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# CX benchmark of top 8 life insurance service providers India 2024

# Scope

The information in this report is provided on an as-is basis.

This document is produced by Twimbit per date of research and writing (July-August 2024) and is subject to change. The benchmark is prepared solely for information purposes over a limited period to provide a perspective on the market. All the data is derived and estimated by Twimbit analysts via primary interviews and publicly available information.

# Table of contents



## 01

Twimbit research methodology



## 02

Top 8 life insurance service providers in India for purchasing a life insurance policy



## 03

Detailed observations and innovation opportunities

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**01**

Twimbit research
methodology

CX benchmark of life insurance providers

# Twimbit approach – Benchmarking criteria and objective

## Shortlisting Life Insurance service providers:

Shortlisted 8 domestic (Indian) life insurance service providers based on:

- Availability of digital application options through their public websites and WhatsApp
- IRDAI registered Indian life insurance service providers

Featured the following 3 international life insurance providers to share best practices:

- eTiQa
- AIA
- Generali

## Comparative analysis:

Purchased 8 life insurance plans of below companies through the public website and WhatsApp under the acquisition category

- HDFC Life
- Bajaj Allianz
- ICICI Prudential
- SBI Life
- Kotak Life
- Tata AIA
- Max Life
- Aditya Birla Capital

## Framework creation:

Defining broad 5 key success metrics

- Discoverability
- Premium calculation process
- Information availability
- Application process
- Payment summary details

## Scoring and evaluation:

Each factor will be evaluated on a scale of 1-5, measuring responsiveness of

- Availability
- Completion of journey
- Visual design

## Benchmarking:

Weighted scores will be given to identify the best life insurance purchase experience

**Identified 17 CX innovation opportunities for life insurance providers to ace the onboarding journey**

Provided independent recommendations and analyst opinion for improvement

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# A diagnostic framework to evaluate top 8 life insurance service providers in India for purchasing a life insurance policy

## 1. Discoverability

- Channels to buy life insurance
- Clear CTA to check premium on public website
- Number of CTAs to check premium on a webpage

## 2. Premium calculation process

- No. of input fields to check premium
- Use of labels and icons
- Gender inclusivity option
- Option to resume the application
- Option to calculate premium without sharing personal details

## 3. Information availability

- Different types of plans
- Category wise display of plans
- Information related to life insurance policy
- Glossary list of important terminologies
- Option to download brochure
- FAQs
- Customer support
- Disclaimer
- Customer feedback

## 4. Application process

- Details about the plan
- Plan summary details
- Add-ons/riders to combine with the plan
- Documents required
- Details of documents required
- File format compatibility and support- Maximum file size
- File format compatibility and support- Supported format
- Total no. of steps involved
- CKYC/KYC- No. of input fields
- Any other verification method

## 5. Payment summary details

- Payment flexibility option
- Availability of payment methods
- Payment summary details

Note: These parameters will be divided into certain sub-parameters and evaluating metrics

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# 02

Top 8 life insurance service providers in India for purchasing a life insurance policy

# Top 8 life insurance service providers in India for purchasing a life insurance policy

01  **HDFC Life** — 4.23

02  **ICICI PRUDENTIAL LIFE INSURANCE** — 4.19

03  **BAJAJ | Allianz** — 4.16

04  **SBI Life** — 3.89

05  **kotak Life Insurance** — 3.88

06  **TATA AIA LIFE INSURANCE** — 3.84

07  **MAX LIFE INSURANCE** — 3.69

08  **ADITYA BIRLA CAPITAL** — 3.66

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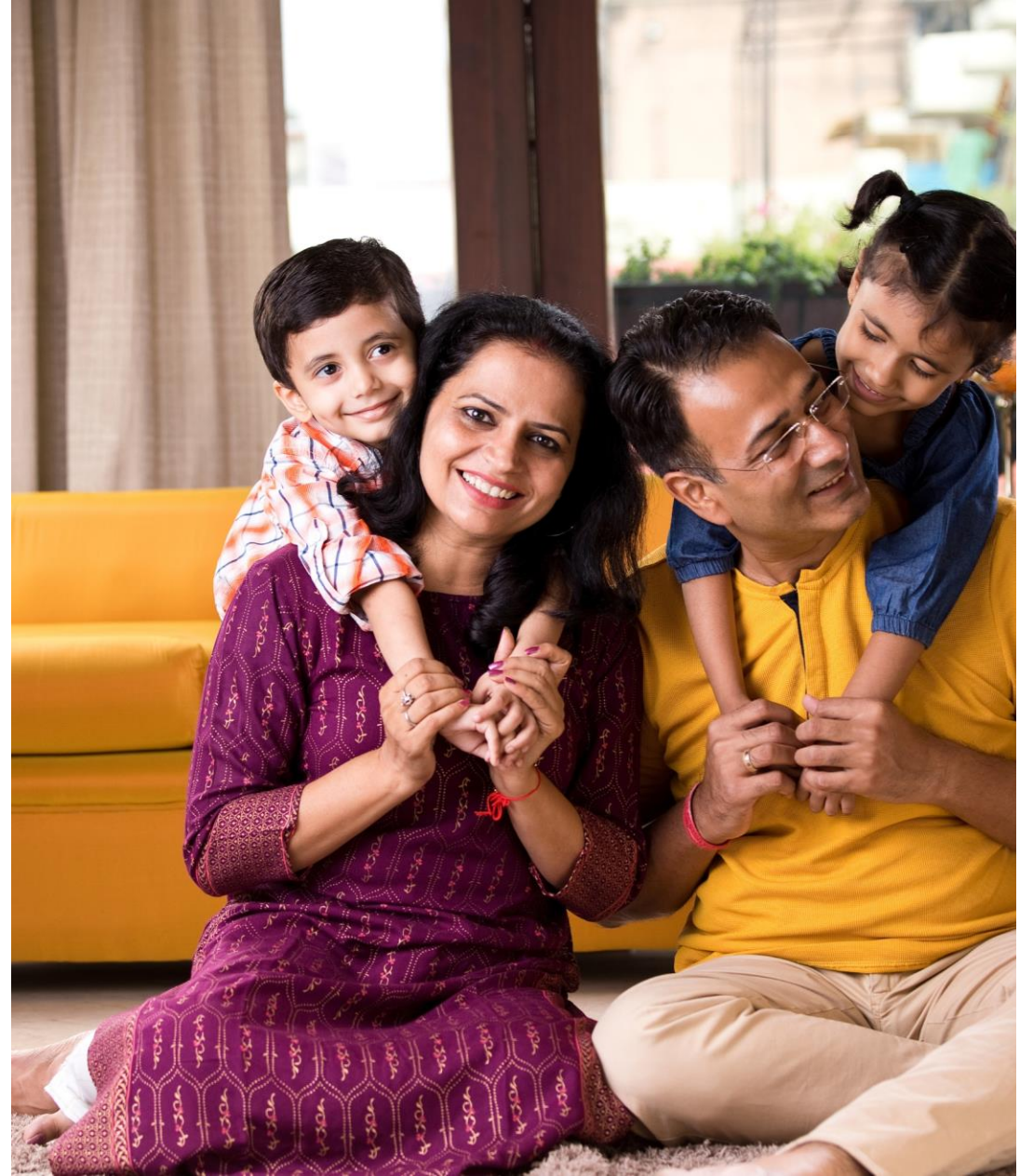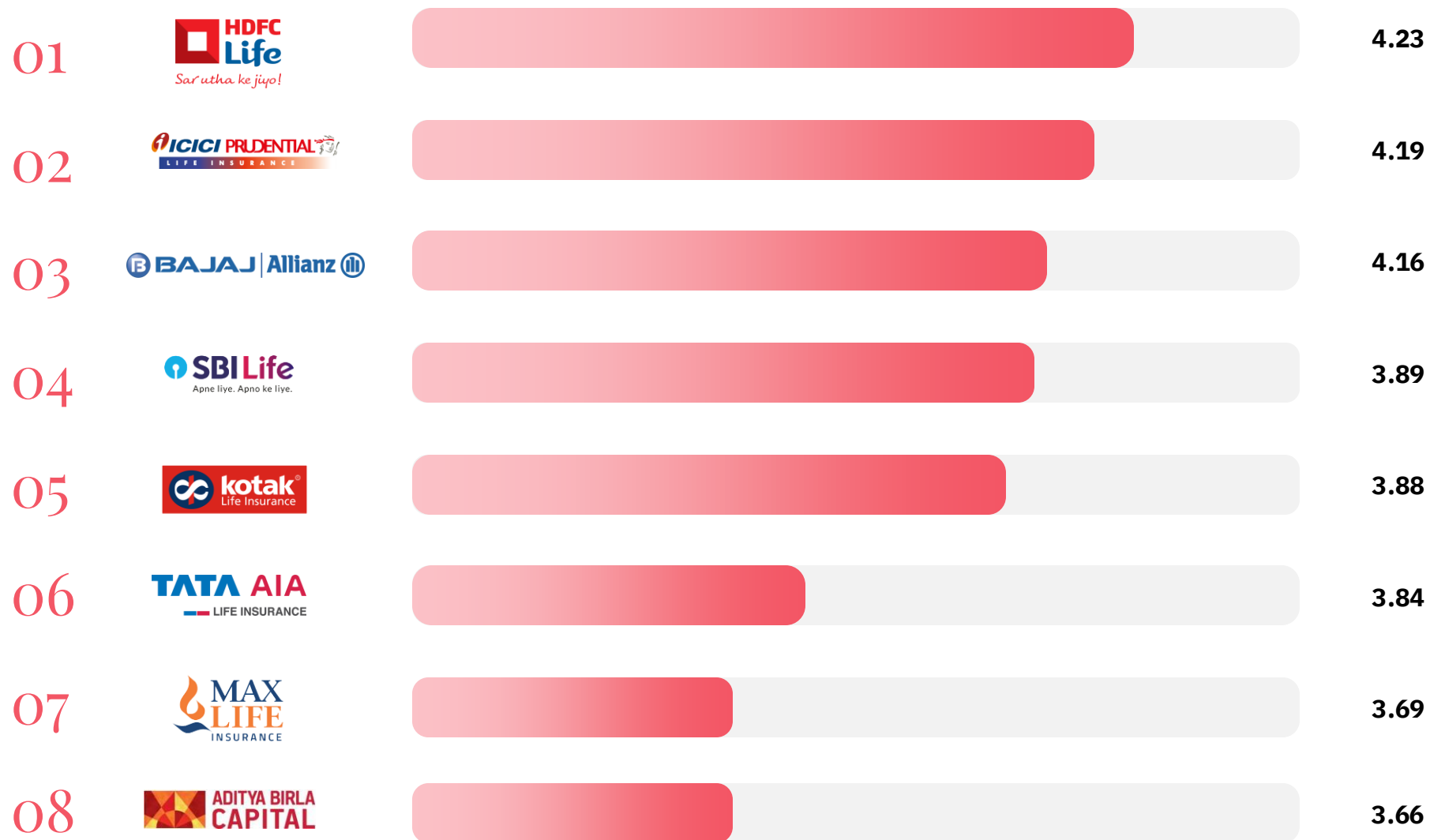
# 03

