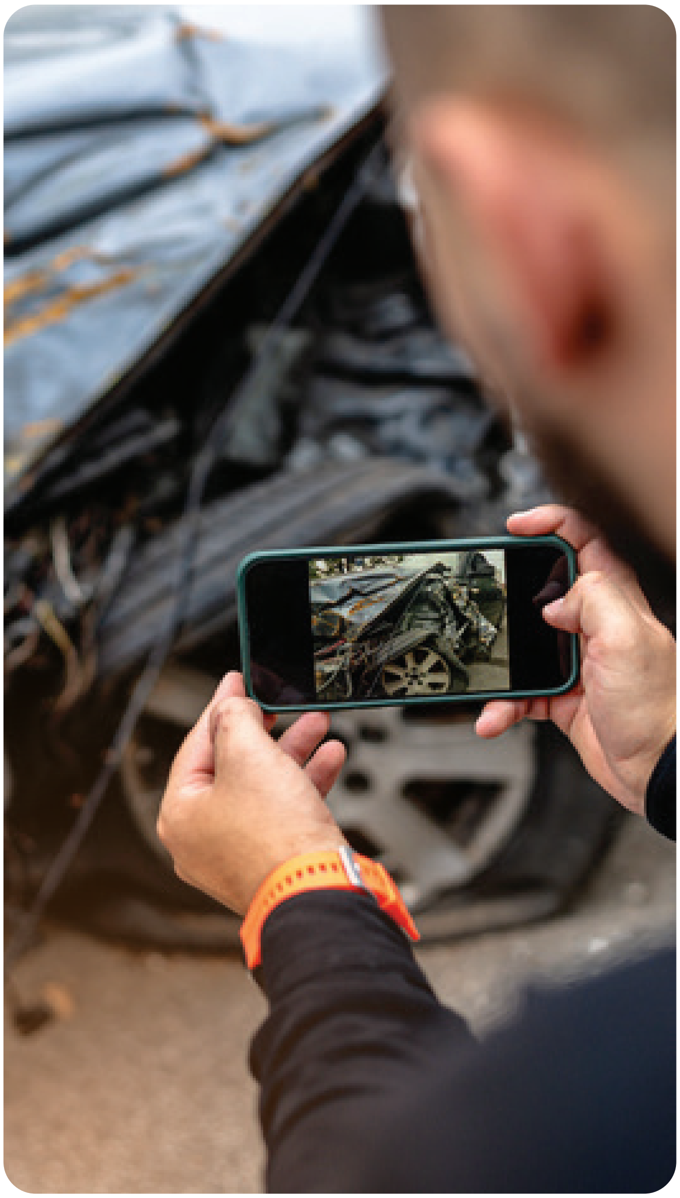
RingCentral

US

From reactive to proactive: Rewiring the insurance customer journey with AI

Executive summary

The insurance industry is at a crucial point with AI. Challenges like claim severity, rising customer acquisition costs, retention battles, and talent shortages conflict with customers' expectations for simple, always-on digital services. Research from Accenture shows that nearly half of unhappy claimants are considering switching providers after a poor claims experience.[1] The gap between traditional operating models and these expectations now creates a significant competitive divide.



This eBook outlines a strategic AI framework that spans the before, during, and after customer-interaction phases, helping close the customer experience gap and achieve measurable results. Before interactions, AI-powered phone and virtual agents provide 24/7 availability, ensuring no lead, claim, or service request is missed. During interactions, AI assistants support agents and adjusters by offering real-time guidance, automated notes, and embedded compliance. After interaction, conversation intelligence and predictive analytics transform every call, chat, and meeting into insights for coaching, retention, and product innovation. Organizations that have implemented AI across the customer experience journey are already seeing approximately 20% higher revenue, a 21% improvement in customer ratings, and roughly 30% increased efficiency, according to a Metrigy study.[2]

RingCentral provides this end-to-end transformation through a single, integrated AI platform. RingEX, RingCX, AI Receptionist, AI Conversation Expert (ACE), AI Virtual Assistant (AVA), and RingWEM (AI Workforce Engagement Management), combined with other standard insurance industry solutions, enable insurers to implement this change quickly. A 90-day quick start sets the groundwork for a scalable AI operating model that improves customer experience, operational performance, and growth across the organization. Reimagine the customer journey with AI and learn how RingCentral's AI platform can speed up your digital transformation today.

