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Enabling sales team during the Covid-19 era

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The Covid-19 pandemic has taught us that work can happen from home, right from underwriting policies to addressing customer queries. Many functions have been able to seamlessly transition to this change and have gradually gotten used to it. However, one function, viz., sales, the pillar of any business, had to perform work from home since there was no option.

During the lockdown period and even now when the government is gradually unlocking various services, the days of meeting customers in person and talking about benefits of insurance have long gone, mainly due to lack of comfort and safety concerns. Hence, it became crucial for us to equip the sales team in a way that would enable them to not only convince the customer in this new age, but also help them serve customers end to end.

However, before arriving at a strategy, at Bajaj Allianz General Insurance, we tried to understand the pain points of the stakeholders involved and also identified risks we faced. Insurance being a highly intermediary-driven business, our partners play a key role in terms of supporting the business. Hence, we followed the approach to understand their requirements better.

- We enhanced our cyber security

- Digital assets which were built over the past few years, were further enhanced to enable our partners to help customers through their entire journey, right from buying a policy to registering a claim
- We were in touch with our partners regularly to check on their well-being and to know if they required any assistance from us
- Round the clock support was provided and partners were given individual SPOC's for their locations
- We trained our partners for various digital assets that were created for them to serve customers seamlessly
- A large number of collaborative engagement activities were conducted to stay connected with partners across different regions

While we took care of the aspect wherein our teams could make sales through platforms such as apps, portals, tabs, etc., it was equally important to drive sales. For that, we had to create necessary awareness not only about the benefits of various insurance products, but also ways through which customers can reach out to us. While we communicated the tools created for simplification of processes amongst employees and partners, we also informed customers of our 'Caringly yours' motto through WhatsApp, missed call facility, our company website and 'Caringly yours' mobile app to address their worries.

Besides implementing various digital initiatives for seamless operations for sales, it's important to assess the impact when the rubber hits the road. Here our sales team itself became our customers, wherein we took their feedback and acted on the same immediately.

Simultaneously, we also took feedback from our end consumers on various processes and digital assets created, and further bettered our services on various platforms.

Covid-19 era has provided us with unprecedented learnings and has changed our approach across various functions. Since it is the era of contactless sales, insurers need to work on training sales teams to recalibrate their approaches for the new normal and equip them with digital tools.

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