



# Inovacije na slovenačkom tržištu osiguranja

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# Rizici i inovacije

Razvoj rizika je brži od razvoja rešenja u industriji

## RIZICI

- Klimatske promene
- Pandemije poput korone
- Cyber – rizici
- Regulativa
- Disruptorji

## Nove mogućnosti

- Digitalizacija
- IKT
- AI

# Tip inovacija

Novi produkti ili promjene produkata, poput Cyber osiguranja

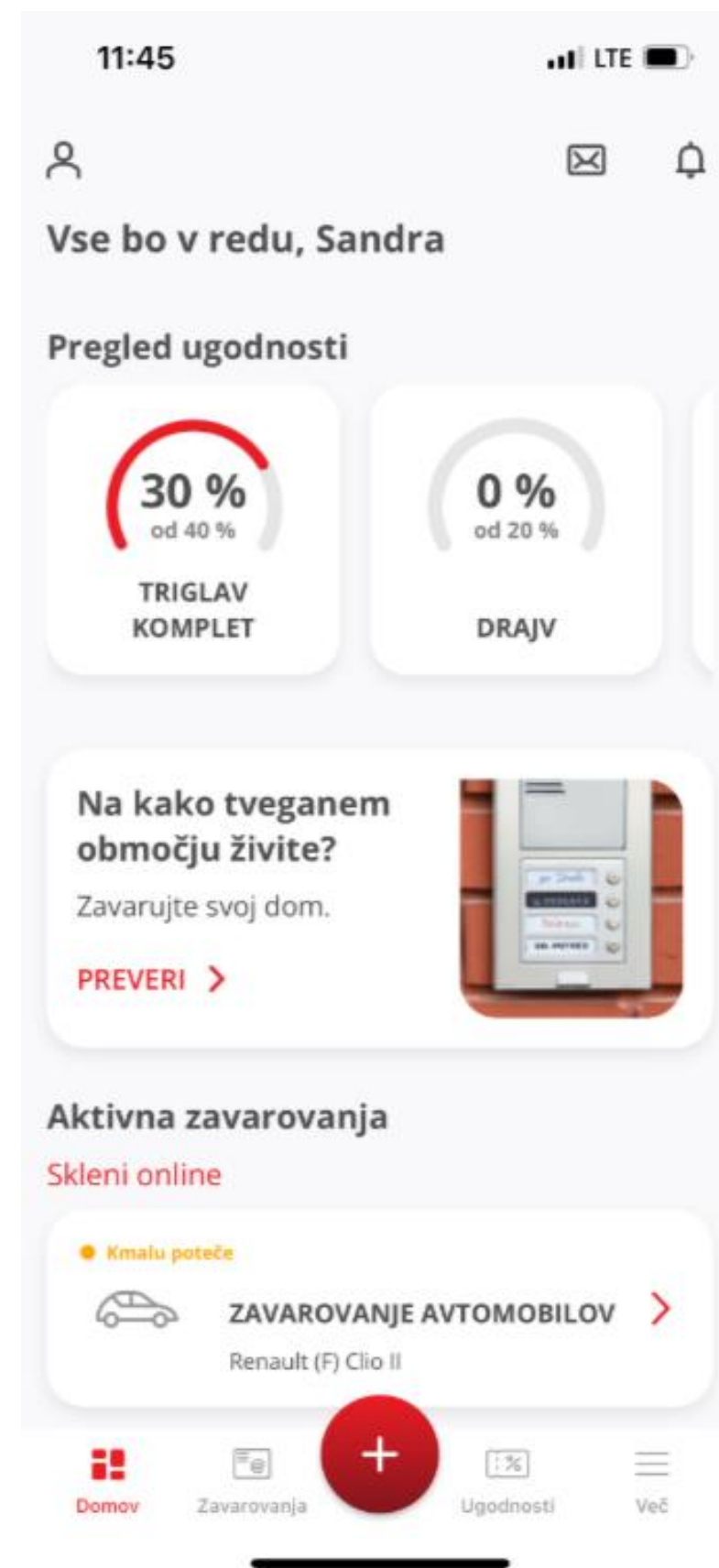
**Tehnologije, koje strankama omogućavaju bolje iskustvo**