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Introduction

The insurance industry challenge

The insurance industry is under pressure from every direction. Margin compression and rising claims squeeze profitability. Deloitte's 2026 global insurance outlook notes that changing customer expectations, broker consolidation, and the need to modernize core systems are reshaping the landscape and making "business as usual" unsustainable.[3] At the same time, carriers face rising acquisition costs and looming talent gaps as **400,000 experienced workers retire by 2030**.[4]

Customers expect faster, simpler experiences than traditional models were built to deliver, and the insurance industry struggles to keep up. Industry average handle times are often in the five to seven-minute range, with peak times usually resulting in hold times over eight minutes.

37%

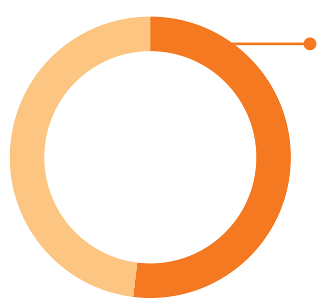
of customers struggle with complex terms and unclear benefits.[5]

25%

are frustrated by long wait times for support, and roughly half report underwhelming experiences across products, onboarding, service, and claims.[5]

Only 5% of life insurers

deliver best-in-class CX.[5]



52%

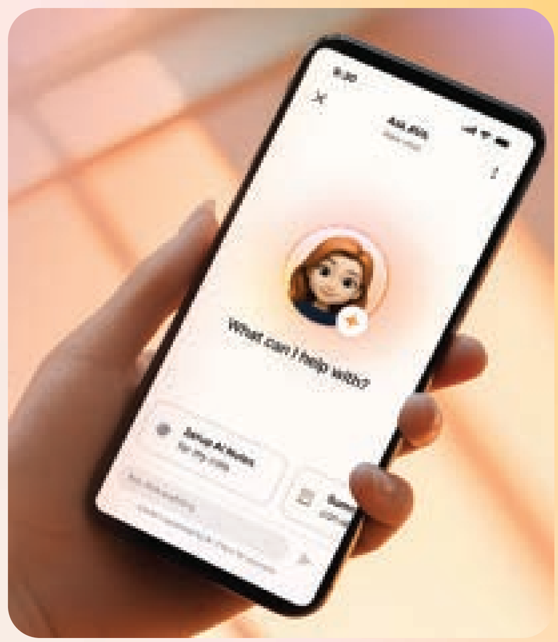
of auto and home insurance customers who rated their digital claim experience as "poor" or "just OK," are likely to leave or not renew.[6]

Behind the scenes, operational friction is still high. Capgemini reports that 52% of insurers see legacy technology as a significant hurdle, limiting data sharing and slowing CX improvements.[5] Agents and brokers routinely lose selling time to administration and compliance (approximately 65% of their time),[7] and many life and commercial underwriting journeys still stretch from days to weeks due to manual checks and siloed systems.[8] Compounding matters: compliance costs continue to increase by almost 15% annually.[9]

Against this backdrop, AI has moved from experimentation to imperative. Analysts warn that traditional carriers failing to adopt AI-enabled, digital distribution models risk capturing only 60% of their market share, losing to more agile competitors in the coming years.[10]

