

[Managing teams in a hybrid work model setup. What does it take?](#)

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When news of the pandemic started circulating towards the end of 2019 / beginning of 2020, and the threat of an impending lockdown started gaining momentum, we, as a firm, decided to prepare for a 100% Work from home (WFH) scenario. It called for meticulous planning – daily meetings with various stakeholders, purchase and rental of laptops for employees with desktops, arrangements for wi-fi at residences of colleagues, access to software (hitherto restricted to office premises) from home, et al. We executed our dry run on the 18th & 19th of March 2020, and when the 3-week lockdown was announced immediately thereafter, our first reaction was – lo & behold, we were not a moment too soon in terms of our dry run and preparedness!!

WFH for my team of around 1600 employees spread across 170 locations was by no means, easy! Since call centres had to be shut down overnight, we embarked on a massive communication blitzkrieg, informing our customers of the various digital avenues (AI driven chatbot, WhatsApp, portal, mobile app, etc.) available for uninterrupted servicing. Our branch teams reached out personally via phone calls to more than 20,000 distribution partners, informing them that they could continue to service customers via the app and the portal we

had made available to them. Our digital transformation drive had focussed on enabling partners, not replacing them, since insurance is a distribution-led business. We also converted our physical SOPs into video SOPs whereby our partners could access this library and quickly learn policy issuance, endorsements, refunds et al on the fly after watching these 2-minute videos!

As regards employees, apart from the availability of hardware, software and wi-fi, since they were physically and socially distanced, in order to keep them digitally and emotionally connected, we came up with a home-grown employee engagement program called 'Celebrating You' wherein we shifted the focus from employee engagement to family engagement, launched a host of digital engagement programs such as virtual birthday parties, live concerts, digital singing & painting competitions and leveraged digital learning & development programs to train employees on mental health and physical exercises at home.

The outcome was amazing! We ensured a seamless switch, without a glitch, to the new digital way of not just working but living!! Customers found our digital assets seamless and frictionless – not only did the adoption scale up to 80%, but our grievance ratio dipped by a whopping 90%! Our Net Promoter Score (NPS) conducted by a third party, showed us as the highest player in the marketplace with a significant distance over our competitors. Employee engagement programs, thanks to the involvement of families, registered higher scores than those prior to the lockdown!! Partners were extremely happy with uninterrupted servicing, and gave us rousing feedback. We won a host of awards as well, for our digital operations and customer care transformation, not just at an Asia Pacific level, but at a global level as well!

When the lockdown continued, we realized that remote working was here to stay. So, we quickly launched a plethora of options – permanent WFH, partial WFH etc. for employees. Similarly, we went beyond our core customer needs and also met their unstated needs via a host of features on our mobile app – we launched a doctor on chat feature for those who wanted to get medical advice for minor ailments, a contact tracing feature aptly called Social Trackback Et al. 'Celebrating You' became a part of life with regular digital engagement via various activities such as puzzles, weekend MasterChef etc.

We picked up many nuggets of learning along the way. A key aspect, stated often but practised seldom, is keeping the customer at the centre of everything that we do. Secondly, the value gained from converting a necessity into a virtue (digital celebrations whereby we moved from employee to family engagement). Thirdly, the importance of being prepared for a black swan event which comes unannounced. Covid-19 is not the last that we have seen yet we will be expected to rise to the occasion whenever the next one hits us! Fourthly, the importance of phygital as we go ahead. While a digital way of living is here to stay, there is a born-again focus on human values such as empathy and a healing touch. As Soren Kierk says, "life can only be understood backwards but it must be lived forwards"!

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