

# How to demo IBU Insurance



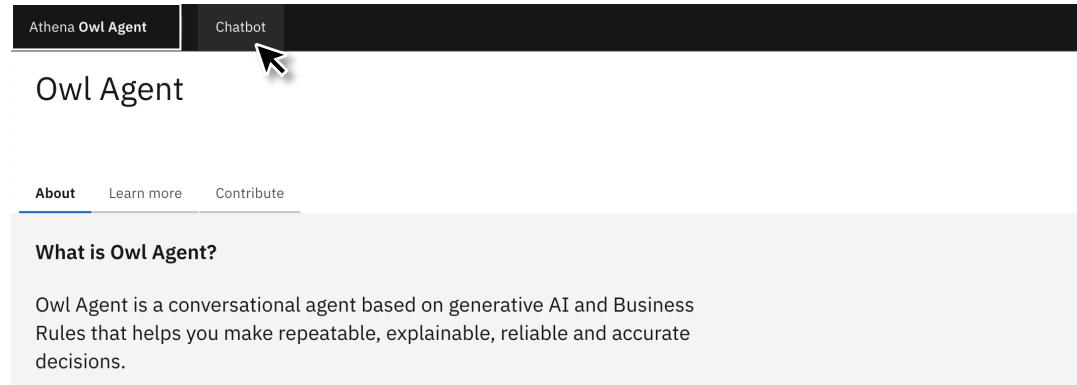
## 1 Launch the portal

Go to <http://localhost:3000>

A screenshot of a web application interface titled "Owl Agent". At the top, there is a dark header bar with the text "Athena Owl Agent" on the left, "Chatbot" in the center, and three small icons on the right. Below the header, the main content area has a light gray background. On the left, there is a sidebar with three buttons: "About" (which is highlighted with a blue underline), "Learn more", and "Contribute". To the right of the sidebar, the main content area contains a section titled "What is Owl Agent?". The text describes Owl Agent as a conversational agent based on generative AI and Business Rules that helps make repeatable, explainable, reliable and accurate decisions. To the right of the text, there is a large, stylized illustration of an owl perched on a branch. The owl is white with black outlines and has gear-like eyes and a gear-like ear tuft. It is sitting on a branch with small leaves.

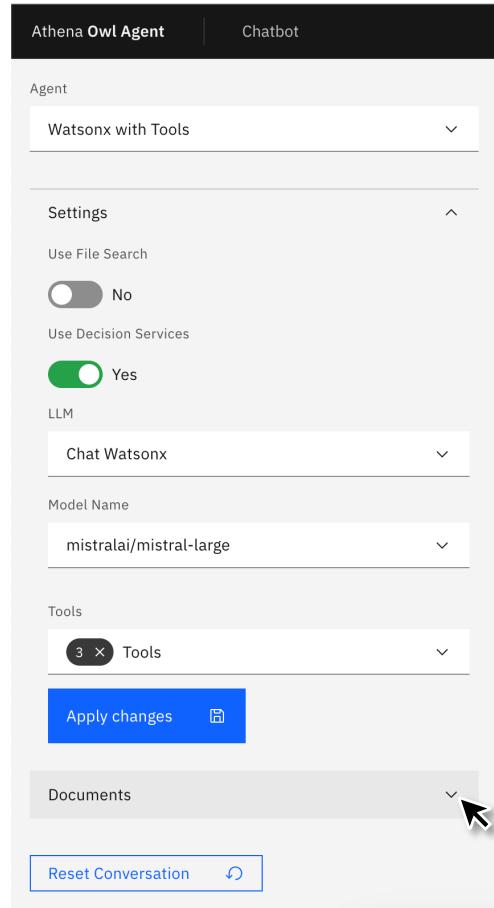
## 2 Download the **IBU Policies** document

Go to Chatbot



The screenshot shows the Owl Agent interface. At the top, there are two buttons: "Athena Owl Agent" and "Chatbot". A cursor arrow points to the "Chatbot" button. Below the buttons, the text "Owl Agent" is displayed. Underneath this, there is a navigation bar with three items: "About" (which is underlined and highlighted in blue), "Learn more", and "Contribute". The main content area has a title "What is Owl Agent?". Below the title, a paragraph describes Owl Agent as a conversational agent based on generative AI and Business Rules that helps you make repeatable, explainable, reliable and accurate decisions.

