



# Top 12 health insurance companies

To ace policy purchase in 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.



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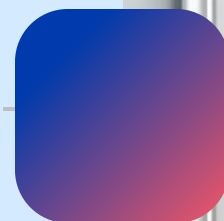
03

14 opportunities to ace health insurance policy purchase experience



01

## Twimbit research methodology



CX benchmark of health insurance companies

# Twimbit approach – Benchmarking criteria and objective



## Shortlisting health insurance service providers:

Shortlisted 12 domestic (Indian) health insurance companies on basis of:

- Option of digital application – public website



## Comparative analysis:

Purchased 12 health insurance plans of below companies through the public website.

- HDFC ERGO
- Tata AIG
- ICICI Lombard
- Policy Bazar
- Digit Insurance
- Bajaj alliance
- SBI General
- Niva Bupa
- Star health
- Care health insurance
- ACKO
- Aditya Birla Capital



## Framework creation:

Defining broad 9 key success metrics

- Discoverability
- Ease of getting quote
- Information availability
- Onboarding experience
- Ease of KYC process
- Payment experience
- Public website functionality
- Customer service experience
- Overall design experience



## Scoring and evaluation:

Each factor is evaluated on a scale of 1-5, measuring

- Availability
- Completion of journey
- Visual design



## Benchmarking:

Weighted scores are given to identify the best health insurance purchase experience

**Identified 14 opportunities for health insurance companies to ace policy purchase experience**

Provide independent recommendations and analyst opinion for improvement

# A diagnostic framework for evaluation

## 1. Discoverability

- Channels to buy health insurance
- No. of input fields required to register

## 2. Ease of getting quote

- Option to get quote on public website
- No. of input fields required to get quote/view plan on public website
- Progress indicators during get quote journey on public website

## 3. Information availability

- Information related to details of insurance on public website
- Additional features

## 4. Onboarding experience

- Total No. of input fields asked during end-to-end journey on public website (manual enter)
- Total No. of screen shifts to buy policy on PW (excluding steps to quotation and including CKYC/KYC and payments steps)
- Use of design widgets during purchasing journey on PW

## 5. Ease of KYC process

- Ease of CKYC/KYC process on public website
- No. of input fields asked during CKYC/KYCY on public website (manual enter)

## 6. Payment experience

- Information details in payment summary
- Payment options to buy the health insurance

## 7. Public website/app functionality

- Type of comparison available on public website
- Video explaining health insurance type
- Availability of direct/quick links or CTAs

## 8. Customer service experience

- Availability of support options

## 9. Overall design experience

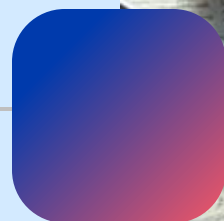
- Visualization /layout

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

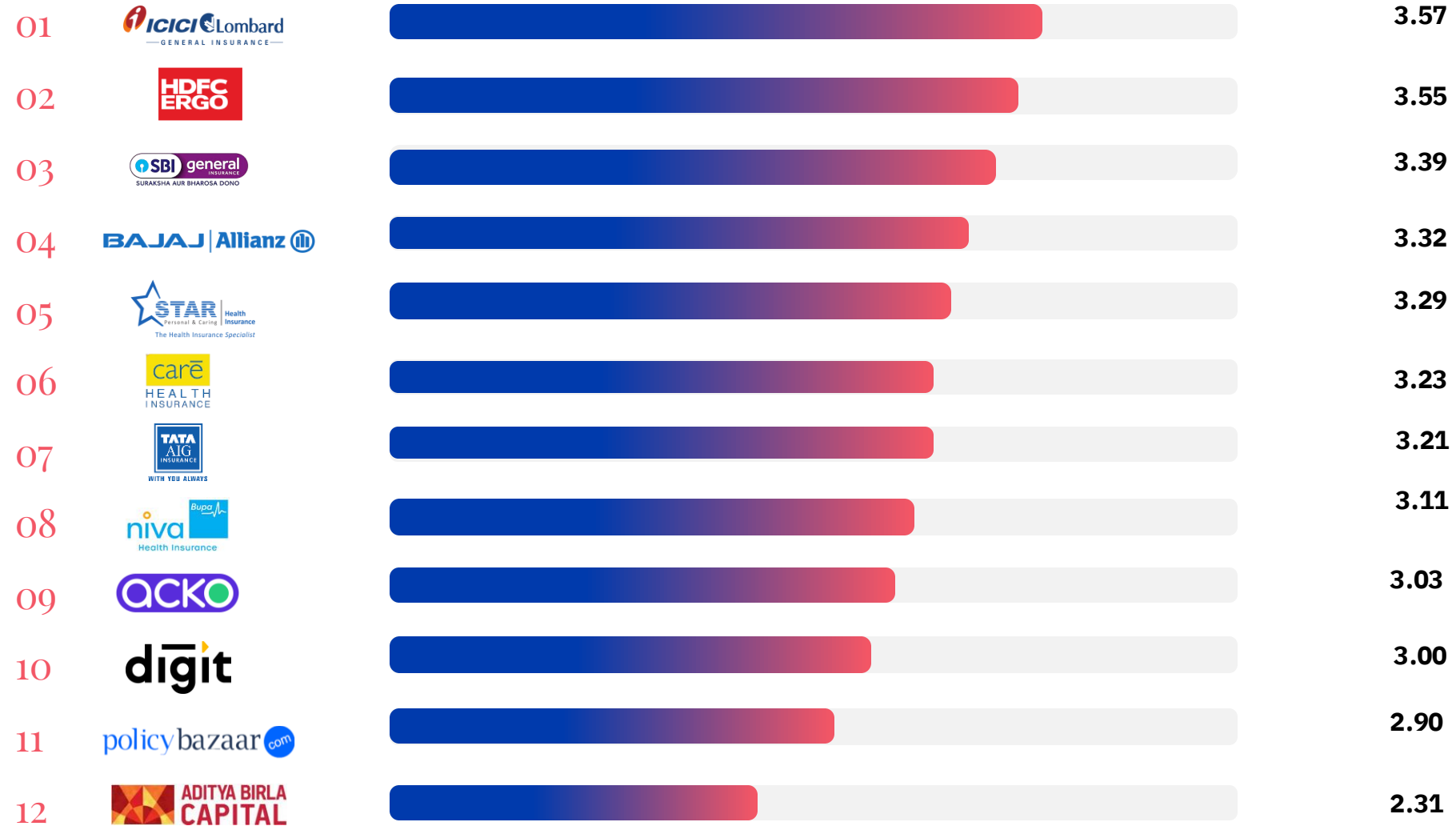
# 02

## Top 12 health insurance companies to ace policy purchase in India 2024

CX benchmark of health insurance companies



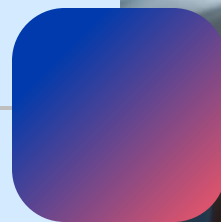
# Top 12 insurance companies to ace health insurance policy purchase





