

## ICICI Lombard partners with Microsoft to automate audits of service calls

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### Synopsis

The deployment of Azure's artificial tools has, among other things, allowed ICICI Lombard to improve the accuracy of its quality audits. According to Girish Nayak, ICICI Lombard's chief technology officer, the use of cognitive intelligence technology will automate quality checks which will in turn make their service more efficient.



Country's largest private sector general insurer **ICICI Lombard** has tied up with **Microsoft** to strengthen and automate the quality control processes. The insurer will make use of Microsoft's Azure **Speech Services** and Natural Language Processing (**NLP**) to screen its daily service calls made by customer service reps.

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ICICI Lombard to improve the accuracy of its quality **audits**. According to Girish **Nayak**, ICICI Lombard's chief technology officer, the use of cognitive intelligence technology will automate quality checks which will in turn make their service more efficient.

The earlier process required the company to manually screen a sample of 20% of the over 1000 calls a day that the company made for potential improvements. The improved efficiency will enable ICICI Lombard to improve its customer service, said Nayak. The new system allows Lombard to screen 100% of its calls now, he added.

The technology can also solve for the multiplicity of language, with customers often switching between English and Hindi during calls, says Microsoft national technology officer Rohini Srivathsa.

Microsoft's technology is also able to automate its **Quality Assurance** process to remove human bias from customer calls, resulting in improved customer outreach, increased productivity and consistency across the audit system, according to Srivathsa. Further, the tools easily process customer queries in Hindi and English and detect insurance-specific keywords easily.

Azure Speech Services provide a wide range of **speech recognition** and generation capabilities including speech transcription, text-to-speech, speech translation, and speaker recognition.

ICICI Lombard is converting Speech to Text leading to 90% accuracy on important key phrases such as **Registration Number**, according to the executives. The service is enabled through a set of API protocols that allow ICICI Lombard to customise its automation processes in line with changing specifics.

Previously, ICICI Lombard has also partnered with Microsoft to automate its motor claims process using Microsoft's AI technology to settlements based on photos of the insured vehicles uploaded by the customers.

## ICICI Lombard steps up on AI, deploys Microsoft's speech services

Mumbai: [ICICI Lombard](#) General [Insurance](#) is working towards using [Microsoft's](#) speech-to-text tools as a stepping stone to build up artificial intelligence (AI) capability in dealing with customers. The company has now deployed Azure Speech Services and Natural Language Processing in its outward call centres to automate supervision of calls. The longer-term goal is to use these conversations to teach its artificial intelligence systems so that they have the capability of facing customers directly in future. The company has already tasted success in using image recognition under [Microsoft's](#) Azure Cognitive Services in assessing claims. It now aims to make further use of the cloud-based platform.

According to ICICI Lombard chief of customer service, operations and technology [Girish Nayak](#), the company does around 1,000 outbound calls a day. Earlier, it used to manually screen 20% of the calls to check compliance and quality of its tele-customer services. "For much of the technology that we have deployed, the true value has come out now because of the lockdown situation as it has helped in the last mile reach," said Nayak.

Acknowledging that ICICI Lombard has been a frontrunner in deployment of the software giants cognitive services, Microsoft national technology officer Rohini Srivathsa said that the insurer has shown ingenuity in adopting technology from a platform and customising it at two levels — first for the non-life industry where everyday words like 'cover' and 'claim' hold different meanings and then for Indian 'Hinglish' where two languages are used in the same sentence.

According to Srivathsa, ICICI Lombard will have access to all the research and development (R&D) that is happening at Microsoft in developing its voice agent Cortana. "The core technologies as they advance, the advancement will go into any of the customers using the models. For Indian languages, there is a mixing of language, the structural difference of Indian language is also captured," she said.

While banking finance insurance are ahead of game in the digitisation journey, the technology can be used by any industry that has high customer-facing or high customer interaction, said Srivathsa.

"Around 2017-18 we started experimenting with the AI/ML piece on Azure. We used image recognition to identify damages on vehicles to come up with break-in solutions. We are running models where it can not just figure whether there is damage, but it can also assess the damage and ascertain whether it needs repair or replacement and virtual run the entire claim process. We have used the Microsoft tools for fraud detection, It is a natural progression from AI," said Nayak.

## ICICI Lombard says AI service helped it improve policy sale, claims

Response time to customer request reduced from 12 hours to 2 hours, says insurer

General insurer [ICICI Lombard](#) has said Microsoft's artificial intelligence (AI) Azure Cognitive Services helped it to manage insurance policies and settling claims.

Azure AI tools enabled [ICICI Lombard](#) to increase the accuracy of quality audit during its calls from 50 per cent to over 80 per cent, said a press release on Thursday. It reduced response time to a user query or request from 12 hours to two hours, apart from increasing the productivity of its call centre agents.

The release said the firm's digital team currently makes over 1,000 outbound customer calls a day through its call centre. While the company screened and audited calls randomly to check compliance levels and quality of its tele-customer service, the high call volume was affecting the efficacy of audits.

Azure Speech Services provides speech recognition and generation capabilities including speech transcription, text-to-speech, speech translation, and speaker recognition.

