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Onlia



Customer story

# Insurer Onlia Improves CX With Conversational AI.

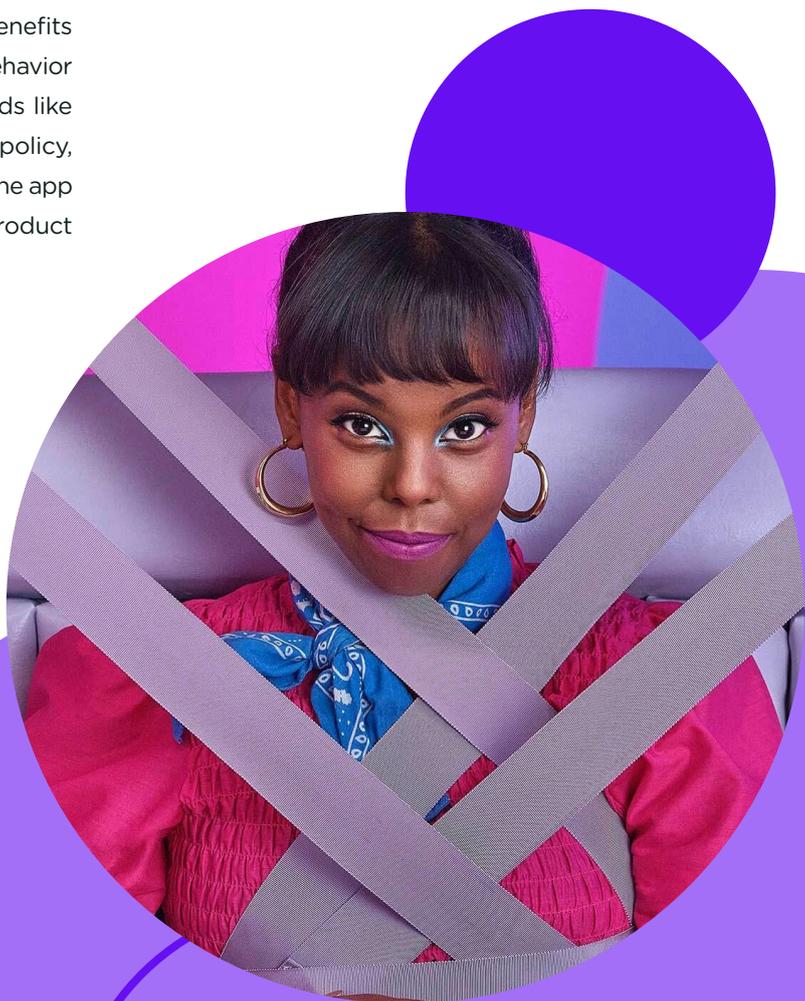
The ambition to offer a distinctive range of online car and home insurance in the Canadian market led to the launch of Onlia a few years ago.

Onlia, backed by Achmea and Canadian financial services provider Fairfax, innovates in several ways, including telematics-based app Onlia Sense™. To optimize communication with customers, Onlia uses CM.com's Conversational AI Cloud.

Onlia is a relatively new company in a market where digital is evolving in a completely unique way. “What is common in Europe is not yet common in Canada,” explains Chris de Vries, Customer Solutions Development Lead at Onlia. “When Onlia started in this market, there were very few insurers that offered a fully digital experience. Canadians aren’t used to the idea of purchasing insurance or changing a policy online and are even less comfortable with an online claims process. However, we have seen an undeniable shift as the market has begun to embrace online insurance over the last two years.”

## Onlia App Rewards Safe Driving

One of the things that make Onlia’s services unique is Onlia Sense, an app that coaches drivers and encourages safe behavior. It is available to Onlia customers, as well as non-customers. “The app is available to all Canadians who are interested in safe driving and want to optimize their driving habits”, Chris says. “Of course, there are benefits for Onlia customers. By optimizing their driving behavior using the Onlia Sense app, they can earn rewards like cashback. If the app is linked to their insurance policy, proven safe(r) driving behavior leads to savings. The app is literally a part of the customer journey and a product differentiator from competitors”.



## Optimize Customer Contact With Chatbot

With the deployment of the app, contact moments with users (whether or not Onlia's customers) have increased. This triggered Onlia to think about a way to optimize online customer engagement. Deploying a chatbot provided the solution. "We wanted to be able to service customers in an always-on capacity, but also maintain a human touch. Ideally, consumers don't realize that they are communicating with a chatbot", says Anouk van de Laar, Customer Experience Manager at Onlia.

