

CASE STUDY

All American Bonds & Insurance

AI-Powered After-Hours Voice Assistant — Alex

WATCH THE DEMO

► [Watch the Demo: https://youtu.be/p09lpxYtws0](https://youtu.be/p09lpxYtws0)

CLIENT	AGENT NAME	PLATFORM	CALL TYPE
All American Bonds & Insurance	Alex	Retell + n8n + Twilio	After-Hours Inbound

Project Overview

All American Bonds & Insurance (Quickerbonds.com) is a full-service bonding and insurance agency headquartered in Winter Park, FL, serving businesses and individuals nationwide. The agency covers a wide range of bond and insurance needs — auto dealer bonds, contractor and construction bonds, notary bonds, cannabis license bonds, commercial property insurance, garage liability, and more — with a team of specialized representatives organized into Insurance and Bond departments, each handling new business, renewals, endorsements, and claims.

As a high-volume agency with distinct departments and after-hours call traffic, All American Bonds & Insurance needed a way to ensure every caller who reached out outside office hours — Monday through Friday, 8:00 AM to 5:00 PM EST — received a warm, helpful experience, had their information captured accurately, and got their message routed to exactly the right team member the next business day.

The solution was Alex — an AI-powered after-hours voice assistant built on Retell and orchestrated via n8n — designed to handle every after-hours call, identify the caller's need, collect their information, and fire a branded HTML email alert to the correct department representative automatically, with no manual handoff required.

Problem Statement

The All American Bonds & Insurance team faced four recurring challenges with after-hours call handling:

- No coverage after 5:00 PM — callers needing to start a new bond application, renew a policy, report a claim, or request loss runs outside business hours reached a static voicemail with no interactive option to leave a structured message.

- Messages routed to the wrong person — when a caller did leave a voicemail, there was no system to automatically direct it to the right department or representative, leading to delayed responses or messages sitting in the wrong inbox.
- Incomplete intake — callers rarely left all the information a rep needed to follow up: full name, phone, email, reason for calling, and which department the inquiry belonged to were often missing.
- Payment and application requests left hanging — callers who simply needed to make a payment or start an application after hours had no self-service option and no way to get a link sent to them without waiting until the office opened.

Solution

We built Alex — a conversational AI voice assistant deployed on Retell — to handle all after-hours inbound calls for All American Bonds & Insurance. Alex greets every caller, understands their reason for calling, offers the right resolution path (message, application link, payment link, or insurance carrier contact), collects structured contact information, and automatically fires a branded email alert to the correct department representative via n8n — all without any human involvement after hours.

KEY PRINCIPLE

Alex identifies not just the department (Insurance or Bond) but also the specific type (New Business, Renewals, Endorsements, Claim) — so the right person wakes up to the right message with everything they need to make the call back. The caller is never told which individual will follow up; only the department is confirmed.

The Voice Assistant — Alex

Alex is built to sound like a real after-hours receptionist — warm, relaxed, and clear — not a phone tree. Responses are capped at 1–2 sentences, one question is asked at a time, and the caller is never rushed. Alex also switches to Spanish automatically if the caller speaks Spanish, handling the full conversation bilingually without any reconfiguration.

The call flow follows a deliberate structure:

1	Greeting & Intent	Alex answers warmly and lets the caller explain what they need before asking any questions. The reason for calling is identified first — new business, renewal, endorsement, claim, payment, rate inquiry, or loss runs.
2	Setting Expectations	Once the need is understood, Alex informs the caller the office is closed and reassures them that they'll be taken care of — either through a self-service option right now, or a message for the team to follow up next business day.
3	Selecting the Right Path	Alex routes the caller to the correct flow: Leave a Message, Send Application Link (email or text), Make a Payment (text link),

		Rate/Cost Inquiry (application link), Insurance Claim (carrier lookup or callback), or Loss Runs (structured intake).
4	Collecting Contact Information	Name, email (confirmed letter-by-letter), and message details are collected one piece at a time. Phone number is pre-populated from caller ID and never asked. Email is never stored until the caller explicitly confirms it.
5	Bilingual Handling	If the caller speaks Spanish at any point, Alex switches to Spanish immediately and continues the full conversation in Spanish — no re-greeting, no friction, no separate flow.
6	Insurance Claim Assistance	If the caller is reporting an insurance claim, Alex asks which carrier they're with and provides the direct claim phone number and email from the knowledge base. If they don't know their carrier, Alex reads through the list until they recognize it, or offers a callback instead.
7	Automated Email Alert	When the call ends, n8n fires a branded HTML email alert to the correct department representative(s) — containing the caller's name, phone, email, department, reason for call, and their verbatim message, pulled from Retell's call analysis.

Department Routing

One of the most operationally significant features of this build is the automatic routing of after-hours messages to the correct representative based on both the department (Insurance or Bond) and the type of inquiry (New Business, Renewals, Endorsements, Claim). This is determined by Retell's post-call analysis, which classifies the call and fires the n8n webhook with the structured department data.

