VOICE OF INSURANCE

EVOLUTION OF THE CONTACT CENTRE

Q&A

WITH CX ANALYST JUSTIN ROBBINS

BEYOND THE AGENTIC AI BUZZ

How to prepare & adapt as Agentic AI transforms the insurance contact centre

+

PLUS

The future of vulnerable customer care

Presented by
creovAI®

WHAT IS INSIDE...

A LETTER FROM THE CEO
CREOVAI CEO, ROBERT BEASLEY

It's the best of times and the worst of times in the insurance contact centre space right now. With all the advancements in automation and AI technology, contact centres are becoming more efficient than ever. AI voice agents and chatbots easily handle basic enquiries like claim status updates and policy coverage questions, deflecting calls from human agents and providing policyholders with a low-effort experience.

But there are still many complex, time-sensitive, or emotionally charged enquiries that are best handled by humans. The person who is struggling to afford their monthly premium. The policyholder disputing a claim denial. The family member navigating the documentation for a life insurance payout after the loss of a loved one. These interactions require empathy and problem-solving skills that I don't expect to see fully replicated by AI anytime soon.

What this means is that human agents are handling challenging calls all day, leading to high levels of stress and burnout. The industry average for contact centre employee attrition is around 40%, making it difficult for insurance companies to hire and keep experienced agents.

When talking to insurance contact centre leaders, I always emphasise the importance of balancing technology investments in self-service with investments in human agent support. Policyholders must have a seamless experience across channels. And when they bring a high-stakes enquiry to a human agent, that agent must be equipped to resolve it—whether they have years of experience or are brand new to the contact centre.

My company, Creovai, created Voice of Insurance to share some of the latest thinking on the AI-powered contact centre, evolving customer service challenges, and the continued importance of human-centric support in the insurance industry. You'll find a collection of articles and interviews with contact centre and CX leaders—all with an eye to improving insurance contact centre performance.

I hope you find this magazine valuable. I'd welcome your thoughts if you'd like to connect.
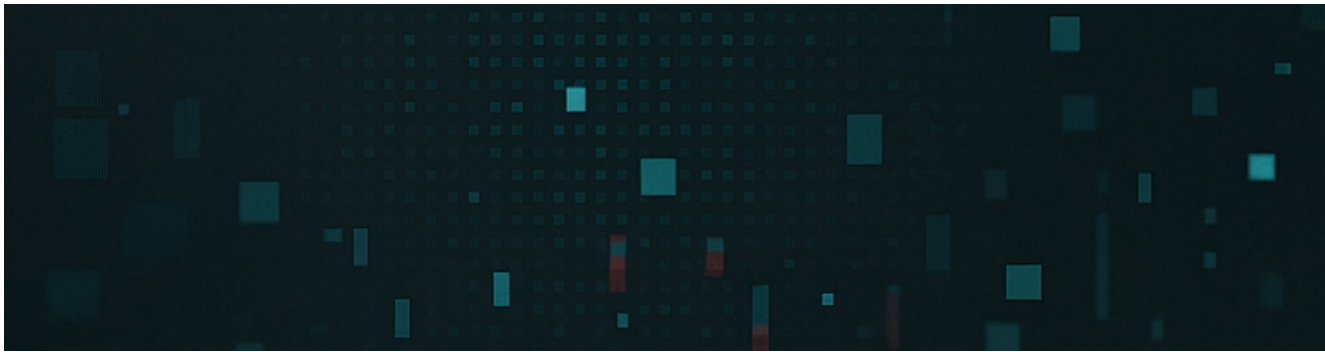
All the best,

ROBERT BEASLEY
CEO, Creovai

in Linkedin.com/in/robert-beasley-79b960/

LEARN MORE ABOUT THE CREOVAI PRODUCT

Get a demo of Creovai for your contact center today.

AGENTIC AI IS TRANSFORMING THE INSURANCE CONTACT CENTRE. HERE'S HOW TO PREPARE AND ADAPT.

by Geouffrey Erasmus

A I in the insurance contact centre is maturing—fast. Machine learning and generative AI-powered software solutions are well-established, and now, we're entering the era of agentic AI.

FROM AUTOMATION TO INTELLIGENCE TO AGENCY

The first wave of AI in insurance contact centres was focused on automation—handling repetitive tasks like claim status checks, premium calculations, and appointment scheduling. Then came intelligent assistance, where AI copilots support agents with real-time policy lookups, coverage explanations, regulatory compliance guidance, and after-call work.

Now, we're seeing the rise of agentic AI—systems that can initiate actions, coordinate with other AI agents, and pursue goals autonomously within defined compliance guardrails.

EXAMPLES OF AGENTIC AI USE CASES INCLUDE:

+ Autonomous claims processing

+ Proactive policy management

+ Real-time fraud investigation

+ Real-time knowledge retrieval and summarisation

+ Dynamic premium adjustments

+ Intelligent underwriting workflows

Continue reading...

5 THINGS YOUR CONTACT CENTRE CAN DO NOW TO PREPARE FOR AN AGENTIC AI FUTURE

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5 THINGS YOUR CONTACT CENTRE CAN DO NOW TO PREPARE FOR AN AGENTIC AI FUTURE

Agentic AI is powerful, but insurance operations require unique considerations around compliance, data security, and regulatory oversight. To unlock its full potential, your contact centre needs to be ready.

HERE ARE FIVE KEY AREAS TO FOCUS ON:

01 MODERNISE FOR SPEED AND FLEXIBILITY

Agentic AI needs to work in real time. That means your contact centre systems need to be modern, cloud-based, and built so that AI agents can instantly access core insurance systems like policy administration, claims management, knowledge bases, and underwriting platforms.

02 MAKE INSURANCE KNOWLEDGE EASY TO FIND AND USE

Agentic AI needs access to accurate, up-to-date insurance information to be effective. If your policy documents, coverage explanations, industry regulations, and claims procedures live across multiple systems or are hard to search, it will slow things down. Make sure your knowledge bases are well-organised, maintained, and easy for AI to access so it can help agents (or policyholders) faster and more reliably.

03 KNOW WHAT YOUR AI AGENTS ARE DOING—AND WHY

As AI agents become more autonomous in handling insurance interactions, it's critical to see and understand how they're making decisions, especially for claims processing, coverage determinations, and regulatory compliance. You don't need to track every line of code, but you should expect visibility into what AI agents are doing in workflows and policyholder interactions—and have the ability to review or step in if needed.

04 PREPARE FOR CONTINUOUS CHANGE

AI tools change quickly, but so do insurance regulations and compliance requirements. To stay ahead, your organisation will need processes that support regular updates, testing, and improvements—without slowing down operations or compromising regulatory compliance. Work closely with your tech teams to make sure any new AI features can be safely rolled out and adjusted over time while maintaining audit trails and compliance documentation.

05 RESKILL AND EMPOWER YOUR WORKFORCE

As AI takes on more routine tasks like policy lookups and basic claims processing, your staff's roles will shift. Instead of just handling calls, they'll be coaching AI agents, managing complex claims exceptions, handling sensitive fraud investigations, and helping design better prompts and workflows for insurance-specific scenarios. Investing in training and change management now will pay off as agent roles evolve. Think of your team as supervisors of both people and machines, with specialised expertise in insurance products and regulations.

A RECIPE FOR RESPONSIBLE AGENTIC AI USAGE

Here are the precautions your insurance contact centre should take to use agentic AI responsibly:

Bounded autonomy with specific limits. Define what AI agents can and can't do within insurance contexts—e.g., process routine claims up to £5,000, adjust coverage effective dates, update beneficiary information, but escalate anything involving potential fraud, large claims, or policy cancellations to human oversight.