Rešenja koja menjaju način rada unutar društva za osiguranje

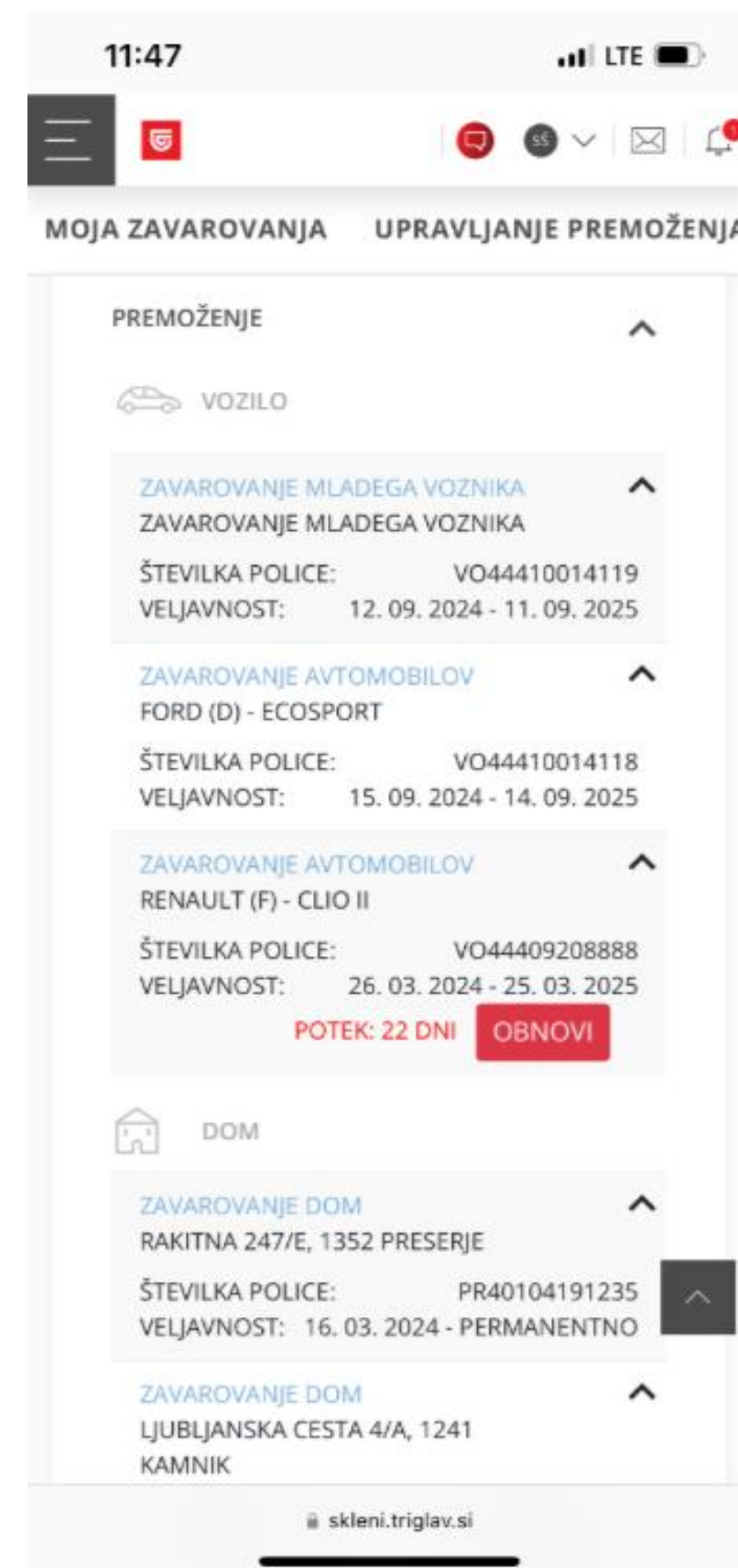




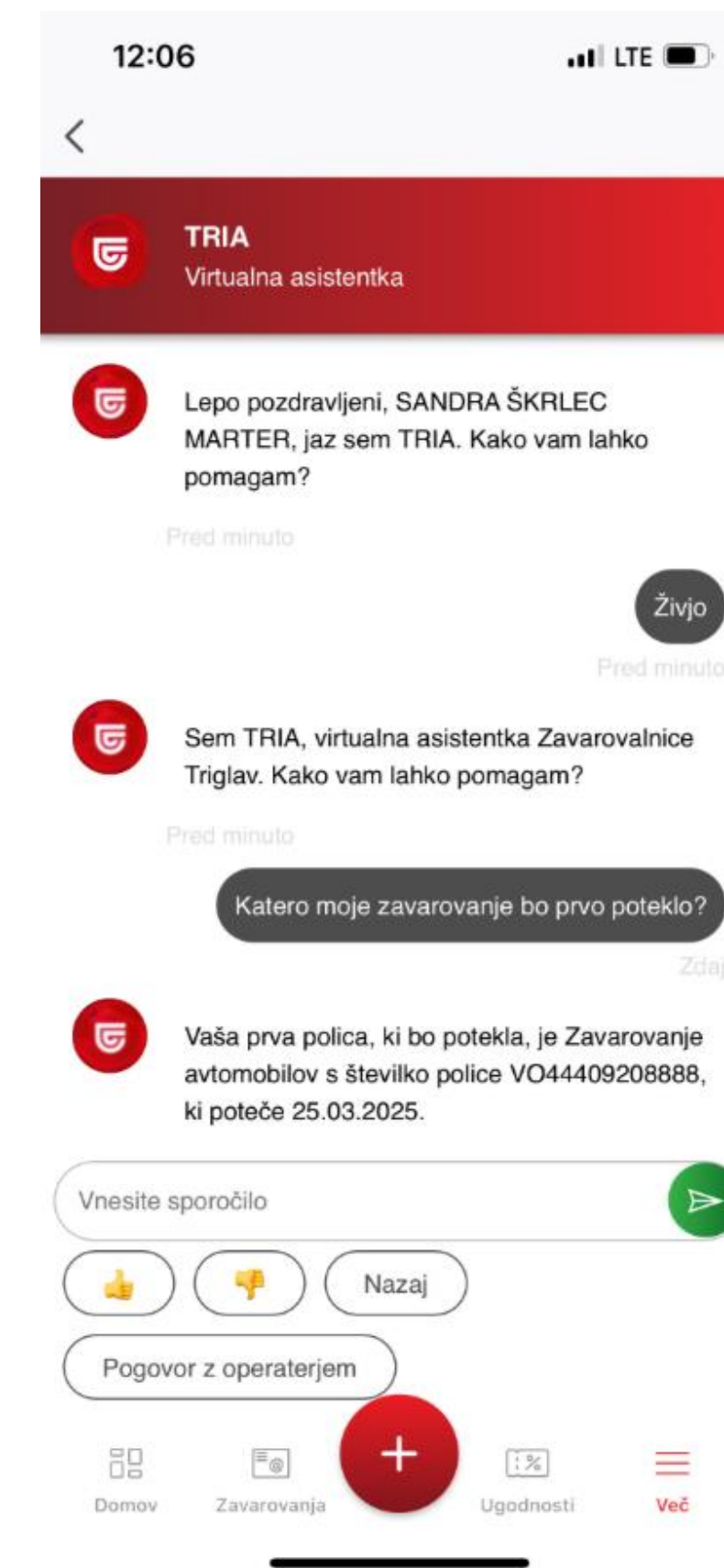
# Funkcionalnosti povezane sa osiguranjem na različitim kanalima