03

14 opportunities to ace  
health insurance policy  
purchase experience

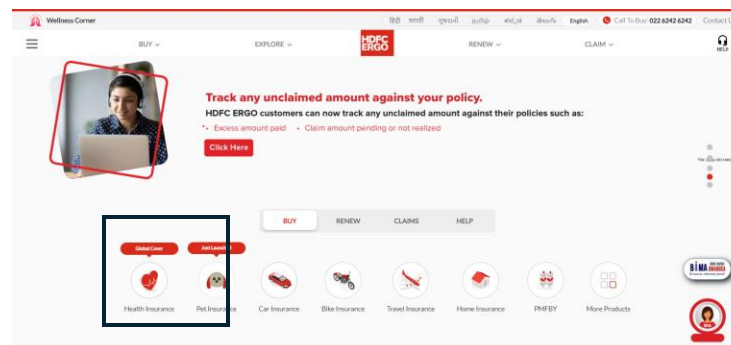


# 1. Provide gamified CTA to apply health insurance via public website

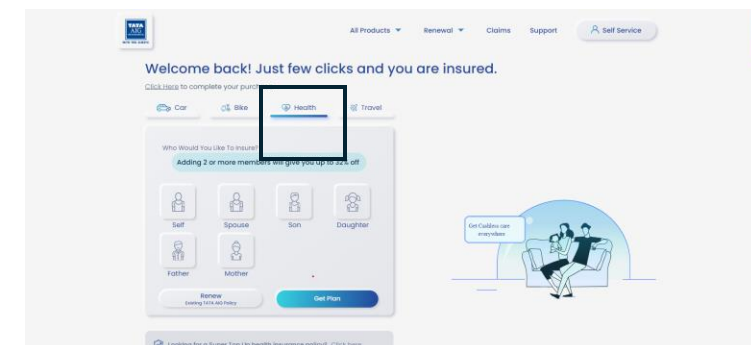
Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
CTA to apply	✓	✓	✓	✗	✗	✓	✗	✓	✗	✓	✓	✗

## Innovation opportunities

- Ensure a clear CTA on the homepage to prevent customer confusion about where to apply.
- Use vibrant, colored icons for direct CTAs to make them more eye-catching and engaging.
- Gamify your icons to make them more dynamic and animated for an engaging experience.



**HDFC ERGO:** Provides clear CTA for health insurance as “health” using different icons



**Tata AIG:** Also provides clear CTA for health insurance as “health” uses smaller icons

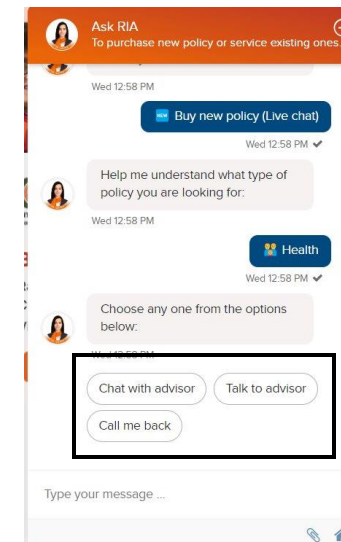
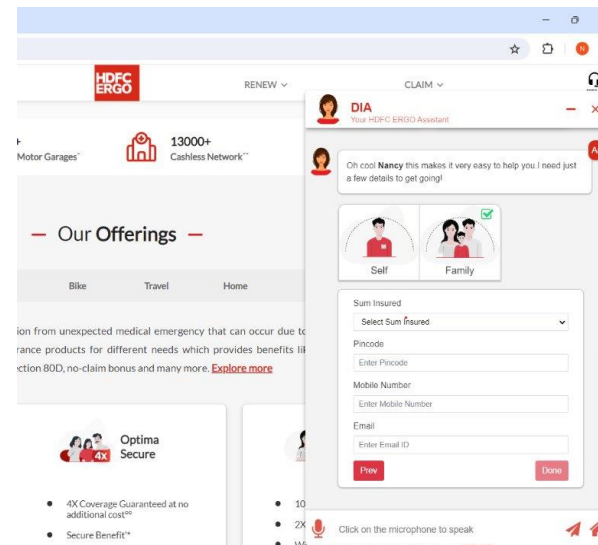
## 2. Allow chatbot on public website to purchase policies

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Apply via chat bot	✓	✓	✓	✗	✗	✓	✓	✓	✗	✓	✗	✓



### Innovation opportunities

- Offer CTAs to apply for health insurance via chatbot on the public website.
- Ensure the chatbot provides all the necessary information required for the application.
- Include multiple contact options to gather information from the chatbot, such as "chat with adviser," "talk to adviser," and "request a call back."



### HDFC ERGO and ICICI Lombard:

- Provides option to choose the type of health insurance via chat bot
- Option to get quotes via chat bot
- Customer can apply for health insurance
- Also provide option to get assistance from adviser for better clarity and guidance

### 3. Offer a single-screen experience to obtain insurance plans quotes

**Top Pick**

Health Insurance Plans & Save taxes upto ₹75,000

Health insurance, also known as Medical insurance Plans/Policy, is an essential financial tool that covers the cost of medical treatment for injuries & illnesses, but also offers potential tax savings of up to ₹75,000, starting from just ₹20/Day\*

Zero Waiting period

14,300+ Cashless hospitals

100% Bills covered

Who would you like to insure?

Self Spouse Child

Parent Parent In-Law

Please enter the age

Eldest member (self, spouse)

+91 Enter mobile number

Enter pincode

Check prices



Quote

Checkout

Health info

Approval

Explore ACKO health plans

With both plans, you get

Access to 14,300+ cashless hospitals

No limit on hospital room rent

ACKO Standard

100% hospital bill amount paid

80D tax benefits

Standard waiting period

See all benefits

Simple health evaluation and quick policy approval

ACKO Platinum

Everything covered in ACKO Standard

No waiting period

See all benefits

Detailed health evaluation is required to be eligible for this plan

Select your sum insured

₹10L ₹25L ₹50L ₹1Cr

Popular

What sum insured should you choose?