## 17 CX innovation opportunities to improve policy purchase experience

# 1. Offer multiple distinct CTAs to check the premium (1/2)

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Number of CTAs | 2 | 6 | 5 | 1 | 1 | 1 | 10 | None |

🏆 Top Pick

**Innovation opportunities**

- Provide CTAs under each policy plan to check premium
- Include CTAs at strategic touchpoints, like in the header or sidebar
- Use Sticky CTAs for continuous visibility
- Highlight limited-time offers- if there are discounts or offers, place a prompt next to the premium check CTA, like "Check Premium & See Your Discount"

**Tata AIA:** Provides CTAs under each plan, in the header

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# 1. Offer multiple distinct CTAs to check the premium (2/2)

🏆 **Top Pick**
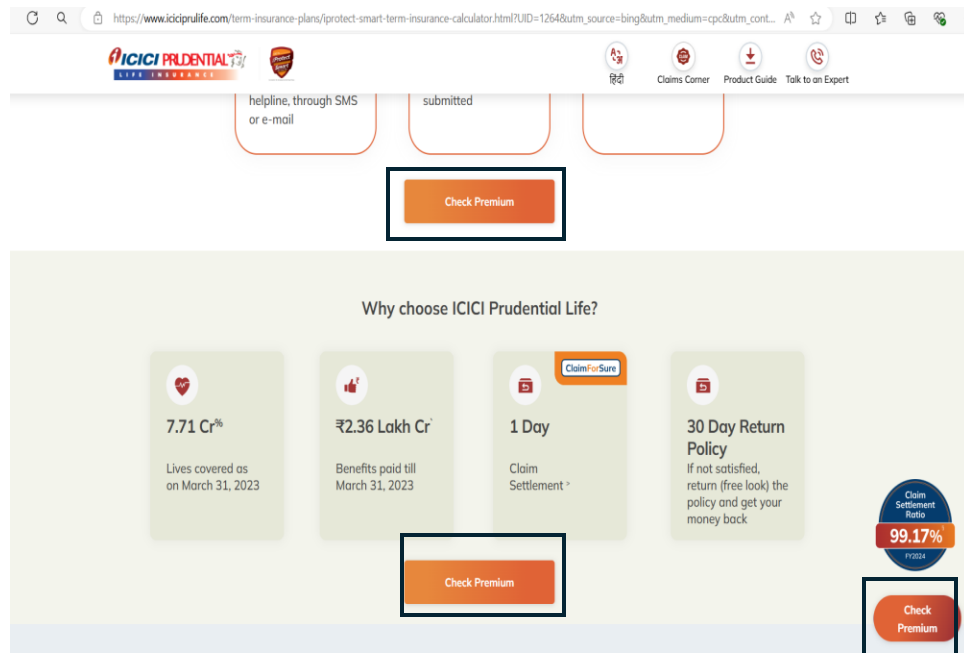




**ICICI Prudential**: For each section or key information area like how the plan works, claim settlement process, quick guide to the plan, why choose ICICI Prudential etc. a CTA to check premium is given below under each section
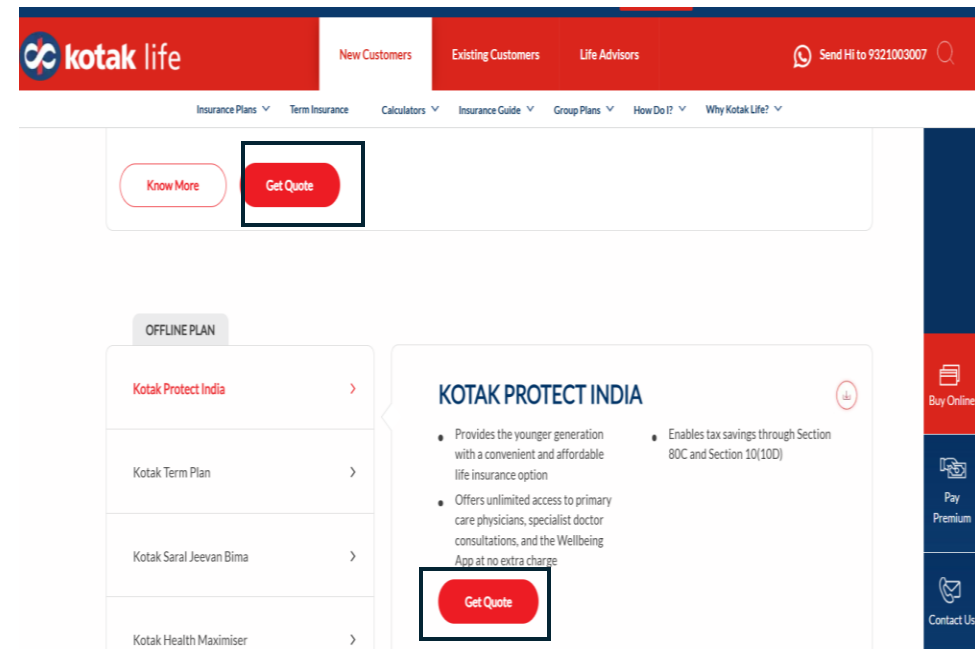
**Kotak Life**: Each plan includes a "Get Quote" CTA, and additional CTAs are strategically placed across the webpage under various key areas

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# 2. Reduce input fields to only 3 essential fields to check premium

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Number of input fields | 5 | 4 | 5 | 4 | 3 | 5 | 5 | 4 |

🏆 **Top Pick**

## Innovation opportunities

- Minimize manual input fields from to only 3
- Offer users predefined choices instead of requiring manual entry
- For example, in the "Occupation" section, present 3 options for users to choose from, Provide a few predefined salary ranges for users to choose from

**Max Life:**
Only 3 input fields to be entered manually
1. Full name
2. Date of birth
3. Mobile number

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# 3. Implement a single–screen premium calculation process

🏆 **Top Pick**



**ICICI Prudential:**
4 input fields to be entered manually in a single screen-
1. Date of birth
2. Mobile number
3. Email ID
4. Pincode



**Bajaj Allianz:**
It has 1 screen shift with the following 4 input fields to be entered manually-
1. Name
2. Mobile number
3. Email ID
4. Pincode

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# 4. Incorporate gender inclusivity options (1/2)

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Gender inclusivity option | No- only M/F | Yes- M/F/Trans | No- only M/F | Yes- M/F/Third gender | Yes- M/F/Trans | Yes- M/F/Trans | No- only M/F | Yes- M/F/Others |

🏆 Top Pick

### Innovation opportunities

- Offer gender inclusivity options
- Allow customers the flexibility to either select from predefined options or enter their gender identity in a free-text field if none of the options apply



**Max Life:** Allows users to select their gender identity from the following options:
1. Male
2. Female
3. Transgender

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# 4. Incorporate gender inclusivity options (2/2)

🏆 **Top Pick**



**SBI Life**: Offers a gender selection option with three choices-
1. Male
2. Female
3. Third Gender



**Aditya Birla capital:** Allows users to select their gender identity from the following options-
1. Male
2. Female
3. Transgender



**Bajaj Allianz:** Provides a gender selection option with three choices-
1. Male
2. Female
3. Others

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# 5. Allow customers to calculate the premium without sharing personal details

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Option to calculate premium without sharing personal details | No | Yes | No | No | No | No | No | No |

**Top Pick**

### Innovation opportunities

- Implement an option allowing potential customers to calculate insurance premiums without needing to share personal details

- Require only key details like age, coverage amount, and policy term for the calculation

**ICICI Prudential:** Allows users to calculate premiums without submitting personal details, providing an anonymous and non-intrusive experience



Term Insurance Calculator

Are you a Non-Resident Indian (NRI)? No Yes

I identify as: Female

I consume Tobacco: Yes / No

Date Of Birth: 29/12/1999 24 years old

Mobile Number: 9920435712

Don't worry; we won't spam!

Email ID: sanskrutiwani29@gmail.com

Annual Income: 5L-7.9L

Occupation: Salaried

Educational Qualification: Graduate & above

Pincode: 400708

City: THANE

Click here for ICICI group employee discount

By submitting my details, I override my NDNC registration and authorize ICICI Prudential Life and its representatives to contact me through call,RCS,WhatsApp or E-mail. I further consent to share my information on confidential basis with third parties for evaluating and processing this proposal.

