Leveraging WhatsApp

24% of customer interaction volume has moved to WhatsApp

Bajaj Allianz General Insurance has adopted a WhatsApp platform for customer service, claim-related queries and complaints. KV Dipu, head - Operations & Customer Service at the company, gives details:

Ravi Lalwani: Please share some details about the different services introduced on the WhatsApp platform?

KV Dipu: WhatsApp is no longer a personal messaging service platform. With the advent of AI and the flexibility of the WhatsApp platform, numerous things can be achieved. At Bajaj Allianz General Insurance, we have enabled a host of self-service options on our WhatsApp business account. We have integrated our AI enabled chatbot, BOING with WhatsApp that facilitates our customers to register claims without waiting in the IVR queue. They can request for a soft copy of their policy, check claim status, check policy status, and renew motor policy by entering minimal details about themselves for verification. They can also locate our nearest branch, network hospital, workshop, etc. Our AI model is trained for certain cases and it is learning everyday with new queries coming in. For the untrained queries/requests, the system seamlessly transfers the chat to a human attendee for further resolution.

What is the customer response you are getting from WhatsApp related services?

Customers have adapted to the change quickly than expected and in a month's time we have raked in a volume of 24% of overall interaction via chatbot which is exemplary. The data analysis shows customers are mostly engaged in registering a claim, request for a soft copy of the policy, checking claim statuses and checking policy status.

From which parts of the country are you getting good response to this service?

The application's usage is widespread across various regions of the country. As the volumes have just started picking up, the trends are shifting every day. I believe 6 months' data and trends will yield accurate results to arrive at conclusions. Metros have been utilizing the platform to the optimum.

KV Dipu maintains the company would eventually train its bots for natural languages that include slangs and Hinglish

Customers of which age group are using the service maximum?

We have a plethora of products that are meant for every individual irrespective of the age. There are policies where age is never a parameter eg. motor and property. As the number of WhatsApp users is growing exponentially in India and with data and mobile devices becoming cheaper, usage of these tools is expected to see a rise. The existing users have quickly resorted to WhatsApp bots and sooner or later we would see a huge chunk of servicing be made available via WhatsApp.

Are you using WhatsApp as a chatbot for solving customer complaints?

We have integrated WhatsApp for a couple of important use cases. When it comes to complaints, the questions can vary from being extremely simple to the most complicated ones. We have analyzed our data from the past and picked up the most frequently asked questions and built a bot around it. We would eventually be training our bots for natural languages that include slangs and Hinglish as well, where most of the ground would be covered.

Any plans to offer services on other platforms like Facebook, Instagram, Tiktok, LinkedIn, etc?

Yes, we have entered the social media space to ensure that our customers can access our services, get resolutions to their queries by connecting with the insurance community on the said platforms. BOING, for example, is already enabled on Facebook Messenger, and other social media platforms are being used to ensure good service to our customers as we truly believe in our tagline, 'Caringly yours'.

What is the impact of WhatsApp services on other channels?

In less than a month's time, we have moved 24% of the volume on WhatsApp. Customers are rapidly getting upgraded daily. It certainly takes a load off other modes to a certain extent, but I firmly believe that with the advent of AI which we are leveraging from our chatbot BOING that is enabled on WhatsApp, we will be able to use the learnings to deliver a more personalized experience to our customers when they reach out to us on other channels like call center or email. Soon, we will be able to track the engagement with customers, like knowing their recent purchases to understanding their recent complaints, which will enable us to resolve their queries in a better manner.

Any plans for more services on WhatsApp?

Continuous improvement and improvisations are part of our DNA and soon we will be bringing a list of new services. A lot of these services are being tested from a regulatory standpoint and usability for customers.

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