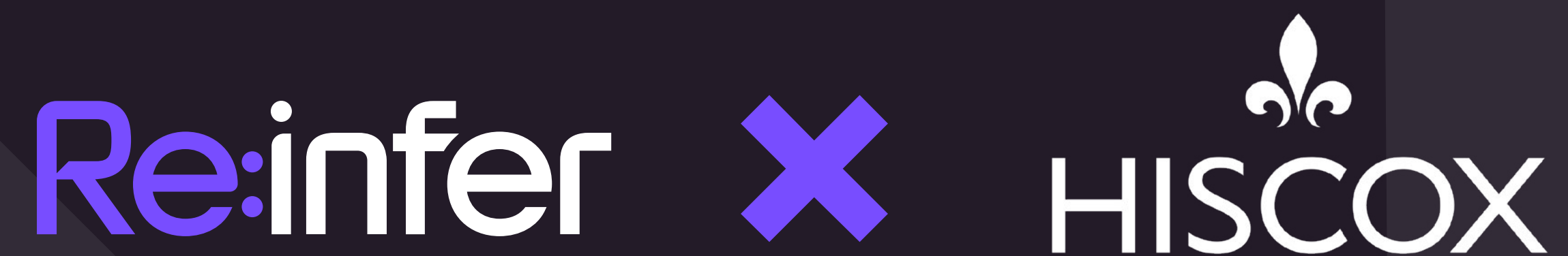


Pioneering process automation
to reduce costs and elevate
broker experience



“We completely shifted our collective mindset on what productivity looks like. People used to think it was defined by how many tasks they completed in a day. Now, they see it as how much value they add in a day.”

✓ Sarah Leach, Head of Broker Operations

BACKGROUND

The launch pad for insurance excellence since their beginnings in 1901

Hiscox is one of the nation's largest insurance providers, covering both people and businesses. With over 100 years' experience, Hiscox pride themselves on providing fine-tuned customer service and coverage that meets the needs of today. Hiscox has almost 2,500 employees worldwide across 10+ countries, and serves over 2,000 brokers in the UK alone.

It's important - and complex - work.



ESTABLISHED
1901



BROKERS
2000



EMPLOYEES
2,500



Image: Hiscox offices York, England

THE PROBLEM

The brilliant minds of Hiscox underwriters were being wasted on manual tasks

At Hiscox, they know that maintaining their position at the top of their field means running their business efficiently, and prioritising the needs of the customer. But with a large network of brokers in a competitive underwriting market, it can get complicated.

When brokers needed to contact Hiscox to make sure a request was actioned, they often took a scattergun approach. To maximize the likelihood of a timely response, they would copy the same email to several individuals, shared mailboxes, and underwriters. **In fact, there were 75 different channels through which brokers could try to reach Hiscox, and they commonly used multiple at a time.** Because the same request was coming to Hiscox from so many different sources, multiple people would triage that request and enter duplicates into the underwriting system. According to Sarah Leach, Head of Broker Operations, only 5% of work was touched by two people or less, and **97% of work was incorrectly routed to an underwriter first**, placing the burden on them to send it on to the right place.



In addition, because **Hiscox's underwriting and admin teams received 11K+ emails per day**, it was inevitable that some requests were lost or delayed. They were often sent to the wrong team before being forwarded to their correct destination, or small manual tasks landed on the plates of senior skilled underwriters. "We were creating a tremendous amount of intellectual waste," said Sarah. "Our most skilled employees were spending time on repetitive tasks rather than focussing on value-add work." **Overall, the result was a poor customer experience for brokers who often didn't receive a response for 10 - 15 days, and sometimes not at all.**



THE SOLUTION

Streamlining email triage to see opportunities to transform broker operations, saving time and money.

Hiscox realised that if they could understand, route, and automate the email requests correctly the first time, their operations team would run more efficiently and brokers would be better served. They turned to Re:infer to help with automated email triage, and decided to implement the Communications Intelligence Platform for their underwriting and admin teams. **The first step was to consolidate those 75 inbound communications channels into one centralised mailbox,** and set Re:infer up to automatically triage and route emails from the shared inbox to the right teams to action them. **Re:infer partnered with Hiscox's RPA solution to automatically detect and remove duplicate messages and route requests to the right team.**

By leveraging Re:infer to help with the triage of broker email requests, Hiscox were able to prioritize emails based on date of receipt and urgency of the request. **They could ensure that every message received a timely response, and value-adding requests were actioned within hours, not days.** What's more, Hiscox found that **Re:infer could save the company tens of planned FTE hires and several hundred thousand pounds in efficiency gains.**

WHAT'S NEXT

To develop a better understanding of what is driving the industry faster than humanly possible

2018

- Proof of Concept completed.
- Re:Infer completed analysis of claims to ascertain the root cause of leak-related issues in the UK.

2019

- **Hiscox went live with Re:infer across the UK and Europe.**
- **Introduced other languages** such as German.
- Use cases expanded across business units and regions.

2020

- **Full end to end email integration went live.**
- **Live email auto-triage system designed, tested, rolled out,** and handed over to internal operations team.
- Began **exploring opportunities** for additional use cases.

THE FUTURE

- **The Hiscox team plan to automate the actioning of the emails** when they reach their end destination.
- **Email auto-triage will be extended to different teams** and departments across it's European and American teams.
- Perform deeper analysis into emails to understand route cause drivers of demand, **improve operational efficiency, and improve broker experience.**

“Re:infer has transformed how we do business, and I know we’ve only scratched the surface of what it can do. We’ve saved time and resources that can now be put toward serving our clients better than ever.”

Matt Churchill, Head of Futures

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