

Media release

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Helvetia to use ChatGPT for new customer service

Helvetia is the world's first-ever listed insurer to launch a direct customer contact service based on OpenAI's ChatGPT technology. The service uses artificial intelligence to answer customers' questions on insurance and pensions. Although currently still at the experimental stage, the long-term hope for the service is that it makes access to insurance and pension products more straightforward.

ChatGPT is an artificial intelligence tool that can digest massive volumes of text data and then use this as a basis for answering questions. Helvetia is the first listed insurance company in the world to use this technology from OpenAI as part of a live experiment, which will be conducted using Clara, Helvetia's digital assistant in Switzerland. Clara's new chatbot service provides information on insurance, pensions and home ownership. To do this, the software uses web content from Helvetia Switzerland, such as product pages and information guides. Anyone can try out the new chatbot service free of charge.

Pinpointing added value for customers

Helvetia is clear that its new service is an experiment: the company wants to gauge the potential offered by language models such as ChatGPT and gain insight into how customers perceive services such as this. At the forefront of this experiment is the ambition set out as part of the *helvetia 20.25* strategy to set new benchmarks in customer convenience and customer access, as Jan Kundert, Head Customer and Market Management and Member of the Executive Management of Helvetia Switzerland, explains: "We are investing in a positive customer experience on an ongoing basis and at a number of levels. Consequently, we want to be able to gauge the added value artificial intelligence can offer our customers."

Emphasis on shared research

Helvetia was an early mover in offering its customers chatbot services and – thanks to Clara, its digital assistant – is seen within the insurance industry as a pioneer in this area. The company started internal testing as soon as OpenAI released its application programming interface (API) for ChatGPT at the beginning of March. Achim Baumstark, CTO of the Helvetia Group: "For us, it's clear that artificial intelligence and language models in particular will be a key competency going forward. Hence our interest in gathering experience with this technology as rapidly as possible within a clearly defined test environment." The Lucerne University of Applied Sciences and Arts is assisting with the experiment. It will also help Helvetia evaluate the results. The fact

that this is an experiment is clearly indicated in the terms of use. Project Manager Florian Nägele: "We are testing the possibilities offered by artificial intelligence together with customers who are interested in the topic. The chatbot is in no way a substitute for an individual advisory discussion with a specialist." Helvetia will decide on the next steps with Clara and her GPT functionality once it has analysed the first findings from the experiment. If you have questions regarding insurance, you can test the chatbot at www.helvetia.ch/ask-clara.

Download image: [Clara, the digital assistant of Helvetia in Switzerland](#)

Download image: [Mobile application of the new chatbot service from Helvetia Switzerland](#)

This media release is also available on our website www.helvetia.ch/media

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About Helvetia Group

Helvetia Group, with its headquarters in St. Gallen, has grown since 1858 to become a successful insurance group with over 12,000 employees and more than 7 million customers. It has been enabling its customers to seize opportunities and minimise risks for all that time – Helvetia is there for them when it matters. Helvetia is the best partner and is present everywhere that protection needs arise, with insurance, pension and investment solutions from a single source as well as simple products and processes. The insurance group knows the business, from mobile phone insurance and insurance cover for the Gotthard Base Tunnel to the long-term investment of customer assets. Helvetia develops and opens up new business models with enthusiasm and drives forward its own business in a powerful and future-oriented manner. It acts with foresight and responsibility in everything it does: for the benefit of its shareholders, customers and employees as well as its partners, society and the environment.

Helvetia is the leading all-lines insurer in Switzerland. In the Europe segment comprising Germany, Italy, Austria and Spain, the company has firmly rooted market positions for generating above-average growth. In the Specialty Markets segment, Helvetia offers tailored special insurance and reinsurance cover worldwide. With a business volume of CHF 11.1 billion, Helvetia generated IFRS net income after tax of CHF 614.4 million in the 2022 financial year. The shares of Helvetia Holding AG are traded on SIX Swiss Exchange.

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