Runtime guardrails. Use AI policy engines to redact sensitive policyholder information, enforce consent requirements, throttle high-risk actions like large claim settlements, and trigger human intervention when needed.

Audit trails. Every action an AI agent takes should be auditable, traceable, and explainable for regulatory examinations, policyholder complaints, and internal quality assurance. This includes maintaining records of decision logic, data sources used, and any human interventions.

Insurance-specific AI governance. Cross-functional teams including compliance officers, actuaries, claims experts, and underwriters must stress-test new use cases and align them with evolving regulations.

Continuous monitoring and validation. AI systems must undergo regular testing for bias, accuracy, and compliance with fair practices. This includes monitoring for disparate impact in underwriting decisions, claims handling consistency, and adherence to regulations.

AGENTIC AI IN INSURANCE IS NOT ABOUT REMOVING HUMANS.

It's about making AI trustworthy enough to handle routine insurance operations while humans maintain control over complex decisions, regulatory compliance, and policyholder relationships.

Embracing the shift to an agentic AI-powered contact centre—thoughtfully and responsibly—means unlocking more value for agents, policyholders, and the business while maintaining the highest standards of regulatory compliance and customer protection.

HOW TO BUILD A BETTER CUSTOMER CARE PROGRAMME

WITH CONVERSATION INSIGHTS

Q&A with Alex Milne, Head of Technology for Hood Group

by Madeline Jacobson

Hood Group is a specialised service provider with a focus on the insurance industry. Their contact centre supports well-known household brands and focuses on ensuring customers understand the insurance products, purchase the cover that's right for them, and receive the service they need. Their tech stack includes Mitel (their telephony system) and Creovai (their conversation intelligence platform).

I caught up with Alex Milne, Hood Group's Head of Technology, to learn how Hood Group is combining a human touch and AI-powered conversation analytics to deliver exceptional customer care.

1. YOU FIRST IMPLEMENTED A CONVERSATION INTELLIGENCE SOLUTION ABOUT TWO AND A HALF YEARS AGO, AND SINCE THEN I KNOW ONE OF YOUR KEY FOCUSES HAS BEEN IDENTIFYING VULNERABLE CUSTOMER INTERACTIONS. WHY WAS THIS A PRIORITY FOR HOOD GROUP?

AM: We work with a lot of brands as an insurance intermediary, and it's very important for them to pay attention to those vulnerable customer interactions. For example, one of our clients—an upmarket department store brand with a financial services arm—is very keen to identify any vulnerable customer calls and provide the support required because they're a very customer-focused, well-known brand. And obviously from a compliance perspective, we have a duty to make sure we're identifying vulnerable customers and have the appropriate support in place.

2. HOW ARE YOU USING CONVERSATION INTELLIGENCE TO DETECT THESE VULNERABLE INTERACTIONS?

AM: We're analysing calls using custom insight categories that flag signs of vulnerability based on what the customer says. So, for instance, it might detect that a customer is not fully coherent based on their speech patterns or certain keywords or phrases that trigger a vulnerable customer alert. We have alerts set up when a potentially vulnerable customer call is detected, and a team leader or manager will assess the call. If they confirm the call involves a vulnerable customer, they'll record that in our telephony system and policy administration system. That's very helpful because the next time they call in, we can provide the appropriate support and be aware of certain issues that might arise.

3. I UNDERSTAND YOU'RE LOOKING AT EXPANDING YOUR USE OF CONVERSATION INTELLIGENCE FROM VOICE-ONLY TO CHAT AND EMAIL. WHAT ANALYTICS ARE MOST IMPORTANT TO YOU WITH THESE DIGITAL CHANNELS?

AM: What we're most interested in at the moment is driving more digital interactions and reducing the number of calls into the contact centre because an agent can handle maybe three chat interactions simultaneously, but they can obviously only handle one call at a time. But I think we want to glean the same sort of insight from chat and emails that we're getting from calls. That could be all sorts of things. It could be things like understanding the customer journey on our clients' websites, if there are UX themes that are popping up. Or even to simply understand the reason for contact so we can reduce friction in the customer experience. Those are things that can be fed back to brands or to our own UX team to optimize the customer journey.

4. ARE YOU ALREADY SHARING CALL INSIGHTS WITH YOUR CLIENTS?

AM: Yes, we do work with some brands who are heavily invested in those insights. It's something that's been part of our unique selling proposition as a provider. We have this technology that can give them insights that they might anticipate, but now they're able to verify it—and also insight that they may have had no idea about.

5. I CAN SEE HOW IT WOULD BE VALUABLE FOR YOU TO SHARE THOSE INSIGHTS WITH YOUR CLIENTS SO THEY CAN SOLVE PROBLEMS UPSTREAM— LIKE IF THERE'S A WEBSITE ISSUE THAT'S DRIVING A LOT OF CALLS, YOU CAN BRING THAT TO LIGHT SO THEY CAN ADDRESS IT.

AM: Yeah, that's a good example. Another example I have is that about a year and a half ago, we found an issue with a letter that one of our clients had sent out. There was some incorrect information, and it was causing an uptick in calls. We spent a couple of weeks trying to convince them they had a problem they didn't know about, and they kept kind of brushing it away, but the facts don't lie. Ultimately, they recognized the problem and addressed it. And the fact that we were able to proactively understand that demonstrated our value as a partner.

6. THAT MAKES A LOT OF SENSE. I'VE HEARD FROM SEVERAL CONTACT CENTRE LEADERS THAT HAVING THE CONVERSATION DATA TO TAKE TO OTHER DEPARTMENTS IS WHAT HELPS THEM GET THE BUY-IN NEEDED TO MAKE A CHANGE. SO I COULD SEE HOW THAT COULD BE ESPECIALLY IMPORTANT WHEN YOU'RE AN INTERMEDIARY LIKE HOOD GROUP.

AM: Yeah, exactly. If you have that conversation insight, it's that much easier to make the business case for a stack of work or a technology that's required to improve something because it's based on facts instead of hypotheticals.

7. YOU'VE HIT ON THIS A BIT, BUT CAN YOU SHARE A LITTLE MORE ABOUT HOW YOUR TECH STACK IS A UNIQUE SELLING PROPOSITION FOR YOUR BUSINESS?

AM: So last year we tendered for our upmarket department store and financial services client again, and I think our tech stack was one of the main things that helped differentiate us from our competitors. Now there were other aspects to the tender, in terms of our quality of service, our long-standing relationship with them, some of the work that we put in around AI—all of that forms part of the proposition. But it's worth noting that a really big part of it was also the fact that we can provide embedded conversation analytics, and it has proven its benefit many times with them. They had specifically sent us special one-off projects to find bits of information that they needed to operate their business better.

Being able to have a clearly demonstrable technology stack for the contact centre with things like conversation analytics, vulnerable customer identification, call summaries—that's something that's going to become more and more important. It forms an important part of our offering for new business and expansion.

ARE YOUR AGENTS HANDLING VULNERABLE CUSTOMER CALLS *WITH CARE?*

by Victoria Beverly

I magine one of your contact centre agents answers a call from a policyholder who is struggling to keep up with their monthly premiums. This customer is frustrated, stressed, and asking for help or leniency. Perhaps they've just lost their job, or their home insurance has increased significantly after a claim.

