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[How Bajaj Allianz General Insurance digitized CX & then humanised it](#)

AI is a science. Customer centricity is an art. The ability to blend the science of digitization with the art of the company's philosophy of 'Caringly yours' to offer human-centric digital CX is what makes a sustainable model

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KV Dipu, Head -Operations and Customer Service, Bajaj Allianz General Insurance

When customers at large became increasingly comfortable with digital modes of servicing, in line with our philosophy of Caringly yours, we decided to be present on those platforms and arenas where our customer operate rather than have them “commute” to our turf! As we set up various digital modes of servicing (AI-driven bot, customer portal, WhatsApp, Caringly yours mobile app et al), much before the onset of COVID-19, little did we realise that these assets would help us move virtually overnight when the lockdown necessitated shutdown of contact centres!

Our digital assets really came to the fore then – the results speak for themselves: 100% switch to digital servicing without a glitch, 90% reduction in grievances, 80% digital servicing even after the return of contact centres, highest NPS, a plethora of global awards.

So, the question is what did we do? For starters, we did not pick easy, low hanging fruit! We understood key drivers of traffic into our contact centres and then built seamless and frictionless customer journeys on our digital assets. This is the key reason our customers found the switch smooth. So, customers could buy policies, place requests, renew policies, initiate claims, get their queries answered, etc. on our various assets.

We did not stop there, at the call centre, I mean. We then figured out key areas across the entire value chain. For instance, the claim is the moment of truth in our business. Rather than have customers, in the unfortunate event of a car crash, wait for a surveyor to be deputed to begin proceedings, we empowered them via a combination of AI & photogrammetry. All customers had to do for claims up to a certain amount was upload photos of the damaged car via the app and give their consent to the claim assessment amount conveyed to them. The entire process had been crunched from days to 20-30 minutes!

So far so good in the sense that we had massively digitized the physical processes. At the same time, as customers increasingly felt the need for a human touch, we embarked on wave 2 – humanizing the digital. While machines can be consistent and clinical, the core human values of core & empathy are equally important for customers who expect a healing touch when they contact firms!

Let's start with our bot – BOING. While it is AI-driven and goes about its role efficiently, in case customers ask hitherto unprecedented queries, the bot transfers the query seamlessly to a human being who takes over and carries it through to conclusion. No need to terminate the chat and start all over again by calling up the contact centre.

Similarly, when customers get hospitalized, while they focus on recovery and wonder how to go about navigating the administrative landscape, our virtual relationship manager @ hospital takes over and offers complete care & empathy to customers. Thus, enabling them to focus only on the path from illness to wellness, while the relationship manager takes over the processing angle digitally. Customer feedback on this is a real wow!

Again, while COVID-19 made most of us wary of touch, we embarked on touchless UI / UX. While the integration of our AI-driven bot with voice platforms (Alexa / Google Assistant) enabled customers to get touch-free servicing via voice commands, at branches, wherein customers visited us, we offered the same level of servicing via QR codes. All customers had to do was to scan these codes (without handshakes, paperwork etc.) and get their requests fulfilled.

What these real deployments indicate is that the shift from physical to digital is incomplete, without the human touch that customers expect. AI is a science. Customer centricity is an art. How we have blended the science of digitization with the art of our Caringly yours philosophy to offer human-centric digital CX is what keeps us going!

Authored by KV Dipu, Head – Operations & Customer Service, Bajaj Allianz General Insurance