Department	Type	Notified Team Members
Insurance	New Business	Vanessa, Orellys, Monica, Karem
Insurance	Renewals	Anthony, Marie
Insurance	Endorsements	Anisha
Insurance	Claim	Anisha
Bond	New Business	Lupita, Eliana
Bond	Renewals	Diego, Mimi
Bond	Claim	Mimi
Loss Runs	—	Vanessa

EXAMPLE INTERACTION

Caller: "Hi, I need to renew my auto dealer bond — it's expiring at the end of the month."

Alex: "Sure, so the office is closed right now but I'll make sure the bond team gets this first thing. Can I get your name?"

[Collects name → email confirmed letter by letter]

Alex: "Got it — I'll get that over to the bond renewals team right away. Is there anything specific you'd like them to know before they call you back?"

[n8n fires → Diego + Mimi receive branded email alert with full caller details and message]

n8n Automation Backend

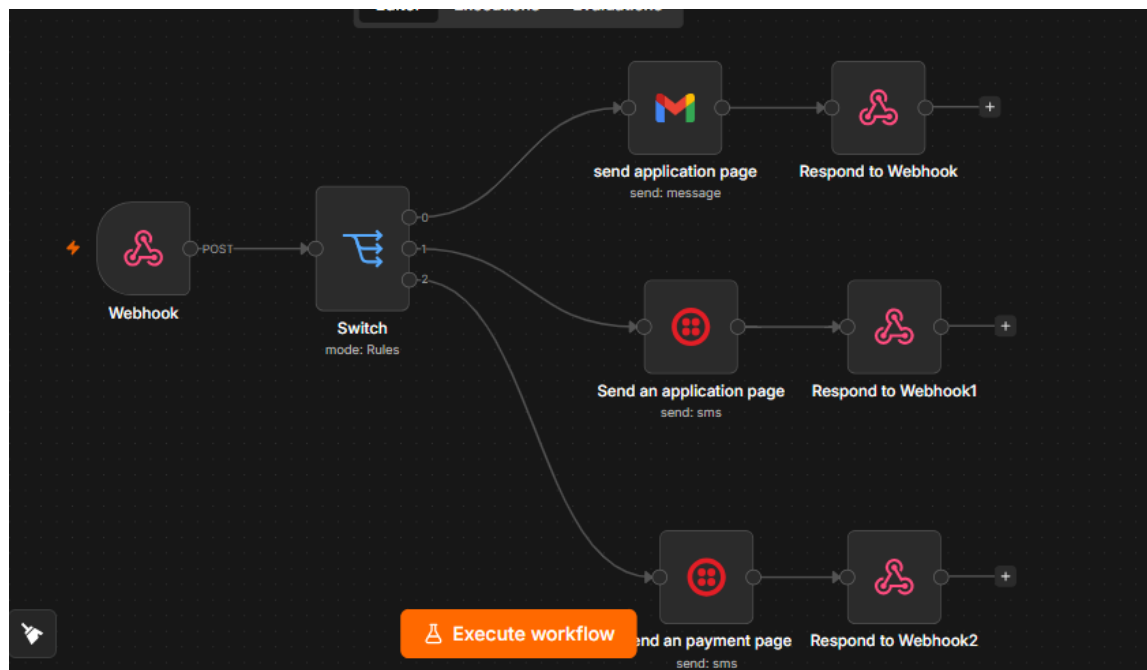
The backend consists of two parallel n8n workflows — one for live in-call tool functions (application links and payment links), and one for post-call message routing.

1 — Live Tool Webhook (In-Call)

During the call, Alex can trigger three live functions via a dedicated n8n webhook:

- `send_application_email` — sends a branded HTML email to the caller's confirmed email address with direct links to the bond and insurance application pages.
- `send_application_text` — sends an SMS via Twilio to the caller's phone number with a link to the application page.
- `send_payment_text` — sends an SMS via Twilio with a direct link to the ePayPolicy payment portal for online policy payments.

Each function fires instantly during the call, and Alex confirms delivery before moving on.