₹1,102/mo + GST

₹12,604/yr + GST

Proceed with ACKO Standard

#### ACKO:

- Provides a single screen journey to get the quotes for desired health insurance plans
- Requires only 4 input fields
  - Age of eldest member
  - Mobile no.
  - Pin code
  - OTP

#### ACKO:

- 2<sup>nd</sup> window provides customer with variety of health insurance plans and prices to choose from
- Allows to select different sum insured amount and tenure to check changes in premium amount

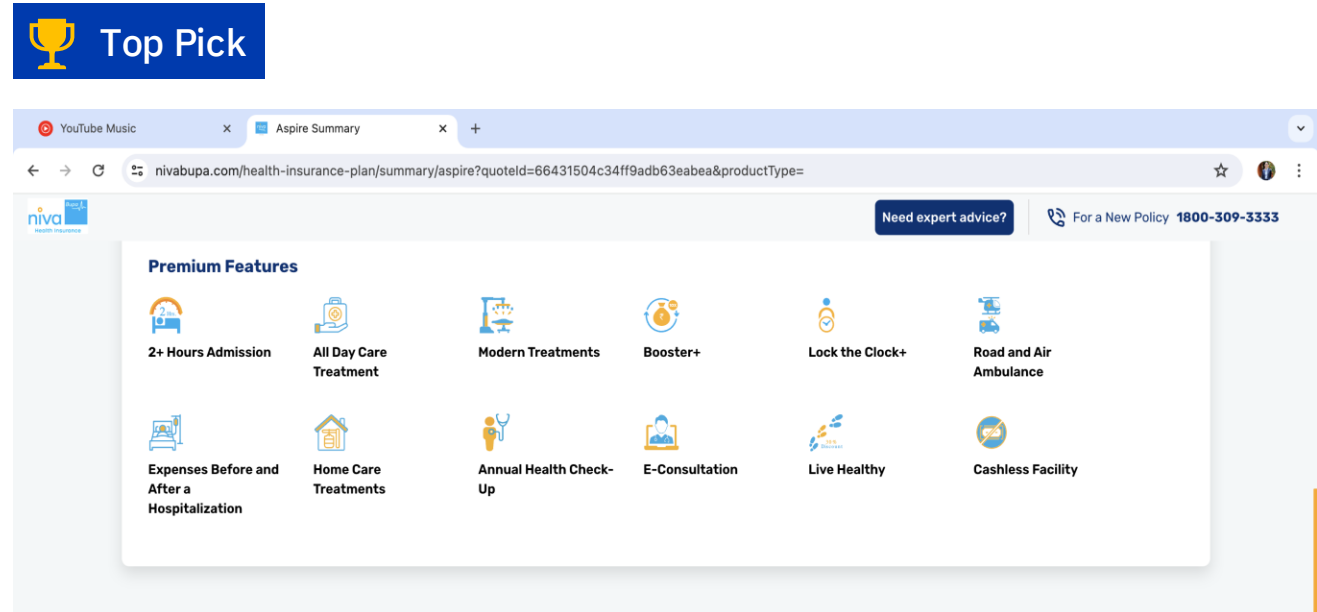


## 4. Gamify essential health insurance features to captivate customers

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Features displayed	✓	✓	✓	✗	✗	✗	✓	✓	✗	✓	✗	✓

### Innovation opportunities

- Utilize icons to clearly distinguish between features, enhancing customer comprehension.
- Position feature options directly beneath the insurance type for convenient access.



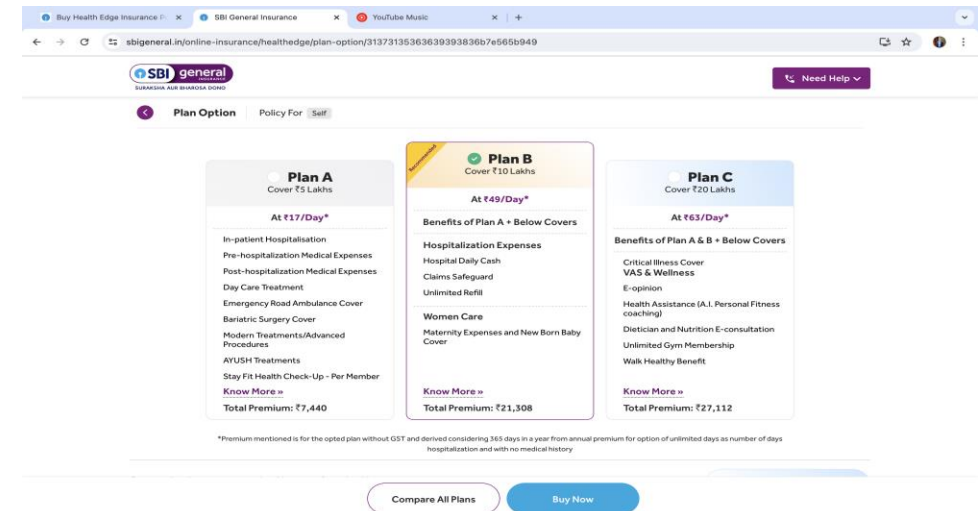
**Niva Bupa** presents all its insurance features in a very attractive

## 5. Empower customers to explore health insurance options freely, without registration

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Option to explore type of health insurance	✓	✗	✓	✗	✗	✓	✓	✓	✗	✗	✗	✓



**HDFC ERGO:** Provides different types of health insurance on public website with detailed information and view plans CTA, customer can access these with registering



**SBI General** presents all the different types of health insurance on the public website, including insurance features, premium, and cost

## 6. Allow customers to compare preferred health insurance plans effortlessly(1/2)

### Innovation opportunities

- Present a clear CTA for comparing health insurance plans.
- Allow customers to choose the plans they wish to compare.
- Deliver a comprehensive comparison with all key features to aid customer understanding and decision-making.

**Top Pick**

Showing 17 plans for Self (24 Yrs), Spouse (24 Yrs), Son (2 Yrs)

Quick filters: Cover, Sort by, No room rent limit, Doctor Consultation and Pharmacy, Discount, Insurer, All filters

**Care Supreme Direct**

100% of claims paid within 3 months!

Cashless claims anywhere for all Insurers. View details.

India's First Of Its Kind Claim Samaduan Divas

**Aspire Gold+ Combo**

100% of claims paid within 3 months!

face to face claim settlement

**Compare plans**

Comparison summary Detailed comparison

Optima Secure	Care Supreme Direct
Cover	Cover
₹5 Lakh > +₹5 Lakh extra from Day 1	₹7 Lakh >
Premium	Premium
₹15,929	₹12,515
₹1,328/month	₹1,043/month

**Buy now** **Buy now**

**Comparison summary**

4 key differences

**Restoration of cover**

₹5 Lakh once in a year	₹7 lakh unlimited times a year
For both related/unrelated illness	For both related/unrelated illness