This isn't an unusual situation in insurance contact centres. A substantial percentage of customers calling in—nearly half—are facing financial challenges. These calls require a delicate balance of empathy, professionalism, and quick thinking.

The right combination of training and technology enables contact centre agents to effectively assist financially vulnerable customers with empathy, context, and actionable next steps—all whilst adhering to the FCA Treating Customers Fairly Principle.

POLICYHOLDERS WILL REMEMBER HOW YOU TREAT THEM IN FINANCIALLY VULNERABLE MOMENTS

Recent studies indicate that a significant portion of customers contacting insurance call centres are experiencing financial vulnerability. A report by the Call Centre Management Association (CCMA) found that 20% of all individuals are currently struggling financially, with particular challenges in the insurance sector, where customers often face unexpected premium increases or large excess payments following claims.

"There are a lot of things a customer might be dealing with, like redundancy or health concerns," says Don Davey, Senior Director of Customer Success at Creovai, a contact centre software company. "These situations might not be immediately obvious, but they're critical to address with care."

When a financially vulnerable customer calls your contact centre, it isn't just a transactional interaction—it's a moment that can influence loyalty, trust, word-of-mouth referrals, and overall satisfaction.

It's essential to prepare your contact centre agents to recognise and respond apprropriately to signs of financial vulnerability. Preparing your agents for these potentially challenging situations requires a combination of soft-skills training, scenario-based roleplaying, and technology that can detect and guide agents through calls involving customer vulnerability.

RECOGNISING THE SIGNS OF FINANCIAL VULNERABILITY

Contact centre leaders should train their agents to recognise common signs of financial vulnerability while also implementing agent-assist technology that detects sentiment and customer friction points. This technology uses AI to analyse conversations in real time and display alerts or coaching prompts to agents based on contextual triggers.

Don explains, "When agent-assist software detects certain customer statements, like 'my premium is too high,' it can present agents with a recommended response. It can also track whether the agent follows this guidance."

Real-time assistance ensures agents don't need to scramble for a response. Contact centres can customise the system to recognise specific terminology or issues common in insurance, making it easier for agents to provide the most appropriate solution quickly.

TRAINING AGENTS IN EMPATHY-DRIVEN COMMUNICATION

No one likes dealing with difficult or emotional situations, but empathy is what sets great customer service apart. Successful insurance contact centre agents must be able to respond with understanding, patience, and compassion, guiding customers to a resolution whilst respecting their concerns or emotional state.

Train agents to use empathetic language that validates customers' feelings without making assumptions. Phrases like "I can see this is causing you stress" or "Many of our customers face similar challenges" help normalise the situation whilst showing understanding. When customers become frustrated about a policy or premium increase, agents should acknowledge the concern first (e.g., "I understand you're disappointed about the premium increase"), then explain the reasoning clearly before moving to solutions. Regular coaching sessions should focus on reviewing recorded calls to identify moments where agents could have better demonstrated empathy or de-escalation skills. This ongoing coaching ensures agents continuously improve their soft skills whilst maintaining compliance with FCA vulnerability guidelines.

PROVIDING CLEAR POLICIES AND FLEXIBLE SOLUTIONS

Financially vulnerable customers may need tailored solutions, such as payment holidays, reduced coverage options, or alternative payment arrangements. The key to effective support is empowering your agents to make decisions quickly and confidently, rather than requiring lengthy approval processes that can frustrate customers and delay resolution. Establish clear guidelines that define what agents can offer without escalation. For example, agents might be empowered to offer monthly payment plans instead of annual payments, adjust voluntary excesses to reduce premiums, or provide temporary payment holidays of up to three months. Create tiered authority levels so experienced agents can handle more complex situations, such as policy modifications or premium reductions, whilst newer agents focus on standard solutions like payment plan adjustments.

Real-time agent assist software can support agents in identifying the best solution for each situation by triggering intent-based prompts. For example, you might configure the software to recommend a payment holiday when a customer mentions temporary redundancy whilst suggesting a permanent policy adjustment for someone with long-term reduced income.
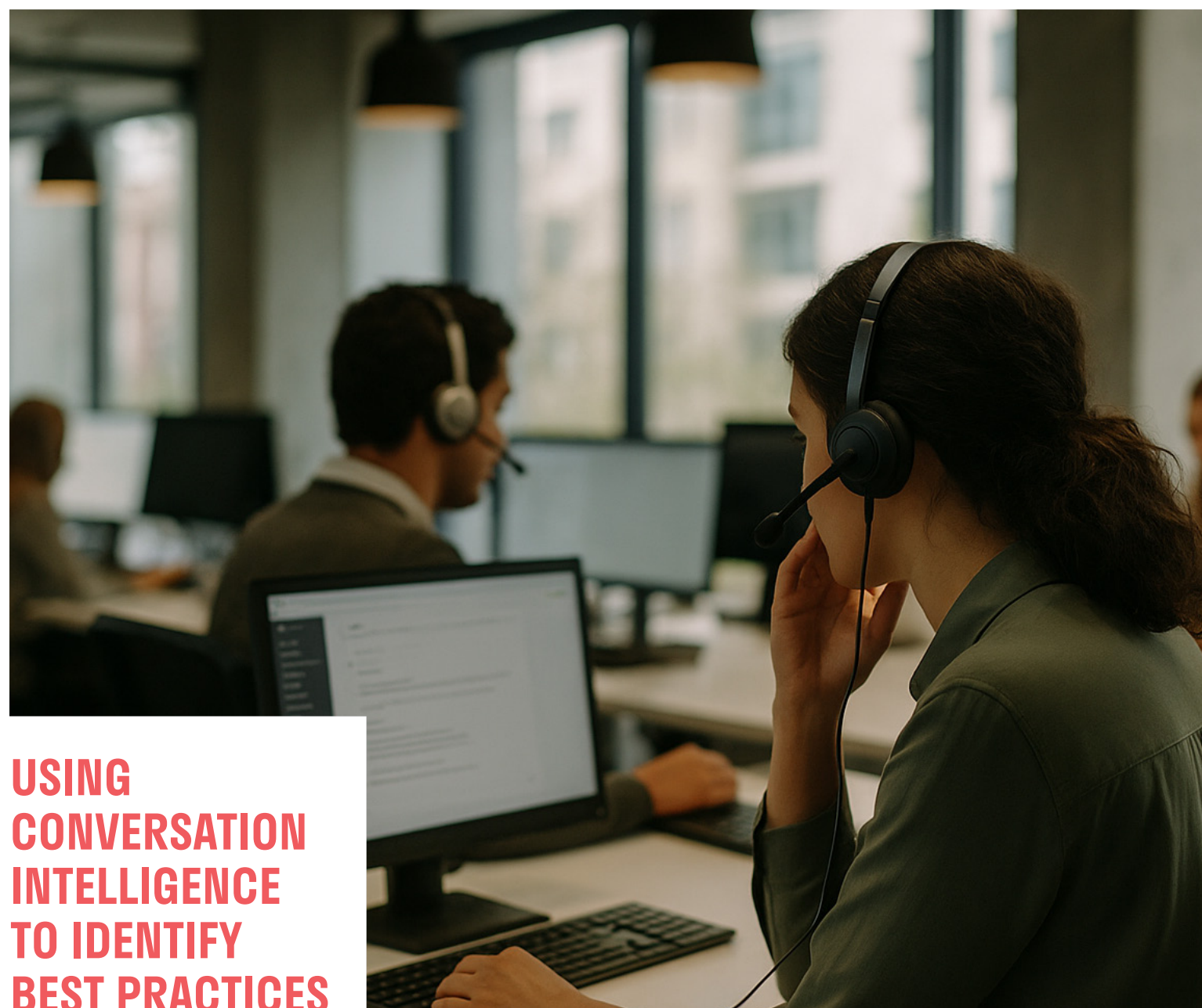
USING CONVERSATION INTELLIGENCE TO IDENTIFY BEST PRACTICES

One of the most powerful ways to help agents improve their performance is by analysing past calls. Conversation intelligence software allows contact centres to do this at scale.

