

Texas insurer transforms service with AI voice tools



Business needs

Efficient call handling frees staff to provide exceptional customer service

Networking solution

AT&T Office@Hand

AT&T Office@Hand
AI Receptionist

AT&T Office@Hand
Conversational Insights

AT&T Dedicated InternetSM

AT&T Internet Air[®] for Business

AT&T Business wireless

AT&T Fleet Management

Industry focus

Texas auto, home, renters, and motorcycle insurance

Size

15 branches serving 254 counties

About Standard Insurance

Standard insurance is a third-generation, family-owned personal lines insurer serving customers across Texas. They operate in a “captive agency” model, which means Standard Insurance Agency markets and writes risks that are insured by their owned insurer, US Lloyds Insurance Company. Standard strives to save money for insureds by offering flexible coverage tailored to their customers’ needs.

The situation

Staff were tied up fielding and triaging incoming calls—asking basic questions to understand each customer’s needs and then manually transferring the call to the right department. With call volumes staying high, agents felt constant pressure to move on to the next call, leaving too little time to provide thorough, personalized support.

Solution

AT&T Office@Hand AI Receptionist took over the “busyness” of answering and routing calls. It freed up Standard’s marketing and customer service agents to spend more time with customers and deliver the service they needed. Adding AT&T Office@Hand Conversational Insights took service up another notch by giving agents instant feedback and coaching.

A legacy built on service

“We’re Texans insuring Texans—whether you were born here or got here as soon as you could.”

That’s how President Chad Young sums up the insurance agency his grandfather started nearly 70 years ago. “My grandfather had an entrepreneurial spirit,” he says. “Not only did he have an insurance agency, but he owned ice cream carts. He delivered ice on the weekends. He worked at a lot of the major car dealerships.”

“He came to find out he was most successful when he worked for himself. And in the mid 1980’s he put every dime, nickel, and penny he had into purchasing an insurance charter from another carrier operating in Texas.” That company became US Lloyds Insurance Company. It insures the risk Standard Insurance Agency—the marketing and underwriting arm of the company—writes. Standard Insurance Agency has been a fixture in Texas ever since.

Today, Standard Insurance operates 15 service centers across Texas’s five largest media markets. The company handles home and auto insurance for thousands of families and businesses. It takes pride in saving customers money. To do that they have to be flexible and understand their customers’ needs.

That’s tough to do when your staff spends most of their time routing calls generated from the company’s well-known TV and radio commercials. For decades, Standard made a real effort to have a live person answer every call. Chad believed this set them apart from competitors. But it came with a price.

Caught in a “busyness” trap

On an average day, the company handles 800 to 900 calls. During peak season that number jumps to 1,400 or 1,500 calls per day. The company employed about 60 people to handle calls.

Chad recalls the moment the realization hit: “Why are we working so hard to get so little done?” As sales Account Services Manager Jeremy Harris pointed out, “We were basically traffic cops. We were just waving our arms—you go this way, you go that way, you go there.”

Chad describes call handling during that time as “a cycle of busyness” that didn’t translate to better service. Agents were exhausted. Wait times were long. And customers weren’t getting the attention they deserved. “That wasn’t how we wanted to serve our customers,” he added.

“It’s been a game-changer for us. The AI Receptionist has truly reinvented our day. It makes life easier for our associates and that leads to good results for everyone. We’re quite pleased.”

President, Standard Insurance Agency



A game-changing decision

The company had already replaced its PBX (private branch exchange) phone system with AT&T Office@Hand, a voice and collaboration solution that brings voice, meeting, and messaging into one cloud-based platform. While exploring the administration portal, Chad came across a tutorial for Office@Hand AI Receptionist that caught his attention. What if an artificial intelligence (AI) system could manage the busyness—figure out what customers need and route them to the right person? That would free people up to have meaningful conversations around new business inquiries and better serve existing customers.

Chad experimented a bit, and Standard launched “Stan” the AI receptionist within three days.

“For operations, adding Office@Hand AI Receptionist was like moving from a 1970 Pinto to a brand-new BMW M8,” recalls Chad. “We told our staff, ‘We want you to help. We want you to break it. We want you to find the holes.’ And they loved it. They kept tallies. They would call Stan multiple times. I was like, ‘we’re using all of our minutes because we’re calling ourselves!’ but it was the best exercise we could have done.”

