

Al Chatbots — Your Next Customer Service Agent



RELIGARE

Religare is a **specialist health insurer** committed to delivering excellence in customer servicing, product innovation and value-for-money services.

As one of the top health insurers in India - Religare offers products for **Health**, **Critical Illness**, Personal Accident, International Travel and Maternity along with **Group Insurance** for corporates.



54 OF FICES



2.6M



1200 EMPLOYEES



1100 CORPORATES



300+





THE CHALLENGE

- Being a top health insurer, Religare's retail website encounters several hundreds of queries relating to quotes, or policy information — on a daily basis.
- Prior to the implementation of a chatbot, customer support was handled over call, averaging \$0.5 - \$1.0 per minute, for each service request – keeping operating costs high.
- Overall, a website-only approach limited the efficacy of convenient access and usability for the end-user.
- The new changes mandated simplifying access to insurance services for their existing customers, while also bringing down costs.



The average cost-per-minute of chat handle-time for a live chat agent is \$1.05, while the average cost per chat session is \$16.80."

- HELP DESK INSTITUTE (HDI)





THE SOLUTION

An NLP-powered chatbot implementation allowed the insurer to operate with improved cost-efficiency and reduced handling time for key business verticals, including —

New Business

Existing Business

Policy Renewal

FAQs & Other Services



SOLUTION COMPONENTS

A customer-centric chatbot built for scale, can handle the bulk of customer queries without the need for human intervention.

CUSTOMER



Buying

New Policy

Policy Renewal

CHATBOT WORKFLOWS

Post-policy Health Check-Up

Appointment Scheduling

Updating

Policy & Claims Related FAQs

Network Hospital Locator

Contact Details



LIVE AGENT





Client API Middleware NLP Customer Facing UI System System Configurable Messaging Web UI Platform Workflows Workflow Whatsapp FAQ's Integration Live Agent System Chat Agent Agent Reporting Configuration Management Management Chat UI Analytics

INTERNAL MODULES







5x incremental sales converted via Chatbots."

- HITEE CHATBOT







10x increase in customer interactions via Chatbot implementation."

- HITEE CHATBOT





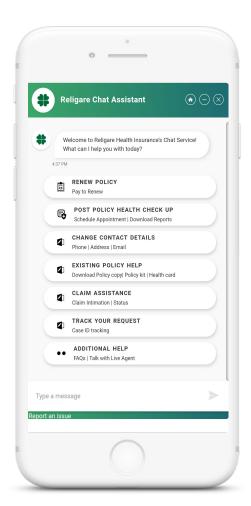
AI CHATBOT INTEGRATION ON WHATSAPP

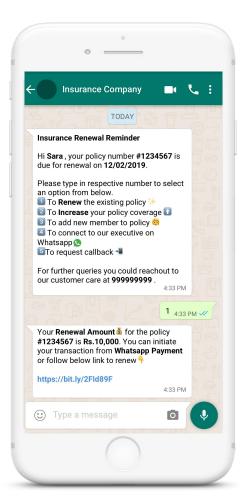
- ▶ With cognitive services, an intelligent chatbot on WhatsApp enables insurers to perform a variety of tasks which includes product research, customer support, follow-up communication, pre- and post-sales support, and in turn conversion automatically.
- Chatbot NLP and integrations are replicated for Religare's Whatsapp chatbot where the following features are covered:
 - Download Policy Copy
 - ▶ Generate Renewal Reminder
 - ► Request Duplicate Policy Kits





CHATBOT SERVICES & WHATSAPP INTEGRATION









KEY RESULTS

7+

Average Duration of Chat Session (mins)

9

Number of Flows Handled

17

Number of Sub-Flows Handled

Context-Driven
Conversation
NLP Maturity

2K+

Total Number of Chat Messages Handled

99.99%

Uptime

28.90%

Fallback Rate

20%

of Website Visitors Interacting with Chatbot







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