"Conversation intelligence uses machine learning to identify the specific language and techniques that lead to positive outcomes," says Don.

"For example, it can identify the best response when a customer mentions they can't afford their renewal premium or expresses concerns about their motor insurance costs."'

DIFFICULT CONVERSATIONS ARE WHERE YOU CAN SET YOUR CUSTOMER SERVICE APART

Supporting financially vulnerable customers is not just about providing a solution and moving on—it's about building trust, showing empathy, and problem-solving.

The impact of effectively supporting financially vulnerable customers goes far beyond individual call resolution. Customers who feel understood and supported during difficult times are more likely to remain loyal to your company, even when their circumstances improve. This approach helps reduce churn rates and increases customer lifetime value.

When agents are properly trained and empowered to support customers facing financial hardship, they create positive outcomes that benefit everyone involved—customers receive the help they need, agents feel fulfilled in their roles, and the business builds stronger, more sustainable relationships.

These insights can then inform real-time coaching prompts for agents. By highlighting the most successful phrases or actions, conversation intelligence ensures that agents use proven methods and historical context to handle vulnerable customer interactions, reducing uncertainty and improving the customer experience whilst maintaining regulatory compliance.

ARCHITECTING MODERN CUSTOMER INTERACTIONS

Q&A with Justin Robbins, CX leader and Metric Sherpa Founder

by Madeline Jacobson

The role of the contact centre leader looks significantly different from what it did even a few years ago. Contact centres play a pivotal role in shaping the customer experience and can't afford to be reactionary service providers—especially in the insurance industry.

I spoke to Justin Robbins, a CX analyst, practitioner, and Founder of the research firm Metric Sherpa, about the changes he's seeing in the contact centre industry and what strategic leaders are doing as their roles evolve.

Q&A WITH JUSTIN ROBBINS

You have experience leading contact centre teams and now have this 20,000-foot view of the industry as a researcher and Founder of Metric Sherpa. How are the challenges facing contact centre leaders today different from a decade or so ago?

JUSTIN ROBBINS:

A decade ago, contact centre leaders wrestled with forecasting, employee engagement, training, and quality management. Those same fundamentals still make or break performance today. The difference is that too many organisations continue to neglect them, and that neglect erodes momentum and limits impact.

What's new is the growing complexity. Communication channels have converged.

Technology capabilities have exploded. And more non–contact centre executives now own—or heavily influence—customer-facing functions and technology decisions. Interest in the contact centre's potential has never been higher, yet the pressure to prove relevance and value has never been sharper.

AI, automation, and new platforms may promise transformation, but none of it matters if leaders can't draw a straight line between contact centre performance and business outcomes. Cost pressure is constant. The real battle is one of relevance and defensible value.

If you run a contact centre today, you have to:

+ Connect what you do to the broader business strategy.

+ Communicate results in terms that matter to executives outside your function.

+ Stay relentlessly curious about customer friction and how to remove it.

+ Build strong connections across the organisation so you're not seen as an isolated cost centre but as a growth engine.

The leaders who win will be the ones who bridge the gap between operational expertise and strategic impact without hiding behind acronyms or narrow metrics.

There's a sense that contact centres that don't keep up with the latest AI technology will get left behind, but there's also a risk to reflexively adopting AI tools without a clear strategy. What questions do contact centre leaders need to be asking to make sure they get the full value out of their AI investments?

JUSTIN ROBBINS:

The fastest way to waste money on AI is to deploy it without a clear plan. I've seen contact centres automate broken processes, create new customer friction, and burn through budgets because they started with the technology instead of the outcome.

LEADERS SHOULD START BY ASKING

What specific problem are we solving? Define the outcome first—reduced handle time, better self-service containment, improved coaching—not "AI for AI's sake."
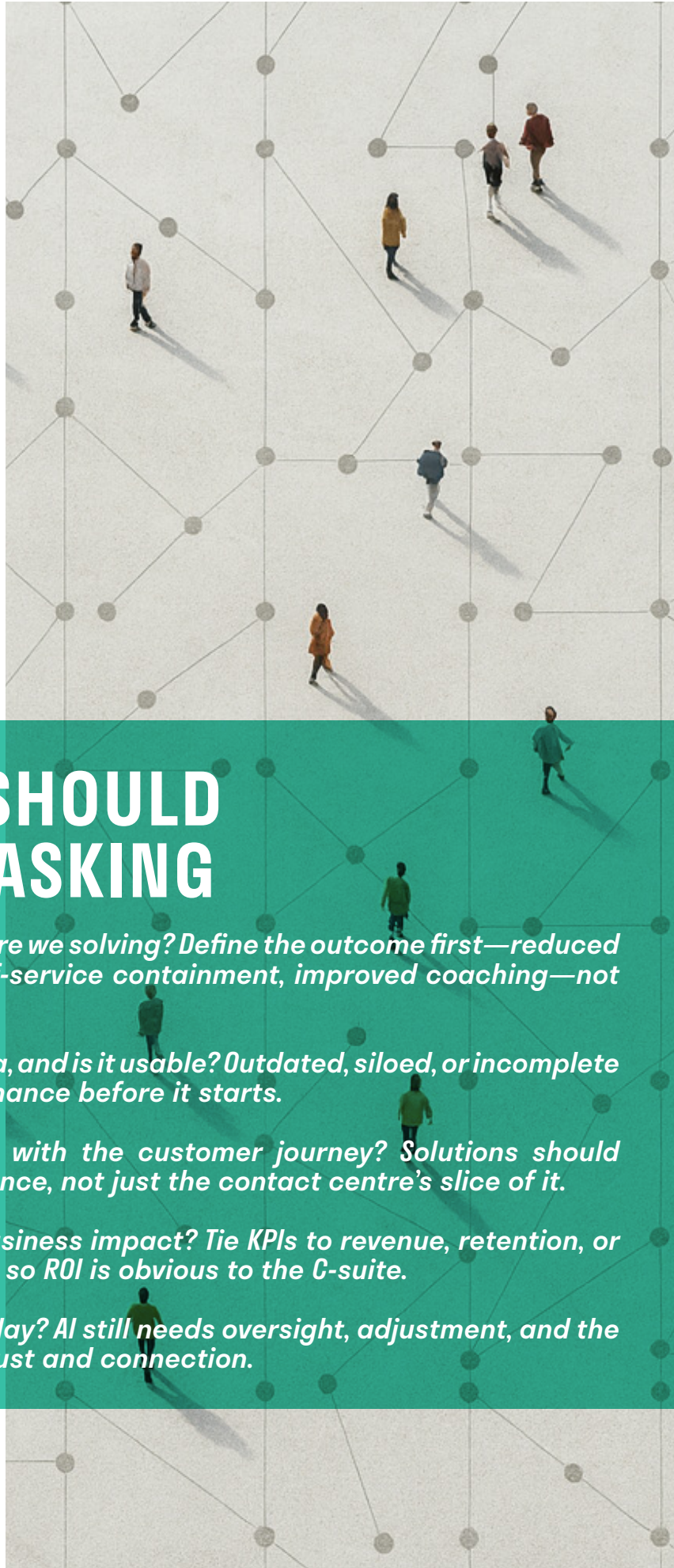
Do we have the right data, and is it usable? Outdated, siloed, or incomplete data will sink AI performance before it starts.