If you wish to calculate your term insurance premium without sharing your personal details, *Click Here.*

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# 6. Provide intuitive and gamified key insurance details (1/2)

| Life insurance provider | HDFC Life | ICICI Pru | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Key product features and benefits | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Steps to buy | No | Yes | Yes | Yes | Yes | Yes | Not mentioned | Yes |
| How the plan works (example) | Yes- in brochure | Yes | Not with an example, very vague | Not with an example, very vague | Yes- in brochure | Yes | Yes | Yes |
| Info on how term plan calculator works | No | Yes | Yes | No | Yes | Yes | No | No |
| Documents required | Yes (click on 'know more') | In FAQs | Yes | Not mentioned clearly | Yes | Not mentioned | Not mentioned | Yes |
| Discounts offered | Yes | Yes- online discount, salaried discount (1st year), for females | Yes | Not mentioned | Yes | Yes | Yes | Yes- salaried discount |
| Claim settlement ratio is displayed | Yes | Yes | No | No | Yes | Not mentioned | Yes | Yes |

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# 6. Provide intuitive and gamified key insurance details (2/2)
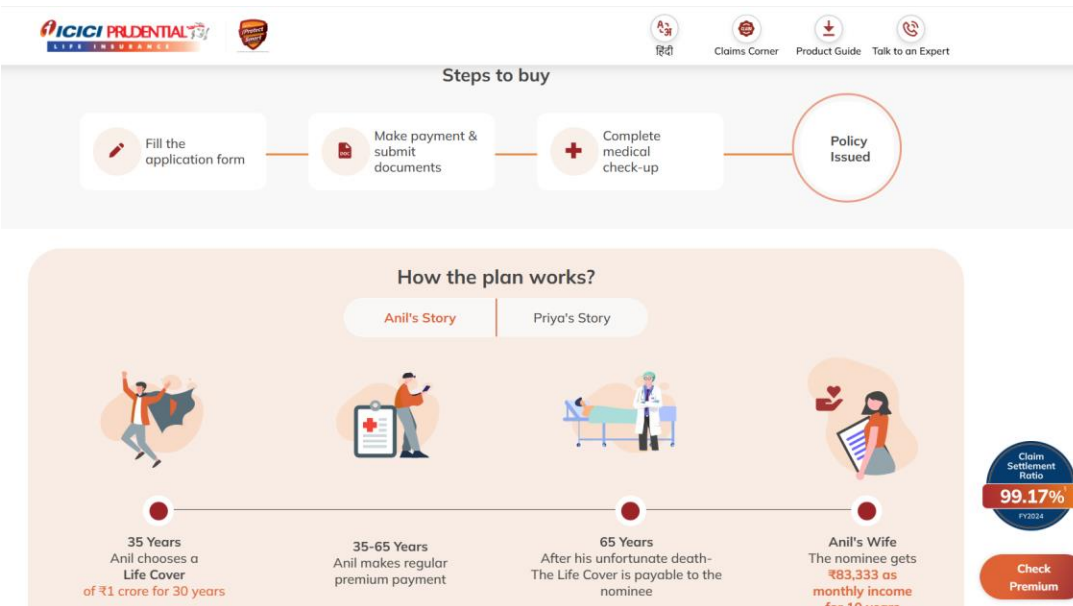


**ICICI Prudential:** Presents the key details like How the plan works, steps to buy the plan, why ICICI Prudential etc. in a visually appealing way, utilizing icons, images, and well-organized content to make the information easily digestible and engaging
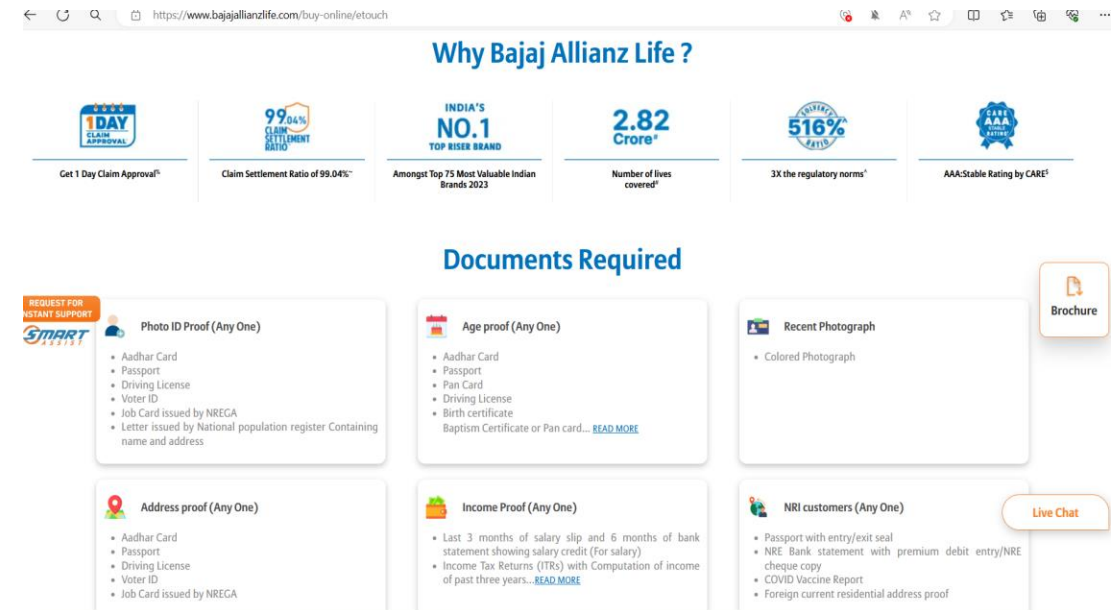
**Bajaj Allianz**: Displays information about documents required in pointers, making it easy for users to quickly scan

# 7. Provide a glossary list of important terminologies (1/2)

| Life insurance provider | HDFC Life | ICICI Pru | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Glossary list of important terminologies | Yes | No | Yes | No | Given in "policy contract" PDF | No | No | Yes |

## Innovation opportunities

- Include a clearly labeled "Glossary" option in the main navigation bar
- Organize glossary terms in alphabetical order, with quick access links (A-Z) at the top of the page
- Integrate a search bar within the glossary page so users can quickly search for specific terms instead of scrolling
- For complex terms, provide short, informative videos that explain concepts in a simple, visual manner

🏆 Top Pick
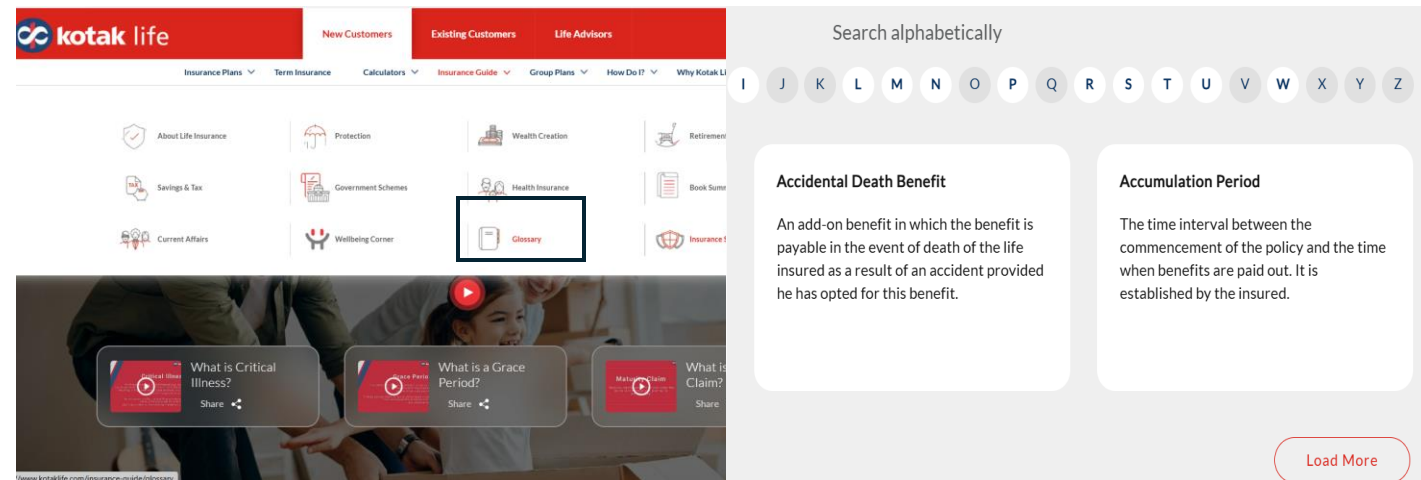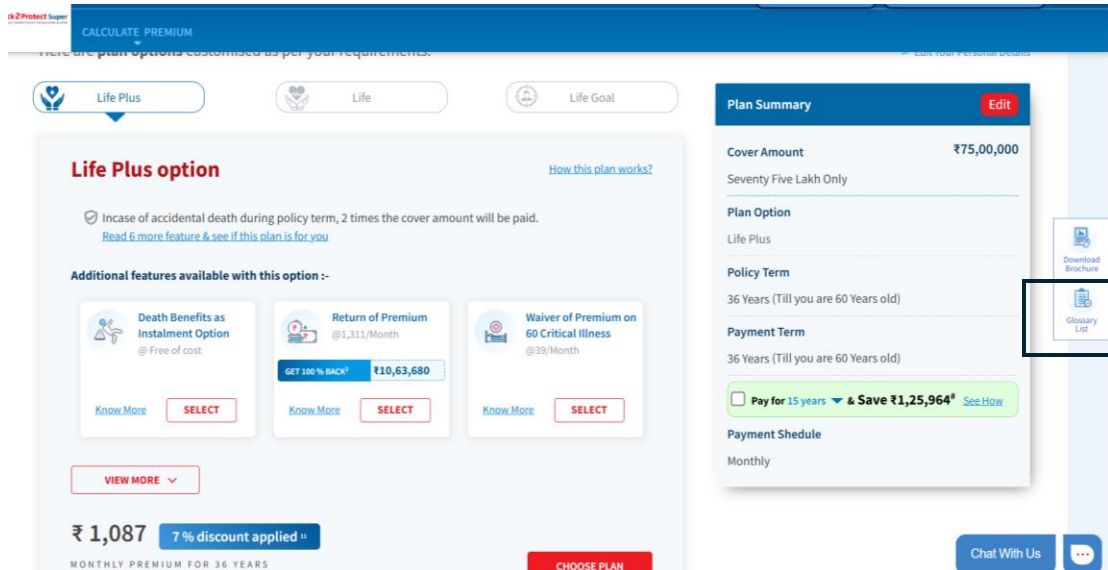