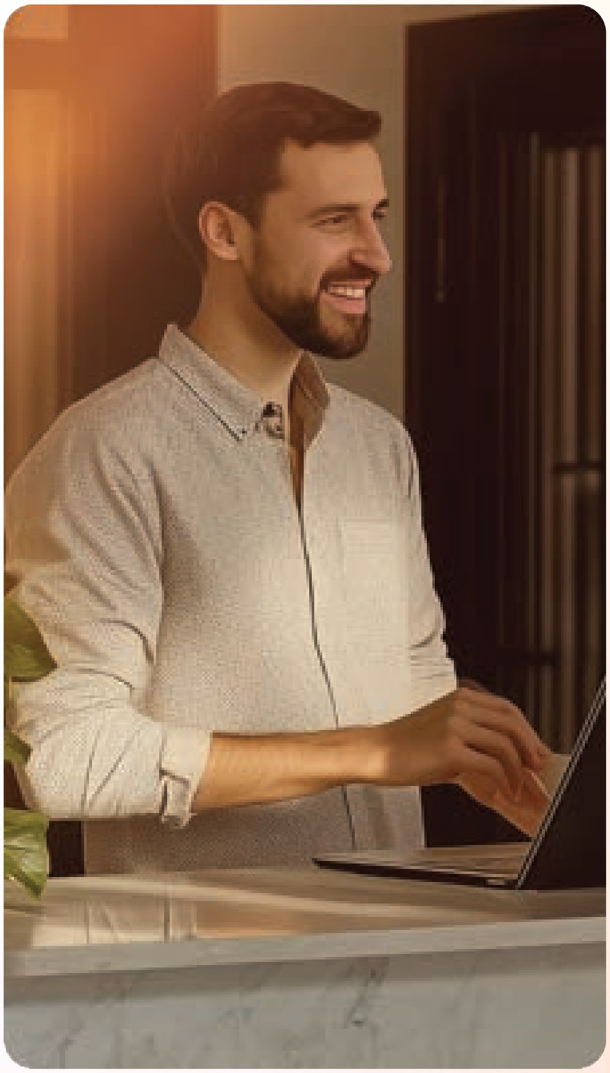
A Boston Consulting Group study of over 20,000 insurance employees illustrates AI's potential:[11]

- **30%** or more in productivity gains with AI-powered tools
- Up to **20%** in cost reductions
- **50%** or more in improvements in claims-processing speed



Insurers leveraging real-time data analytics and AI can also anticipate a 25% higher consumer conversion rates, underscoring the critical need for AI adoption now.[12]

A strategic approach: The AI interaction framework



Insurers don't just need AI tools; they need a plan for where and how AI appears in every interaction with customers, brokers, and agents. A useful approach is to view each interaction as happening in three stages:

- **In the before interaction stage**, always-on AI acts as a digital front door, seizing every opportunity before a human is involved.
- **During the interaction**, AI works alongside humans, not instead of them.
- **After interaction**, AI-powered analytics turn every conversation into a data point for ongoing improvement.

This comprehensive approach aligns with how top companies are using AI to reshape experiences rather than implement isolated solutions. To unlock this value, four principles matter:

- **Start with high-impact use cases** tied to clear KPIs.
- **Treat AI as a partner** to underwriters, agents, and claims teams.
- **Use data to prioritize** what to build next.
- **Implement iteratively**, achieving wins fast and steadily.

Executive sponsorship, change management, training, integration with existing systems, and continuous measurement are the success factors. They help turn the three-phase framework into an operational reality.

Before interaction: Always available, always ready

The first few seconds of a conversation can determine whether a policyholder stays or an opportunity is lost. Before interaction AI is your always-available frontline: Intelligent virtual agents (IVAs) that handle that handle every inquiry at any hour with proper intent detection and workflow. Instead of making customers navigate complex phone trees or voicemail, AI interacts with them naturally, understands their needs, and either resolves the issue or smoothly forwards it to the appropriate person when human help is necessary.

This approach pays off at scale. Metrigy research shows that AI now resolves an average of 41.1% of customer interactions without live agent support,[2] with leading organizations addressing more than half of their interactions in self-service:

- In auto insurance, a before interaction AI phone agent can process after-hours policy changes, capture intent (“add a vehicle” or “update my address”), and schedule a follow-up with a licensed agent, complete with a call summary and disposition in your CRM.
- In homeowner claims, an IVA can walk a customer through first notice of loss (FNOL), collect details and photos, verify policy information, and then route the case to the correct adjuster queue with structured data ready for processing.

These examples illustrate a shift away from depending on business hours or agent availability. A McKinsey & Company reported positive outcomes including moving 80% of quotes online and an 11% increase in the number of prospective customers who ended up buying policies.[13]

RingCentral customers are already seeing similar benefits. One organization now **automates 93% of incoming calls** with AI Receptionist, freeing staff to focus on higher-value work and improving responsiveness for complex issues. The same capabilities can be tuned to capture policy inquiries, qualify new leads, route to specialists, and block spam, so your teams start every interaction with a warm, well-qualified opportunity rather than a cold, unanswered ring.

