

[Bajaj Allianz launches apps to reduce claim settlement time](#)

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Mumbai, Jun 14: Private sector non-life insurer Bajaj Allianz General Insurance today launched a number of new digital initiatives to simplify the customer experience.

To ease the motor claim process, it has launched motor on-the-spot facility that will help customers register and self-inspect their motor insurance claims of up to Rs 20,000 through its self-service mobile app, Insurance Wallet.

This application will reduce the claim settlement period to around 20 minutes from the present average of seven days.

"Motor OTS facility, which is currently available for private cars only, will bring down the turnaround time to settle claims from seven days now to around 20 minutes," Bajaj Allianz General Insurance managing director and chief executive Tapan Singhel told reporters.

"Around 70 per cent of own-damage motor claims received by the company is below Rs 25,000 and we are planning to increase the limit to Rs 50,000 from Rs 20,000 now over next one year," he added.

Travel Ezee is another app it launched today. Based on blockchain technology, the app will notify the customer on their payout eligibility in case of a flight delay.

"Initially, the Travel Ezee will be available for the international air travellers only. However, we are planning to make the facility available for domestic air travellers too in a year's time," Singhel said, adding, "Our efforts will be to settle such claims even before the claim reporting happens."

It also launched an artificial intelligence driven chatbot service platform called Boing which will offer 24/7 customer assistance and instantly respond to customer queries.

It can be noted that last December rival ICICI Lombard had launched a chatboat, Myra to enable cross-product services, such as buying or renewing two-wheeler insurance and providing quotation for fire and burglary covers.