Best in this comparison

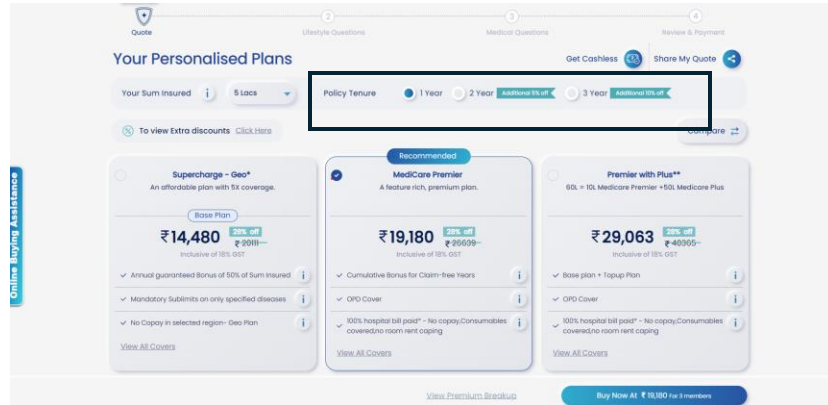
**Renewal Bonus**

**Compare now** **Close**

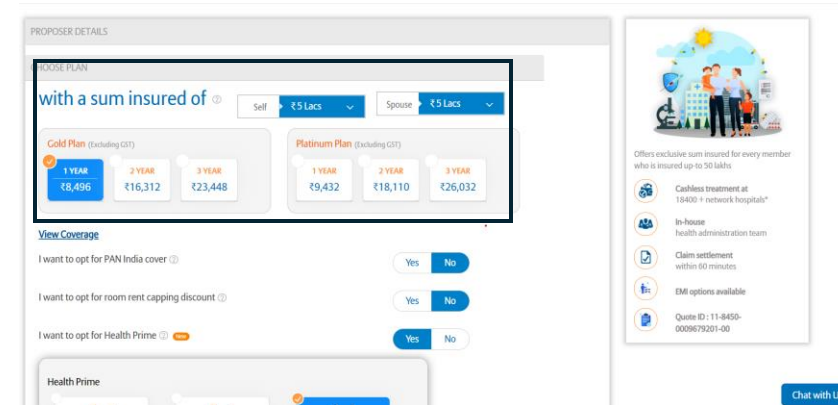
### Policy Bazar:

- Allows customer to have the comparison between desired health insurance plans
- Provides option to compare between 2 or 3 plans together
- The comparison screen provides direct CTA under each plan to buy directly

## 6. Allow customers to compare preferred health insurance plans effortlessly(2/2)



**Tata AIG** provides tenure wise comparison to check change in premium amount



**Bajaj Alliance** provides sum insured type comparison of health insurance



**HDFC ERGO** displays comparison on the types of plans available

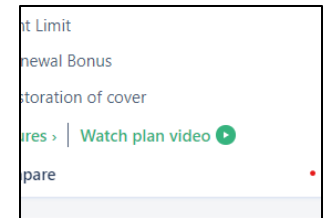
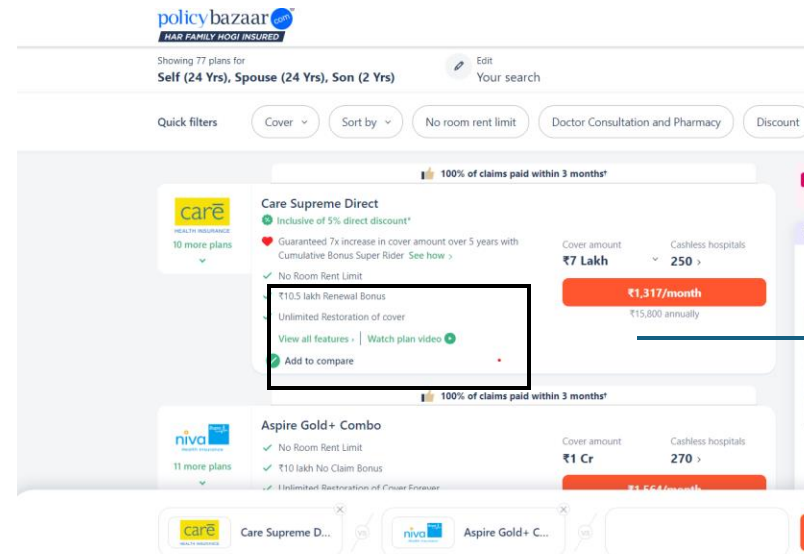


## 7. Include a video guide to assist in understanding insurance plans

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Video option	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓	✗

### Innovation opportunities

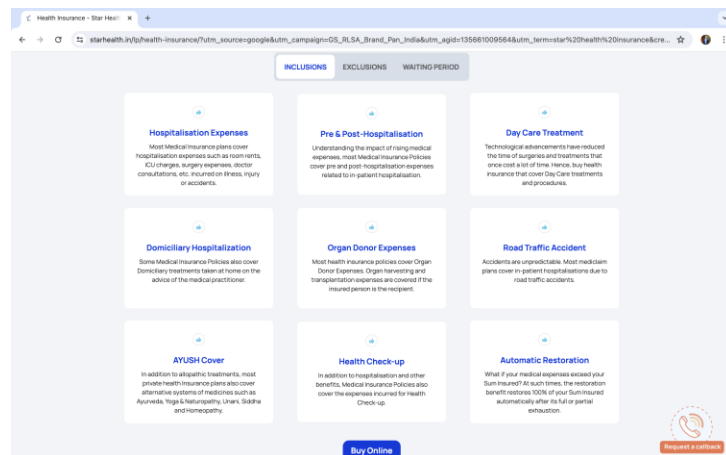
- Present a comprehensive video that details the plan for clearer customer understanding.
- Ensure the video highlights all features and essential requirements.



**Policy Bazar** have option to watch a video that explains about plan and show comparison with similar plans

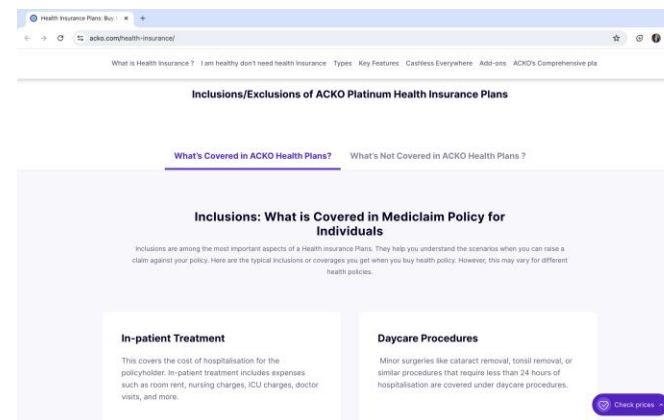
## 8. Outline the inclusions and exclusions of each health insurance plan

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Video option	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓

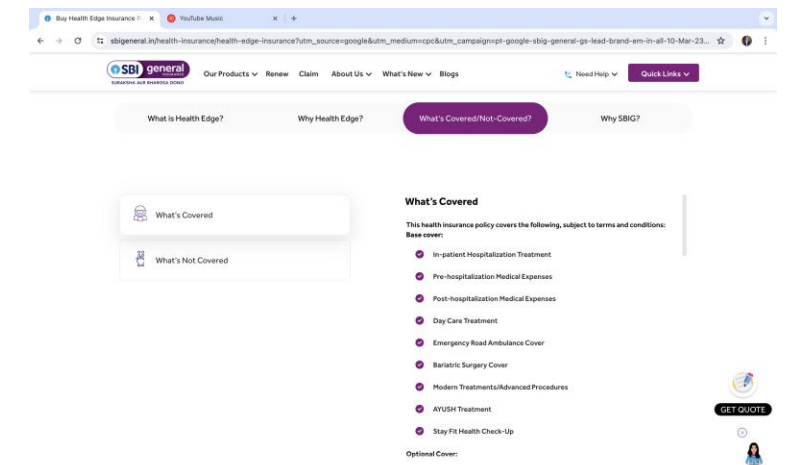


**Star health Insurance** presents all the inclusions and exclusion in:

- very structured way
- using icons
- detailed way
- proper explanation



**ACKO** also presents all the details on public website



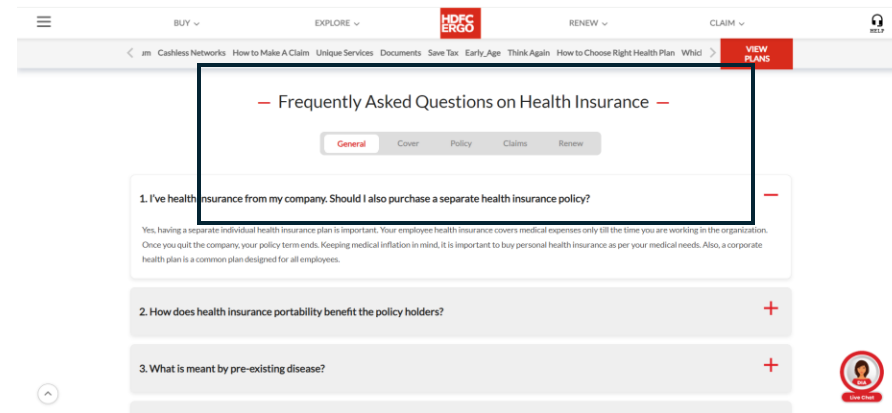
**SBI General** also mentions all the inclusion and exclusion but in the name of “covered and uncovered”

## 9. Organize FAQs by category on the public website

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Category wise FAQ	✓	✓	✓	✗	✗	✓	✓	✗	✓	✓	✗	✓

### Innovation opportunities

- Divide the FAQ section into distinct categories such as general, coverage, policy, claims, and renewal.
- Include FAQs related to health insurance benefits, premiums, exclusions, and other relevant topics.



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

## 10. Minimize input fields for simplified KYC/CKYC process(1/2)

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Input fields	DOB, Name, Gender, Marital Status, Father Name, Father name, Address, Annual Income Occupation, Organisation type	Self/family/ member detail- Name , Height, Weight Nominee Details- Name, DOB, Relationship Communication Details- address, Pincode, Number, Email	PAN ,DOB	No CKYC/KYC	CKYC/KYC only after payment	No CKYC/KYC	First Name, DOB, PAN, Weight, Height (ft & inch- 2), Nominee Name (first & last-2), Address, Zip code	No CKYC/KYC	No CKYC/KYC	PAN No. , DOB	No CKYC/KYC	PAN, and a selfie (selfie is optional)



## 10. Minimize input fields for simplified KYC/CKYC process(2/2)

### Innovation opportunities

- Finish the KYC process in less than a minute.
- Limit the input fields to only 2.
- Allow aadhaar and other documents for KYC completion.



**ICICI Lombard** completes the KYC process in 1 min



### Input fields required :

- PAN
- DOB

Provides option to complete KYC using Aadhar or CKYC no.

## 11. Display key payment summary information during final plan review(1/2)

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Sum insured	✗	✗	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓
Policy period	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✗	✓
Gross premium	✓	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓	✗
Discount	✓	✓	✗	✗	✓	✗	✗	✓	✓	✗	✗	✓
GST	✓	✓	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓
Total premium	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

# 11. Display key payment summary information during final plan review(2/2)



**digit**

KYC & medical history is mandatory

Basic Details Plan Page Member Details

Tell us more about your family

**Mr. Your Details**  
Name as per PAN: Full Name: Date of Birth: DD/MM/YYYY

**Mr. Spouse's Details**  
Spouse's full name: Full Name: Date of Birth: DD/MM/YYYY

**Cost Breakup**

Plan Selected	Sum Insured	Family Infinity Wallet	Discount 10%	Total Net Premium	GST (18%)	Final Premium
Infinity Wallet	₹ 10 Lakhs	₹36,976	- ₹3,698	₹33,278	₹5,990	₹39,268

PLEASE NOTE: After payment, Final Premium ₹39,268 (including 18% GST)

**DIGIT** provides all payment summary information like:

- Sum insured
- Policy period
- Gross premium
- Discount
- GST
- Total premium

**HDFC ERGO**

Member Details Payment

PRICE BREAKUP  
Base Premium (1 year) Rs. 15,985

Discounts Applied

Discount Type	Amount
Aggregate deductible discount	Rs. 3,996.25
Other discount	Rs. 599.43
<b>Total Discount</b>	<b>Rs. 4,595.68</b>

Tax(18% GST) Rs. 2,050.08

**Total Rs. 13,439**

CONTINUE

**HDFC ERGO** provides summary breakup details like:

- Policy period
- Gross premium
- Discount
- GST
- Total premium

**TATA AIG**

Quote & Optional Covers Lifestyle Questionnaire

Optional Covers

Premium Breakup

Item	Amount
Base Premium	₹ 17,043
Family Floater Discount (28%)	- ₹ 4,772.04
<b>Total Savings With Your Plan</b>	<b>₹ 4,772.04</b>
CGST (9%)	₹ 1,104.39
SGST (9%)	₹ 1,104.39
<b>Premium for you</b>	<b>₹ 14,480</b>

**Tata AIG** includes payment summary information like:

- Gross premium
- GST
- Total premium

**SBI General**

Need Help

1/4

Coverage Premium Before Tax  
₹ 10 Lakhs\* ₹ 17,975/yr

Basic Coverages (3) ₹ 7,915

Add-Ons (4)

- Maternity Expenses and New Born Baby Cover ₹ 7,430
- Claims Safeguard ₹ 1,187
- Unlimited Refill ₹ 1,187
- Hospital Daily Cash ₹ 235

Premium ₹ 17,975

Premium Excl. Tax ₹ 17,975

GST (18%) ₹ 3,235

**Total Premium ₹ 21,210**

**SBI General** provides all payment summary information like:

- Sum insured
- Gross premium
- GST
- Total premium

## 12. Offer multiple payment options to complete the purchase process(1/2)

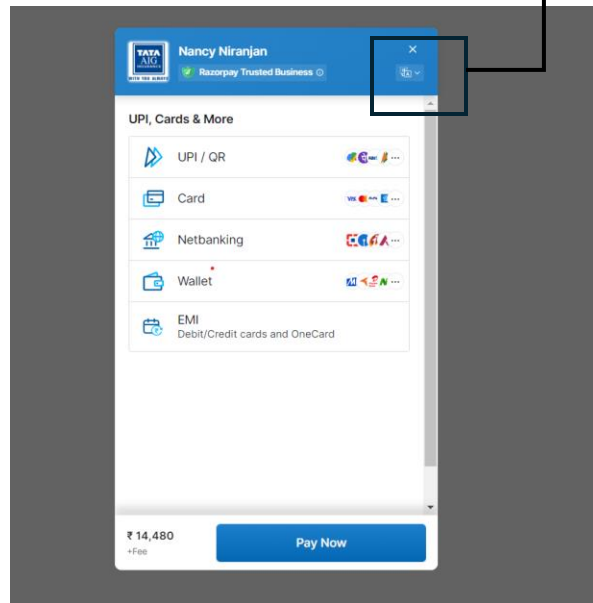
Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
UPI	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Cards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Net banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wallet	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
EMI on cards	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
QR Code	✗	✓	✗	✗	✓	✗	✓	✗	✗	✗	✓	✓
Loan offers	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
Cardless EMI	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗



## 12. Offer multiple payment options to complete the purchase process(2/2)



Top Pick

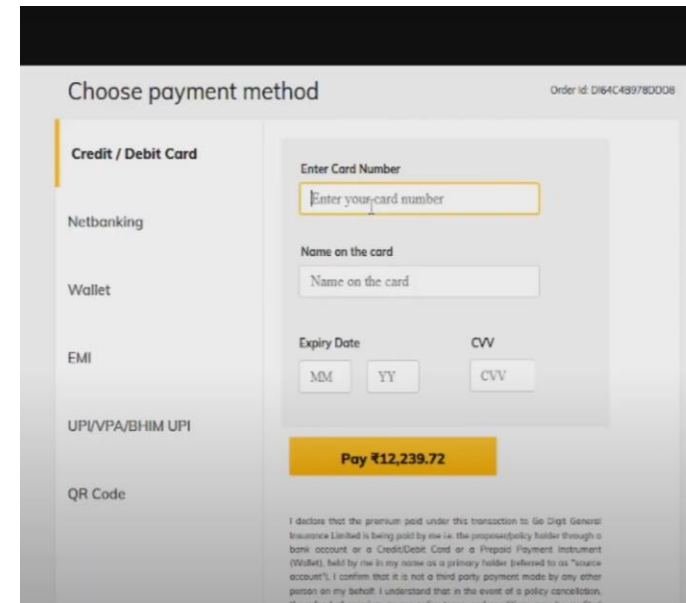


Language change icon

**Tata AIG** provides different payment option along with logos of different banks it supports:

- UPI
- Cards
- Net banking
- Wallet
- EMI on cards
- QR Code

Provides option to change the language at the time of payment



**DIGIT** provides different payment like:

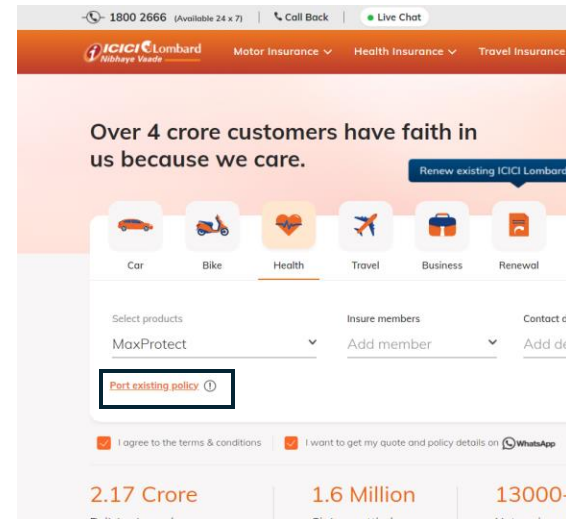
- UPI
- Cards
- Net banking
- Wallet
- EMI on cards
- QR Code

## 13. Allow customers to transfer existing policies from other provider

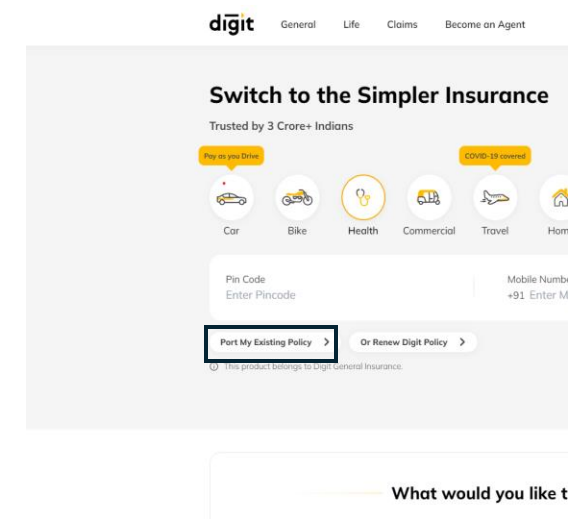
Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
Option to port policy	✗	✗	✓	Port option is only available from ₹10 Lakh or above cover amount	✓	✗	✗	✗	✗	✗	✓	✓

### Innovation opportunities

- Provide clear CTA for policy porting on public website.
- Show details about eligibility for porting policies.



**ICICI Lombard** provides option to port the policy



**DIGIT** provides option to port the policy on its public website homepage

## 14. Enable brochure downloads from the public website

Insurance provider	HDFC ERGO	TATA AIG	ICICI Lombard	Policy bazar	Digit Insurance	Bajaj alliance	SBI General	Niva Bupa	Star health	Care health insurance	ACKO	Aditya Birla
	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓



### Innovation opportunities

- Provide clear CTA to download brochure

**Download**

Please select product & category & click on go to fetch desired data

Select  
Health Insurance

Select  
Claims

Go

Claim Form  
Motor Personal Accident Claim Form

Claims  
Policy Wordings  
Brochure  
Form  
Prospectus  
Rate Chart

Download  
Download

**ICICI Lombard**  
GENERAL INSURANCE

ICICI Lombard General Insurance Company Limited,  
100% FII owned company. A.T. & T. Member Company. Member: Reserve Capitalized Company. Member: Reserve Capitalized Company.

ICICI Lombard General Insurance Company Ltd. is one of the leading private sector general insurance company in India offering insurance coverage for motor, health, travel, home, student travel and more. Policies can be purchased and renewed online as well. Immediate issuance of policy copy online.

ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC.