During the interaction: Empowering human excellence

Once an interaction begins, the goal is simple: resolve the issue quickly, accurately, and with empathy. During the interaction, AI should fade into the background as a quiet assistant, capturing every detail, surfacing the correct answers, and giving agents and adjusters confidence in the moment. RingCX AI Agent Assist listens to the conversation, pulls answers from policy and product knowledge, suggests next-best actions, and flags coverage gaps or cross-sell opportunities as the dialogue flows. This helps resolve issues faster while staying compliant and empathetic.

Metrigy's research found most companies see:

39%
shorter customer interactions on average with AI.[2]

35%
cut in after-call post-interaction tasks – from 16.2 to 10.4 minutes on average.[2]

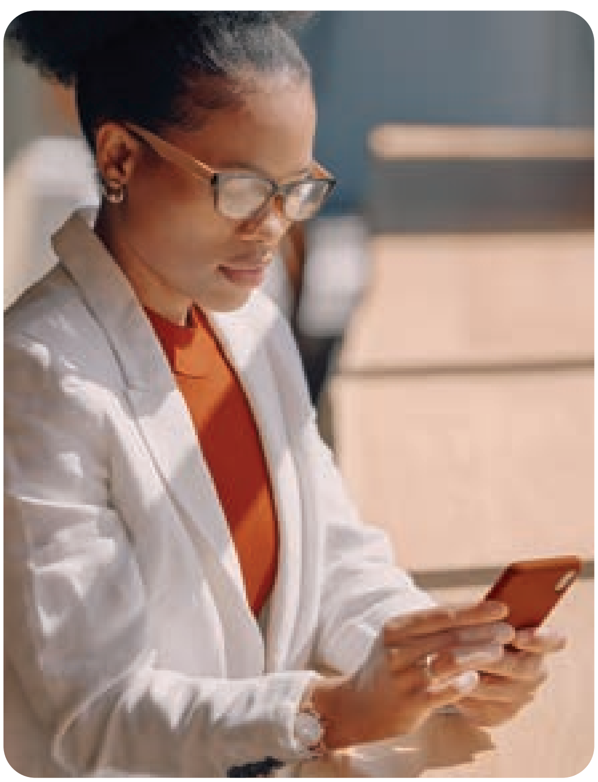
In an insurance context, that translates into quicker capture of claims details, more precise coverage explanations, and faster claim progression.

Supervisors gain an entirely new level of visibility. RingCX AI Supervisor Assist provides live transcripts, sentiment scores, and alerts when a conversation veers off track or a high-value opportunity arises. Rather than sampling a handful of calls, supervisors can monitor 100% of interactions, jump in with full context when needed, and coach more effectively afterward. A study found that deploying similar supervisor intelligence can reduce escalations by 25% and improve customer satisfaction by 27%.[14]

With RingCentral, RingEX Personal AI Assistant, RingCX AI Agent Assist, and RingCX Supervisor Assist are part of one integrated AI suite. Transcripts and actions are available across sales, service, and claims. That means for every customer interaction, underwriters, agents, and claims handlers are well prepared, better informed, and free to focus on what humans do best: judgment, empathy, and trust-building.

After interaction: Continuous intelligence

After interaction is where insurers turn everyday conversations into a strategic advantage. Instead of letting call recordings sit in archives, AI can analyze every interaction across phone, chat, and video to continuously refine products, processes, and performance. Conversation intelligence transforms raw dialogue into actionable insight. With [RingCentral's AI Conversation Expert](#) (formerly RingSense), insurers can automatically surface themes, competitor mentions, and win/loss drivers across thousands of calls without manual listening. A carrier can quickly spot unmet needs – such as recurring questions about pet coverage – and respond by launching a new product that can increase revenue by 15-20% with contextual, personalized cross-selling,[15] whereas poorly timed efforts can actually reduce purchase likelihood. Over time, this becomes a live "voice of the policyholder" system that feeds underwriting, product, and distribution strategy.