Chad laughed as he recalled how his mother tried to ‘break’ Stan, too. “My mother still sits as chairman of the board and our executive committee. She would call and ask questions to try to trip Stan up. I remember Stan telling me, ‘We don’t currently offer insurance for boats, but we offer home and auto insurance and how may we assist you?’”

“We all could see there had been some time and effort put into the development of this product,” he added. “It’s been a game-changer for us. The AI Receptionist has truly reinvented our day. It makes life easier for our associates and that leads to good results for everyone. We’re quite pleased.”

Agents become advisors

Shortly after that, Standard added AT&T Office@Hand Conversational Insights, an advanced AI-powered conversational intelligence tool. With 800 to 900 calls coming in daily, it was impossible to quality-check more than a small sample of calls using traditional methods. AT&T Office@Hand Conversational Insights enables sales, service, and claim managers to listen to calls, get AI-powered summaries, and provide coaching tips to agents.

The results were immediate and measurable. “Jeremy tells me AI Receptionist and AT&T Office@Hand Conversational Insights have made our sales team 70% better,” notes Chad. More importantly, agents are no longer traffic cops. They’ve become trusted advisors.

Wait times dropped dramatically for customers, and handle times improved for Standard’s associates. Customers are getting connected to the right person faster. And when they connect, agents can focus on finding the right insurance options and helping customers save money. They can settle claims faster and help people get their lives back together after a loss. Customers get dedicated time and attention. “We want the person on the other end of the line to hear our smile,” Chad says.

Office@Hand AI Receptionist also solved an unexpected problem: robot callers. It turns out Stan typically fields up to 20 robocalls in the first half of the day alone. That’s 20 spam calls that no longer waste employees’ time and energy.

“I wish I had recorded the ‘conversation’ I heard between Stan and a robo call,” recalls Chad. “It was comical.”



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**Chad Young President,
Standard Insurance Agency**

Immersive experience

Around that same time, Standard's AT&T Business account managers hosted Chad and the leadership team at the AT&T Executive Briefing Center in Dallas. Standard got a first-hand look at the latest solutions in networking, security, and wireless technologies. "The last presentation that day was about AI. Some of the facts and the figures that they presented were mind blowing."

Standard was already familiar with the AT&T business-grade reliability. After experiencing frequent internet downtime and disruption with their previous provider, Standard switched to AT&T Dedicated Internet for its ultra-high speeds and reliability—crucial to a business that relies heavily on phone contact with customers.

They also added AT&T Internet Air® for Business as their wireless failover connection. They discovered it was often just as fast as the primary internet connection.



(From left) Camille Cooksey, Regional Manager, Mid-Markets AT&T Business and Chad Young, President, Standard Insurance.

"As we grow and as technology changes we know we've got a partner in AT&T. We know they're going to be able to help us."

**Chad Young President,
Standard Insurance Agency**

This was a welcome change from their previous provider whose failover service was "slow as molasses," explained Chad. "There was just this lag when our associates were using their computers. Today there's not."

AT&T Business wireless rate plans support smartphones and other devices for Standard's sales team and claim adjusters. In the past, Chad noted, they might play phone or email tag with adjusters who are often in the field. With AT&T, they can connect when they need to wherever the adjuster is to resolve questions as they arise and make decisions quickly.

Standard's claim adjusters use a small fleet to service their customers. With the help of AT&T's Fleet Management (AFM) solutions, Standard can proactively manage their vehicles. Location tracking is just the beginning. AFM allows fleet managers to assess maintenance status, optimize routes, and even coach drivers in real time. This level of visibility promotes a more efficient operation and safer drivers—and it's all accessible through a single pane of glass.

A partnership built for growth

Standard's ability to write new business depends on customers being able to get through by phone, email, messaging—or whatever channels they choose. Their ability to retain that business depends on Standard's ability to service it. AT&T Business helps them fulfill their mission by providing reliable, business-grade connections, solutions that help them work better, experts who know business, and support when it's needed. Our full-service solutions—from AI-powered customer service tools to reliable connectivity to mobile devices—give Standard the flexibility to adapt as their business changes.

"As we grow and as technology changes," reflects Chad, "we know we've got a partner in AT&T. We know they're going to be able to help us."

That's how you help a 70-year-old company transform, ready for the next 70 years.