Virtual Assistants in the Enterprise
February 11, 2020

Tim Carlson
Senior Director & AI Product Manager, Travelers
Meet the Travelers Virtual Assistant

An AI-powered Virtual Assistant that helps customers service their policy within MyTravelers, significantly enhancing the previous experience of a “Help Center” Search

Customers can ask anything related to self-service support for their policy (“Update my address” or “pay a bill”)

Key business goals include:

- Improved customer experience
- Increase in self-service transactions
- Optimized operational costs
How did we get here?

What should it look like?

How can we align personality to Travelers brand?

How should tonality differ based on use case?

What is technically feasible?

Design
UI, Tone & Personality

Modeling
Natural Language Processing (NLP), Optimization

Architecture
System Integration, Routing, Analytics

What questions should we answer?

What data is available to train the model?

Which platform should we use to build the model?

How will we track success?

Which organizations need to be involved?
Customers are going to ask what they want (in infinite ways)

- Hundreds of intents across a variety of categories
- Very little influence to avoid less than ideal questions
- Fantastic opportunity to truly understand “Voice of the Customer”

Continually evolving content is key to optimizing the customer experience

- Showing understanding of customer questions is important, even if you can’t help initially
- Important to focus on increasing value to the customer (incrementally)

Providing information is “OK”, resolving the actual question or issue is “better”

- Customers are looking to ultimately resolve whatever issue or question they are having
- Don’t underestimate business logic and dependencies on legacy systems and services
Top Themes: Customers are going to ask what they want *(in infinite ways)*

- Top 10 intents account for less than 50% of overall messages
- Just because you don’t want a customer to ask a question doesn’t mean they won’t
- Important to set the expectation internally that every question won’t be able to be answered initially
- Need to anticipate & plan for fast-follow releases to account for the unexpected

### Initial Rollout Metrics

- Intents
  - 1: 10.8%
  - 2: 9.2%
  - 3: 8.4%
  - 4: 5.1%
  - 5: 4.7%
  - 6: 2.4%
  - 7: 2.1%
  - 8: 1.7%
  - 9: 1.7%
  - 10: 1.4%

*Included in Initial Rollout*
Top Themes: Continually evolving content is key to optimizing the customer experience

Day 1

Hi! I’m your Travelers Virtual Assistant. In a couple of words, let me know how I can help.

I’m sorry, can you try asking a different way?

I wish I could help you with that, I’m still learning. You may be able to find more answers in the Help Center.

Day 45

Hi! I’m your Travelers Virtual Assistant. In a couple of words, let me know how I can help.

You’ll need to contact us or your agent directly to receive a quote. Find the right contact information in our Help Center.

Day 180

Hi! I’m your Travelers Virtual Assistant. In a couple of words, let me know how I can help.

Absolutely! Please click here to start a quote.
Top Themes: Providing information is “OK”, resolving the actual question or issue is “better”

- Customer Satisfaction ratings improve as Virtual Assistant capabilities increase
- Business rules and system complexity will influence “what is technically feasible” and likely require effort on the services side
- The ability to track success how success will be measured is key
  - Which KPI's to look at?
  - Which system(s) will that data come from?
  - What is needed to tie it all together

Customer Survey Results
“Was this helpful”

- Didn’t Understand: 10%
- Responded with Information: 40%
- Provided Navigation Link: 60%

Virtual Assistant Capability Maturity

- Top Themes: Providing information is “OK”, resolving the actual question or issue is “better”
THANK YOU