2 — Post-Call Routing Webhook

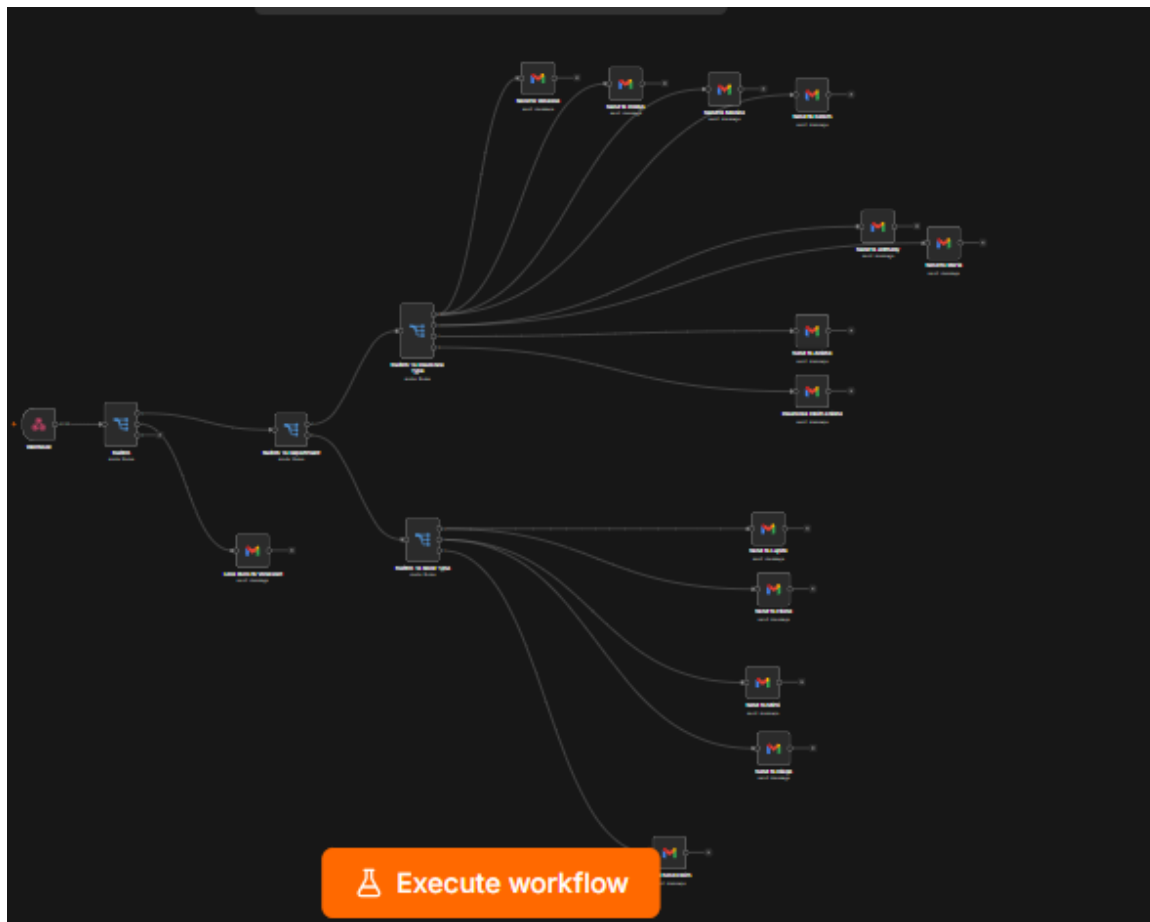
When the call ends, Retell's post-call analysis classifies the call using structured custom data fields: `customer_intent`, `Department`, `Department_type`, `name`, `number`, `email`, and `message`. This fires a second n8n webhook which routes the notification through a series of Switch nodes:

- First switch: `customer_intent` — `leave_message`, `Loss_Runs`, or `none`
- Second switch: `Department` — `Insurance` or `Bond`
- Third switch: `Department_type` — `New Business`, `Renewals`, `Endorsements`, or `Claim`

The final node sends a branded HTML email to the correct representative(s) for that department and type. The email includes the caller's full name, phone, email, department, reason for call, and verbatim message — everything the rep needs to make a warm, informed callback.

3 — Loss Runs Path

Loss run requests follow a dedicated intake path: Alex collects business name, policy number, contact name, and confirmed email — then routes the structured request directly to Vanessa via a separate n8n email node that includes the policy number and business name prominently in the email body.



Tech Stack

Component	Tool / Platform
Voice AI Agent	Retell
Automation / Routing	n8n
Post-Call Analysis & Classification	Retell Custom Analysis Data

Department Routing Logic	n8n Switch Nodes (3-layer)
Email Alerts	n8n Gmail Node → Branded HTML Template
Application Link (Email)	n8n Gmail Node → Dual CTA Email
Application Link (SMS)	n8n Twilio Node → quickerbonds.com/apply-today
Payment Link (SMS)	n8n Twilio Node → quickerbonds.epaypolicy.com
Insurance Claim Guidance	Retell Knowledge Base (Carrier Contact List)
Agent Language	English + Spanish (auto-switch)
Timezone	America/New_York (Eastern)

Results

✓	Every after-hours call answered immediately — callers reach a real conversation, not a static voicemail.
✓	Structured message intake collected every time — name, phone, email, department, type, and verbatim message captured in full.
✓	Automatic routing to the exact right representative — no messages sitting in the wrong inbox, no manual sorting required.
✓	8 department/type combinations handled — Insurance (New Business, Renewals, Endorsements, Claim) and Bond (New Business, Renewals, Claim) all routed correctly.
✓	Loss run requests captured with policy number and business name — ready for Vanessa to action without a follow-up call for missing details.
✓	Application links delivered instantly by email or SMS during the call — callers can start their application before the office opens.
✓	Payment links sent via SMS on demand — customers can pay their policy at 11 PM without waiting until Monday morning.
✓	Insurance claim callers provided with direct carrier contact numbers — reducing urgency for after-hours situations that need immediate action.
✓	Bilingual capability built in — Spanish-speaking callers handled in full without a separate flow or transfer.
✓	Team members wake up to a branded, fully structured email alert with everything they need to make a warm, informed callback.