The same data stream powers continuous performance improvement. AI-driven scoring and automated quality assurance let leaders review nearly 100% of interactions rather than small samples, unlocking personalized coaching at scale. Generative AI can highlight the behaviors of top performers and turn them into coaching plans, dramatically shrinking ramp time. McKinsey reports that simulation-led, AI-enabled training is already cutting agent time-to-proficiency by 20-30% in contact centers, significantly reducing the onboarding curve.[16]

Predictive analytics takes this even further by anticipating risk and demand. By combining sentiment analysis, behavioral signals, and historical outcomes, at-risk customers and high-value opportunities can be flagged. In an insurance context, this includes use cases such as predicting and preventing policy cancellations through early outreach or dynamically adjusting workforce plans before catastrophe events. RingCentral AI Conversation Expert weaves this continuous intelligence across RingCX and RingEX, turning every interaction into data that helps insurers refine products faster, coach teams smarter, and protect more customers with every conversation.

Reimagine the customer journey with AI use cases

Before

Answer FAQs
Book appointments
Self-serve transactions
Intelligent call routing

During

Agent coaching
Suggested responses
Real-time summaries
Live transcription

After

Policyholder interaction review
AI forecasting and scheduling
Predictive customer satisfaction
Insightful exec dashboards

Benefits and business impact

When insurers orchestrate AI across before, during, and after interaction moments, the gains show up in tangible outcomes across the business. Customer experience transformation starts with being there whenever customers reach out. IVAs make 24/7 availability the norm, so no leads or service requests are missed. As AI-driven routing and guidance improve, insurers can aim for up to a 50% improvement in first-call resolution.[17] Additionally, AI-powered recommendations can raise satisfaction by 15-20%, increase revenue 5-8%, and reduce the cost to serve by up to 30%.[18] Self-service options for simple tasks such as payments, ID cards, and status checks further reduce customer effort, aligning with Metrigy's findings that customers increasingly prefer AI-assisted self-service for routine interactions.[2]

On the operations side, AI unlocks greater efficiency. By automating routine interactions, after-call work, and quality monitoring, insurers can target:

40%
decrease in operational costs.[19]

35%
more interactions that agents can handle.[20]

McKinsey's work in service operations shows that gen AI can already deliver double-digit productivity gains and materially reduce cost-to-serve when embedded at scale.[21] Automated QA and compliance checks support ambitions such as handling up to 90% of complex tasks like damage estimation, liability assessment, and fraud prevention.[22] In addition, AI-powered workforce management helps carriers absorb volume spikes without adding headcount.

Revenue growth is amplified by better lead capture and more intelligent conversations. After-hours AI agents can triple lead conversion compared to voicemail-only flows (e.g., 3x increase in after-hours lead conversion).[23] Predictive analytics and next-best-offer guidance typically increase conversion rates, reduce cancellations, and improve risk assessment. McKinsey finds that gen-AI-driven analysis can increase sales conversion by 5-10%, cut cancellations by 10-20%, and improve customer experience scores by around 10%.[24] Other studies have reported higher retention rates and increased Net Promoter Scores.[25]

AI also increases competitive advantage. Conversation intelligence provides real-time market feedback on emerging needs, competitor positioning, and pricing pressure, helping insurers move faster from signal to product. AI-infused communications allow insurers to spot trends, accelerate collaboration, and get new offerings to market faster, while improving employee and policyholder experiences. Modern, AI-enabled tools are also a magnet for next-generation talent and reinforce brand differentiation as superior, digital-first customer experiences translate into referrals and positive reviews.

AI outcomes at every phase of the conversation

Before

- Never miss a call
- Capture leads
- Solve issues autonomously
- Offer self-service 24/7

During

- Gain productivity
- Improve service levels
- Drive quality interactions
- Manage teams effectively

After

- Tighten business operations
- Drive strategic decisions
- Staff efficiently
- Improve CSAT

Implementation roadmap: Your first 90 days

A successful AI program doesn't need to be a multi-year effort. With a targeted 90-day plan, insurers can go from concept to tangible results while gaining confidence and support throughout the organization. The key is to arrange the before, during, and after interaction capabilities in a way that each stage shows quick, visible wins and sets the stage for the next.

