation opportunities across the business, reducing reliance on live agents, unlocking efficiency, saving costs, and improving customer response times.

These three reports work together to provide a complete picture — from agent performance and customer sentiment to digitalisation opportunities. Together, they help leadership improve quality, efficiency, and long-term automation strategy.

Agent Performance Report



- Delivers clear weekly/monthly insights into individual agent performance, highlighting both achievements and improvement areas.
- Tracks key metrics such as talk time, QA compliance, customer experience scores, and variance against team averages.
- Provides managers with actionable data to guide coaching, boost efficiency, and ensure consistent quality across the team.

Customer Experience Report



- Tracks key CX metrics such as CSAT, issue resolution, and repeat call rates to measure customer satisfaction and service quality.
- Provides weekly trend analysis, highlighting positive and negative shifts in customer experience over time.
- Equips leaders with insights to address pain points, improve first-call resolution, and strengthen overall customer loyalty.

Digitalisation Report



- Identifies call categories with high automation potential, quantifying deflection rates, hours saved, and cost benefits.
- Provides a phased rollout strategy (short, medium, long-term) to help businesses prioritise automation investments.
- Unlocks operational efficiency by reducing live-agent dependency, enabling faster service and measurable cost savings.