**Kotak Life**: The navigation bar has a separate option for a glossary list. The webpage has-
- Supplementary videos accompanying the glossary term and
- Alphabetical ordering of glossary terms

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# 7. Provide a glossary list of important terminologies (2/2)

🏆 Top Pick



**HDFC Life:** Offers a convenient feature during the application process, where a glossary list is provided on the right-hand side, containing insurance terms in alphabetical order

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# 8. Provide category-wise FAQs (1/2)

| Life insurance provider | HDFC Life | ICICI Pru | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Comprehensive FAQs organized by topic | Yes | Yes | No | No | Yes | No | Yes | Yes |

🏆 Top Pick

### Innovation opportunities

- Divide the FAQ section into distinct categories like: Savings, Unit Linked Insurance Plan (ULIP), Retirement Plans, Child Education and Savings Plans, Health and Critical Illness Insurance
- Display FAQs related to life insurance claim, documents, payout options etc
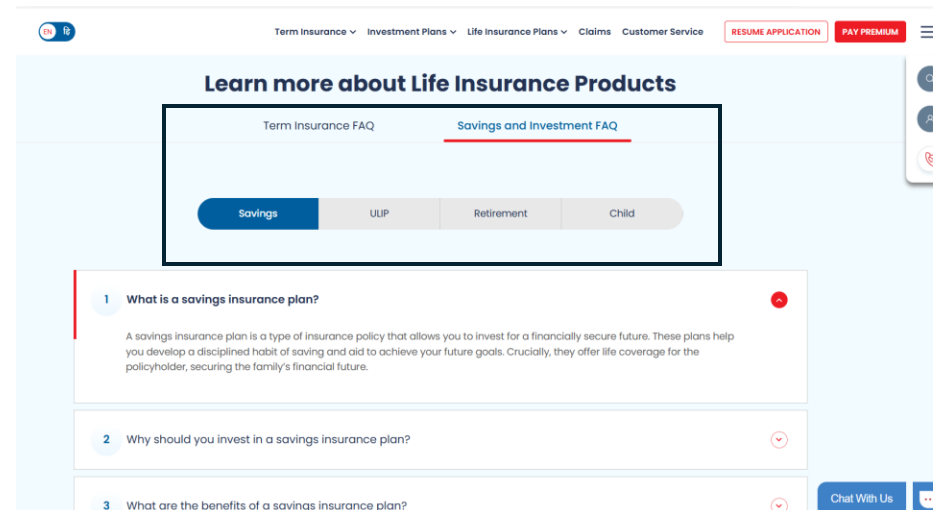


**HDFC Life:** Has organized the FAQs into categories

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# 8. Provide category-wise FAQs (2/2)

🏆 **Top Pick**



**ICICI Prudential:** Detailed FAQs related to life insurance claim, documents, payout options etc



**Tata AIA:** Policy-specific FAQ categorization

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# 9. Implement a single-click process for adding riders (1/2)

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Add-ons/riders to combine with the plan | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Did not get any option |

🏆 **Top Pick**

### Innovation opportunities
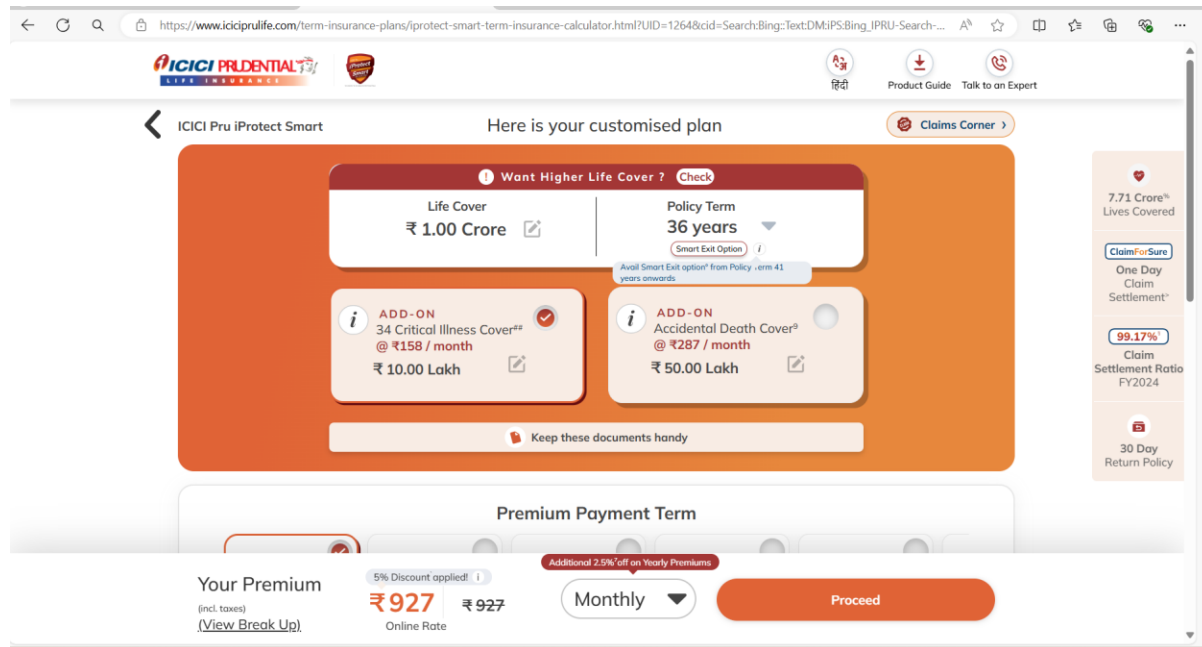
- Integrate comparison tools that allow customers to view and compare the impact of different riders on their policy, including changes to premium costs and coverage benefits
- Beside each rider option, provide a brief description or tooltip explaining the benefits
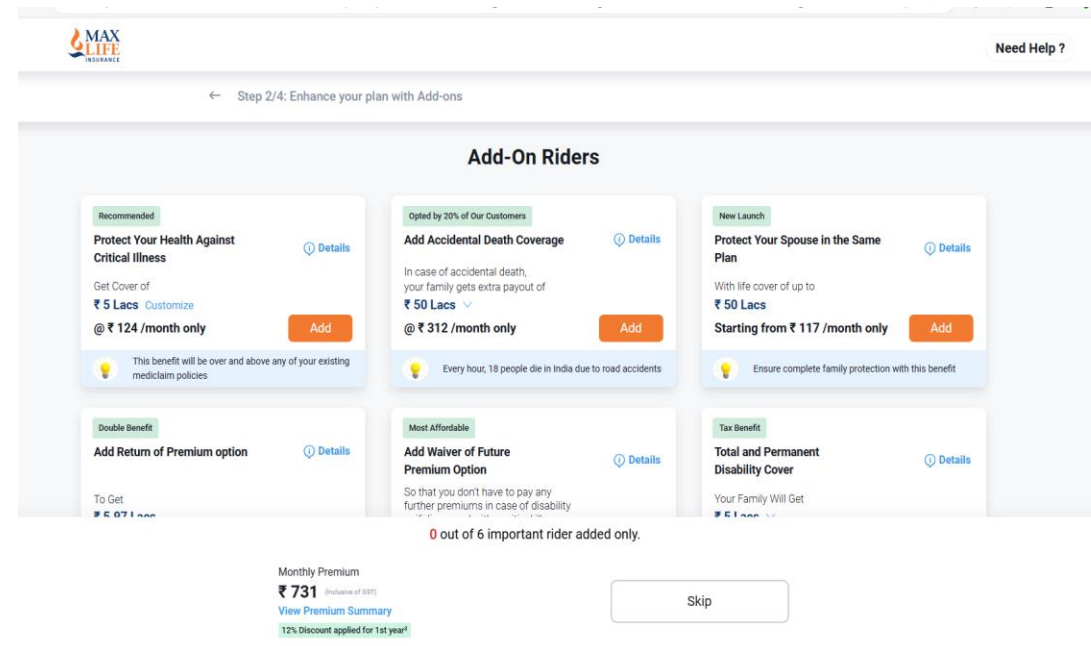


**Max Life:** Presents add-on details in a clear and concise manner, highlighting key benefits, new features, or affordability in a prominent box

