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[Our broad outlook will be to make things simpler for customers with the thought of demystifying insurance: Nikhil Bharadwaj, Bajaj Allianz General Insurance in Back to Business](#)

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None of us had expected the lockdown to last for over 2 months; the fight against Covid-19 has only united us and in a way has prepped us all to adapt to the many 'new normals' that it brought with itself. The nation-wide lockdown is slowly being lifted across orange and green zones and life is crawling back to a new-normalcy.

Businesses and brands are now making their way back into the business; planning their communication plans for a new world post the covid-19 lockdown, keeping a note of some of the new buzz words such as 'social distancing', 'work from home' and the latest one; 'atmanirbhar'.

Well, Covid-19 is not over yet, but it's definitely the start of good. It's time for Back to Business...

In this story of Medianews4u's new brand series, Back to Business, we spoke to Nikhil Bharadwaj, Head – Corporate Communications, Bajaj Allianz General Insurance.

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**How are you coping with the impact of Covid-19 on your brand/company/organization? How effectively have you used the lockdown period?**

This has been a very unique situation, challenging but very unique. It's given us an opportunity to facilitate communication in a whole new way. We have been able to seamlessly work from

home and serve our large customer base, all while issuing policies and settling claims, without a single employee in office. As a brand we are trying to take this positively and work ahead. In fact, we launched a couple of products during the lockdown virtually we inked new partnerships, amongst other things.

As for utilization from the communications standpoint, I feel this is the right time for it, and lots of it and we have been able to accomplish this in some way. Be it facilitating directive communication to employees or keeping them engaged through an internal ezine during these WFH days. It's been challenging to interact with peers and colleagues remotely, but it's something which everyone has gotten used to fairly fast and has now become quite comfortable to handle.

**The quest for a solution to a particular crisis helps invent new business opportunities and sometimes leads to a revision of existing business models ... What sort of innovation has or will the Covid-19 pandemic bring to Bajaj Allianz General Insurance?**

I think in terms of a change that I foresee is the demand for more online/digital products. Even if they are conversational products, customers would want more digital fulfillment going forward. Herein lies a lot of opportunities for insurers to experiment and come out with simple policies and easy service interfaces (if they already haven't). Insurance has always been a push product, and this is an ideal case for the product moving to a pull category with people realizing its importance. Research has already moved up, whether this leads to a large amount of insurance uptake, especially health insurance, remains to be seen. There is also a cross-industry trend which will be an important part going forward, i.e. work from home. Organizations have realized that this is possible and work can be done rather seamlessly whilst saving cost and time. As of now it seems this will be the norm going forward for a lot of organizations, provided questions of work timings, productivity, and culture can be addressed.

**While some parts of the country have become Covid-19 free, cities like Mumbai and Delhi are still in a lockdown situation. How are you planning to resume business across cities that are not in the Red?**

Like all organizations, this has been and will be a phased activity as per directives from Government, and local authorities. We have started with green zones and orange zones and will make our way to red zones etc. keeping all safety, social distancing, and hygiene precautions in place. We are of course encouraging maximization of work from home till there is a long-term solution in place.

**What will be your communication strategy post the opening of the lockdown? Understandably bringing customers back to you would be difficult... What will be the objective of the communication/marketing strategy?**

I think communication like other skills will have to change. We should encourage customers to research online quite a bit and encourage self-discovery and self-service. Communication should be the right blend of print and online, with more focus on product discovery.

This would mean a lot of blogs, Q & A, and authored content from experts. The objective is that level of awareness about insurance has built up, with product specificity it must move towards interest, comparison and purchase. I think brands also have to be able to deliver on promises in these trying times, as if they don't, customers will never forget and brands will lose credibility. Consumers would want honest brands that clearly articulate what their offering is, and how it solves their worries, anything else is just white noise. Our objective has always been and will be to solve the worries of our customers; our products, service, and our communication/marketing strategy will be centered around this.

**How did you keep the morale of the employees during this lockdown period? On a personal note, what kept you positive?**

As I said before communication was most critical. Employees just wanted to be kept informed about everything happening around them. This stems from the fact that no one likes uncertainty, we all want structure and we all want direction. We as a team bonded over coffee sessions on video chat kept in touch regularly through various tools, exchanged funny forwards and memes on WhatsApp, which kept us going. We came out with interesting new formats of internal communication including work from the home daily digest, which was rich in content and podcasts from our leaders, and that kept all of us motivated. For me the fact that we were safe and all this was towards our safety, kept me positive.

**What are some of the post-lockdown business strategies that you will use to bring the business back on track or at least get it in the right direction and also create demand for yourself?**

When the lockdown ends it remains to be seen, but there would be partial relaxations nonetheless. The post lockdown era will usher in a new way of doing things. Insurance has always been about conversations, face to face, and I feel this has only moved thus far to Phygital, i.e. mix of physical and digital. In the post lockdown era there would be a need to bolster not just digital assets, but also digital partnerships where a large amount of synergy will be realized. Conversations will remain, but fulfillment will happen over the phone and the internet. Communication has to partner business in refueling some of the lost demand by putting out rich content on the need for insurance, especially health insurance in these times. Making things simpler for customers, will be our broad outlook going forward in line with our thought of demystifying insurance.

**Your thoughts on the importance of the role of communicators in an organization?**

Our role as communicators is to complement the strategy of the organization, be it product focus, innovation, partnerships etc. and this will continue going forward as well. I think this time of lockdown has been very humbling for a lot of brands, who will now begin to think a lot more about how customers would perceive anything that they put out. They will finally realise the importance of being in the customer's shoes.