Click on Documents



The screenshot shows the configuration interface for the Owl Agent. It includes sections for "Agent", "Settings", and "LLM". In the "Agent" section, "Watsonx with Tools" is selected. In the "Settings" section, "Use File Search" is set to "No" (disabled) and "Use Decision Services" is set to "Yes" (enabled). In the "LLM" section, "Chat Watsonx" is selected and "mistralai/mistral-large" is chosen as the "Model Name". Under "Tools", there is a list with one item: "Tools" (with a count of 3). At the bottom, there is a blue "Apply changes" button and a "Documents" dropdown menu. A cursor arrow points to the "Documents" dropdown. At the very bottom, there is a "Reset Conversation" button.

## IBU Insurance demo

Click on the link **IBU Policies Document**

The screenshot shows the Athena Owl Agent interface. At the top, there are two tabs: "Athena Owl Agent" and "Chatbot". Below the tabs, there's a sidebar with sections for "Agent" and "Settings". Under "Settings", a box labeled "Documents" is highlighted with a blue border. Inside this box, there are two links: "IBU Policies document" and "Link to Demo Scenario". A cursor arrow points to the "IBU Policies document" link.

The document will display in a new tab. You can **download** it.

The screenshot shows a document viewer window. At the top, there are navigation controls: a menu icon, the title "Property and Casualty Insurance ...", page numbers "1 / 1", zoom controls "100%", and a download icon. To the right of the download icon is a "Télécharger" button with a cursor arrow pointing to it. The main content area displays the document text. It includes sections for "Property and Casualty Insurance" and "Complaint Management – Customer Retention Policy". On the right side of the content area is the IBU logo, which features two owls and the acronym "IBU". Below the main content, there are sections for "Home Insurance" and "Upsell rule (AC-HOME-CONT-UP)". It also lists an upsell situation with three bullet points: "Their policy covers only house structure, not the content; They recently said they are not satisfied with the applied coverage; The customer's propensity to upgrade is at least 0.4.". A note below states: "Thanks to this upsell, the customer will avoid similar problems next time." At the bottom, there is another section for "Home Insurance" and "Voucher rule (AC-HOME-CONT-VOUCHER)".

## 3 Read the document

The document contains **two rules** for Home Insurance.

### Home Insurance



#### Upsell rule (AC-HOME-CONT-UP)

An upsell to the home policy should be proposed to customers in the following situation:

- Their policy covers only house structure, not the content;
- They recently said they are not satisfied with the applied coverage;
- The customer's propensity to upgrade is at least 0.4.

Thanks to this upsell, the customer will avoid similar problems next time.

### Home Insurance

#### Voucher rule (AC-HOME-CONT-VOUCHER)

A **voucher** should be offered to customers in the following situation:

- Their policy **does not cover the content**, only home structures;
- The reason of their interaction is that they are **not satisfied** with the applied coverages;
- Their **CLTV percentile is at least 60**.

The market value of the voucher should be up to 200€ and can be used with one of our affiliate providers.

This can be applied to cleaning, repair services, etc.

#### Example of application of the voucher rule - water damage scenario:

- Water damage inside an individual house due to a broken pipe
- Insurance expert has established that the insurance policy does not cover damaged carpets (stains)
- The customer is unsatisfied with the coverages and explains that these carpets have sentimental value
- The customer is highly profitable so it is worth making an effort with a voucher providing good value to the customer.

## 4 Demo Scenario

IBU Insurance's call center received the following email from one of their customers: **Sonya Smith**.

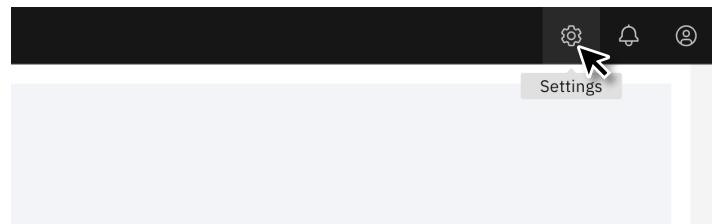
**From:** Sonya Smith (sonya.smith@thecure.org)  
**To:** support@ibuinsurance.com  
**Subject:** Covering my carpet cleaning  
Dear IBU,  
During the recent water leak at my house (cf claim 2), my expensive Moroccan carpet was damaged by the water. You told me that this damage is not covered by my policy. I'm very disappointed. It will be expensive to get it cleaned. What do you propose?  
Thank you!  
Yours,  
Sonya Smith

Sonya is exactly in the situation described in the document, so the rules apply to her case.