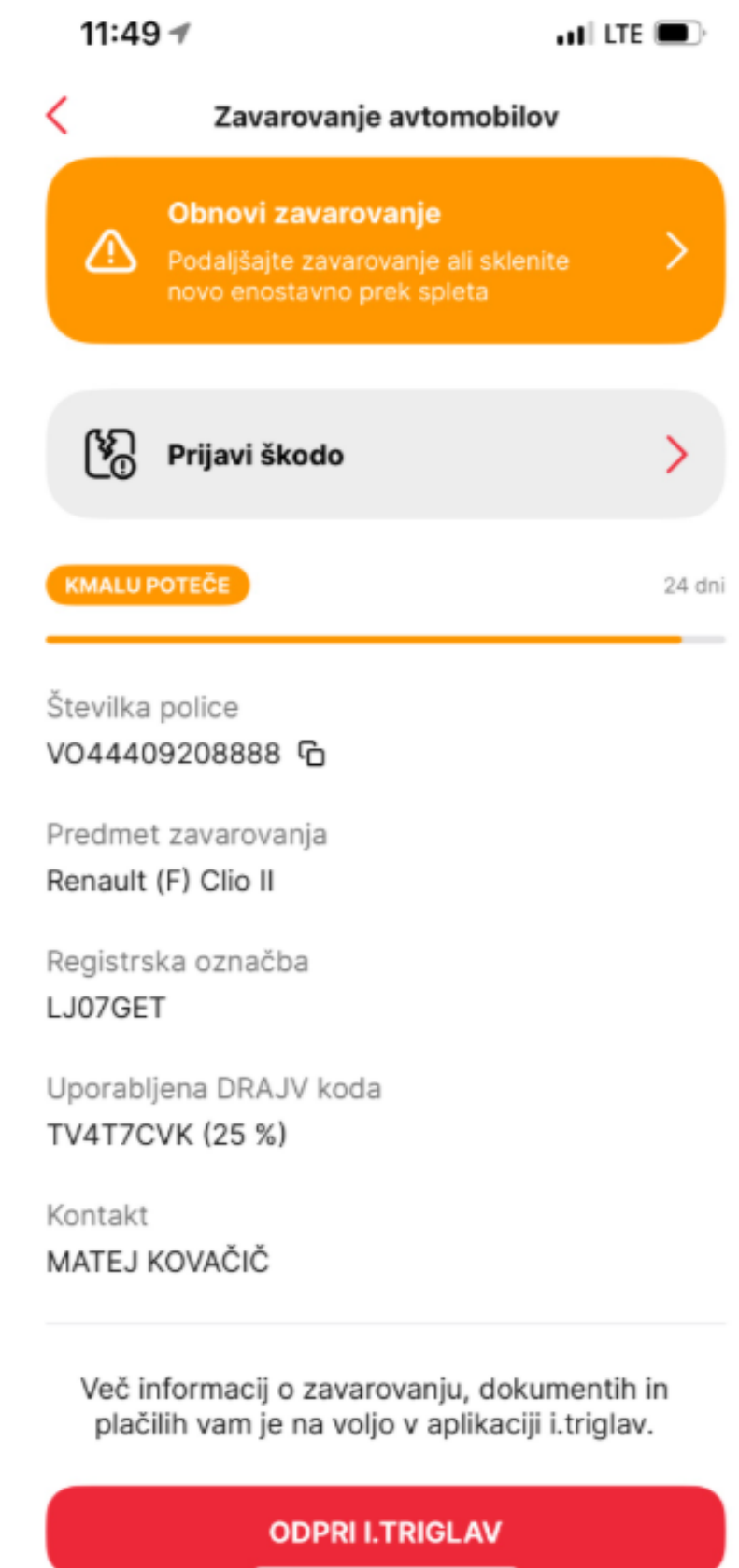
Mobile application i.triglav



WEB application i.triglav



Virtual assistant TRIA



Mobile application DRAJV







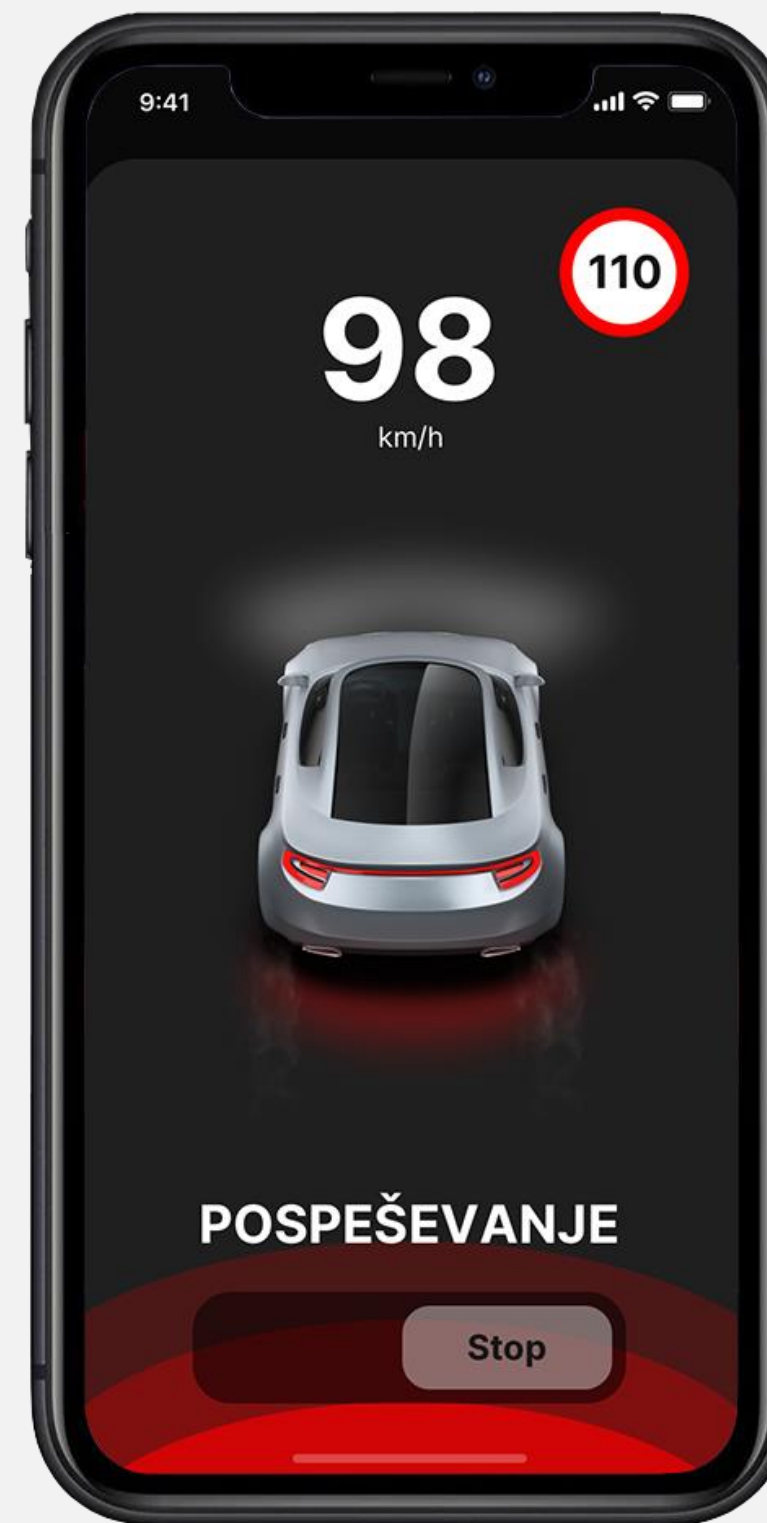
DRAJV



# MERENJE BRZINE VOŽNJE I KRETANJE TELEFONA

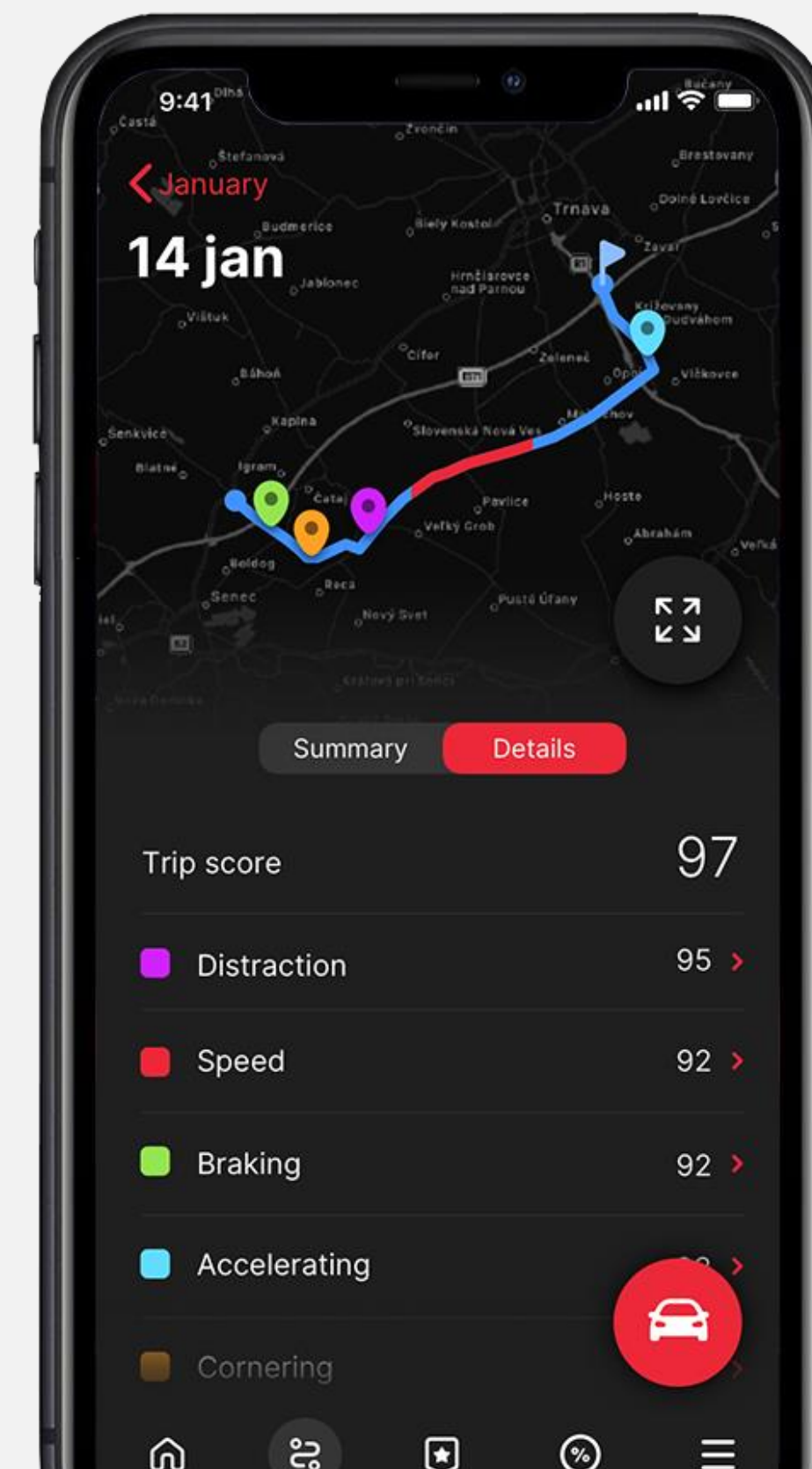
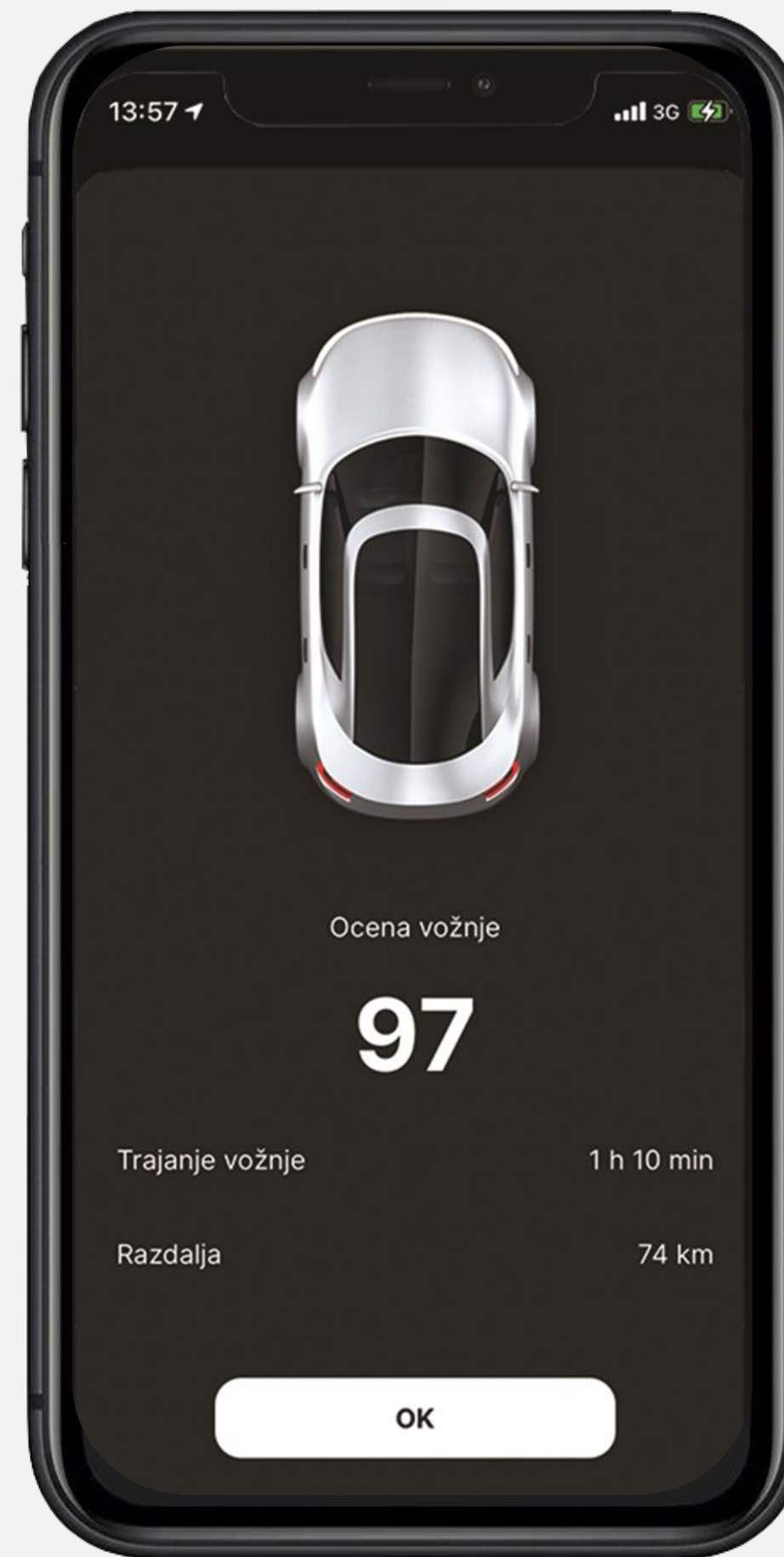


