

Date: 14.6.2017	Publication: Moneycontrol.com
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[Is your flight delayed? Bajaj Allianz has already credited your travel claim](#)

Bajaj Allianz General Insurance has launched an application that uses blockchain technology to disburse travel insurance claims even before the claim is reported.

By M Saraswathy

An international flight getting delayed can be a harrowing experience for travelers. To ensure that they face less stress, private general insurer Bajaj Allianz General Insurance has launched Travel Ezee, an application that uses blockchain technology to disburse travel insurance claims even before the claim is reported.

Here, whenever a passenger's flight is delayed, the insurer is intimated through a partnership with a third-party aggregator and the claims are immediately processed. All that a customer has to do is click on the mobile application and fill in their account details.

The customer will have to register their flight details on the company's website or the company's self-service app. This is currently available for international flights only.

Currently, a claim is registered by an individual after the certificate of delay is submitted by the airline along with the claim form. The entire process takes at least a week.

Tapan Singhel, Managing Director & Chief Executive Officer of Bajaj Allianz General Insurance, said that unlike the existing lengthy process, the claim will now be passed within minutes. He added that this will significantly bring out the turnaround time for customers in terms of services.

Further, the insurer has also launched an instant motor claims services called 'Motor on The Spot', that enables customers to have a self-survey and get claims passed for damages up to Rs 20,000 in about 20 minutes time. In this, the customer merely has to scan their details, pictures of the damage and send it through the mobile application.

On the basis of the photographs sent by the insured, the insurer decides on an amount as a claim. If the customer agrees, the claim is immediately disbursed for them to get the vehicle repaired. Singhel added that they are looking to increase the amount to up to Rs 50,000 in the next six months to one-year period.

Currently, digital contributes about 3 percent of the overall sales of the insurer. It had also launched a telematics device for motor insurance that will would look into driving behaviour of vehicle owners and users.

Now, they have also launched a chatbot 'Boing', that can be used to register a motor claim, get a soft copy of the insurance policy, check the claim status and also locate the nearest workshop/hospital. This is driven by artificial intelligence with services available round the clock.

Private general insurer ICICI Lombard also has a chatbot, MyRA, a virtual assistance platform, that was launched in December 2016 enabling them to respond to customer queries as well as complete policy transactions in real time, without any human intervention.