Begin by establishing your foundation during days 1 to 30

In the first month, the aim is to demonstrate value quickly and safely. On the before interaction side, deploy AI phone agents to handle after-hours calls, ensuring every inquiry is answered and triaged. During interactions, test AI assistants with a select group of agents or adjusters, automating note-taking, summaries, and basic guidance. After interaction, set a conversation intelligence baseline by enabling transcription and analytics to understand call drivers, sentiment, and opportunities. The quick win at this stage is straightforward: 24/7 availability and early automation that can reduce around service interactions 40-50% percent reduction in service interactions.[26]

Expansion happens from days 31 to 60

With early results available, you increase coverage and implement more advanced workflows. Before interaction, you launch IVAs for routine quote processes and FNOL, guiding customers through structured flows that connect directly to your policy and claims systems. During interactions, you broadly deploy agent assistance, providing all teams with real-time knowledge, prompts, and compliance support. After interaction, you formalize an AI coaching program that uses interaction insights to customize training and performance objectives. At this point, insurers often aim for a 25% improvement in first-call resolution as AI routing and guidance mature.[27]

Days 61 to 90 focus on optimization

In the final stage of the quick start, you emphasize scale and intelligence. Before interaction, you automate simple transactions from start to finish (such as payments, ID card issuance, and address changes) so agents and brokers can concentrate on higher-value tasks. During interactions, you activate supervisor alerts that provide real-time insights into sentiment, compliance risk, and high-value opportunities. After interaction, you implement predictive analytics to improve retention by identifying at-risk customers and suggesting next-best actions for proactive outreach. These combined efforts can lead to a 30-50% reduction in operational costs and set the foundation for a broader AI transformation beyond the first 90 days.[11]

Case Study: 300% ROI in one year!

A regional personal lines carrier illustrates these dynamics. Facing 45% of calls going unanswered, rising customer acquisition costs, and high agent turnover, the carrier implemented the full RingCentral AI suite. Within the first year, it achieved a **300% ROI**, a **30-point increase in NPS**, and a **25% improvement** in agent satisfaction. By unifying AI-powered communications, contact center, and conversation analytics, the carrier turned every interaction into a lever for better service, leaner operations, and profitable growth.

Conclusion

Start your AI journey today

The industry won't wait

Customer expectations, competitive pressure, and talent shortages are already reshaping insurance, and AI is quickly becoming the key factor that separates carriers that succeed from those that fall behind. The current opportunity is to shift from isolated pilots to a connected, end-to-end approach where AI supports every step of the conversation before, during, and after the interaction.

RingCentral provides a single, integrated platform for exactly that. With AI-powered IVAs, RingCX AI Agent Assist, AI Supervisor Assist, AI Personal Assistant, and AI Conversation Expert, you can modernize policyholder engagement, streamline operations, and give your teams tools they actually want to use without piecing together point solutions. Whether you're a global insurer, regional carrier, or independent agency, the same AI interaction framework applies: start with high-impact use cases, demonstrate value quickly, then expand.

The path forward starts with your focused 90-day quick start, which provides 24/7 availability, actual productivity improvements, and better customer insights. From there, build on more complex journeys with a trusted partner who understands both communications and insurance use cases.

- Visit https://www.ringcentral.com/financial-services to explore how RingCentral helps insurers and financial services firms transform customer and employee experiences with AI-powered communications.
- Schedule a consultation with a RingCentral insurance expert to map the before, during, and after interaction use cases that can deliver the fastest impact in your environment and get started designing your personalized roadmap.

Appendix

RingCentral AI solutions for insurance

RingCentral's portfolio is built to support the complete AI-powered interaction journey on a secure, compliant cloud platform suited to insurers of all sizes, ranging from national carriers to regional agencies. Its integrated AI communications platform helps insurers modernize every interaction, from internal collaboration to policyholder service and claims.

For more information, please visit: https://www.ringcentral.com/financial-services

1. https://www.accenture.com/us-en/industries/insurance/insurance-claims
2. https://assets.ringcentral.com/us/report/metrigy-transforming-customer-experience.pdf
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