# MERENJE DINAMIKE VOŽNJE





# ANALIZA VOŽNJE

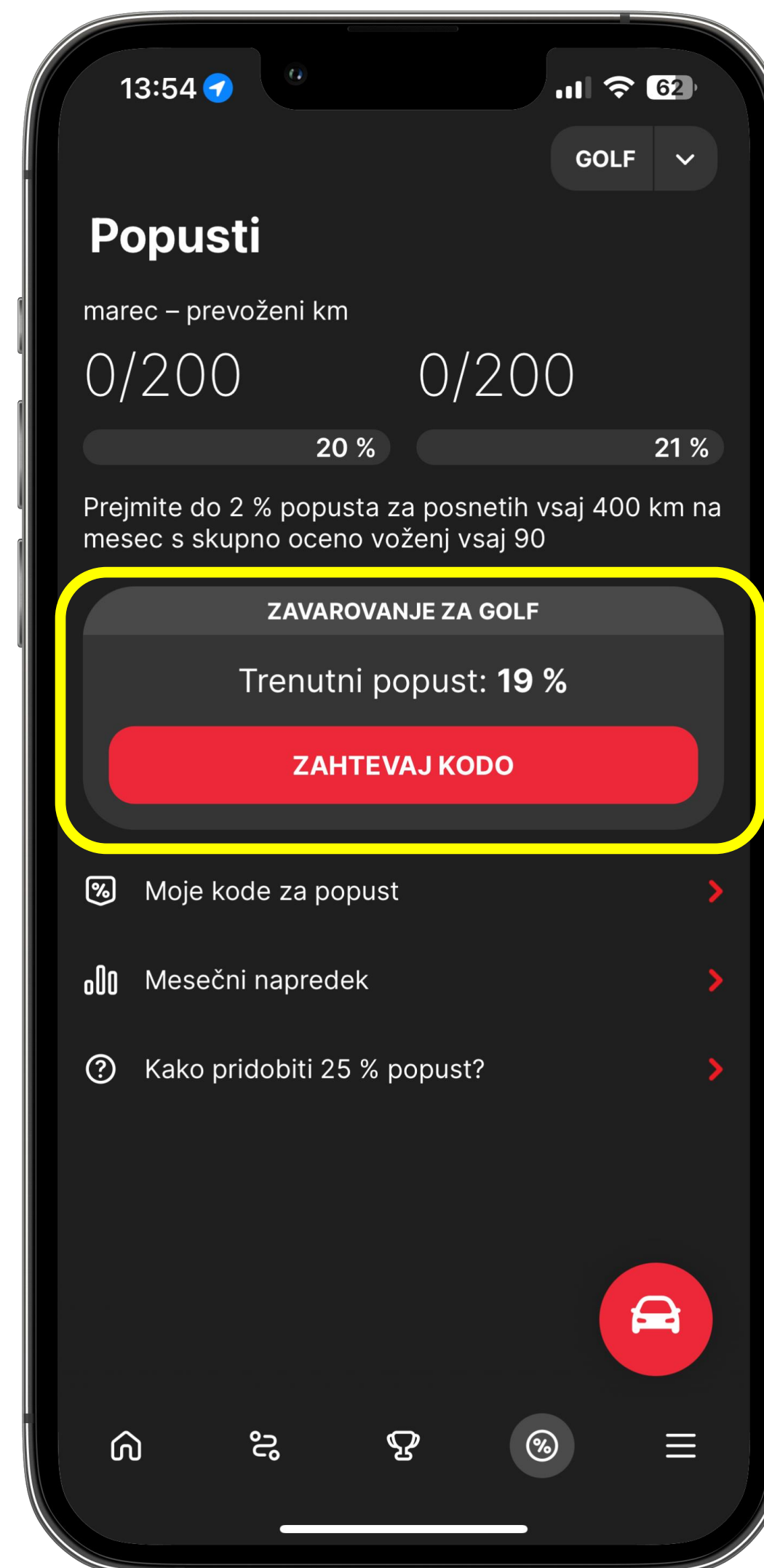




# BEZBEDAN VOZAČ?

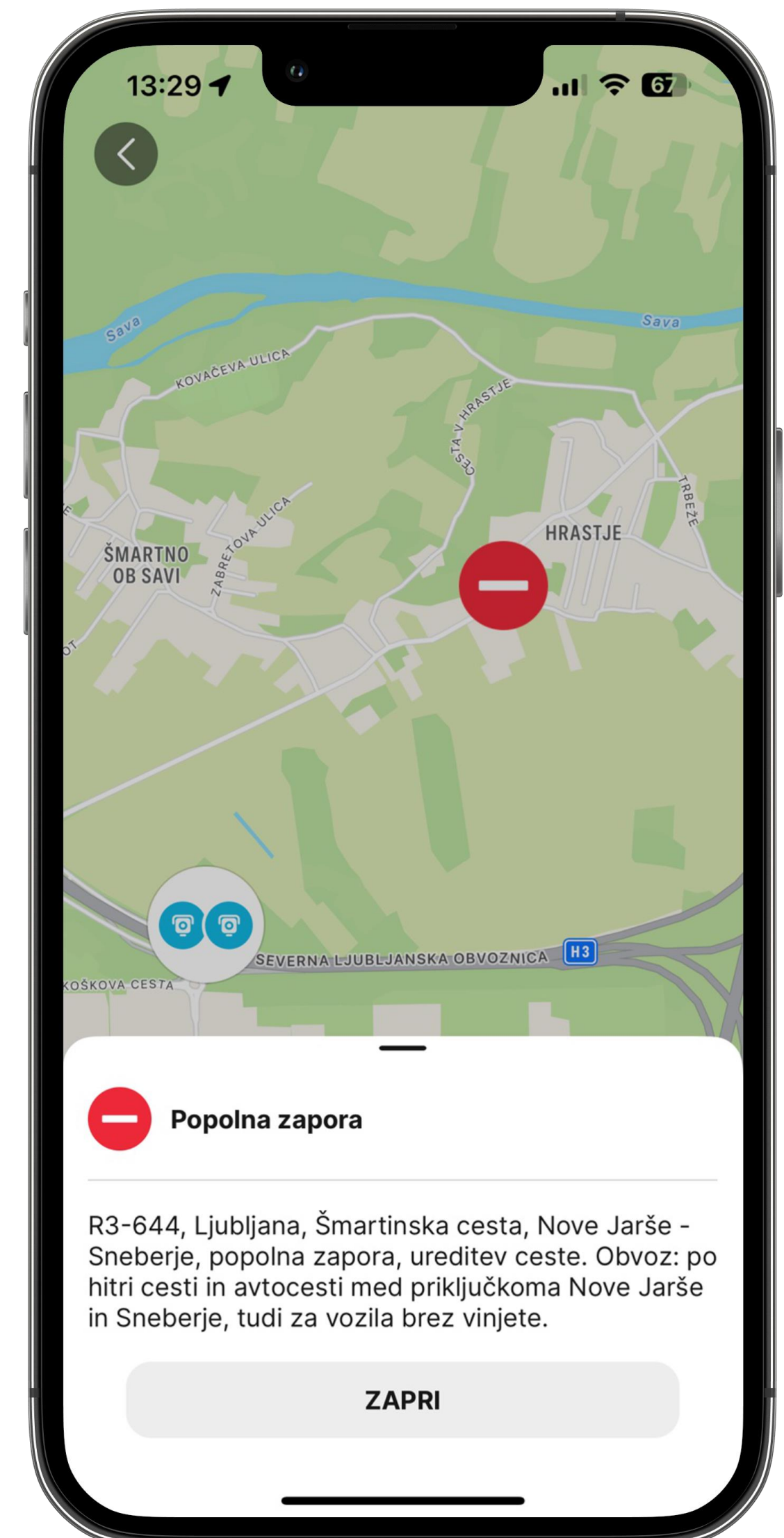