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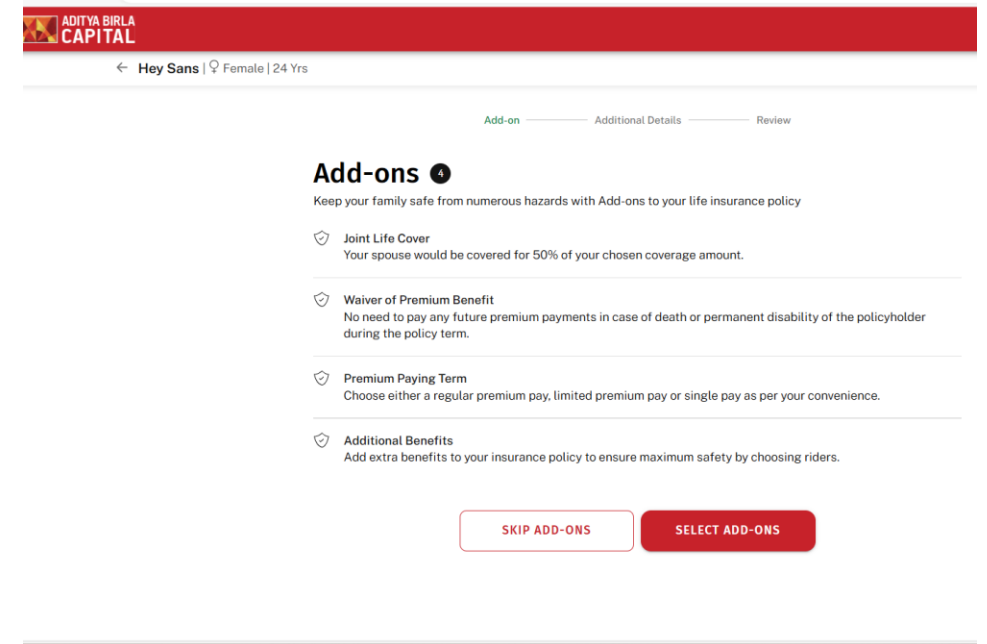
# 9. Implement a single-click process for adding riders (2/2)

🏆 **Top Pick**



**ICICI Prudential:** Lists the add-ons in the initial step itself



**Aditya Birla Capital:** Highlights the benefits of add-ons; Provides a clear and concise CTA to either skip or select add-ons

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# 10. List the required documents before the application process (1/2)

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Documents required | Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo | Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo | Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo | Aadhar card/driving license+ Pan card | Aadhar card+Pan card+ Salary slip (any income proof)+ address proof (water/electricity bill)+ passport size photo+signature | No info | No info | Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo |

## Innovation opportunities

- Provide a summary of the documents needed
- Mention any additional documents that may be required depending on specific circumstances or policy types

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# 10. List the required documents before the application process (2/2)

🏆 **Top Pick**







**Bajaj Allianz:** Presents a well-organized list with pointers, making it easy to scan and understand

**Kotak Life:** Provides a simple list, but it appears text-heavy

**HDFC Life:** Utilizes a tabular format with icons, making the information more engaging, easy to read, and visually appealing

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# 11. Allow customers to enter document numbers and auto-fetch the data

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Need to upload/ enter document number | Allows user to select from 3 options- either upload, enter pan details and auto fill & enter details manually | Need to upload | No info | Enter document number | No info | No info | No info | No info |

🏆 **Top Pick**

## Innovation opportunities

- To reduce the complexity and time involved in the application process, allow users to input document numbers
- Provide examples and formatting instructions for entering numbers accurately



**HDFC Life:** Provides customers with three options:
1. Enter document number manually
2. Upload file
3. Enter PAN details and autofill

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# 12. Increase size limit to 10MB and integrate DigiLocker for document sharing

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| File size | 5 mb | 15 mb | Not mentioned | Not required | Not mentioned | Not mentioned | Not mentioned | Not mentioned |

🏆 **Top Pick**

### Innovation opportunities

- Ensure that the platform can handle various file sizes- more than 10 mb
- Provide clear, actionable error messages if an upload fails or exceeds size limits
- Integrate DigiLocker for seamless document sharing

**HDFC Life:** Mentions the maximum file size that could be uploaded



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# 13. Allow customers to upload documents in multiple file formats

| Life insurance provider | HDFC Life | ICICI Pru | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Supported file format | JPEG, PNG, PDF & TIF | JPEG, PNG & PDF | Not mentioned | Not required | Not mentioned | Not mentioned | Not mentioned | Not mentioned |

🏆 **Top Pick**

### Innovation opportunities

- Enable support for popular file formats such as PDF, JPEG, PNG, DOCX, XLSX, and others
- Display a progress bar or percentage indicator during the upload process

**HDFC Life:** Mentions the supported file format for document upload

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# 14. Provide the option to customers to fill the form or pay first

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Form first/ Pay first | Provides the option to choose | Form first | Pay first | Form first | Pay first | Form first | Provides the option to choose | Pay first |


Top Pick

**Innovation opportunities**

- Give customers the freedom to choose when they want to complete the form or make a payment during the application process
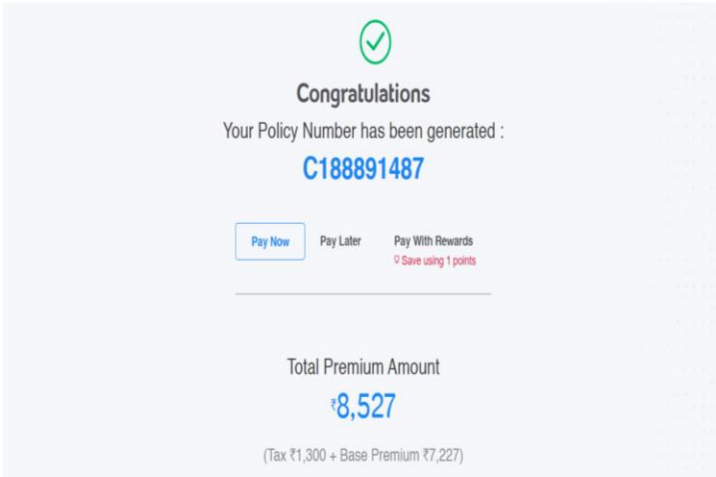

**Tata AIA:** Offers the flexibility to either pay first/ form first

**HDFC Life:** Offers the flexibility to either pay first/ form first

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# 15. Streamline the process into 3-4 distinct steps

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Total number of steps | 3 steps- Quote, proposal form, payment, | 4 steps- personal details, health details, upload documents, payment | 4 steps- Quote, personal details, payment, proposal form | 5 steps- personal, nominee, health & lifestyle, other details and bank details | 4 steps- quote, personal details, payment, proposal form | 4 steps- quote, personal details, payment, proposal form | 3-4 steps- Quote, payment details, form | 3 steps- quote, payment details, proposal form |

🏆 **Top Pick**

**Innovation opportunities**

- Simplify the application journey by breaking it down into easy-to-follow stages
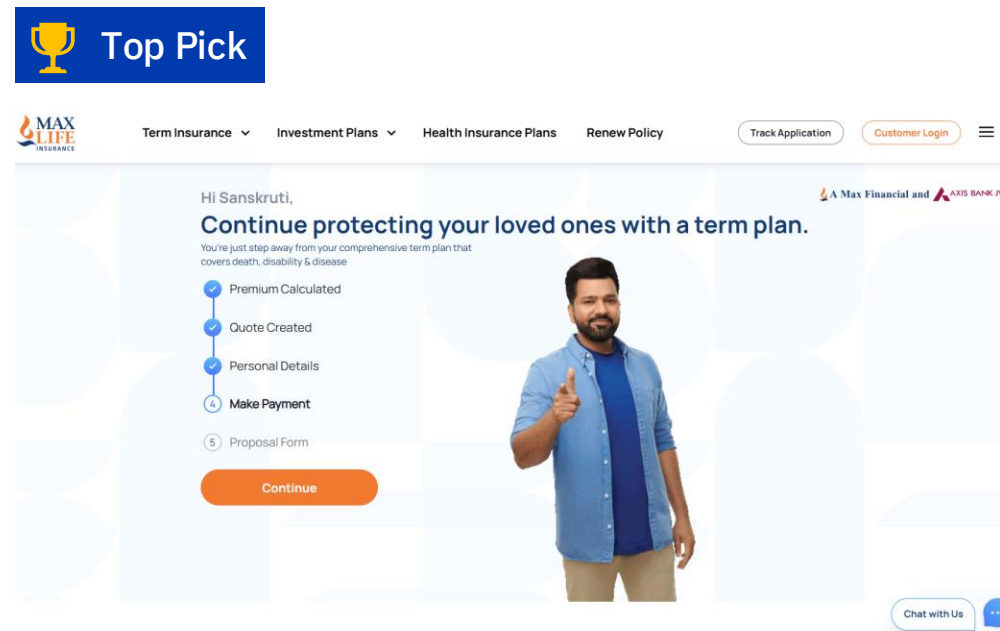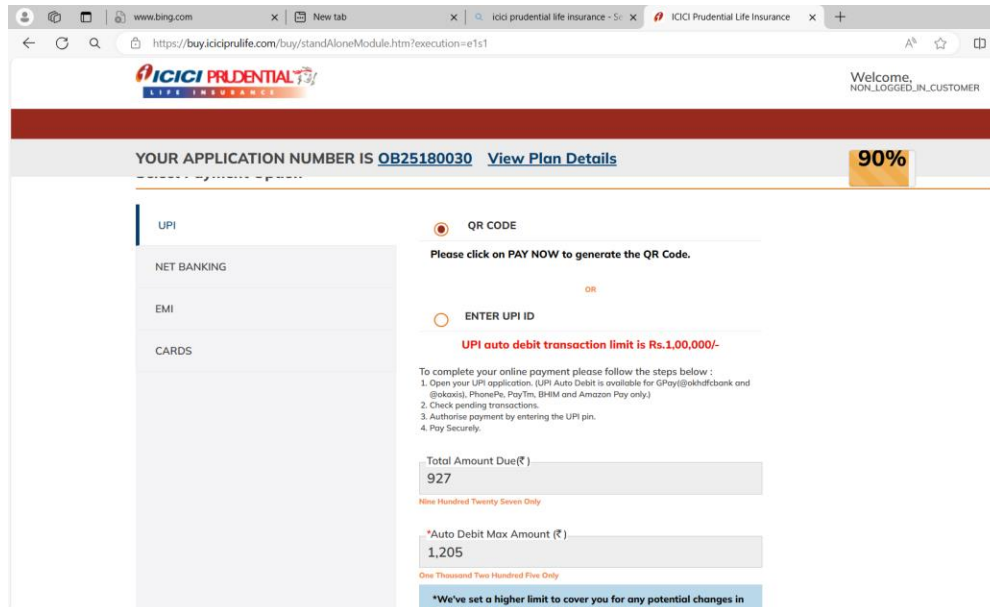