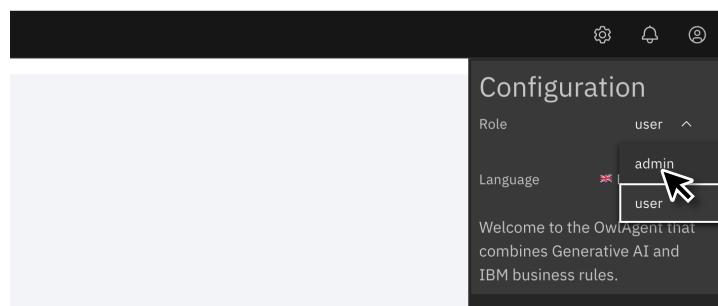
Let's how the chatbot can help the call center apply the right rules.

## 5 Load the document

Go to **Settings**



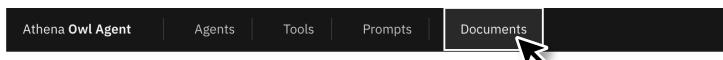
Select the **Admin** role



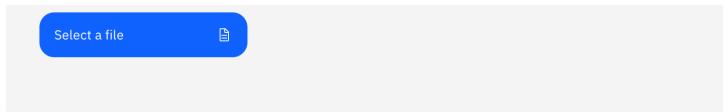
The menu will change and present the admin functions.

# IBU Insurance demo

## Go to Documents



Documents



Select the file **IBUPolicies.pdf** and **upload** it.



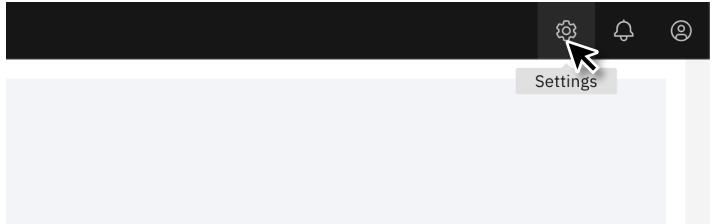
Once uploaded, you should receive a confirmation:

Documents

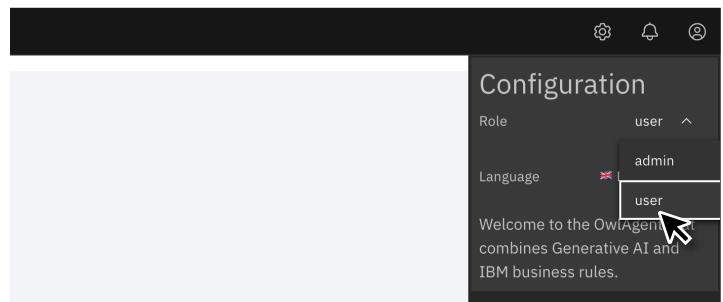


## 6 Test the chatbot using RAG

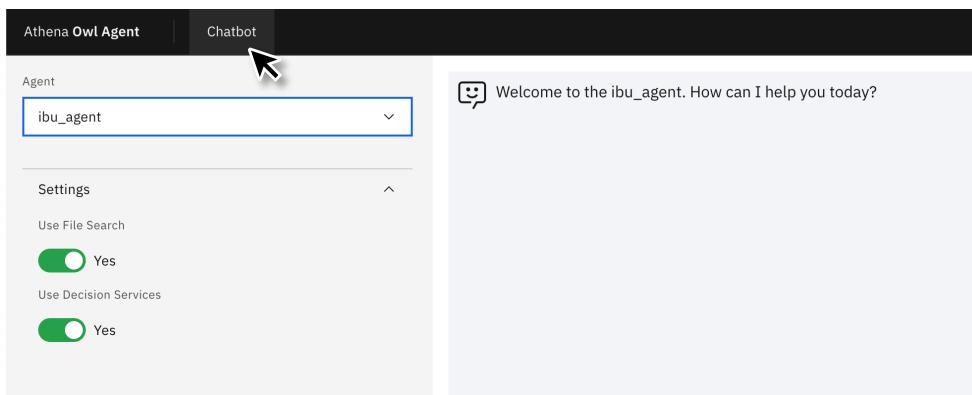
To come back to the user mode, go to **Settings**