How will this integrate with the customer journey? Solutions should improve the full experience, not just the contact centre's slice of it.

How will we measure business impact? Tie KPIs to revenue, retention, or customer lifetime value so ROI is obvious to the C-suite.

What role will humans play? AI still needs oversight, adjustment, and the judgment that builds trust and connection.

The contact centres that win with AI treat it as a force multiplier for better experiences, smarter decisions, and stronger teams.

WHEN I EVALUATE WHAT'S RIGHT FOR AUTOMATION, I LOOK AT THREE THINGS:

1 *How common is it? If it rarely happens, automating it may not deliver a meaningful return.*

2 *How complex is it? The more variables, exceptions, or judgment required, the more likely it needs human oversight.*

3 *How volatile is it? This is both operational volatility (how often the process changes) and emotional volatility (how sensitive or high-stakes the customer's situation is). Automating in the wrong high-volatility moments can inflame issues rather than resolve them.*

What are the biggest mistakes you're seeing contact centres make when it comes to automating processes? How can contact centre leaders avoid these mistakes?

JUSTIN ROBBINS

One of the most common mistakes is chasing automation for volume instead of value. Too many leaders focus on how many interactions they can deflect, rather than how well those automated experiences actually work for customers. That's how you end up with bots that frustrate people, create repeat contacts, and erode trust.

Another misstep is automating without fixing the process first. Automation accelerates whatever it touches. If the process is broken, you're just making bad experiences happen faster and at scale.

Finally, there's a tendency to treat automation as "set it and forget it." Processes, customer needs, and technology capabilities evolve quickly. Without continuous monitoring and iteration, even the best automation loses relevance.

To avoid costly missteps, leaders should start with high-friction, high-impact opportunities, clean the process before automating it, keep humans in the loop, and measure success by business impact, not just volume. When automation is done right, it feels invisible to the customer and indispensable to the business.

ARCHITECTING MODERN CUSTOMER INTERACTIONS

The role of the human agent in the contact centre is already starting to change agents today are handling the most complex interactions while self-service channels take care of the more straightforward ones. How can contact centre leaders reshape the role of the agent in a way that serves the business and customer but doesn't burn the agent out?

JUSTIN ROBBINS

Let's be honest: very few people dream about working in an entry-level, tier-one contact centre role. I'm not talking about the specialised or high-impact work that can be deeply rewarding. I'm talking about the predictable, transactional interactions that have defined much of frontline contact centre work for decades. That's exactly where disruption is hitting first, and it's not slowing down.

Self-service and automation are already absorbing that transactional load, and every wave of technology adoption will push the "complex" line higher. We're not in a season of stability; this is a period of continuous upleveling. The skills agents need six months from now will be sharper than what's needed today, and 18 months from now will be sharper still.

Serving the business starts with defining value in the business's terms. That means moving beyond contact centre metrics and aligning to the outcomes your CEO cares about: customer retention, revenue growth, brand equity, cost-to-serve. If you can't articulate the agent's role in moving those levers, you're not positioned to shape the future of the workforce.

At the same time, we need to stop treating burnout like an abstract HR issue. It's an operational risk with a price tag. Burnout is rarely just about workload—it's a mix of emotional exhaustion from high-stakes calls, lack of control over the work, and insufficient recovery. Leaders should know the early signs—rising absenteeism, shorter call patience, drops in discretionary effort—and track them as closely as they track service levels. When burnout takes hold, it drives attrition, inflates hiring costs, degrades service quality, and drags down customer satisfaction.

TO MEET THE MOMENT WITHOUT BURNING PEOPLE OUT:

Raise the floor. Hire for curiosity, adaptability, and critical thinking from day one.

Build skills in layers. Create an ongoing development rhythm that keeps pace with complexity.

Equip with friction-free tools. Use AI and knowledge systems to lighten load, not add to it.

Design for emotional balance. Blend intense, high-stakes work with recovery and lighter engagements.

Elevate and measure the role's impact. Connect every outcome to the metrics that matter at the boardroom table.

CONTACT CENTRE LEADERS HAVE TO BUILD A WORKFORCE NOW THAT CAN THRIVE IN A ROLE THAT'S GROWING MORE COMPLEX, MORE VISIBLE, AND MORE ESSENTIAL TO THE BUSINESS EVERY QUARTER.

How do you think the role of the operational leader in the contact centre is going to change in the next five years? What are you seeing forward-thinking contact centre leaders doing now to get ahead of that change?

JUSTIN ROBBINS:

The operational leader's job is shifting from managing a function to orchestrating a critical part of the customer ecosystem. Five years ago, most were measured almost entirely on efficiency: staffing levels, handle times, service levels. In the next five years, they'll be expected to directly influence revenue, retention, and customer lifetime value, while navigating more complex technology stacks and workforce models. The role will be less about running a schedule and more about driving cross-functional outcomes.

Forward-thinking leaders aren't waiting for that shift to be handed to them. They're::

+ Building fluency in business metrics. They can translate contact centre performance into financial impact and speak the language of the boardroom.

+ Expanding their influence across the organisation. They're forming deeper partnerships with marketing, product, and technology to close customer feedback loops and shape strategy.

+ Mastering technology integration. They understand not just how tools work, but how to align them with processes, people, and outcomes.

+ Investing in their own leadership evolution. They're developing skills in change management, data storytelling, and strategic planning—capabilities that outlast any single platform or channel.

+ Designing for adaptability. They're building teams and processes that can pivot quickly as AI, automation, and customer expectations continue to shift.

The contact centre leaders who thrive will be the ones who stop thinking of themselves as operators of a service function and start acting like architects of customer interactions, and they're laying that foundation now.
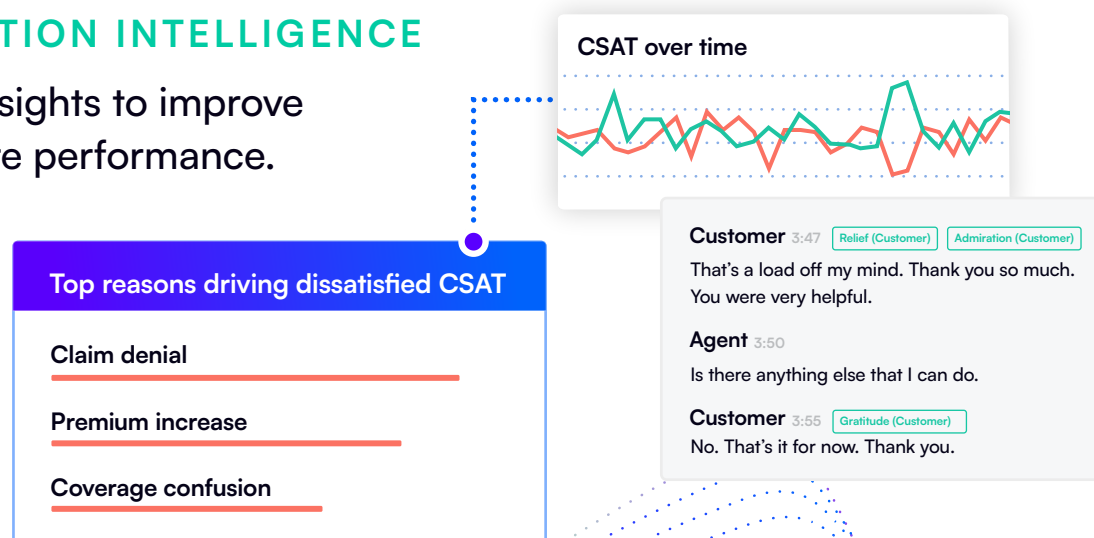
Intelligence + guidance for a better policyholder experience