**"We started looking around and eventually we found CM.com's software, which we wanted to use both on the website and in the app. Initially, we started by answering standard questions. But over time, we have become more sophisticated, and our team is very proactive using the possibilities that the chatbot solution offers us."**

## Automate and Personalize

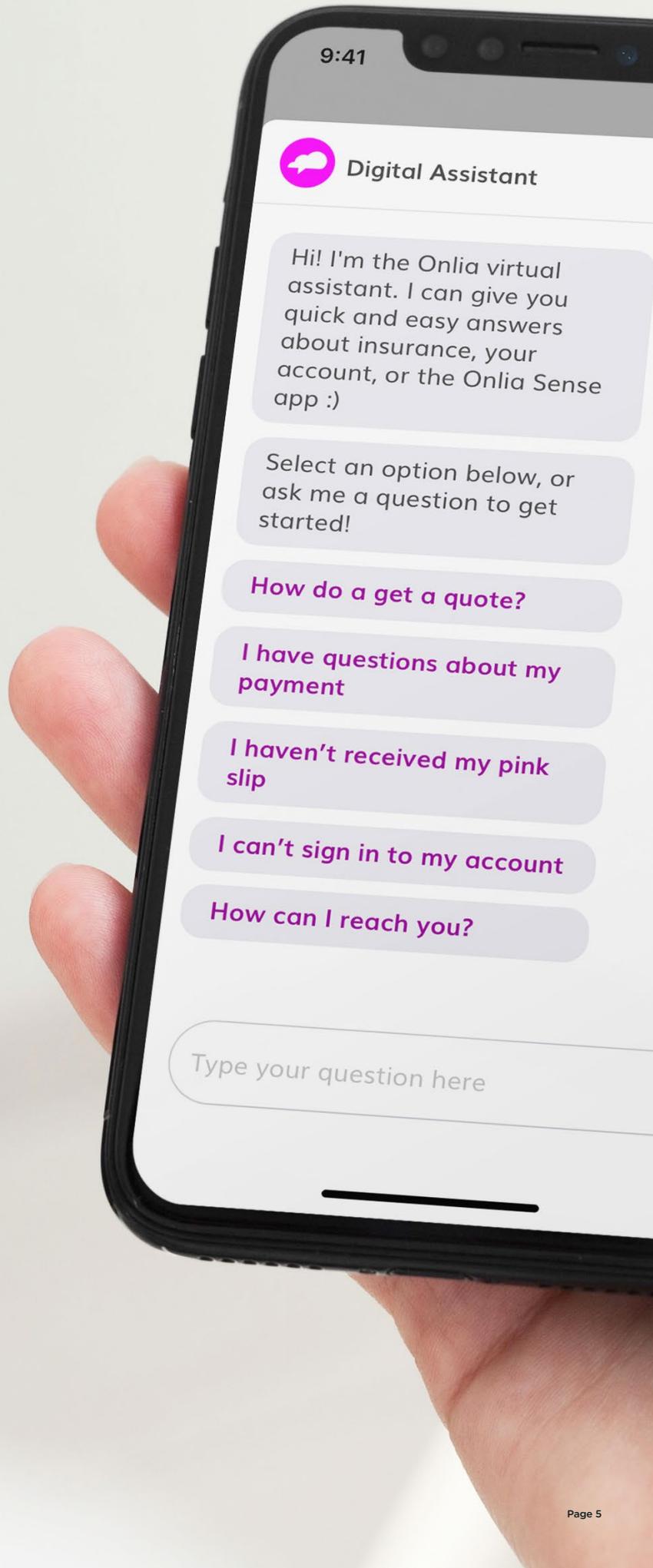
Conversational AI Cloud is the all-in-one solution to automate and personalize digital (customer) conversations. All virtual assistants and intelligent chat- or voicebots are supported with Conversational AI and are easy to implement. Chris de Vries states that for Onlia it was a joy to be able to use the 'out of the box' product for the deployment of their conversational strategy on the Onlia website. "Because the implementation wasn't too cumbersome, we were able to get started fast, learned a lot in a short period of time, and quickly continued building on the front end".

