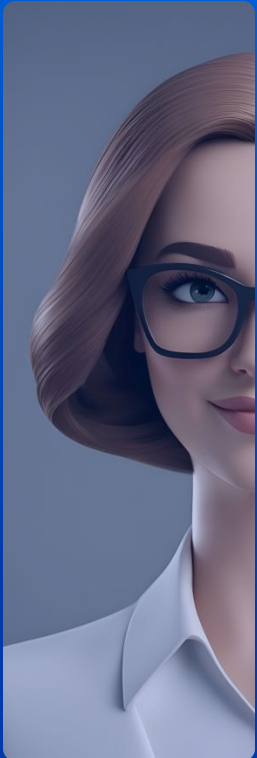
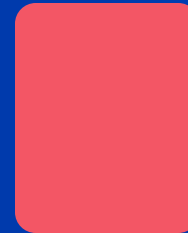




Ultimate chatbot experience: Discover **India's** **top 7** general insurance providers in 2024

 Chatbot &  bot





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 (September 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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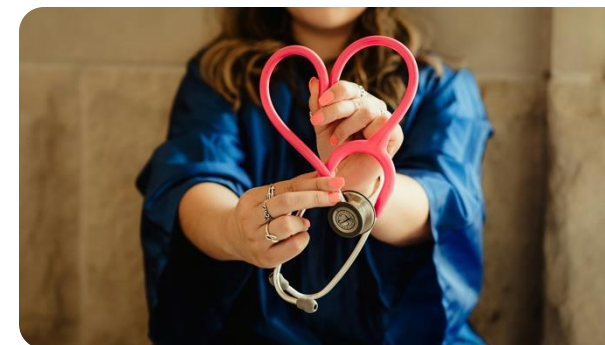
01

Twimbit research
methodology



02

Leading 7 General
Insurance providers to
ace chatbot experience



03

32 CX innovation
opportunities to ace
chatbot journey

01

Twimbit research
methodology



Twimbit approach – Benchmarking criteria and objective



Shortlisting Health Insurance service providers:

Shortlisted 10 domestic (Indian) including 1 Indian aggregator and 3 international (Asian) insurance service providers on basis of IRDAI registered Indian General insurance companies

Out of 10 Indian players only 7 are evaluated as they have both types of BOTs available

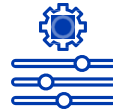
3 international players are not included in benchmarking score because of journey limitation and BOT capabilities but best practices are included



Comparative analysis:

Performing 6 health insurance journeys through public website chatbot and WhatsApp bot under 3 categories:

1. Customer onboarding
 - Acquire a new customer
 - Issuance of policy
 - Conduct KYC
2. Customer transactions
 - Renew a policy
 - Policy claims
3. Customer services
 - Policy servicing



Framework creation:

Defining broad 8 key success metrics

- Discoverability
- Pre-purchase experience
- Onboarding experience
- KYC experience
- Ease of policy renewal
- Ease of filing claim
- Policy servicing efficiency
- Overall BOT experience



Scoring and evaluation:

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

- Availability
- Completion of journey
- Time taken
- Visual design



Benchmarking:

Weighted scores will be given to identify the best BOT experience

Identified 32 CX innovation opportunities to ace chatbot journey

Provided independent recommendations and analyst opinion for improvement

A diagnostic framework to evaluate top insurance providers with BOTs experience

1. Discoverability

- Ease of locating chatbot icon on Public website
- Ease of locating WA bot icon on PW

2. Pre-purchase experience

- Number of health insurance types
- Benefits & features
- Inclusions/Exclusions
- Value added services/ Add-ons
- Insurance payment summary

3. Onboarding experience

- Allow to buy insurance policy and complete journey

4. KYC experience

- Direct CTA to do CKYC/KYC
- Steps to do CKYC/KYC
- Option to perform KYC

5. Ease of policy renewal

- CTA to renew policy

6. Ease of filing claim

- Ease of locating health insurance CLAIM CTA
- Information about claim procedure
- Defined steps/How to file claim
- Option to track claim status
- Requirement of document upload

7. Policy servicing efficiency

- Direct CTA to download policy documents
- Download brochure
- Policy wording
- Proposal form
- Claim form
- Prospectus
- Download policy copy

8. Overall Bot experience

- Language selection option
- Option edit/update personal info.
- Customer feedback
- Menu bar
- Voice assistance
- Design and interface

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

02

Leading 7 General
Insurance providers to ace
chatbot experience



Top 7 general insurance players to ace chatbot experience in India



Note: Other 3 Indian players included in benchmarking are Policy Bazaar, Digit insurance and TATA AIG. And 3 international players include AXA, FWD and Shinhan Life. Only best practices of these 6 players are included in this report.