**Tata AIA:** Defined number of steps before the application process

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# 16. Offer multiple payment options (1/2)

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| UPI | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Debit card | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Credit card | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| Netbanking | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ |
| EMI | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ | ✗ | ✓ |
| QR code | ✓ | ✓ | ✗ | ✓ | ✓ | ✗ | ✗ | ✓ |
| Wallet | ✓ | ✓ | ✓ | ✓ | ✗ | ✓ | ✗ | ✗ |
| Demand draft | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Cheque | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| NEFT | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✓ | ✗ |
| Bank transfer | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |

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# 16. Offer multiple payment options (2/2)

🏆 **Top Pick**



**ICICI Prudential**: Offers 10 different payment methods



**HDFC Life:** Offers 8 different payment methods

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# 17. Display tax amount alongside base premium in payment summary

| Life insurance provider | HDFC Life | ICICI Prudential | KOTAK Life | SBI Life | Max Life | Aditya Birla | Tata AIA | Bajaj Allianz |
|---|---|---|---|---|---|---|---|---|
| Base premium or base premium+taxes | Base premium+taxes | Only base premium | Base premium+taxes | Base premium+taxes | Only base premium | Only base premium | Base premium+taxes | Base premium+taxes |

🏆 Top Pick

### Innovation opportunities

- Provide customers with complete transparency by showing the tax amount along with the base premium in the payment summary



**Bajaj Allianz**: Displays the base premium amount alongside the applicable taxes



**Tata AIA:** Displays the base premium amount alongside the applicable taxes

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# Digital life insurance policy purchase journey of Top 2 life insurance service providers: HDFC Life & ICICI Prudential

# Digital life insurance policy purchase journey–**HDFC Life (1/3)**



1. For NTB customer



2. Choose a plan



3. Enter personal details to check eligibility



3. Enter personal details to check eligibility



4. Select add-ons



4. Select add-ons (5 add-ons available for the plan)

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# Digital life insurance policy purchase journey–**HDFC Life (2/3)**



5. Summary of the plan



5. T&C, documents required are listed



5. Provides a separate document checklist



5. Tick the box and proceed



6. Option to complete the form first/ pay first



7. Progress indicators are shown alongside each step title

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# Digital life insurance policy purchase journey–**HDFC Life (3/3)**



7. Provides customers with three options:
- Enter document number manually
- Upload file
- Enter PAN details and autofill



7. Enter basic details, identity details



7. Enter address details and contact details



8. Fill out the details- CKYC, EPF, additional details



9. Offers 8 different payment methods

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# Digital life insurance policy purchase journey–**ICICI Prudential (1/7)**



1. Check premium



2. Select add-on



3. Select payment term



4. Select payout option



5. Auto-fetch details with Aadhaar or enter manually



6. Fill the complete application form if you don't want quick fill

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# Digital life insurance policy purchase journey–**ICICI Prudential (2/7)**



7. Enter health information



8. Agree to the T&C



9. Auto-fetch details with Aadhaar details or complete the form on your own



10(a). Fill out the organization details- name



10(b). Fill out the organization details- organization type



11. Enter the PAN number

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# Digital life insurance policy purchase journey–**ICICI Prudential (3/7)**



12. Enter annual income



13. Enter communication address



14. Enter mobile number



15. Enter email address



16(a). Enter nominee details



16(b). Enter nominee details

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# Digital life insurance policy purchase journey–**ICICI Prudential (4/7)**



16(c). Enter nominee details



17. Review the details



18(a). Enter health information- weight



18(b). Enter health information- height



18(c). Enter health information- if you consume alcohol/tobacco



18(d). Enter health information- if you consume alcohol/tobacco

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# Digital life insurance policy purchase journey–**ICICI Prudential (5/7)**



19. Enter alcohol consumption method preference



20(a). Enter alcohol consumption frequency



20(b). Enter alcohol consumption frequency



20(c). Enter health information



20(d). Enter health information



20(e). Enter health information

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# Digital life insurance policy purchase journey–**ICICI Prudential (6/7)**



20(f). Enter health information



20(g). Enter health information



20(h). Enter health information



20(i). Enter health information



21. Review health information



22(a). Upload documents

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# Digital life insurance policy purchase journey-**ICICI Prudential (7/7)**
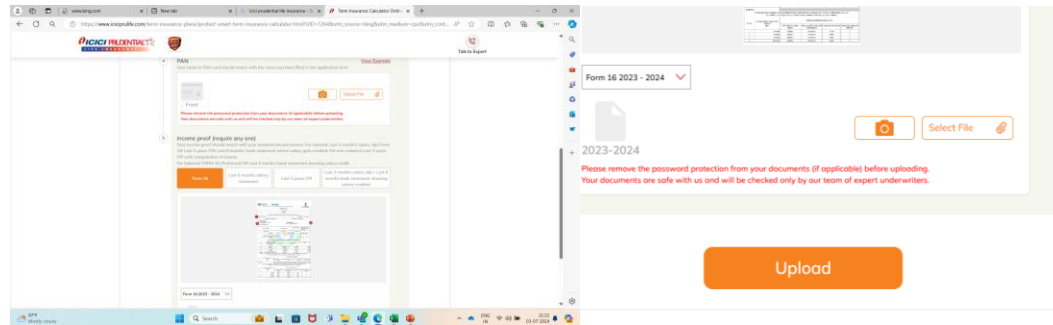


22(b). Upload documents
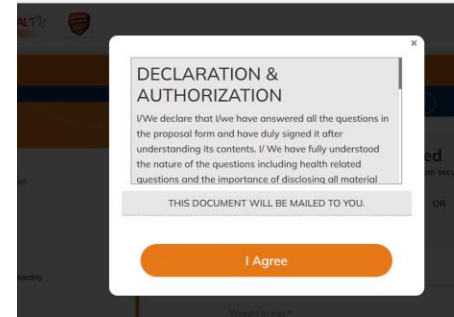


23. Agree to declaration
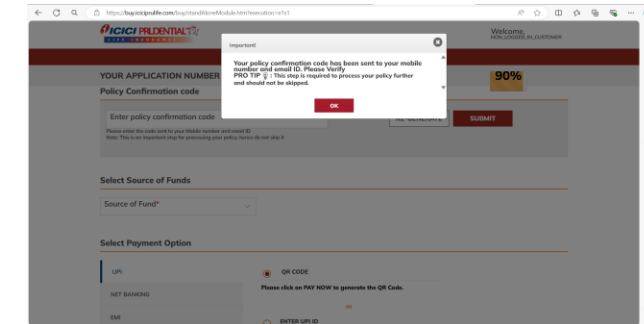


24. Enter payment details
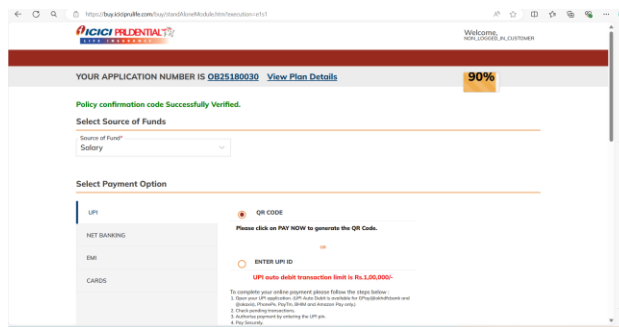


25(a). Offers 10 payment methods
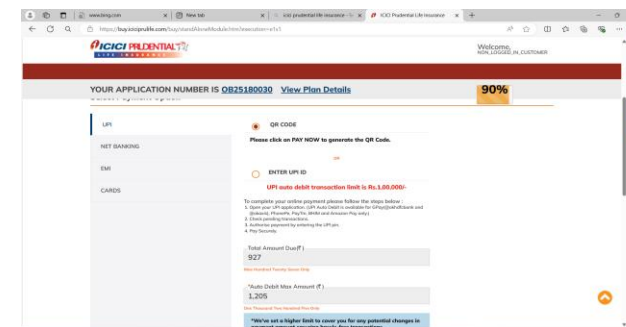


25(b). Offers 10 payment methods

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Best practices and
learnings from peer regions

