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Tower Insurance and Ushur: Deeper Customer Relationships with Digital Engagement

BACKGROUND

A 150 year-old company that defines itself as a digital challenger. An insurer that wants to shift the status quo. Tower Insurance might look like a paradox. In reality, it's the future of the insurance industry.

Headquartered in Auckland, New Zealand, Tower Insurance is a large property and casualty insurer operating in New Zealand and the Pacific Islands. Five years ago, it saw an opportunity to transform the way it delivered care.

Daniel Maconaghie, IT Integration and Development Lead, describes the inconvenient, impersonal nature of typical customer-insurer interactions: "If you're on the phone waiting 30 minutes to talk to a representative, that can be a killer for anybody, especially when the frequency of interaction is generally small."

Tower re-imagined the legacy approach. It theorized that by going digital-first, it could not only deepen its customer relationships but also make its service team more effective and more fulfilled. Customers would come to see Tower as a trusted partner rather than a one-off utility provider.

Tower's first step in this direction was to make its website a self-service destination where customers could manage policies, make claims, or pay bills. But after adding these capabilities — valuable though they were — Tower realized a closer connection could be created through ubiquitous, ever-present mobile devices.

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USHUR'S SOLUTION

Tower's search for a mobile-based engagement platform led it to Ushur. Miles Fordyce, Head of Platforms described the decision: "If we hadn't gone with Ushur, we would have probably ended up with a couple of different solutions. I could see us probably going with RPA for backend automation, and then spending a lot of time and effort trying to build our own platform for text engagement."

He continued: "Using Ushur's bidirectional communication to help with customer engagement and workflow is really where we saw the next wave of opportunity around being a digital challenger."

| USHUR PLATFORM | TEXT | EMAIL | INVISIBLE APP |
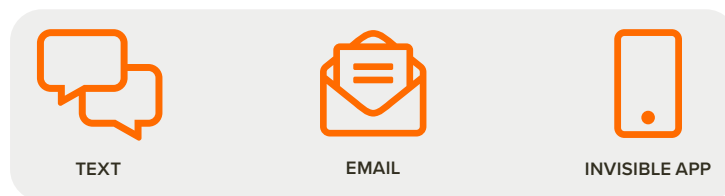
Ushur and Tower started with a Proof of Concept (PoC) built around automating customer interactions over text, email and Ushur's Invisible App — an omnichannel, two-way conversational interface. In under a month from the initial onboarding, Tower had deployed a minimum viable product (MVP).

It was a remarkable achievement in itself, made even more impressive by the circumstances. The team managed a remote solution deployment right at the onset of the COVID-19 lockdown — a feat Daniel says that is "a testament to how easy it is [to use Ushur]."

Miles agreed. "Without Ushur, we wouldn't have the speed we got from being able just to move onto a single platform. One of the most impressive parts of the platform is the simplicity of the tool itself to enable us to rapidly prototype and deliver."

IMPACTS AND VALUE DELIVERED BY DEPLOYING USHUR'S SOLUTION

Getting the platform up and running so quickly allowed Tower to launch into action when a major storm hit New Zealand that spring. The team used Ushur's Invisible App™ to proactively reach affected customers before the storm touched down. Customers received a link that allowed them to make claims directly from their mobile devices. Enabling this straight-through claims interaction reduced the volume of inbound and outbound requests and slashed processing times.

Overall, Tower contacted more than 80,000 policyholders through their disaster-mitigation campaign. It took a business analyst less than an hour to build and schedule the outreach to their customers. Ushur's CRM integration also allowed the team to capture live customer feedback and recorded higher member satisfaction and CSAT scores.

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80k
POLICY HOLDERS
CONTACTED

<1 hour
TO BUILD, SCHEDULE, AND
OUTREACH TO CUSTOMERS

That experience erased any doubt that automated outreach could truly demonstrate care.

"Those sort of simple gestures start getting people to think, 'Hey, these guys are easy to deal with.' Insurance is usually set-it-and-forget-it. That's not what we want. We want to bring about more engagement, which means having a digital relationship with our customers," Miles said.

Next, Tower put Ushur's omnichannel capabilities to the test. In June, it decided to refund $7.2M to its automobile customers in response to the decrease in driving and, in turn, claims during the COVID-19 lockdown. Ushur automated the entire workflow, notifying eligible customers over SMS and email and advising them on how the refund would be paid. It took a business analyst less than a week to have this campaign ready to launch. As Daniel said, "We used Ushur because it gave us everything we needed." In total, the platform completed more than 160,000 engagements without a hitch.