03

32 CX innovation
opportunities to ace
chatbot journey



1. Humanize chatbot or create AI generated avatar

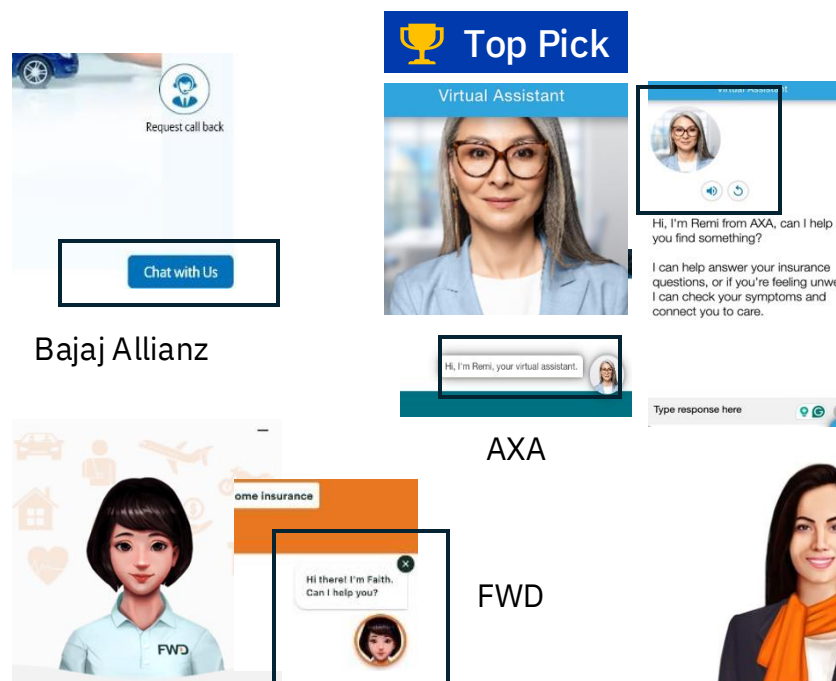
Discoverability	Bajaj Allianz	AXA	FWD	Shinhan Life	ICICI Lombard	HDFC Ergo
Ease of locating chatbot icon on Public website	Chat with us CTA/label on the home screen with no name for BOT and icon/image	Remi with Avatar and animation	Faith with Avatar	Virtual influencer – Rozy Oh	RIA with Avatar	DIA with Avatar



Shinhan Life

Innovation opportunities

- Improve chatbot icon on Public Website (PW) by either humanizing chatbot or creating an AI generated avatar
- Display chatbot name
- Option to close chatbot icon
- Display 'Hi, I am BOT, your virtual assistant' or a short message



HDFC Ergo

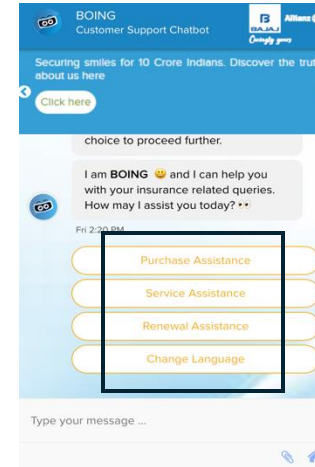
ICICI Lombard

2. Improve main menu bar by providing more direct options/CTAs with clear icons and labelling

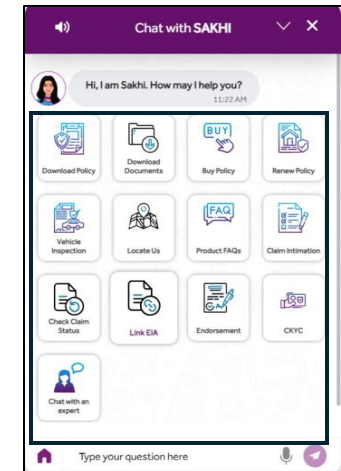
Overall Bot experience	Bajaj Allianz	SBI General	ICICI Lombard	HDFC Ergo
Menu bar	Provides only 4 main categories with no icons.	Provide 12 clear CTAs with use of different and large icons and clear labels	Provide 8 clear CTAs with use of different icons	Provide 12 clear CTAs with use of different icons

Innovation opportunities

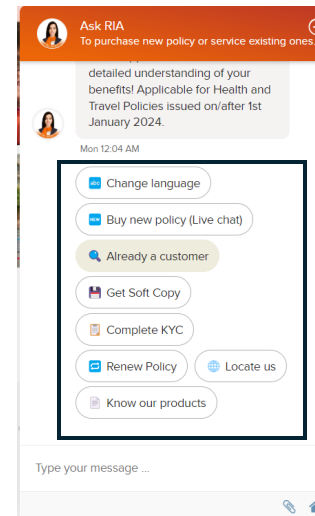
- Improve main menu bar by providing more direct options/CTAs with clear icons and labelling.
- Eg: direct CTAs for buy policy, renewal, claim, download documents, claim status, KYC, FAQs, chat with expert etc