Select the **User** role

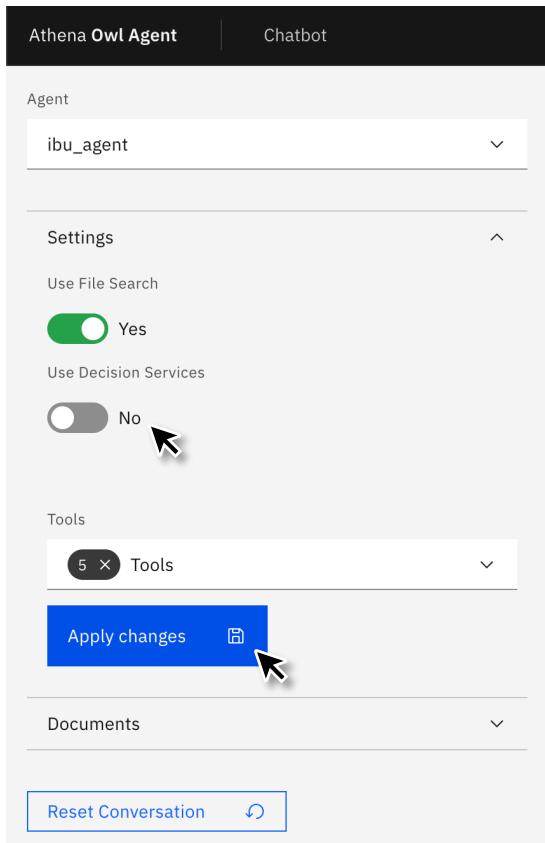


Go to **Chatbot**

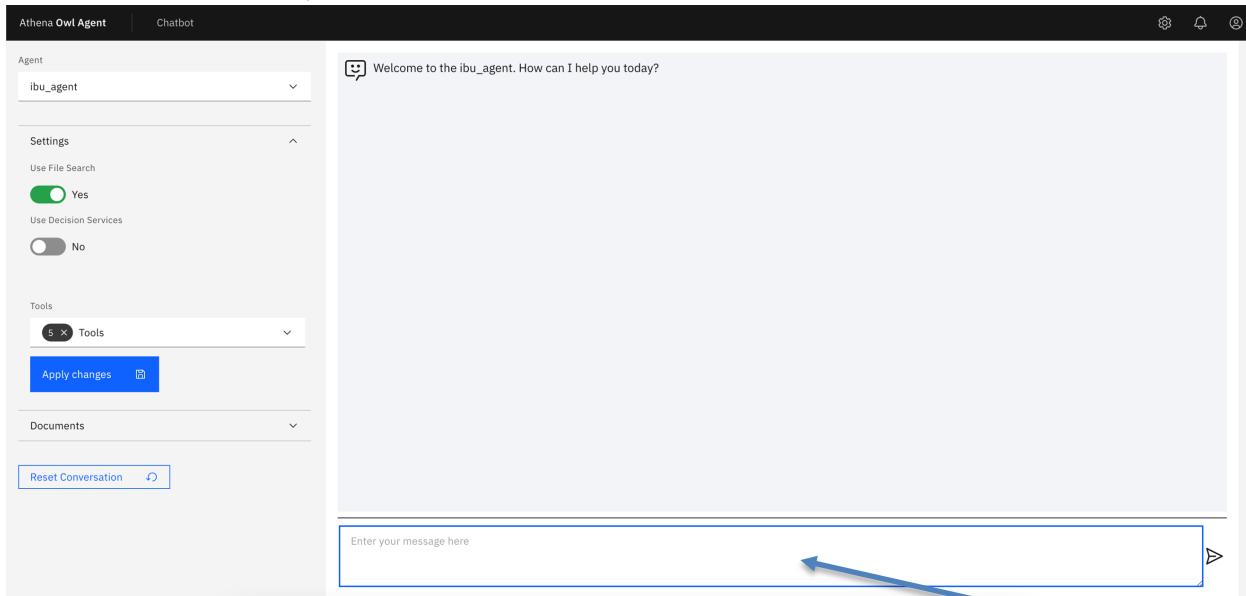


## IBU Insurance demo

Deselect **User Decision Services** and click on **Apply changes**



In the Input text zone: type **demo** and press enter or click on the **send arrow**.



Your input is automatically replaced by a prompt adapted to the demo as you can see in the conversation (see next image).