Mortgage originators are increasingly competing on customer experience. Mortgage servicers are fielding complex and time-consuming borrower queries, from loan modification requests to servicing discrepancies. In both spaces, the contact center experience matters.
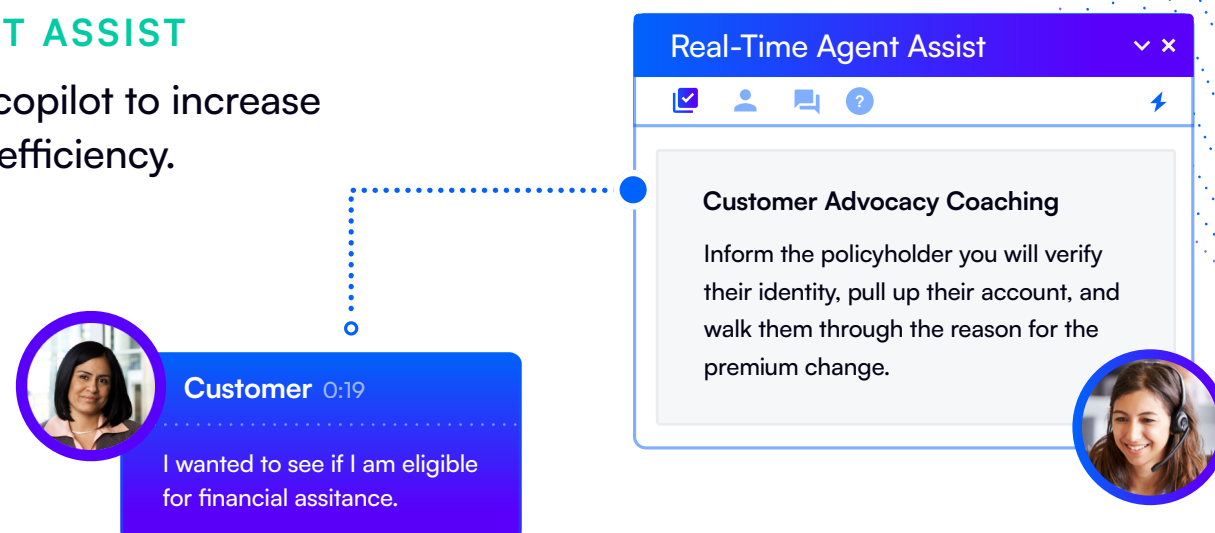
CONVERSATION INTELLIGENCE

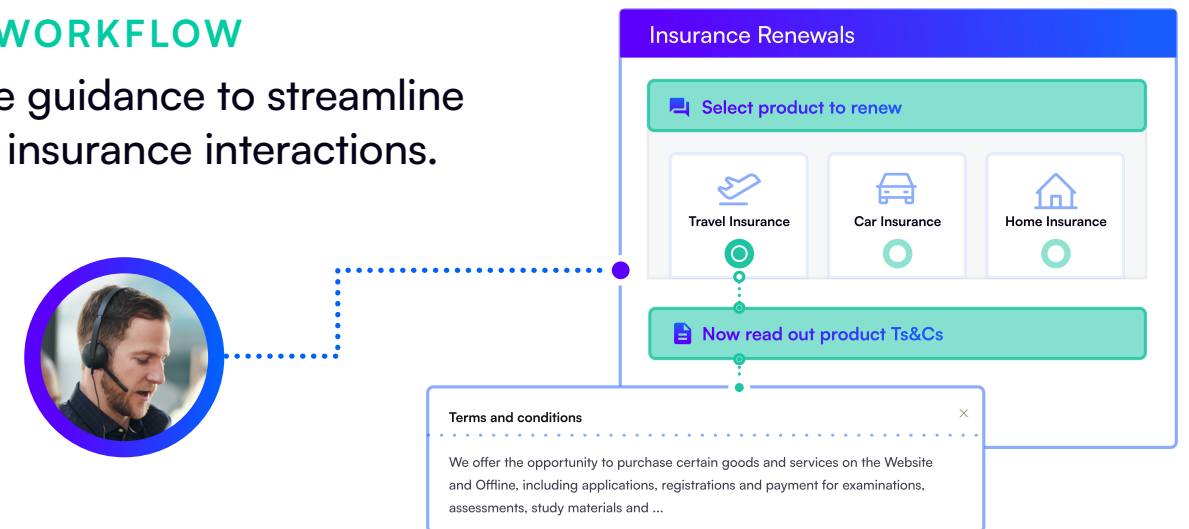Interaction insights to improve contact centre performance.

CSAT over time

Top reasons driving dissatisfied CSAT

Claim denial

Premium increase

Coverage confusion

Customer 3:47 | Relief (Customer) | Admiration (Customer)
That's a load off my mind. Thank you so much. You were very helpful.

Agent 3:50
Is there anything else that I can do.

Customer 3:55 | Gratitude (Customer)
No. That's it for now. Thank you.

AGENT ASSIST

An AI copilot to increase agent efficiency.

Real-Time Agent Assist

Customer Advocacy Coaching

Inform the policyholder you will verify their identity, pull up their account, and walk them through the reason for the premium change.

Customer 0:19
I wanted to see if I am eligible for financial assitance.

AGENT WORKFLOW

Real-time guidance to streamline complex insurance interactions.

Insurance Renewals

Select product to renew

Travel Insurance | Car Insurance | Home Insurance

Now read out product Ts&Cs

Terms and conditions
We offer the opportunity to purchase certain goods and services on the Website and Offline, including applications, registrations and payment for examinations, assessments, study materials and ...

QA AUTOMATION

Automated scoring to improve coaching and compliance monitoring.