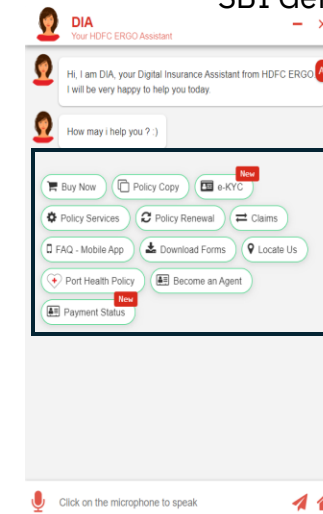
Bajaj Allianz



SBI General



ICICI Lombard



HDFC Ergo

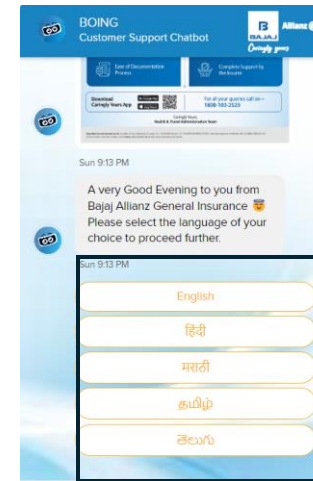
3. Introduce more language options on PW bot and provide a fixed language icon

Overall Bot experience	Bajaj Allianz	Kotak Life	ICICI Lombard	HDFC Ergo
Language selection option	Provide only 5 language choices	Only 2 language options, English & Hindi	Only 2 language options, English & Hindi	Provide 9 language choices with a stable 'Aa' icon side of bot window

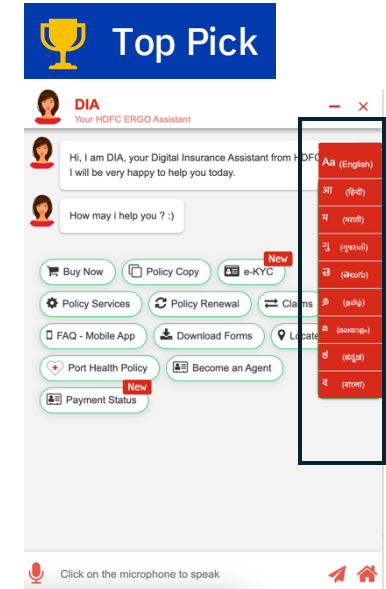
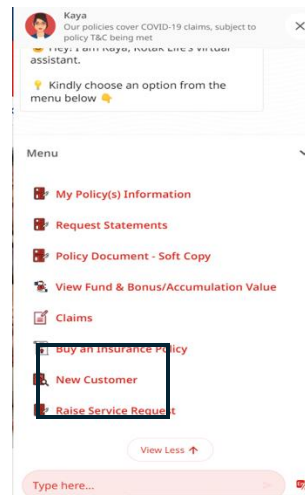
Innovation opportunities

- Provide more language options based on usage and customer demographic
- An icon for languages can be provided on side of bot window or along side 'Type bar' area