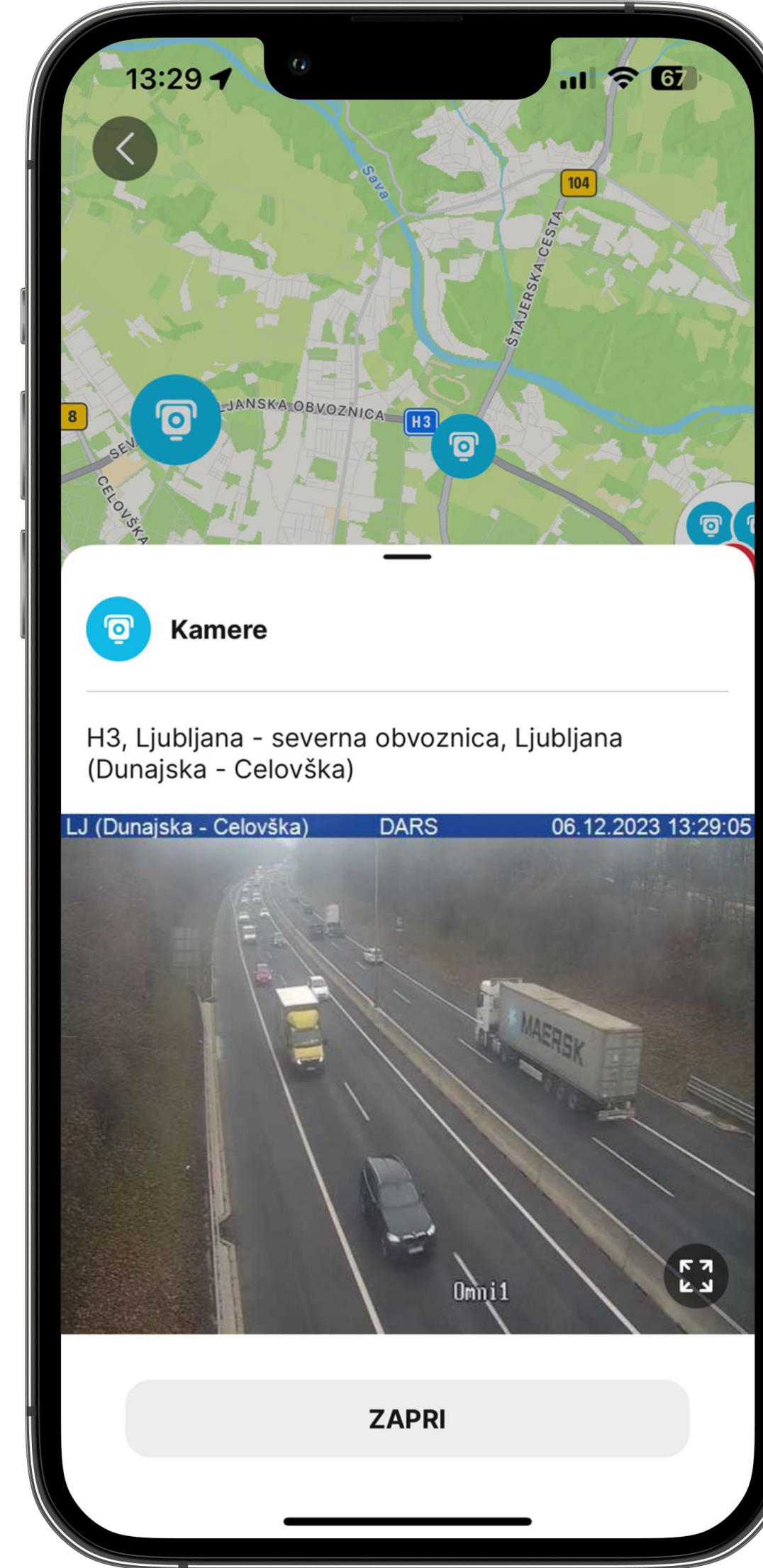
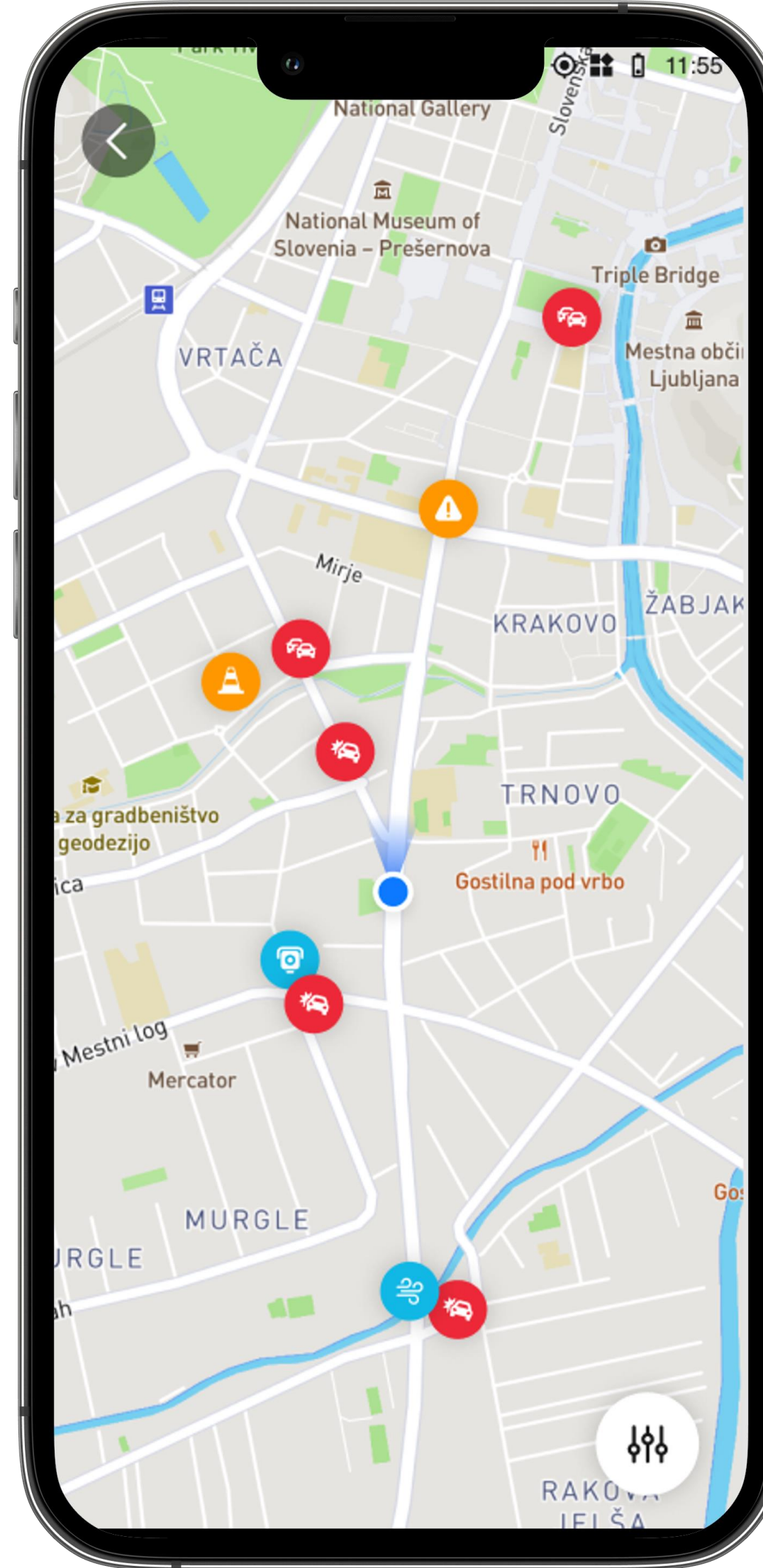
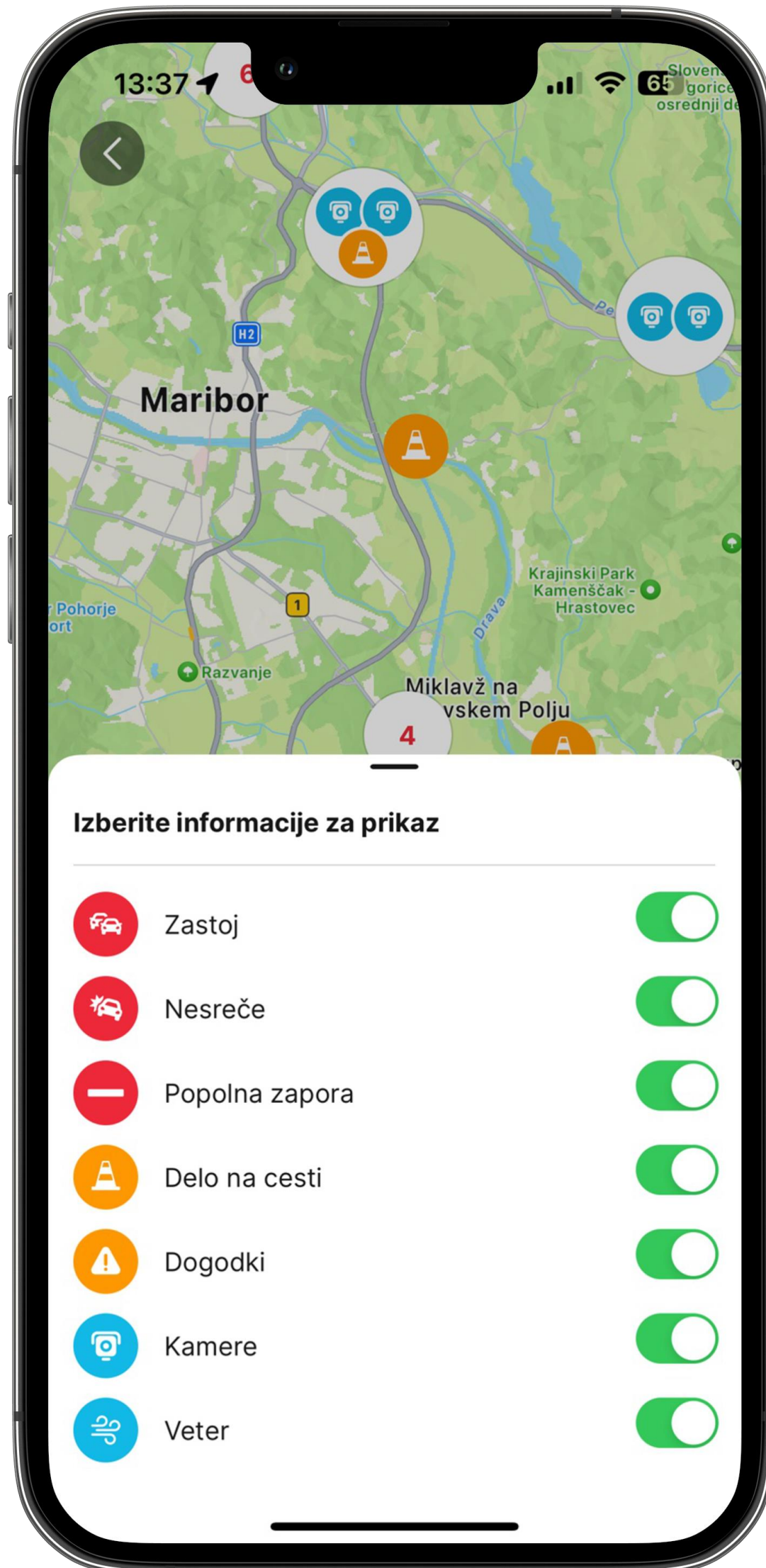
Najmanje 90 poena