Effort-Creating Behaviors

12%	Powerless to help
7%	Rep confusion
6%	Transfers
0.9%	Redirects

QA Scorecard

	QA Score	Connect (20)	Verify (20)
	Average	Average	Average
Sam Hansen	54.1	68.2	59.2
Roger Willson	62.7	71.0	67.2
Tina Brown	64.1	75.4	79.4
Sandy Pagosa	72.3	89.9	71.7
Tim Henderson	86.4	79.2	81.9
Debbie Smith	88.6	88.5	88.5
Karen Underwood	93.1	90.6	90.6
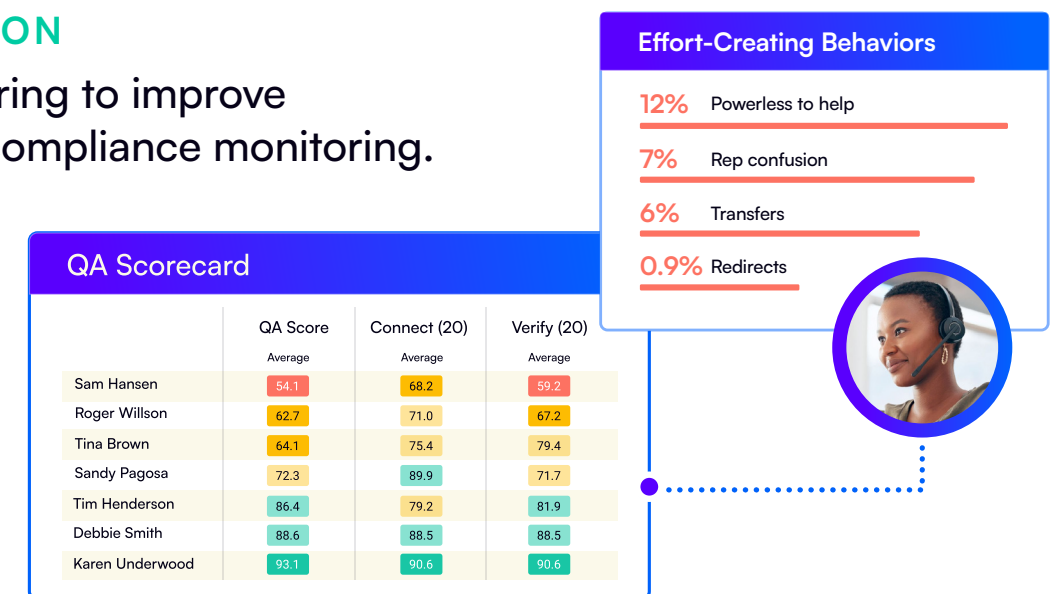
GENERATIVE AI

Productivity gains across the Creovai suite.

creovai.com

Sarah Smith Customer Support

AI Summary
The customer called to inquire about getting a discount by bundling their home and auto insurance. The agent updated their account to bundle these two products and provide a 25% monthly discount.

Completed actions
- Verify customer ID
- Verify account information
- Bundle home and auto
- Confirm discount
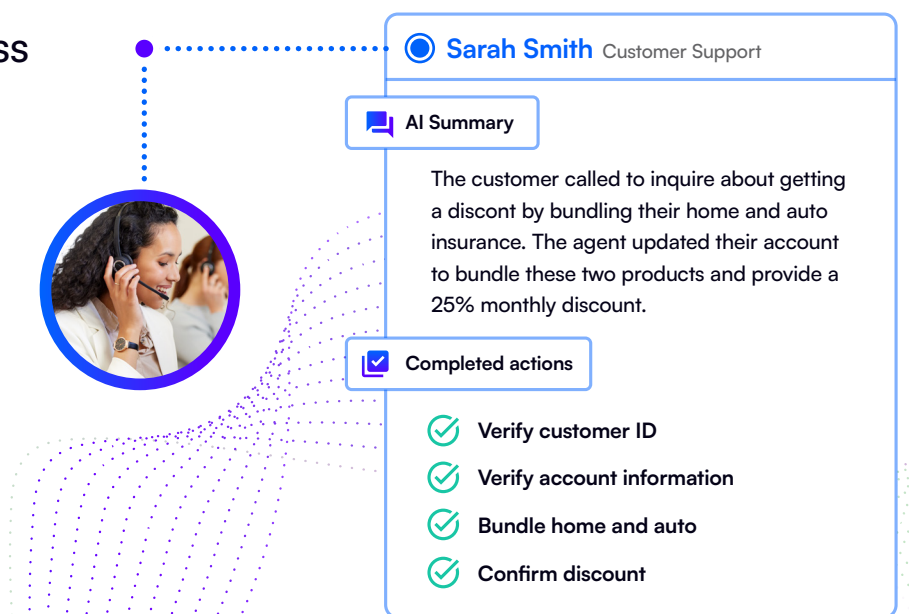
DON'T LEAVE YOUR HUMAN AGENTS BEHIND

UPSKILLING IN AN AI-POWERED CONTACT CENTRE

By Madeline Jacobson

From chatbots to intelligent IVRs to real-time agent guidance, AI is fully embedded in the insurance contact centre. Where does that leave human customer service agents?

Half of all contact centre leaders believe AI will reduce workloads in the next two years, but 87% are still planning to create new positions or backfill roles. The need for human agents isn't going away, but the nature of the role is changing dramatically in the insurance sector.

There's no doubt that AI is already resolving customer queries that would have previously gone to a live agent. Routine enquiries about policy details, premium calculations, and basic claim status updates are regularly handled by automated systems. As generative and agentic AI technology continues to advance, it will increasingly deflect calls to human agents. Gartner has gone so far as to predict that agentic AI will resolve 80% of customer service queries without human intervention by 2029.

However, there will always be some cases when it's best for customers to speak to a human agent, especially in situations involving high complexity, emotional stakes, or high upselling or cross-selling potential.

So whilst humans will field fewer straightforward queries, they'll likely spend more time on the most complicated types of interactions.

> " AGENTS USED TO HAVE A BREATHER BETWEEN COMPLEX CALLS," SAYS SIMON BLACK, COO AT CREOVAI. "NOW, SELF-SERVICE DEFLECTS ALL THE SIMPLE QUESTIONS. AGENTS ARE LEFT WITH ONLY THE HARDEST, MOST URGENT, MOST EMOTIONAL ONES."

This puts agents at risk of burning out and making errors, which negatively impacts both contact centre operations and the customer experience.

Contact centre leaders must work with their agents to build the skills necessary to handle these complex interactions—and to collaborate with AI.

DON'T LEAVE YOUR HUMAN AGENTS BEHIND

EMOTIONAL INTELLIGENCE AND EMPATHY

AI may be able to mimic empathetic communication, but it can't truly empathise—and customers can tell. Almost 60% of consumers say companies have lost touch with the human element of the customer experience.

CRITICAL THINKING

Whilst many customers are happy to turn to a self-service channel for simple questions, 68% say they still prefer to speak to a human agent when trying to solve a more challenging issue. Agents must use critical thinking skills to solve these challenges, which may involve piecing together information from multiple systems, troubleshooting an edge case, or finding a solution to a new problem.

software to identify calls related to particularly tricky topics and look at how the top-performing agents resolved those issues.

Use real-time workflow software. This software lets you integrate multiple data sources (e.g., your CRM, your policy management system, your knowledge base) into a single interface so agents don't have to scramble across multiple systems to find information. It also delivers step-by-step guidance for structured processes, allowing agents to spend less time trying to remember processes and more time thinking about how to solve challenging customer issues.

DIGITAL DEXTERITY

As insurance contact centres adopt more AI tools, it's increasingly important for agents to be digitally dexterous: able to adapt to new technology quickly and confidently. This might mean getting comfortable with an AI-powered agent desktop, effectively using a real-time assistant, or seamlessly switching between providing voice and chat support. Agents who resist new tools or rely on outdated workflows will fall behind; those with high dexterity will use tech to improve speed and accuracy.

Empathy is especially important when customers call about emotional issues in the insurance context, such as filing a claim following a house fire, dealing with a declined critical illness claim, or struggling to pay premiums due to financial hardship. Agents must be able to recognise the customer's feelings, mirror their energy appropriately, and de-escalate sensitively.

Agents with high emotional intelligence make customers feel heard and understood, strengthening trust and leading to better call outcomes. Emotional intelligence also improves the agent experience,

with empathetic agents feeling less burnt out and better equipped to handle tough calls.

WHAT MANAGERS CAN DO

Train agents through role-playing and simulations. Organise role-playing sessions with team members or use role-playing AI to simulate emotional customer scenarios.

Coach agents with relevant call examples. You can use conversation intelligence software to pinpoint emotional calls based on the phrases

customers use. Bring examples of emotional calls into coaching sessions and highlight where empathy helped (or could have helped).

