

**How is Bajaj Allianz General Insurance leveraging technology to deliver greater value to customers?**

With every new initiative we at Bajaj Allianz GIC travel an extra mile to provide value to our customers. Given the highly competitive insurance landscape in the country, many a times the difference lies in the value addition that a product or service provides. Drivesmart is one such value addition that allows us to take our relationship with our customer beyond insurance by leveraging on technology. Drive Smart is the first telematics based solution in the Indian insurance industry and it lays down the foundation for evolving insurance models like PAYD (Pay As You Drive) in the country. It provides valuable insights to customers on their driving habits and health of their vehicle through an easily understandable user interface. It also allows the company to offer rewards and engage with its customers better by rewarding good driving behavior. Apart from Drivesmart, other examples of usage of technology are Claims by Direct Click in Motor and Health line of business, where we use technology to settle claims instantly. Bajaj Allianz GIC was the pioneer in setting up digital offices called 'Virtual Satellite Offices' which has enabled the company to take insurance to the remotest corners of India. These offices are run on mobile tablets through an application that has all the essential processes required to run an office configured under one app.



**How does Drive Smart help cement Bajaj Allianz General Insurance's connection with its customers?**

With DriveSmart, the company has shifted a product centric insurance policy to a customer centric motor insurance policy. It promises a complete user experience with high levels of engagement via gamification and social media integration, incentivizing the insured's driving habits. The Drive Smart service offering comes with 12

# INSURANCE

## Leveraging technology to the fullest

We speak with **Sourabh Chatterjee, Head IT, Websales, Digital & Direct Marketing, Bajaj Allianz General Insurance's** on the company's staunch commitment to harnessing the latest technologies

unique features which amplify the insurance coverage from merely a policy document to all round features of safety, security, savings and convenience. These include features like 24\*7 Roadside Assistance, alerts on over speeding, rash driving, geo-fencing, car servicing, engine and battery health indicators etc.

**What are the benefits of Drive Smart for the modern, evolved consumer?**

The modern evolved customer seeks personalized solutions from service providers in all purchase aspects. They expect year round communication from the merchandises, and want them to serve additional benefits apart from the usual services. This is where the DriveSmart add-on makes a difference as compared to the traditional motor insurance policies which are worthwhile only during a claims scenario. DriveSmart uses the big data technology and connects the car owners with specs and various other crucial aspects of their cars, emphasizing on preventive measures and alerting them in case of any undesirable developments. With the help of the app, the customers can avail customized details on any road trip they undertake, can get alerts for their insurance/PUC/license renewals, can geo-fence their cars etc. The app provides a complete engagement environment for car users, and takes BAGIC's relationship with them, beyond insurance!