



DigiEduHack Solution

Bologna - Designing future in an uncertain world

Challenge: Designing future in an uncertainty world: new learning experience for responsible

VirTuS - Virtual Tutoring and Simulation

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User don't usually understand well enough their risks. So there comes VirTuS: you personal assistant that helps you navigate through the complexity of the insurance world in an alternative way.

Use your avatar to simulate your situation and test your risks. Ask the assistant for tips or insight.

Team: I Mancini

Team members

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Solution Details

Solution description

Our solution consists of the realization of a chat system with two main functions:

1. Answering to the user's questions about the possible insurance policies and risks that may incur during his lifetime, with a high level of precision and clarity.
2. Using elements of gamification, permit the creation and growth of a virtual avatar that simulates life and risks that may be found by the user.

This simulations uses statistics obtained from other users that behave in a similar way (incurring in similar risks).

The system will encourage the user to create an avatar as close as possible to reality, in order to

simulate risks and policies more accurately.

The objective of the user is to make the avatar thrive and survive in the virtual world, safeguarding him from the possible risks.

The system will try to inform the user about existing policies, and correct his mistakes, by putting him towards decisions regarding the choice of an insurance policy in order to prevent the aforementioned risks.

Solution context

We are dealing with user disinformation and rejection about possible life risks and about the eventual insurance policies that may save them from financial ruin.

The challenge we are trying to tackle is to help the users to approach the world of insurance, teaching them about the possible risks and how to protect themselves, all by avoiding complex documents, hard to understand for the most.

Solution target group

Our solution is aimed towards users who already are clients of an insurance company, who might want to expand their knowledge on possible risks and find policies that they should have but didn't know existed, and also to any new user who wants to approach himself to the world of insurance.

Solution impact

We think that the major impact is obtained by the user gaining a major understanding regarding the insurance world.

We believe that a better understanding would bring an increase in the number of policies stipulated and a decrease the need of required consultancy (more informed users).

Our system will sensitize the users about real risks. It can inform the user about risks and policies that he didn't know anything about and can tip him about upgrading to a better insurance policy; this is allowed by the fact that it can highlight to the users which are the flaws of his current coverage.

Solution tweet text

Raise awareness about the #risks around you and exploit new tools to address them while saving some money. Enjoy your avatar while he struggles through the hard life of insurance policies! Find out more with #VirTuS, a system for Virtual Tutoring and Simulation. #digieduhack

Solution innovativeness

Our solution succeeds in grouping together concepts and functionalities that are present on the market but only in a segmented way; for example there are solutions for learning through simple games, learning interrogating a corpus of documents, chatbots that assist users in need.

We believe that incorporating all of these concepts in a single product can make the final result something with a greater value than the sum of its single parts.

Solution transferability

We assume that our solution is easily extendable on every insurance sector, creating various simulations depicting the various risks.

This solution can be used in every situation where the user must learn how to protect from any kind of risk.

Solution sustainability

The implementation will make use of IBM technologies, mainly Watson Assistant, in order to manage an interactive chatbot, using natural language in order to respond to the users' questions. Our solution is designed to run on every bot-supporting chat application.

Solution team work

It's been interesting relating with new and different ideas and being able to speed up the process of selection comparing all the feedbacks from the various members of the team.

We related well to each other and have been having fun thinking to new ideas and concretizing them altogether.