Do 20% popusta na avto osiguranja



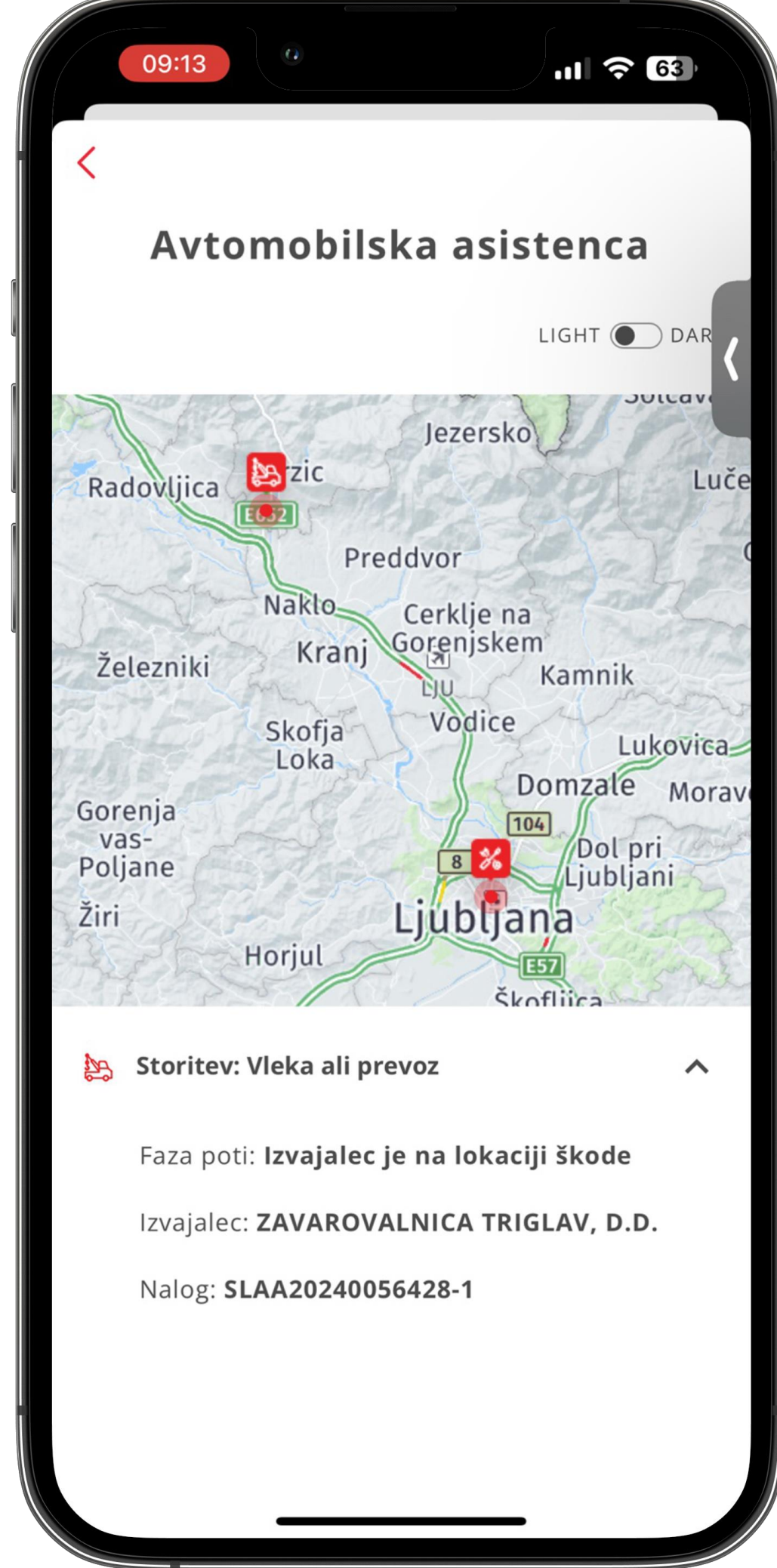
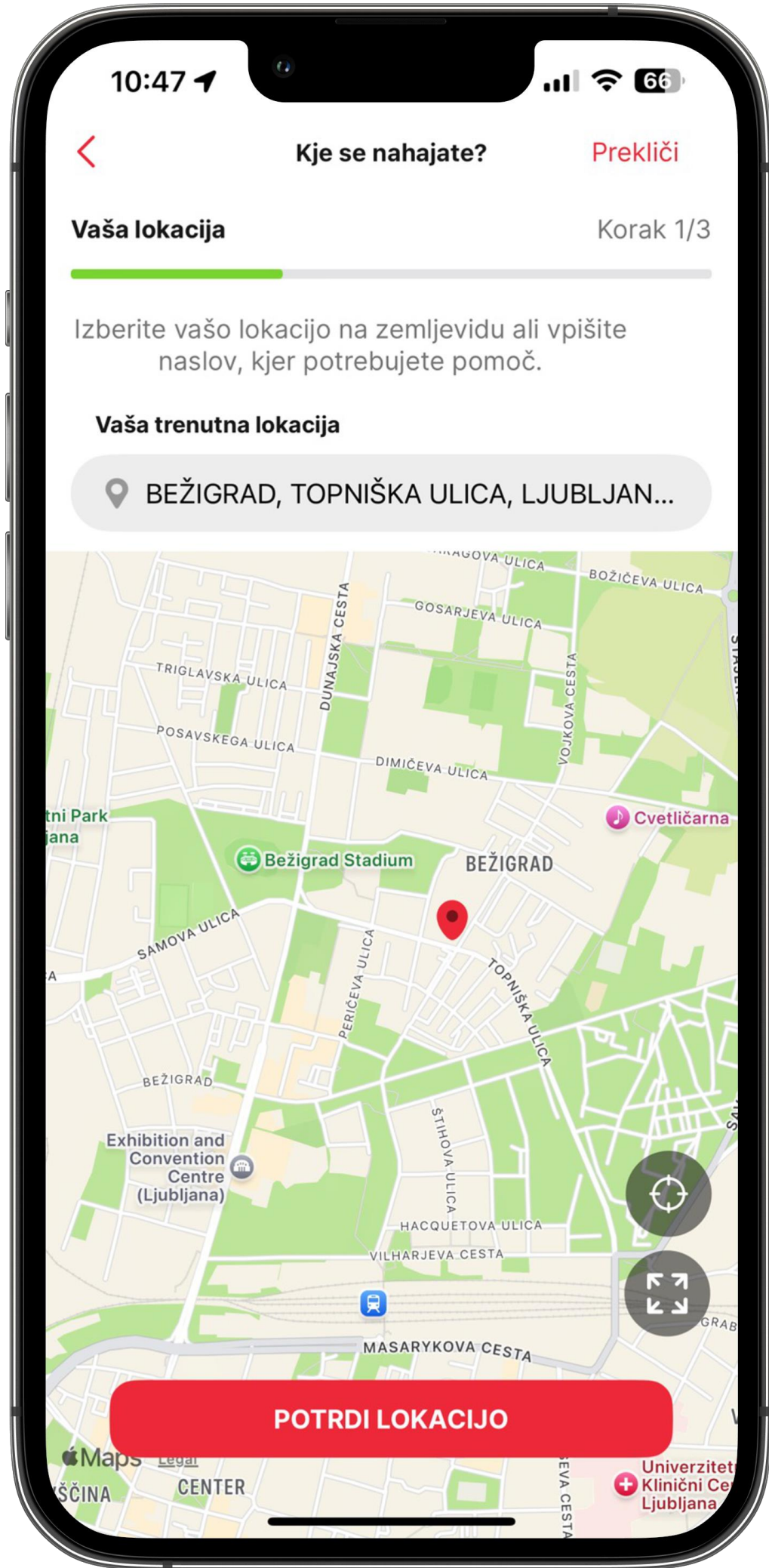
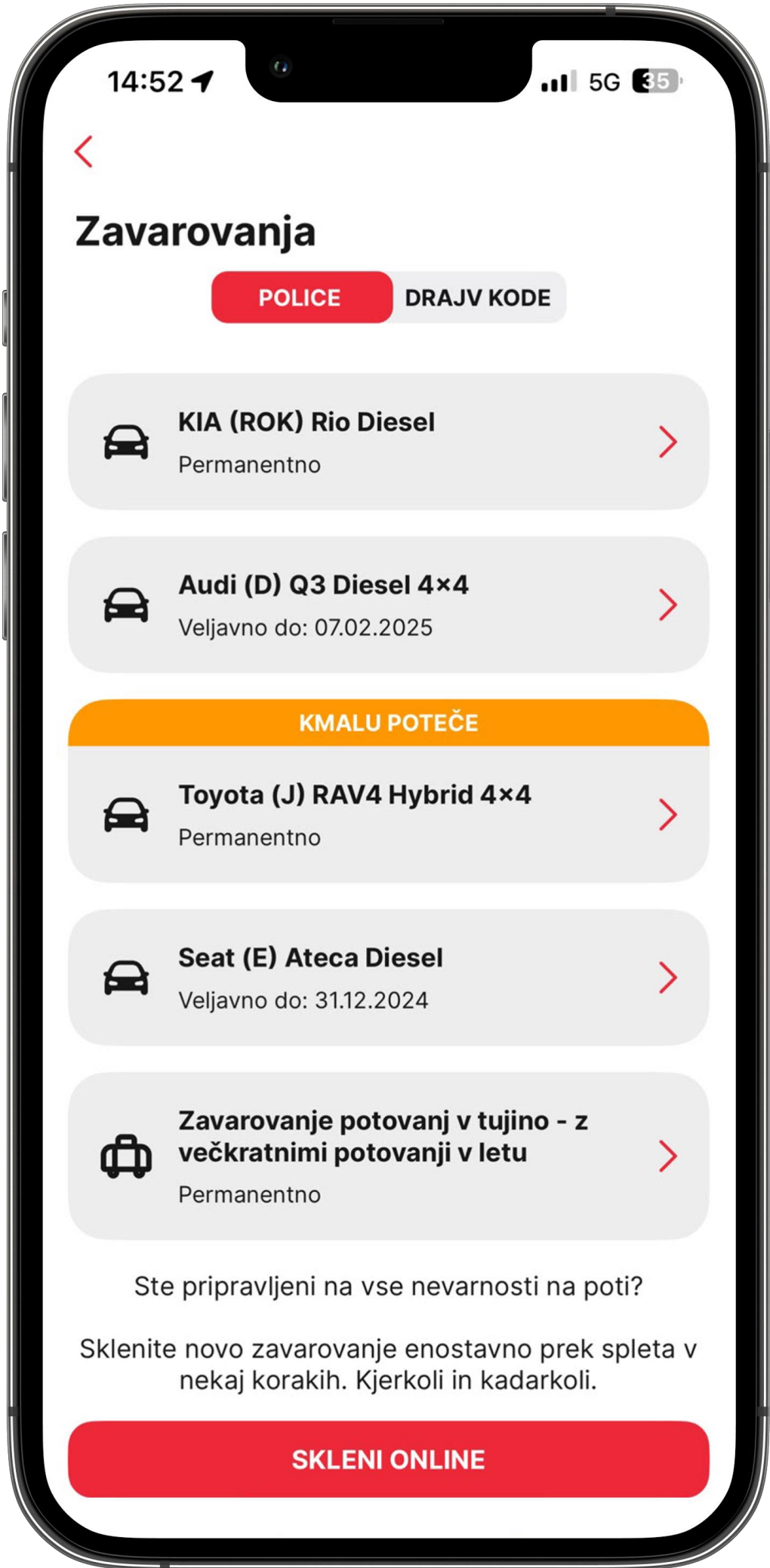


