Date: 5.6.2020	**Publication:** ET BFSI.com

WhatsApp, Bot & Apps bring customer grievance down by 90%: KV Dipu, Bajaj Allianz General Insurance

Converting inbound calls to outbound calls coupled with heavy reliance on digital channels and assets ensure seamless transition of business at Bajaj Allianz General Insurance during the lockdown.

Ishan Shah | ETBFSI | Updated: June 05, 2020, 11:53 IST

In a conversation with ETBFSI on the special segment of BFSI Tech Tales, *KV Dipu, Head – Operations & Customer Service at Bajaj Allianz General Insurance*, shared the details of how they have managed the work from home transition due to Covid-19 pandemic induced lockdown; growing efficiency within customer service channels; Bots & WhatsApp conversations; and their cyber-security strategy. Edited Excerpts:

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

Q. How effective was the transition to WFH?

Covid-19 has been a blessing in disguise and has brought our digital capabilities to the core. During this lockdown period consumer grievances are down by 90% and are at 10% of what it was prior to lockdown. We enabled WFH for all our employees as our outsourced call centers were shut off overnight and nobody was prepared for it. This particular issue was faced by the whole industry.

We went on a blitzkrieg campaign and highlighted all our digital channels to our customers. We migrated in a very short span of time on our digital assets and 80% of servicing is happening on digital channels.

Insurers will always have a set of customers who want the touch & feel and are comfortable with call center assistance. When WFH is in place the in-bound monitoring that happens at call centers cannot work so we realized we had to cater to some customers who will use the call center, we gave customers a missed call service option which was then transformed into an outbound call.

By converting inbound to outbound and digital tools we were able to manage the customer service ops. We're executing and implementing digital capabilities much passionately then before the lockdown phase.

Q. What are some of the new digital processes added during lockdown and automated existing ones?

On the health insurance side, we launched tele-medical underwriting where doctors inspected customers on phones and shared their reports, which was prior done through physical channels and is now completely digital. Similarly, health claims earlier customers would send it across via courier or submit to the nearest branch, but now they can upload the documents on the mobile app or scan and send on the portal. It has absolutely become a paperless and seamless service. And the inbound call to outbound calls at customers call centers.

On our app 'Caringly Yours' customers on their own could check their level of exposure to Covid-19 which was called as Self Insta Check, customers could also do contact tracing on Social Trackback which was rolled out before Aarogya Setu was launched and the app has also been enabled with a doctor on chat for consultation.

Q. To what extent do you leverage WhatsApp?

WhatsApp is being leveraged in a big way. A large part of digital servicing is driven by WhatsApp, so when the call center shut down and we migrated to digital tools, WhatsApp, Bot & App was leveraged extensively.

Currently, WhatsApp is being used for servicing only and in the backend queries are solved through bots and for complex queries we've human intervention ready if required. Customers are agnostic to whoever is chatting with him bot or human so we've kept the user interface simple.

Digital servicing platforms have worked well because if bots fail to answer complex queries it is immediately addressed by humans so the customer queries are addressed in the same conversation without any dropouts or diversion of asking them to visit the website or reach out to the call center.

Q. What are the key things as branches open up?

As more than 100 branches have been opened up, going forward it will be a phygital world or a hybrid model of servicing. As many norms will have to be followed and we will have to be real time updated with ground situations.

The mix will be there in the foreseeable future as the WFH has worked extremely well and I don't see a reason why we shouldn't continue with that especially in big cities, like Delhi and Mumbai where one way commute time is more than one hour.

At the same time in India some customers do want touch and feel experience so we will keep our offices open.

Q. What are the emerging risks you've seen or see in coming times?

The biggest risk is cyber-security given in the context of WFH scenario. We've invested a lot in cyber-security to the extent that we protect ourselves from external threats. At the same time many people are not used to working from home unmonitored and are on their own.

We've been constantly communicating with our teams to maintain digital hygiene and another risk I see going forward is the aspect of health. Ensuring employee safety and keeping

the business going which is why we've been clear that employee safety is paramount. While opening up the office we've created elaborate norms and precautions to be taken by them.

As we go through the new normal business, various aspects, like frauds, could come up so keeping vigilance high where we are focused on with our expertise. We are cognizant and prepared to handle the emerging risks.

Q. How's the approach to cyber-security?

There are tools which catch any attempts like malware which come into the system and series of tools are available. All of us need to understand tools and software can limit to some extent, we've to also see what kind of behavior we indulge in.

We all are aware about the dark web and passwords which are out there and a lot of employee awareness happens with respect to maintaining digital hygiene and we have asked our employees to be extremely vigilant during the WFH environment.

Series of investments in cyber-security tools as well as continuously educating our workforce are the two fundamental principles defining our cyber-security strategy.