ASK RIA  
LIVE CHAT

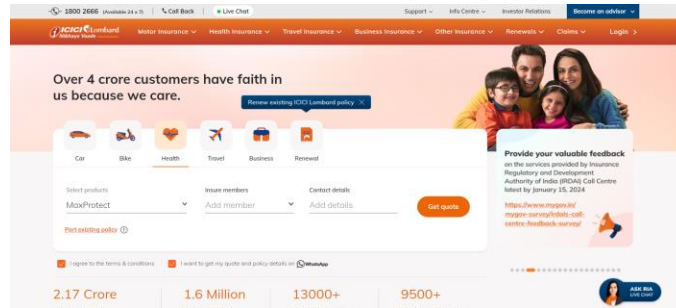
### ICICI Lombard:

- Provides option to download brochure without registration
- Allows to download brochure for desired insurance plan
- Provides a direct CTA under download section on public

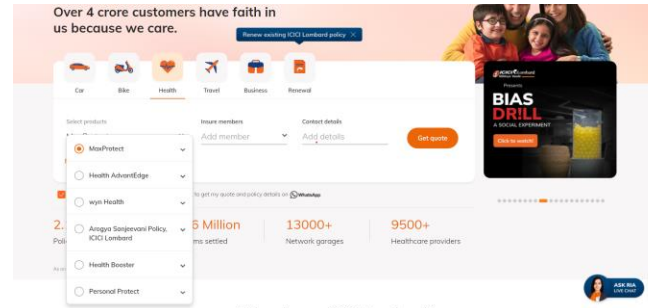
# Indian health insurance companies with best policy purchase process



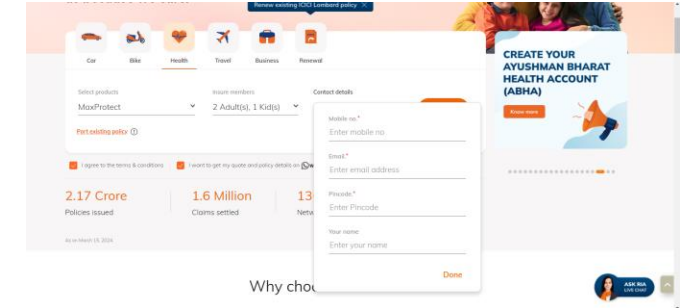
# ICICI Lombard- No. 1 health insurance company



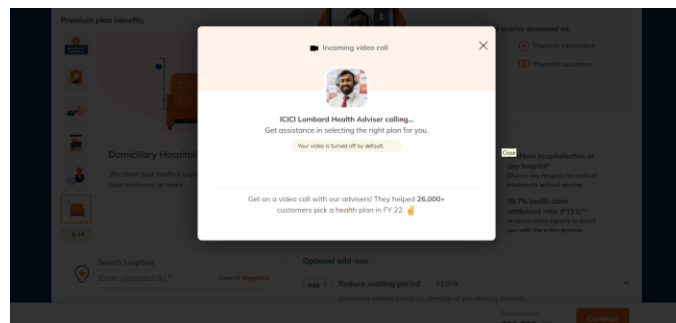
1. Select insurance type



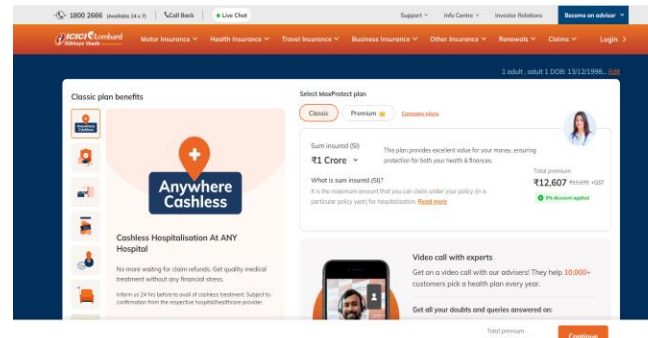
2. Select health insurance type



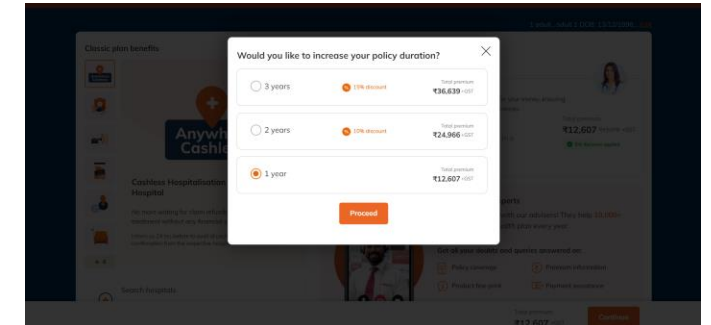
3. Register



4. Select or decline video call option



5. Select projection plan



6. Enter duration

# ICICI Lombard- No. 1 health insurance company

Can you help us with some details?

**Update KYC**  
Speed up your insurance documentation  
From January 1, 2023, KYC authentication has become a mandatory process to purchase insurance policies from all insurance providers in India. [Click here](#)

**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

7. Complete KYC

Can you help us with some details?

**Update KYC**  
Speed up your insurance documentation  
From January 1, 2023, KYC authentication has become a mandatory process to purchase insurance policies from all insurance providers in India. [Click here](#)

**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

8. Enter PAN and DOB

Can you help us with some details?

**Update KYC**  
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**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

9. Enter members personal details

Can you help us with some details?

**Update KYC**  
Speed up your insurance documentation  
From January 1, 2023, KYC authentication has become a mandatory process to purchase insurance policies from all insurance providers in India. [Click here](#)

**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

10. Enter nominee details

Can you help us with some details?

**Update KYC**  
Speed up your insurance documentation  
From January 1, 2023, KYC authentication has become a mandatory process to purchase insurance policies from all insurance providers in India. [Click here](#)

**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

11. Provide other details and check T&C

Can you help us with some details?

**Update KYC**  
Speed up your insurance documentation  
From January 1, 2023, KYC authentication has become a mandatory process to purchase insurance policies from all insurance providers in India. [Click here](#)

**Complete KYC in 1 minute**  
You can complete your KYC authentication using any of these:

Choose option: ☒ PAN Card ☐ Aadhaar ☐ KYC No. ID

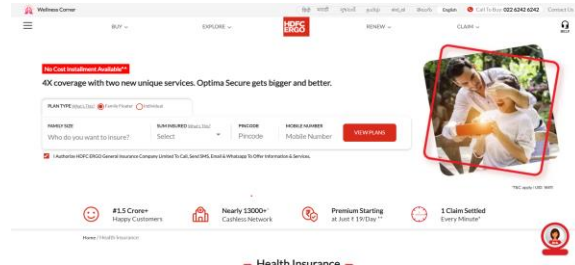
Enter PAN No.  Enter DOB DD / MM / YYYY

[Begin KYC process](#)