# Informacije o promeru i planiranje putovanja





# Prodaja osiguranja, prijava štetnih slučaja i asistencija





# DRAJV U BROJKAMA

> 65k  
mesečnih korisnika

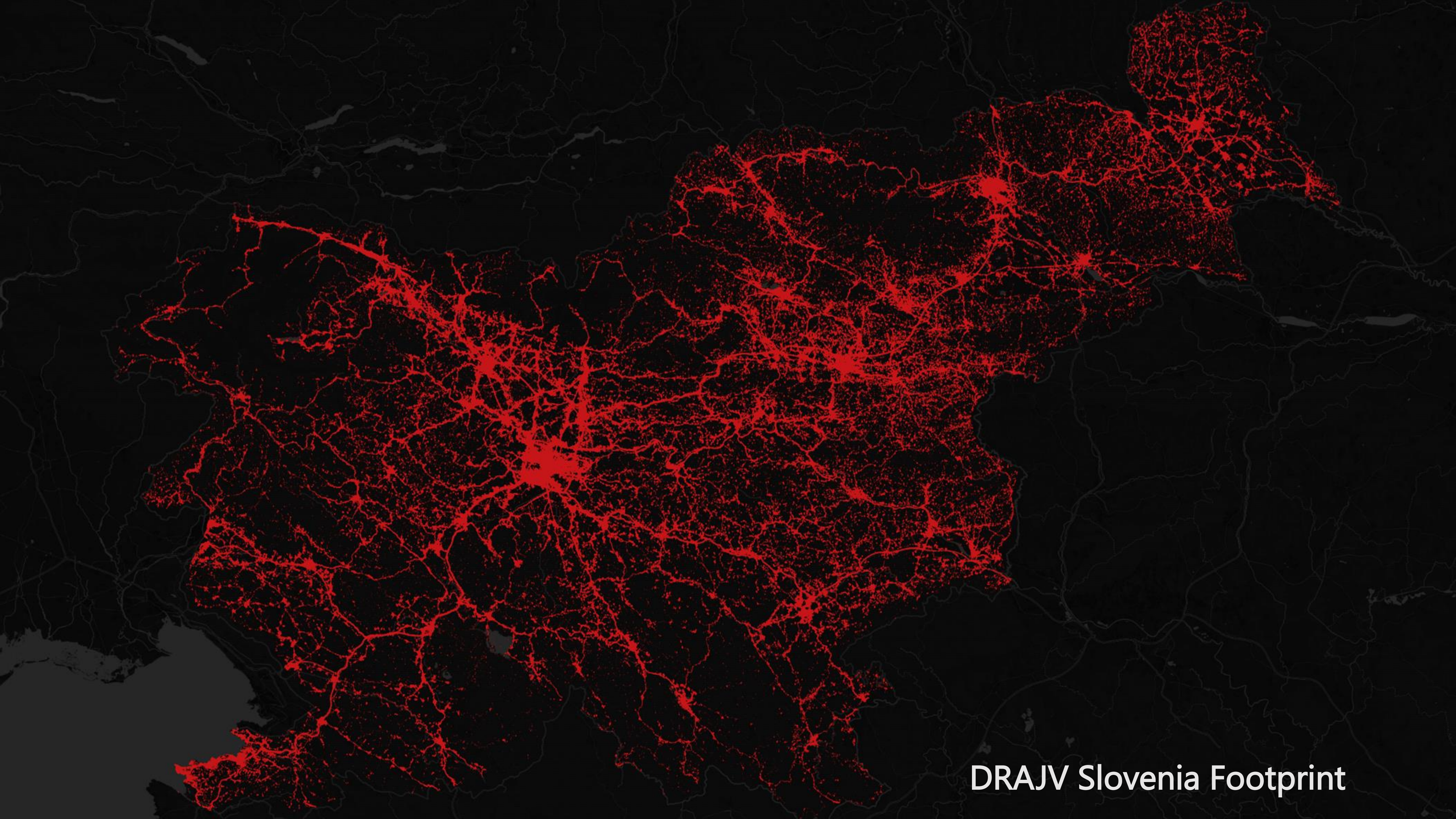
> 17 %  
Popusta Zbog  
korišćenja aplikacije