## Easy Implementation

To make use of the software in the Onlia Sense app, some additional steps were required. App developer Valay Patel and his team were initially a little hesitant as they had to build the chatbot from scratch. However, Conversational AI Cloud turned out to be so easy to implement that the process almost came naturally. Patel: "I had to explain to my team that building the chatbot for the Onlia Sense app from scratch seemed like a big job, but that the API was very easy to connect. Once we got to work, this clear structure proved itself and we were able to build step by step". Within six weeks the chatbot in the app was completely up and running, including tests and bug fixes. "We didn't have to call the help desk once, although they were always on standby. For Android and iOS we wrote separate code, nothing overlapped. The process was smooth, much better than we were used to with some other parties. It was truly a pleasure to be able to work with the CM.com software."

## From Proactive to Transactional

Chris de Vries adds that they occasionally called on support for the web version and that, despite the time zone difference, they always responded quite quickly. "Even outside of the Dutch office hours; it honestly was very nice to interact this way". The chatbot is now used in different ways. The web version focuses more on the insurance side and will eventually become more conversion-oriented. "We have made the chatbot increasingly proactive over the months and want to take the next steps with that", says Anouk van de Laar. "Think about actively responding to the customer's web visit with additional content that is relevant for the page they are currently on. If the customer is signed in to their online account, the chatbot can link to their data, so we can provide them information they need and in some cases, upsell them on the products.



# Recognition Rate of 70 Percent

The app version of the chatbot currently aims at responding to frequently asked questions. Onlia wants to work towards creating more engagement. One of the ways this could be done is by focusing on driving style coaching. Therefore, the upcoming development will be mainly focused on the content, and less on technology. "Our goal is to continue to humanize the chatbot", Van de Laar says. "The app recognizes the user's operating system and is able to answer questions about e.g. the phone's settings quickly, naturally and efficiently. We can anticipate on questions during certain situations or at peak times. Other teams within Onlia are discovering the possibilities that come with the chatbot and it has quickly become an organic extension of our communication."



The recognition rate is over 70 percent. The bot handles questions so fluidly that many users actually don't realize it's a chatbot.

## 1200 questions

By now the chatbot handles 1000 to 1200 questions per week.

## Within 6 weeks

We started development in May 2020, in July 2020 the chatbot went live.



## Clear Vision on Development

The logical next step is a seamless transition from the chatbot to a helpdesk employee. Valay Patel is excited about the possibilities. “The beauty of this software is that as a developer you can very well see the broader picture in front of you and start building on that. Of course, there are always some bumps on the way, but the possibilities reach so much further than just text, link and dialogue options. Onlia has ambitions and I’m confident that this product has what it takes to live up to those goals”.

## Conversational IVR as the Next Step

Canada is going through a digital transformation. It will take time for people to get used to managing their insurance online. Anouk van de Laar: “People are still used to the comfort that comes with being able to speak to a person. We’ve also shifted our model to meet the needs of our customers in this sense and have evolved to being more of an omnichannel service. This comes in to play particularly outside office hours. We are investigating how we can automate telephone traffic as well. For this we will be testing ‘interactive voice response’ (IVR) and we expect a lot from that. We have to wait and see how people react when they discover they are communicating with a bot. We do hope that through data and learnings, we can properly capture the top 10 or 20 most frequently asked questions and continue to make great progress.



## Success with Conversational AI Cloud

Onlia develops almost everything they do in-house. A conscious choice, according to De Vries. “We are a digital pioneer and believe that if you want to be a digital pioneer, you have to rely on your own strengths.” By controlling as much as possible themselves, Onlia can quickly arrive at the right solutions. “We continuously measure the NPS score and this shows, among other things, that ‘customer satisfaction’ is very high. Feedback is used to implement improvements and it is easy to keep a close eye on KPIs such as the average handle time. The use of this software is definitely fruitful.”

## Useful for service and sales

The questions received via the chatbot are monitored on a weekly basis. This enables Onlia to catch any potential issues early on. Chris de Vries says Onlia’s ambition is to use the chatbot more and better in the years to come. “At the moment, service is still more dominant. We are a young company that is building a name. But eventually sales will become just as important. The great thing about this solution is that the possibilities are endless. So we are very happy with [Conversational AI Cloud](#). It is easy to implement, the documentation is clear, and the support from CM.com is very good. This has been a very pleasant partnership, that encourages us to keep learning and growing together”.



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