# **eTiQa** – Visually engaging website with colorful icons and clear presentation of essential plan information
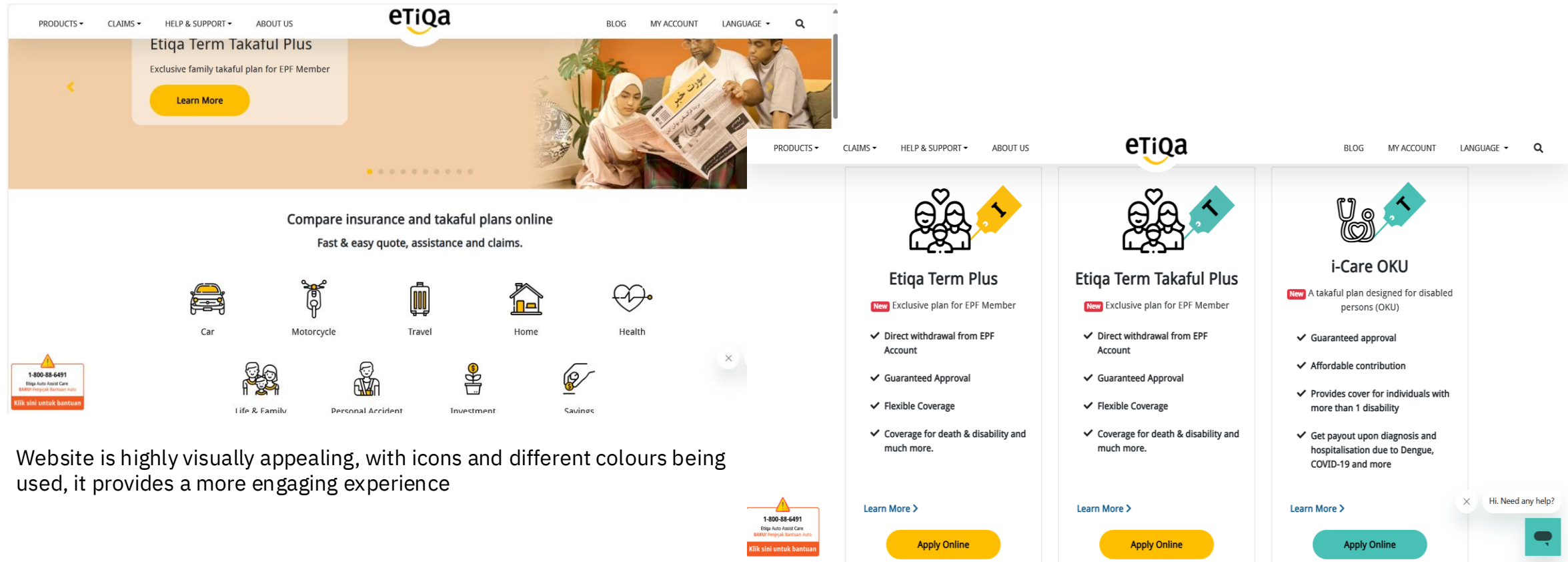


Website is highly visually appealing, with icons and different colours being used, it provides a more engaging experience

Clearly highlights essential information about each plan with "Apply online" CTAs

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# eTiQa– Minimal manual input fields and convenient slider tool for coverage and policy term selection



Only 1 input field to be entered manually i.e NRIC number

A convenient slider tool to choose the desired coverage amount and policy term

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# AIA– Filtering and comparison tools with clear, organized display of plan differences
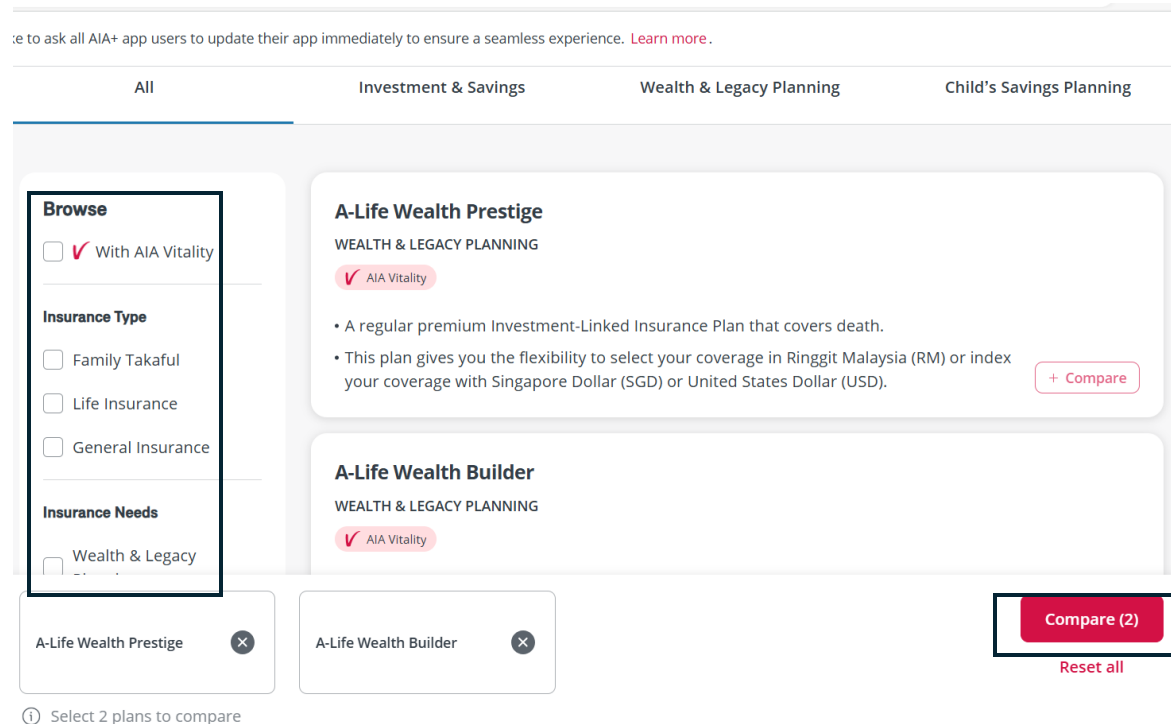


Provides a filtering feature and comparison tool to compare different plans
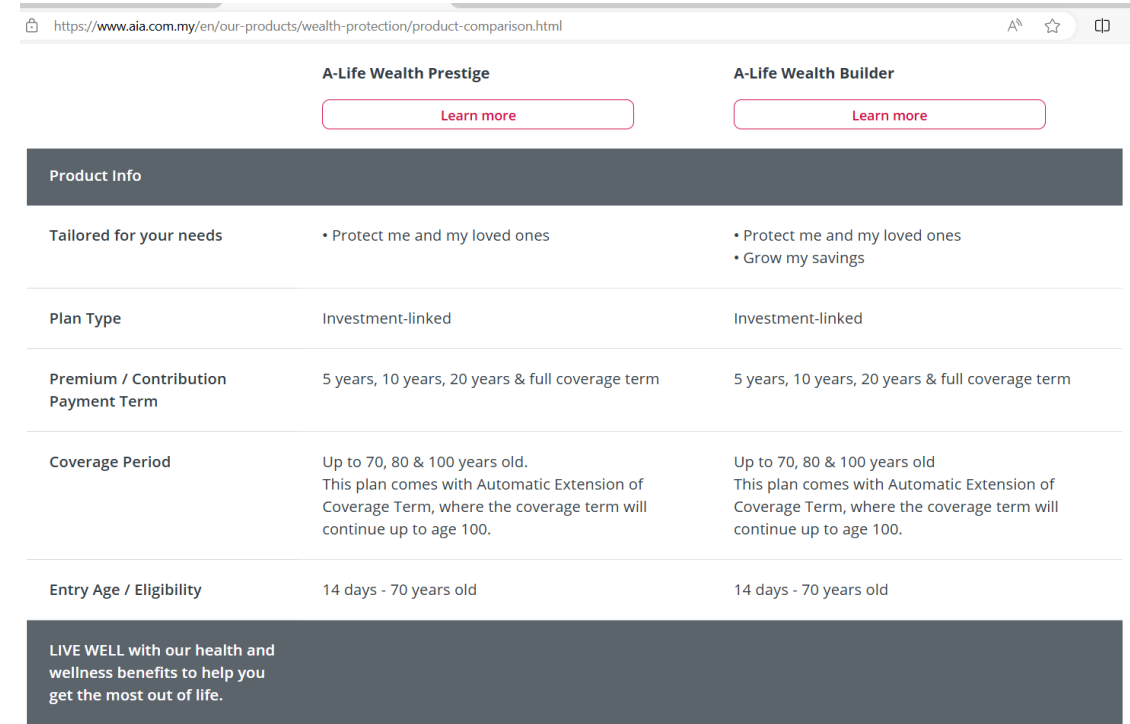
The comparison tool presents a clear and organized list of the differentiators between the two plans

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# AIA– Filtering and comparison tools with clear, organized display of plan differences



To connect with an agent, the user is required to fill out an application with 5 manual input fields-
1. Name
2. Mobile number
3. Home/work phone number (optional)
4. Email ID
5. NRIC number

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# AIA– Optimized information presentation



AIA's website has clear, separate sections in the navigation bar for Overview, Benefits, and Terms & Conditions.