> 70 M  
izmerenih vožnja

> 1,8 BILLION Izmerenih  
kilometara



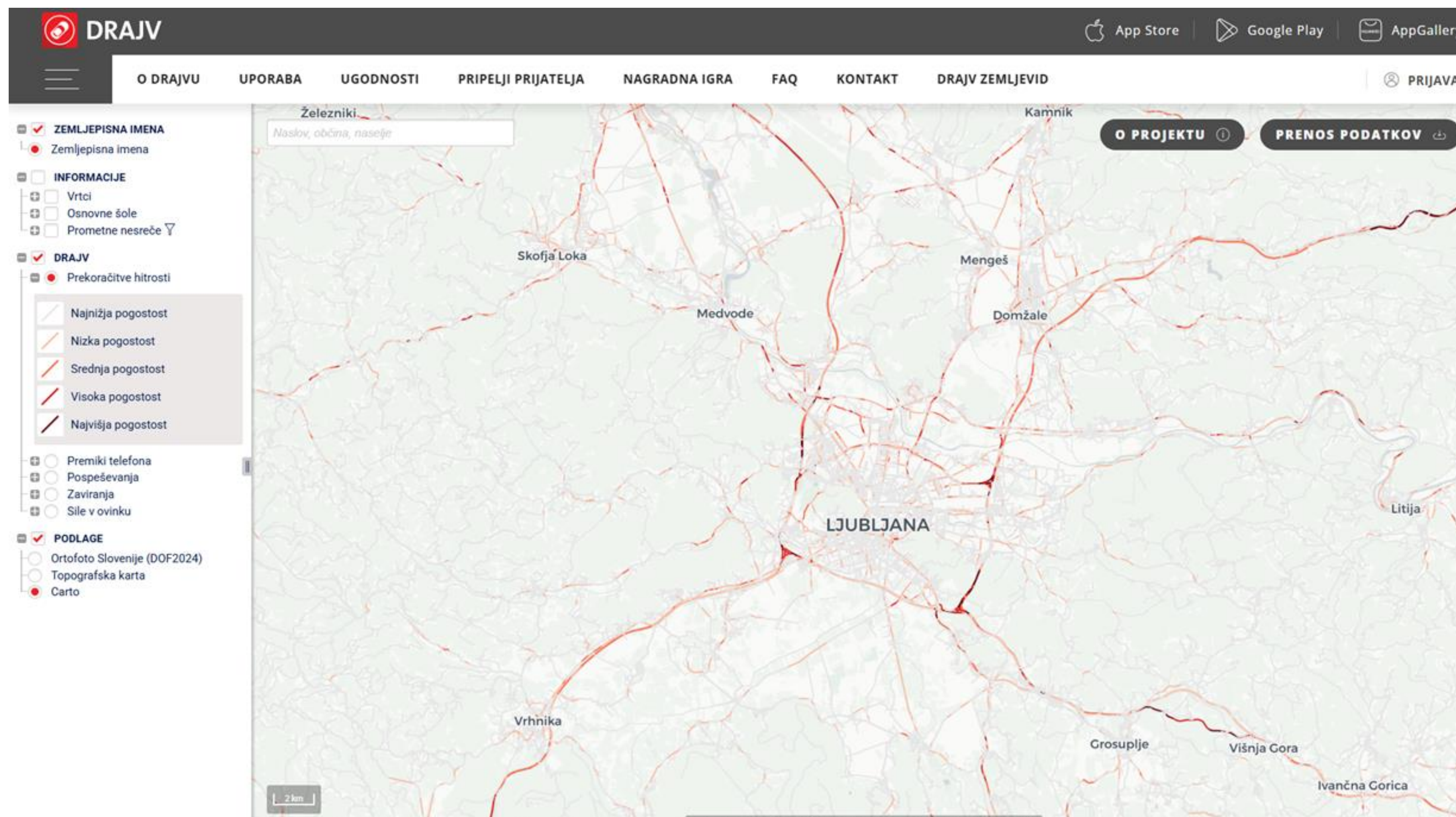




DRAJV Slovenia Footprint



# DRAJV mapa:





# Uticaj na društvenu odgovornost

Korišćenje aplikacije u školama kao alat

Pomoć kod planiranja lokalnih prometnih rešenja





# VIRTUALNI ASISTENT TRIA

 **triglav**

 Skleni |  Prijavi škodo |  Poslovni | 

 ZAVAROVANJA ŠKODE UGODNOSTI UPORABNO  |  PRIJAVA

Domov > Pišite nam

## Kako vam lahko pomagamo?

Za pomoč se obrnite na našo virtualno asistentko Trio. Vtipkajte vprašanje in hitro prejmite odgovor.

### Niste našli ustreznega odgovora?

#### Pišite nam

Začnite s klikom na enega izmed gumbov. Če uporabljate i.triglav, priporočamo, da se vpišete, saj bo tako postopek hitrejši.

VPIS V I.TRIGLAV

NADALJUJ BREZ VPISA

 **TRIA**  
Virtualna asistentka BETA različica

 Lepo pozdravljeni! Jaz sem TRIA. Kako vam lahko pomagam? Za hitrejšo in lažjo pomoč se vpišite v svoj [i.triglav račun](#)

Pred minuto

Vnesite sporočilo



Nazaj

Pomoč







# ARHITEKTURA I FUNKCIONALNOST TRIE



- APIs returning user data:
- Insurance policies
  - Coverage on property policies
  - DRAJV
  - Triglav Komplet
  - Saved funds
  - Generated claim reporting link based on the claim event category
  - Outstanding payments
  - Claim event information

The response to a customer inquiry is thus personalized based on the data returned by the APIs.

Vprašanje

Q&A

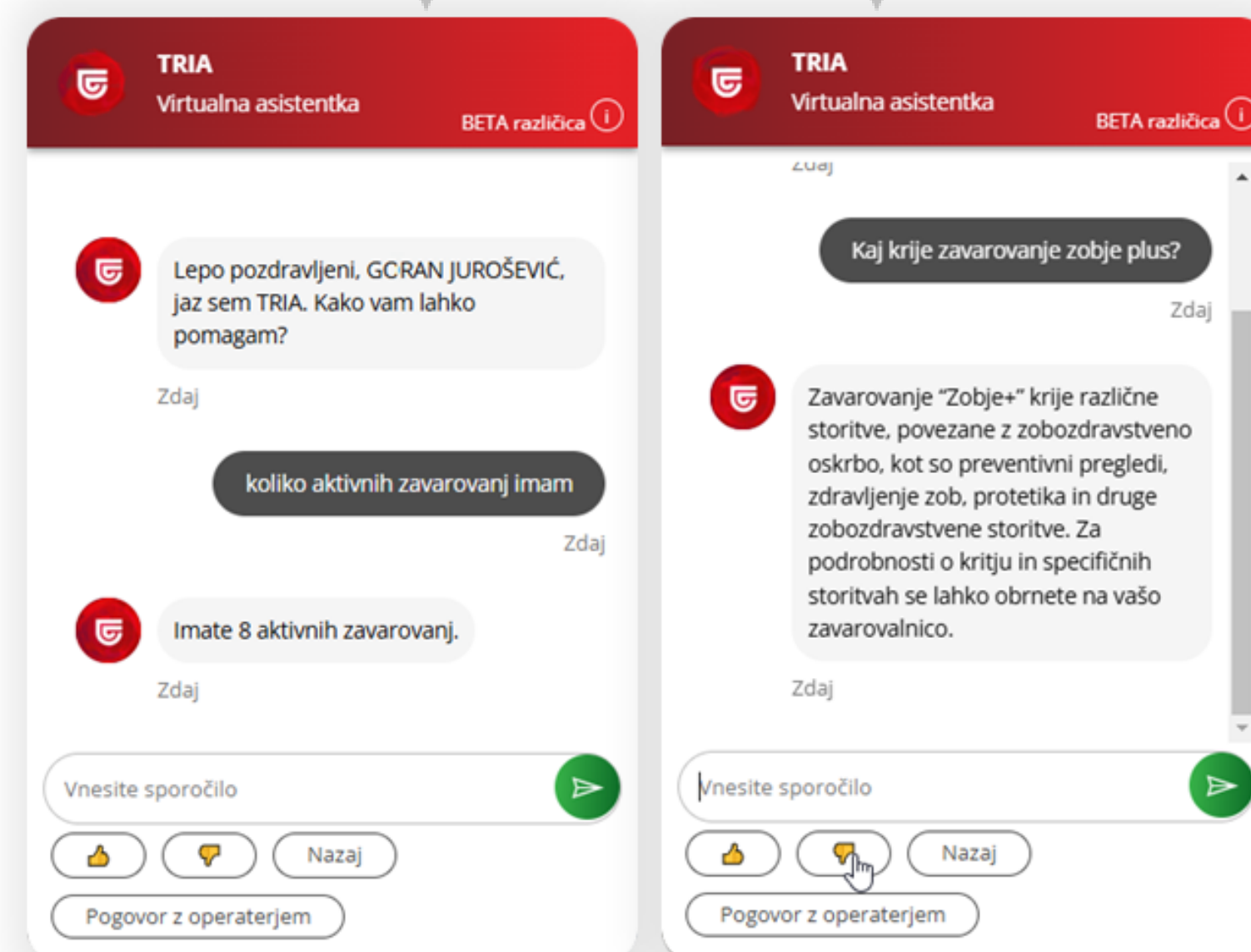
The customer always has the option to initiate a live chat with an agent in the SSS.

## General content-related questions

The knowledge base contains general and additional insurance terms, IPIDs, frequently asked questions, product information, etc. Documents are added to the database via the ADMIN interface.



The number of documents currently in the knowledge base: 387.

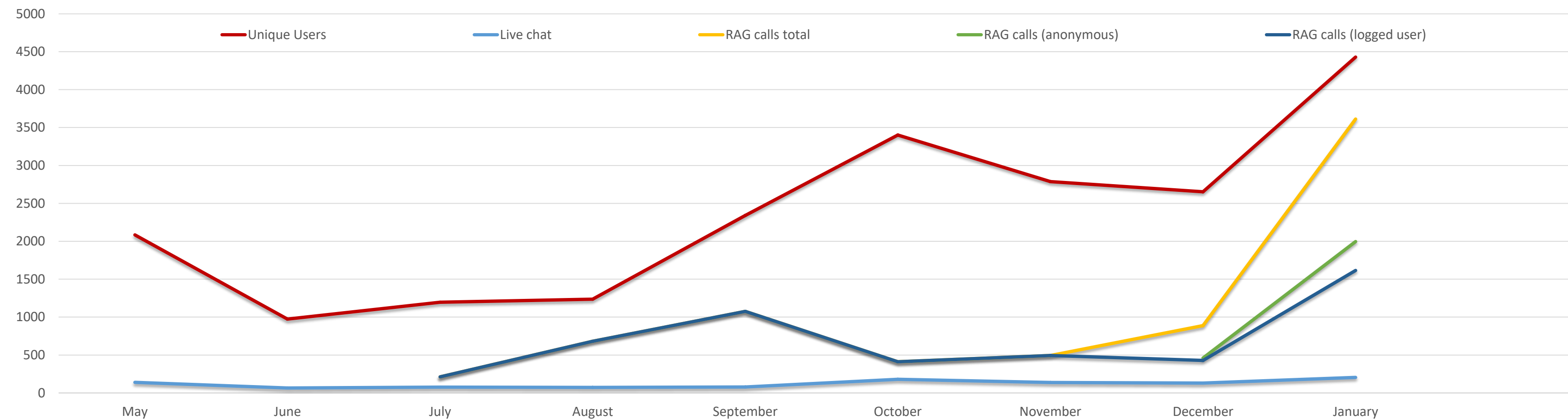




# TRIA STATISTIKA KORIŠĆENJA



Display of monthly usage since the transition to production with OpenAI services from May 2024 to January 2025.



Implementation  
of OpenAI  
services

Implementation of  
RAG (concluded  
insurance policies,  
outstanding  
payments, and  
claims).

Transition to a more  
powerful model:  
GPT-4o-mini.

RAG upgrade also  
for anonymous  
users (predefined  
claim reporting link  
based on the claim  
event category).

RAG upgrade with  
additional endpoints  
for logged-in users  
(coverage, DRAJV,  
Triglav Komplet,  
saved funds,  
benefits).



# Hvala za pažnju

