

Bajaj Allianz launches chatbot 'Boing', Travel Ezee app

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Mumbai: Imagine your flight from New Delhi to Berlin was delayed by an hour, causing you to miss your connecting flight to Detroit — the last thing on your mind would be contacting your insurer to get the delay costs reimbursed.

But, Bajaj Allianz General Insurance Company has now launched an app that tracks flight arrivals and departures realtime.

So, when you miss your flight, you can get the costs be it Rs 12,000 or Rs 2,00,000 reimbursed even before you leave the airport.

Launching their new mobile app Travel Ezee on Wednesday, Bajaj Allianz CEO Tapan Singhel said, "Our new mobile app uses blockchain technology to proactively disburse travel insurance claims related to flight delays even before the claim is reported. We have partnered with a third-party travel aggregator to get realtime data on flight timings for every city, every location in the world."

Bajaj Allianz also said that while claims normally take 3-4 days to settle, with Travel Ezee they are vouching for a turnaround time as short as 20 minutes.

"It works in three simple steps — scan your passport,

your flight tickets and make the payment. When there is a delay, even before you trigger a claim, you will get an SMS from us stating you are entitled to a claim a certain amount as your flight has been delayed," said Sourabh Chatterjee, president, head of technology and IT, Bajaj Allianz.

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Another time-saver is the introduction of 'Motor on the Spot' facility on the company's mobile app, which helps policyholders settle claims within 30 minutes instead of the usual 7-8 day wait. "With this app, vehicle users can just click pictures of the damaged vehicle, their driving license, FIR copy on their mobile phone and sent it to us with the insurance policy number. Using our data analytics we give an immediate quote to the customer — say Rs 6,500 for a damaged door. If the customer is happy with the quote he can agree and get a immediate

settlement. If he is not then he can disagree, and our surveyors, customer service representatives will get in touch with him," said Singhel.

A majority (70%) of motor claims received by Bajaj Allianz fall within Rs 20,000 — so the company has currently made the service available for minor claims within Rs 20,000. "IRDAI actually permits self-assessment of vehicle damage up to Rs 50,000. If this takes off in a few months, maybe next year we could think of increasing the limit to Rs 50,000," he added.

On assesment of vehicle damage, Singhel said, "We have 15 years of data, experience — so by seeing the photographs we can assess the extent of damage, depth of the scratch, debt."

Like its parent Allianz — which has its own chatbot Allie, chalk-full of personality, SaaS and customer insight; Bajaj Allianz also launched its own chatbot 'Boing' to handle customer queries on its website, mobile app and Facebook. Boing helps customers register claims, get a soft copy of their policy, check policy status, locate insurance branches and networked hospitals. With Boing's locator one can also find the nearest garage or workshop for cashless repair of one's vehicle.