INTERNAL IMPACTS AND VALUE OF USHUR

Miles put it plainly: "We would have never been able to do all the work we did around our COVID-19 motor vehicle refund if not for Ushur."

The benefits to Ushur continued to pay off internally, too. After seeing what Ushur could do, it was a race for those leaders from different corners of the company to take the platform back to their own departments.

Seeing that excitement was the tipping point for Daniel, who described himself at the beginning as "a bit of a skeptic."

"What really clicked for me about Ushur was when our business users started showing me the workflows they made. It was amazing to see the no-code aspect empower our business users to take design into their own hands. Because that's always the biggest problem in software development: taking what the business users need and translating that correctly into stories for developers," Daniel said.

Miles added: "We're now undertaking activities that we've never done before, like proactively reminding customers or asking customers for information."

The team estimates that Ushur has given them the ability to address what would have been 200 customer service hours in additional engagements. Some form of automation was the clear solution, but the IT staff didn't have cycles either. They just never quite got the chance to move them out of the backlog and into the priority development queue.

Adding in Ushur's no-code ability to test, iterate, and deliver an MVP was a game-changer. Tower's special sauce, Daniel says, has been to target simple use cases that deliver huge operational expense and efficiency wins.

One example is updating customer addresses. Previously, bounced letters got filed into a queue to later be sorted through by a customer service representative. The representative would then have to contact the customer using whatever information they had on file. More often than not, the representative would sink 30 minutes into playing phone tag or following up on numbers the customer no longer used.

With Ushur, the workflow was fast and frictionless. When Tower gets a bounced letter back, they simply used Ushur to send an automated outreach to the customer. When the customer responded, the details were immediately and automatically updated in Tower's backend systems. "That was just a huge amount of work," says Daniel. "There's a cost-saving associated [with automation], but at the end of it, it's also valuable for the people who would have had to do that work. Somebody just got saved from something they really didn't want to do."

HIGH-VOLUME INCOMING CUSTOMER EMAILS → **USHUR SMARTMAIL** → **WORK QUEUES** / **AUTO RESPONSE**
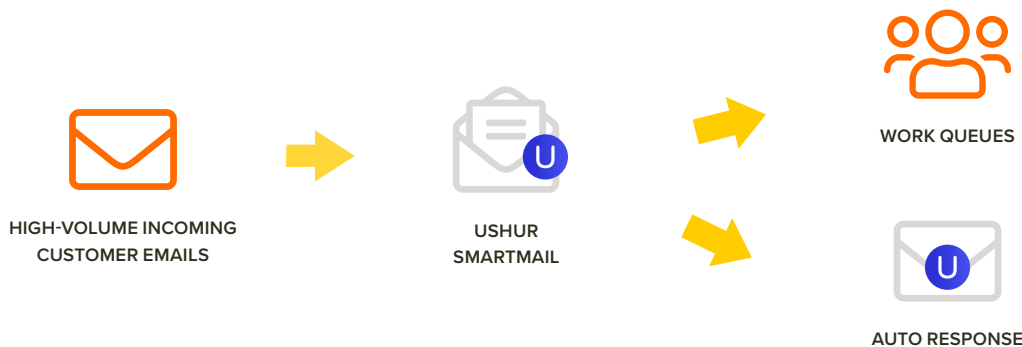
FUTURE USE CASES WITH USHUR

There are plenty more use cases on Tower's to-do list. The team plans to pilot Ushur for sales follow-ups, using the platform's outbound capabilities to keep a lead warm based on the initial query. The team also wants to expand its automated claims interactions use cases. Tower also sees potential to use Ushur to prevent coverage lapses.

Reflecting on Tower's success with Ushur, Miles said: "It was the combination of the platform and the partnership that allowed us to move so fast. It was the platform that enabled all that creativity to occur, but it was also the Ushur team being so willing to take a leap with us. They approached our problem with an innovation mindset. They tried to understand what our pain points were, how they could solve them for us, and what they could do that hadn't been done before."

Miles concluded: "It was the right platform at the right time. The web interface, the mobile platform, the automation — everything we were looking for in a product all came together in a single platform."

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