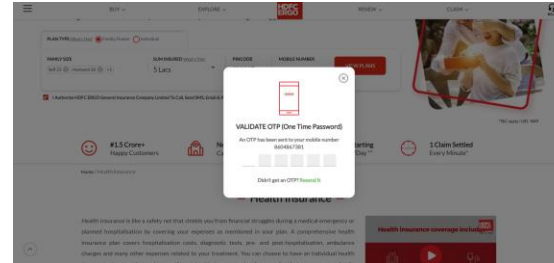
12. Make final payment



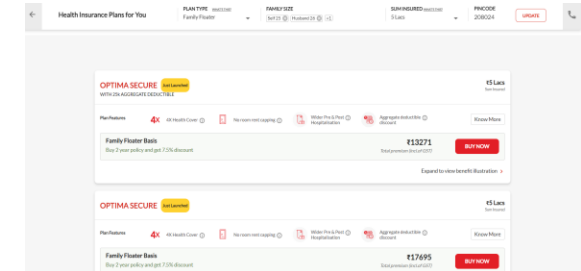
## HDFC ERGO



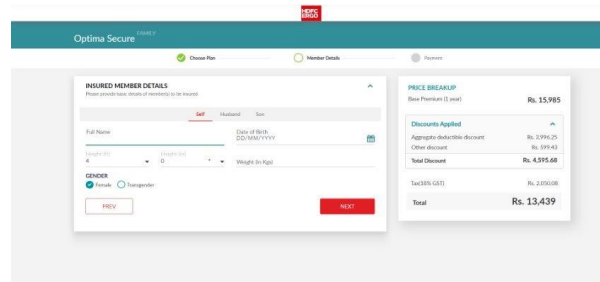
1. Register



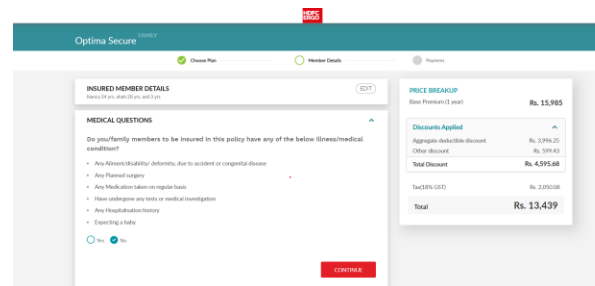
2. Enter OTP



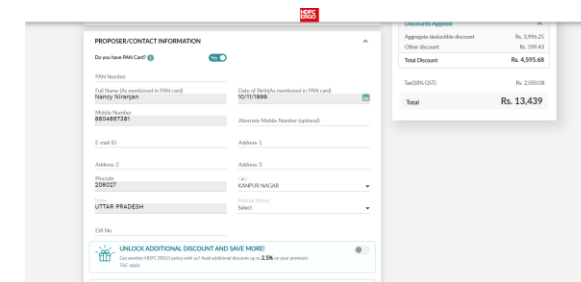
3. Choose a plan



4. Enter personal details



5. Answer medical questions



6. Enter personal and contact details

# HDFC ERGO

INSUREE

Optima Secure

Choose Plan

Member Details

Previous

INSURED MEMBER DETAILS

EDIT

Member ID: 99, 4566-1234-5678-9012

MEDICAL QUESTIONS

EDIT

PROPOSER/CONTACT INFORMATION

EDIT

NOMINEE DETAILS

+

The nominee must be an immediate member of the policyholder. For all other insured Persons the policyholder shall be the nominee.

Relationship with Proposer

Full Name

Age

Midwife

SELECT

PRICE BREAKUP

Base Premium (1 year)

Rs. 15,985

Discounts Applied

Aggregate deductible discount

Other discount

Total Discount

Rs. 5,796.25

Rs. 599.43

Rs. 4,395.48

Sum(15,985 - 4,395.48)

Rs. 2,050.08

Total

Rs. 14,939

## 7. Nominee details

[illegible]

## 8. Add benefits

**KYC has been made easier!**

Step 1: KYC details

First Name

Last Name

Do you have a valid PAN Number? ☒ Yes ☐ No

PAN No.

Date of Birth

DD-MM-YYYY

☒ I hereby provide my consent to HDFC ERGO General Insurance Company limited to upload every my KYC documents like Address ID proof and photograph, from the CEBSM portal against my PAN No. I understand that the said KYC document shall be used solely by the Company for necessary my.

Use other documents to submit your KYC

### 9. Enter PAN for KYC process

KYC

KYC has been made easier!

Step 2: Confirm Name & Address

1

2

3

KYC Document

Let's finish your KYC details using

Take Photo

Upload existing ID photo

Name

Nancy Niranjan

Gender

Martial Status


Female

Martial Status

Address

Address

Continue



10. Enter gender, marital

KYC

KYC has been made easier!

Step 3 Income, Occupation and Physical Exposure

✓

✓

✗

KYC Document

Let's fetch your KYC details using

Annual Income

2.5-5 lacs

Occupation

Self Employed

Organization Type

Private Limited

Processed

11. Select annual income, occupation, organization type to complete the KYC process

Make payment

Credit card

EMI

Debit card

No banking

Moblie wallet

LPI

Transaction ID: 342420550758

☐ Credit card payment with 0%

☒ HFC Credit Card

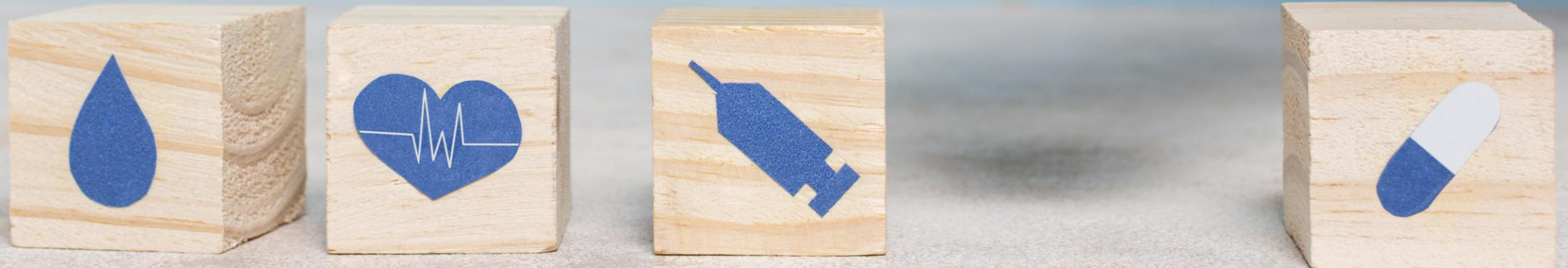
☐ BILLDESK

PROCEED TO PAY ₹ 15438

12. Complete the payment



# Spotlight- Star health Insurance



# Star health insurance- Revolutionalise with visually streamline process



**Step 1:** Fill in basic detail to register



**Step 2:** Select gender, icons used are very eye-catching



**Step 3:** Select members, use of icons to represent members is appealing



**Step 4:** Enter DOB Of member, calendar option helps in entering correct info



**Step 5:** Enter other personal details



**Step 6:** Select the plan



# Star health insurance– Revolutionalise with visually streamline process

## Innovation opportunities

- Maintain a consistent color theme throughout the process.
- Simplify the process by avoiding text-heavy items and information.
- Use various icons to make the process more relaxed and less confusing

**Step 7:** Select the insurance tenure ,colour theme used is very simple but pleasant

**Step 9:** Select if want any extra protect

**Step 8:** Enter address

**Step 10:** Complete the payment



Innovate to deliver  
**exceptional experiences**