Prompt agents with contextual real-time alerts. You can configure AI-powered agent assistance software to trigger coaching pop-ups to agents when it detects certain customer emotions during interactions. These pop-ups can remind agents about empathetic language they can use or actions they can take on behalf of vulnerable customers, such as referring them to financial hardship programmes.

WHAT MANAGERS CAN DO

Simulate tricky scenarios. Create multi-step simulations that require agents to draw on information from multiple sources to solve a problem. You can also have your agents review examples of AI-generated suggestions and make judgement calls on whether they are appropriate to use.

Foster a culture of knowledge sharing. Create peer learning groups where agents can discuss how they have solved challenging issues. You can also use conversation intelligence

WHAT MANAGERS CAN DO

Offer ongoing tech training. Schedule training sessions when your contact centre rolls out new technology. Create screen-sharing tutorial videos or "tech tip" newsletters that agents can review whenever they need to. You could even schedule regular office hours or Lunch & Learn sessions and encourage agents to come with questions or feedback on the technology they're using.

Build tech skills development into the agent role. Make tech skill development part of the agent job description so agents see it as a core responsibility, not an extra chore. Carve out professional development time so agents can get familiar with new technology and feel confident using it to solve customer issues.

Communicate how technology benefits agents. Some agents may be resistant to change, especially if they have been with the contact centre for several years and are used to working a certain way. When introducing a new technology, make sure you're clearly communicating what the agent will get out of it.

CONSULTATIVE SALES SKILLS

In insurance, agents often have opportunities to cross-sell or upsell. Whether the customer decides to buy can come down to the agent's communication skills. Agents need to be good at listening to customers, evaluating their needs, framing offers in a way that will appeal to them, anticipating objections, and delivering effective rebuttals.

For instance, a customer calling about a motor claim might be an ideal candidate for breakdown cover, or someone renewing their home insurance might benefit from personal possessions cover. The key is identifying these opportunities naturally during the conversation.

WHAT MANAGERS CAN DO

Provide data-backed sales coaching. In your coaching sessions, review transcripts to identify missed opportunities or communication slips. You can use conversation intelligence to measure talk-listen ratios, sentiment, and agent behaviours; use this data to coach agents on being more engaging or persuasive.

Build sales prompts into real-time agent assistance. Equip agents with AI-powered agent assistance software that suggests sales offers at the right time. For example, if the software detects a customer talking about how they had a good experience with a certain product, it could prompt the agent to offer a related product as an add-on. Train agents to integrate these offers naturally.

Take a customer-centric approach. Remind agents that upselling isn't pushy if done right. Encourage agents to frame offers around solving the customer's problems. Training sessions should reinforce this mindset and focus on how additional products genuinely benefit the customer.

THE ABILITY TO COLLABORATE WITH AI

Working collaboratively with AI means knowing when to rely on automation and when to take control. Agents must be comfortable handing off parts of the interaction to AI but also know how (and when) to jump in.

AI can be great for certain tasks, such as summarising calls, suggesting disposition codes, or answering questions about an interaction. But it can still make mistakes or misunderstand a query, and agents must be able to review AI outputs critically and make adjustments as needed.

WHAT MANAGERS CAN DO

Set clear guidelines around AI usage. Document and communicate what AI should be used for and when agents should take over an automated interaction.

Train agents on chatbot handoffs. Run drills where agents practice escalation scenarios like a chatbot failing to answer a question or a frustrated customer demanding to speak to a human. Teach agents to verbally acknowledge AI handoffs and review information already shared with the chatbot to keep the customer experience seamless.

Reinforce that AI is an assistant, not a replacement. Communicate that rather than replacing human agents, AI is intended to help them operate more efficiently so that they can focus on more high-value work. You should also coach agents on how to review and fact-check AI outputs, emphasising that they still need to think critically and use their judgement rather than assuming these outputs are always right.
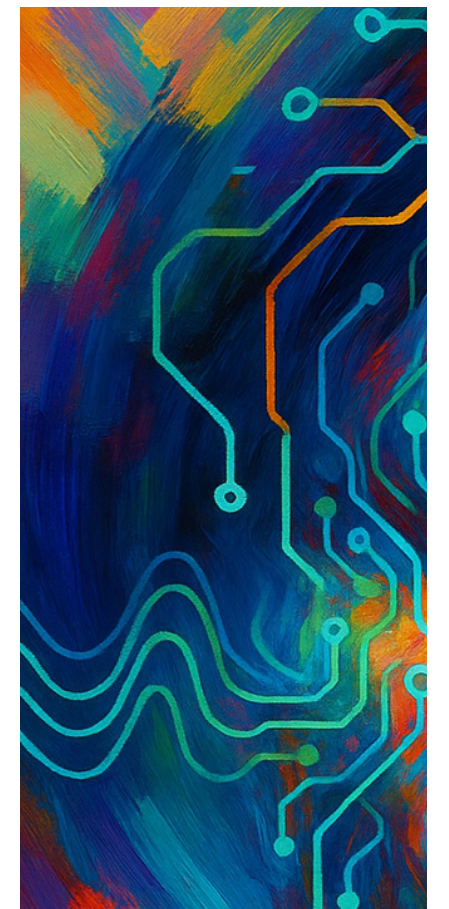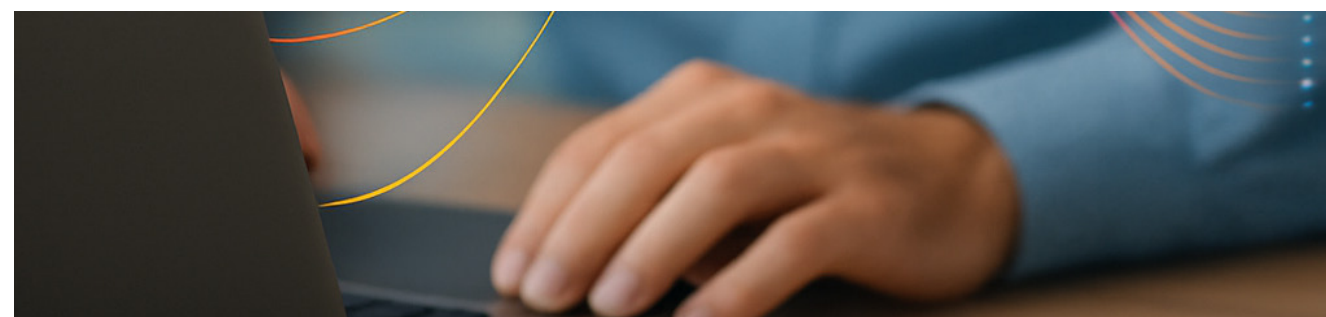
THE NEW AGENT EXPERIENCE

The role of the insurance contact centre agent already looks a lot different than it did a decade or two ago—and the pace of change is only accelerating. But that's a good thing for contact centres and the agent experience. AI enables agents to spend less time addressing frequently asked questions, handling routine issues, and doing basic administrative work. Instead, agents get to focus on higher-value work: solving tricky problems, helping customers get more out of their insurance products and services, and strengthening customer relationships.

Of course, the increasing complexity of the agent role can also lead to burnout if agents don't have the training and tools they need. It's up to contact centre leaders to help agents develop new skills and harness AI to be successful in their roles. By investing in your agents and embedding AI in the contact centre, you can boost efficiency whilst still keeping the human touch in customer service.

With the right skills and AI support, your agents can deliver exceptional service that sets your insurance business apart.

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