## ICICI Lombard eyes tech upgrade, partners Microsoft to automate audits of service calls

In a technology upgrade, private sector general insurer [ICICI Lombard](#) has tied up with Microsoft to strengthen and automate its quality control processes. The insurer plans to deploy Microsoft's artificial intelligence (AI) tool Azure Speech Services and Natural Language Processing (NLP) to screen its daily service calls made by customer service reps.

The deployment of Azure's artificial tools will allow [ICICI Lombard](#) to improve the accuracy of its quality audits. According to [Girish Nayak](#), [ICICI Lombard](#)'s chief technology officer, the use of cognitive intelligence technology will help automate quality checks within the company.

According to the company, earlier such processes required the company to manually screen a sample of 20% of the over 1000 calls a day that the company made for potential improvements. "The improved efficiency will enable [ICICI Lombard](#) to improve its customer service. The new system allows Lombard to screen 100% of its calls now," Nayak said.

The new technology will also help the company solve the multiplicity of languages, with customers often switching between English and Hindi during calls, says Microsoft national technology officer Rohini Srivathsa.

Microsoft's technology is also able to automate its [Quality Assurance](#) process to remove human bias from customer calls, resulting in improved customer outreach, increased productivity and consistency across the audit system, according to Srivathsa. Further, the tools easily process customer queries in Hindi and English and detect insurance-specific keywords easily.

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# ICICI Lombard redefines customer engagement with Azure AI and Azure Speech services

Increased screening of customer calls from 20% to 100%; improved Quality Audit (QA) accuracy of calls by 30%; reduced response time from 12 hours to 2 hours

By Express Computer — On Jun 3, 2021

ARTIFICIAL INTELLIGENCE (AI) BFSI NEWS

Girish Nayak, Chief Service Operations and Technology, ICICI Lombard GIC



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ICICI Lombard, India's one of the leading private sector general insurance company, has transformed its customer engagement using Microsoft Azure Cognitive Services. The company has leveraged Azure Speech Services and Natural Language Processing (NLP) to simplify the insurance requirements of its customers, including purchase of new policies, renewal of existing policies, and settlement of claims. The deployment of Azure AI tools has enabled ICICI Lombard to increase the accuracy of Quality Audit (QA) during its calls – from 50% to over 80%. It has also enhanced the efficiency of its internal audit process by reducing latency from 12 hours to two hours, apart from increasing productivity of its call center agents.

The ICICI Lombard digital team currently makes over 1,000 outbound customer calls daily through its call center. While the company screened and audited calls randomly to check compliance levels and quality of its tele-customer service, the high call volume was affecting efficacy of audits. It is important to evaluate adherence to approved scripts and use of appropriate tonality by agents during customer calls, as is reporting non-compliance within 24 hours. Multiplicity of language is another challenge, with customers often switching between English and Hindi during calls. Moreover, owing to the diversity of dialects across the country, ensuring clarity of accent is a concern as well.

To address these issues, ICICI Lombard's data scientists collaborated with Microsoft's AI team to implement Azure Speech Services and create a customized NLP algorithm. This has allowed the insurance provider to screen 100% of its calls now as against 20% earlier. It was also able to automate its Quality Assurance process to remove human bias from customer calls, resulting in improved customer outreach, increased productivity and consistency across the audit system. Further, the tools easily process customer queries in Hindi and English and detect insurance-specific keywords easily.

Girish Nayak, Chief of Customer Service, Operations and Technology, ICICI Lombard, said "Given the diversity of our customer ecosystem and dynamic requirements, it was important to facilitate a seamless policy buying and claim experience. Today, customer engagement requires a focused, customized and agile approach to address queries and issues. This is where AI is empowering us to unlock human ingenuity – with Azure AI tools and services; we are also enabling our agents to enhance their customer engagement and efficiency levels. Through our partnership with Microsoft, we aim to take our customer experience to the next level."

## Express Computer

Azure Speech Services provide a wide range of speech recognition and generation capabilities including speech transcription, text-to-speech, speech translation, and speaker recognition. ICICI Lombard is converting Speech to Text leading to 90% accuracy on important key phrases such as Registration Number.

Sashi Sreedharan, Managing Director, Microsoft India, said, "To be successful in today's dynamic business environment, organizations need to be a fast adopter of best-in-class technology; and secondly, they need to build their own unique digital capabilities. We are excited about enabling ICICI Lombard, a forerunner in digital acceleration; to enhance their customer experience significantly using Microsoft's unified cognitive speech services."

With Azure Speech Services businesses across industries, can build smart apps and services that speak to users naturally with the Text to Speech service. It converts text to audio in near real time, tailored to change the speed of speech, pitch, volume and more.

### Natural Language Processing

Azure Language Understanding, is an AI service that allows users to interact with applications, bots and IoT devices by using natural language. Using machine teaching technology and Microsoft's visual user interface, developers and subject matter experts can build custom machine-learned language models that interprets user goals and extracts key information from conversational phrases—all without any machine learning experience. Azure Text Analysis is an AI service that uncovers insights such as sentiment, entities, relations, and key phrases in unstructured text. It discovers insights in unstructured text using natural language processing (NLP)—no machine learning expertise required. It helps in identifying key phrases and entities such as people, places, and organizations to understand common topics and trends. Users can gain a deeper understanding of customer opinions with sentiment analysis and evaluate text in a wide range of languages.

## Tech Street Now

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