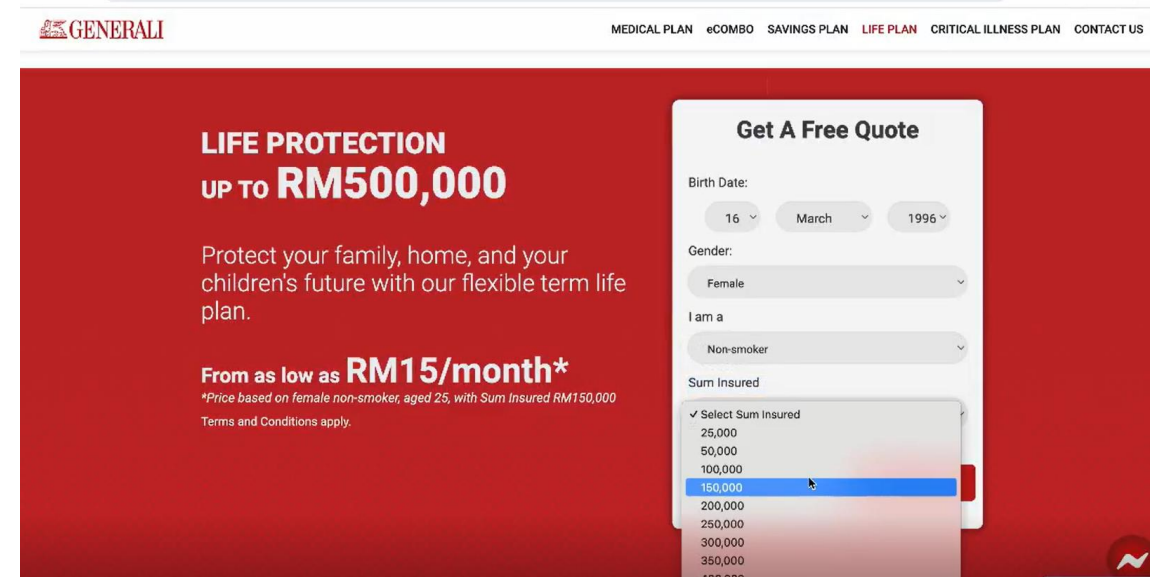Uses icons, videos, and graphics to enhance understanding

Good use of white space, making it easy to read and navigate

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# Generali- Offers dropdown selection over manual input



Allows selection from dropdown menus without requiring manual entry



The sum insured amount can be selected from a dropdown, with 5,00,000 MYR RM being the maximum amount

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# Generali– Includes progress indicators and resources during the application process
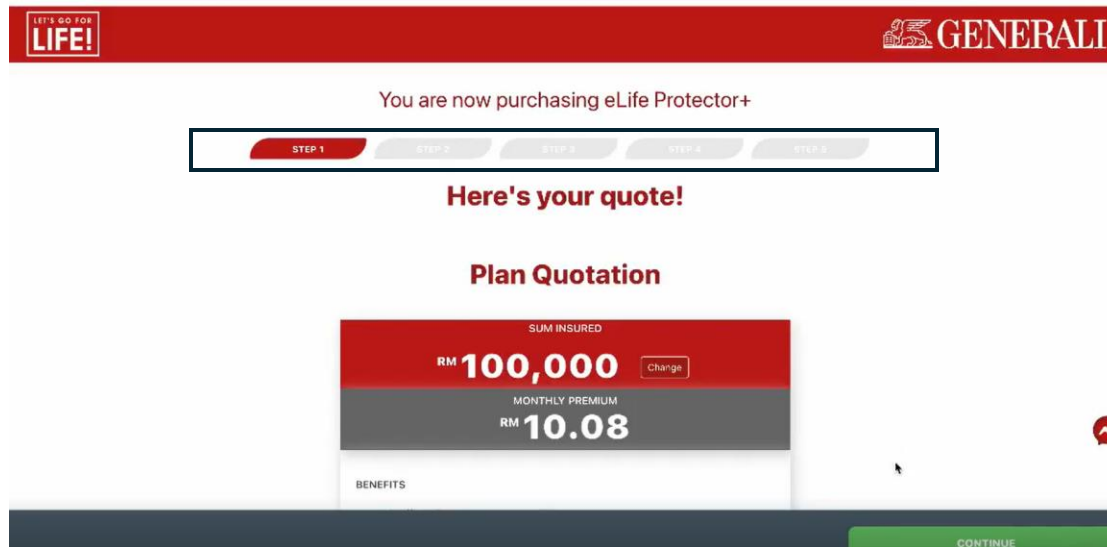


Progress indicator is displayed above
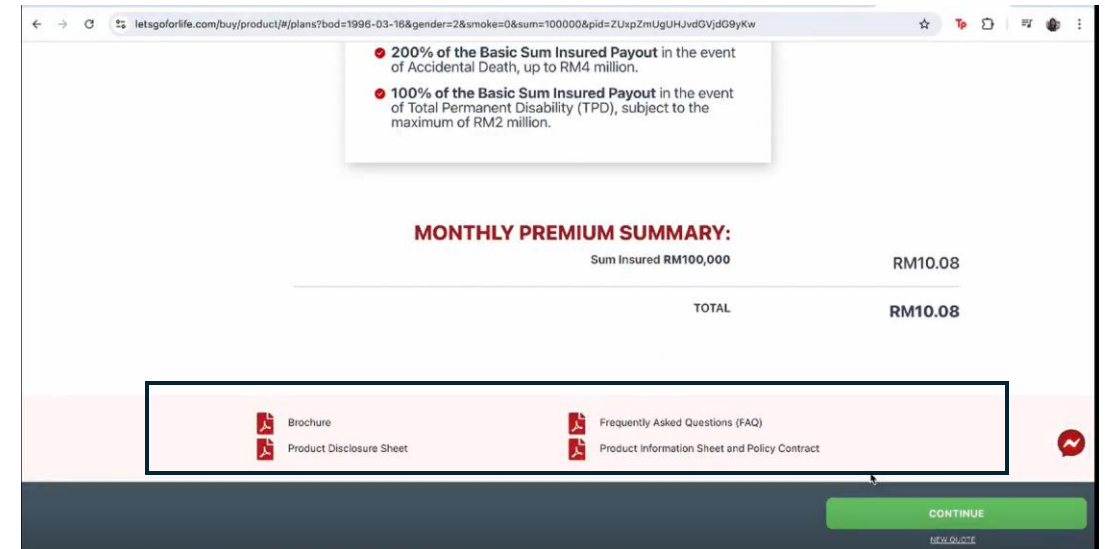
Provides documents at the bottom of the page:
- Brochures
- FAQs
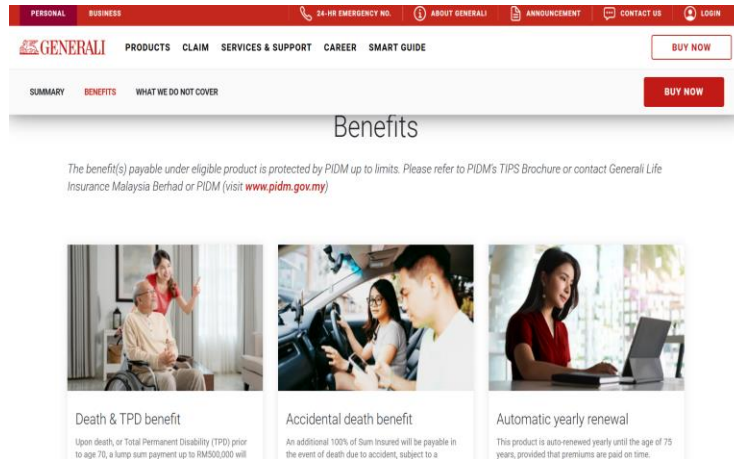- Product information PDFs

# **Generali-** Application process



1.



2.



3.



4.

Generali: Features-
- Progress indicators that guide users through the process
- 5 step application process
- Pre-defined options in health-related questions

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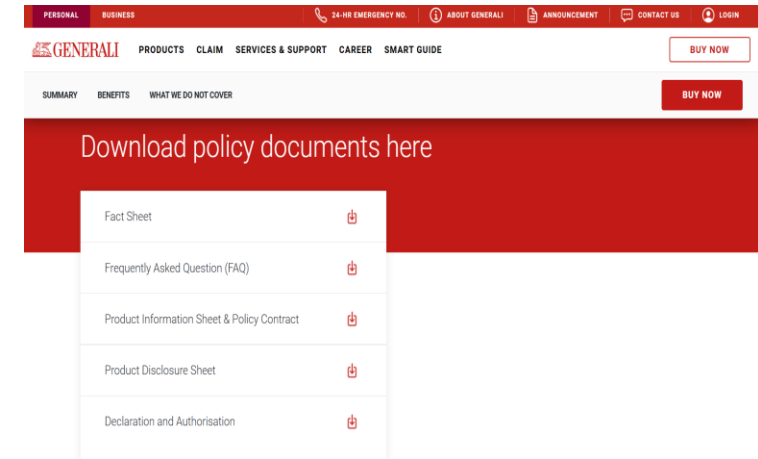# **Generali–** Clear presentation of key details







Key benefits of the insurance policy are highlighted:
- Death & TPD benefit
- Accidental death benefit
- Automatic yearly renewal
- Flexible sum insured
- Easy and simple sign-up
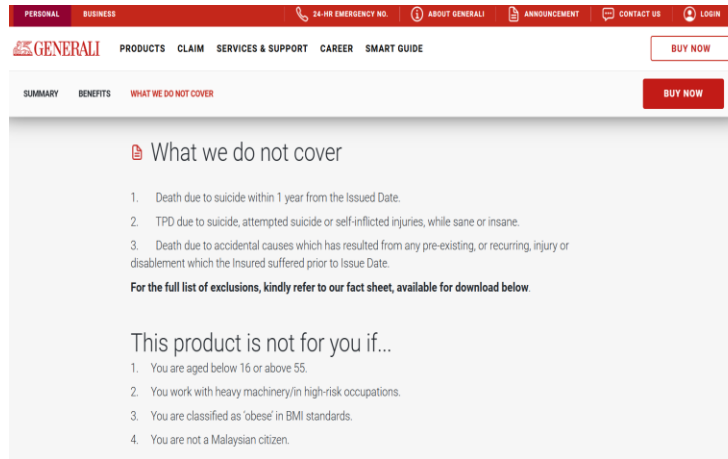
Information on what is not covered in the insurance policy and eligibility criteria is clearly outlined

A separate section is provided for downloading policy documents like:
- FAQs
- Product information
- Policy contract
- Declaration and authorisation

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Innovate to deliver
**exceptional experiences**