## IBU Insurance demo

The screenshot shows the Athena Owl Agent interface. On the left, there's a sidebar with sections for Agent (selected), Settings, Tools, and Documents. Under Tools, the 'Tools' button is highlighted. The main area is a chatbot window. A message from the agent 'ibu\_agent' says: 'Welcome to the ibu\_agent. How can I help you today?'. Below it is an email from Sonya Smith:

**I received this email from my customer. What should I answer as a next best action?**

**From:** Sonya Smith (sonya.smith@thecure.org)  
**To:** support@ibuisurance.com  
**Subject:** Covering my carpet cleaning

Dear IBU,  
During the recent water leak at my house (cf claim 2), my expensive Moroccan carpet was damaged by the water. You told me that this damage is not covered by my policy. I'm very disappointed. It will be expensive to get it cleaned. What do you propose?  
Thank you!  
Yours,  
Sonya Smith

At the bottom of the message, there are three small circular icons: a person, a gear, and a document.

Below the message is a text input field with the placeholder 'Enter your message here' and a blue send arrow icon.

After a few seconds, you get a result, and you can observe that the rule from the **IBU policies** document has not been applied by the LLM!

The screenshot shows the same Athena Owl Agent interface. The sidebar remains the same. The main area now displays the AI's response:

**Step #3: Summarize the Customer Situation**

- **Customer Details:**
  - Name: Sonya Smith
  - Date of Birth: March 12, 1999
  - First Contract Date: November 12, 2023
  - Credit Percentage: 62
  - Propensity to Upgrade Policy: 0.61
  - Preferred Communication Channel: Phone
- **Current Policies:**
  - Policy ID: 2
  - Effective Date: June 6, 2023
  - Expiration Date: June 6, 2024
  - Policy Type: Home
  - SubType: HomeBuildingsOnly
  - Coverages include WaterDamage, Fire, Wind, OtherDamage, Hail, Lightning, etc.
- **Current Claims:**
  - Claim ID: 2
  - Status: In Process Verified
  - Create Date: February 22, 2024
  - Damages include:
    - Water damage to a carpet (loss value: \$300)
    - Water damage to wooden flooring (loss value: \$1000)
  - Settlement Offer: Coverage for WaterDamage applies to buildings but not to the content of the building, such as the carpet.

**Step #4: Summary of Incoming Customer Request and Recommendations**

- **Summary of Request:** Sonya Smith is requesting coverage for the cleaning of her Moroccan carpet, which was damaged by water. She is disappointed that this damage is not covered by her current policy.
- **Recommendations:**
  - **Action:** Review the policy details with Sonya Smith to explain why the coverage does not apply to the carpet. The current policy covers WaterDamage for the building but not for the contents.
  - **Business Rule Reference:** The coverage for WaterDamage does not apply to the content of the building, such as carpets, as per the policy's terms.
  - **Additional Action:** Consider discussing potential policy upgrades or additional coverage options that could cover such items in the future, given her propensity to upgrade.

If you need to provide a response to Sonya Smith, please let me know!

At the bottom is a text input field with the placeholder 'Enter your message here' and a blue send arrow icon.

## 7 Test the chatbot with LLM + Decision services

Deselect **Use File Search** and activate **Use Decision Services**, click **Apply Changes** and **Reset Conversation**.

The screenshot shows the 'Athena Owl Agent' interface with the 'Chatbot' tab selected. On the left, under 'Agent', the dropdown shows 'ibu\_agent'. Under 'Settings', the 'Use File Search' toggle is set to 'No' (indicated by a red arrow), and the 'Use Decision Services' toggle is set to 'Yes' (also indicated by a red arrow). In the center, the chat window displays three messages from the bot: 'Welcome to the ibu\_agent. How can I help you today?', 'Your changes have been saved.', and 'The chat has been reset.' Below the chat window is a blue button labeled 'Clear this window'. At the bottom of the interface, there are two buttons: 'Apply changes' (highlighted with a red box and a red arrow) and 'Reset Conversation' (also highlighted with a red box and a red arrow).

Enter **demo** once again in the text input zone and hit Enter or click the Send arrow.

The screenshot shows the 'Athena Owl Agent' interface with the 'Chatbot' tab selected. The configuration on the left remains the same: 'Use File Search' is 'No' and 'Use Decision Services' is 'Yes'. The central area now displays a detailed summary of the customer situation and policy details, followed by a section titled 'Step #4: Summary of Incoming Customer Request and Recommendations'. This section is highlighted with a red border and contains a list of recommendations. At the bottom, there is a text input field with the placeholder 'Enter your message here' and a send button with a right-pointing arrow.

This time, you have a correct result.