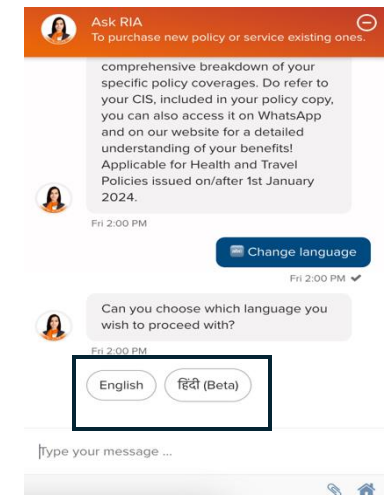
Kotak Life



Bajaj Allianz



HDFC Ergo



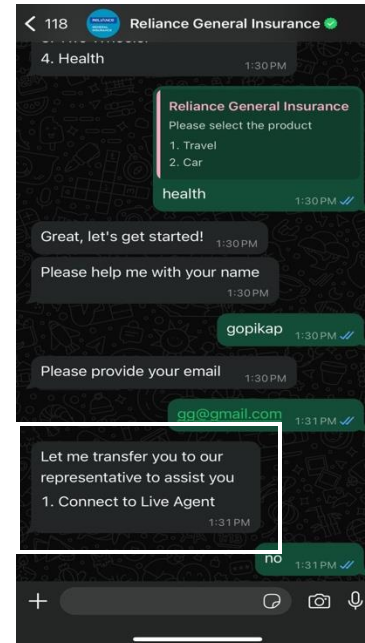
ICICI Lombard

4. Provide customer an option and ask whether to connect to agent instead of directly connecting on WA bot

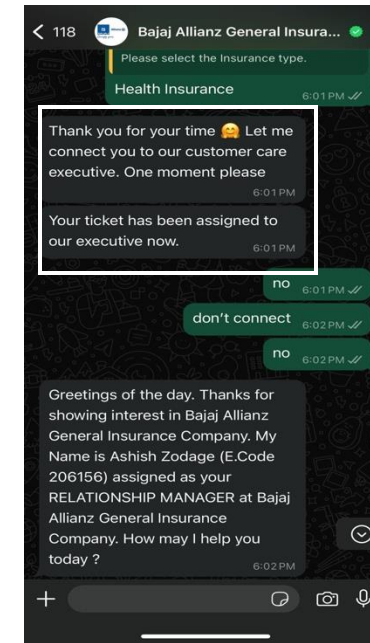
Overall Bot experience	Bajaj Allianz	Reliance General	ICICI Lombard
Connects to Agent	Connects to executive instantly without asking customers for it	Ask to type 1 to connect to live agent	Provide 3 options: chat with advisor, talk to advisor & call back option and ask first instead of directly connecting to agent

Innovation opportunities

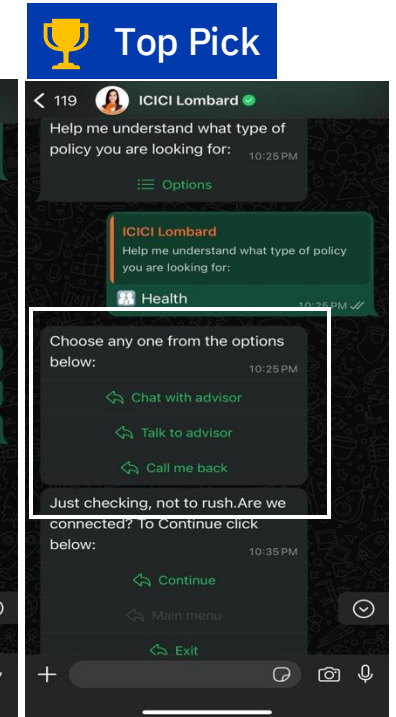
- Provide and Ask customer whether to:
 - Chat with advisor
 - Talk to advisor
 - And other options like, call me back



Reliance General



Bajaj Allianz



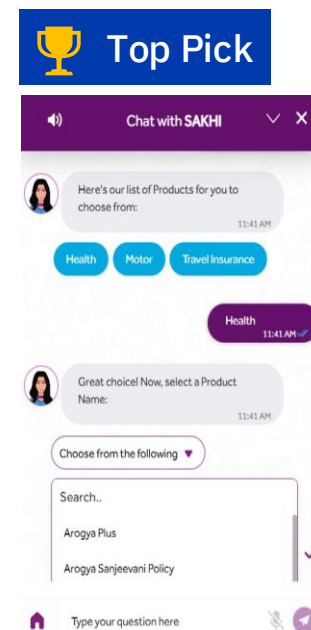
ICICI Lombard

5. Provide and display various types of health insurance options either in form of drop-down list or bullet selection via PW bot

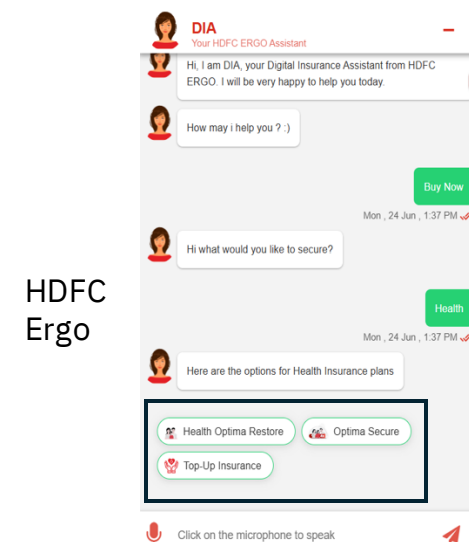
Pre-purchase experience	Bajaj Allianz	HDFC Ergo	Niva Bupa	SBI General
Number of health insurance types	N/A	Provide 3 types of health insurance plans	Provide around 9-10 health insurance options	Provide total of 8 types of health insurance to choose from with a drop-down list

Innovation opportunities

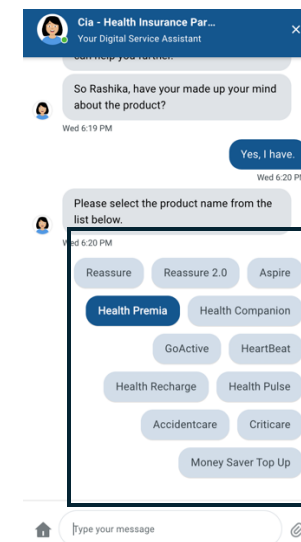
- Provide various health insurance types and categories for customers to choose from while taking purchase decision
- Offer customize policy recommendations according to customer needs



SBI General



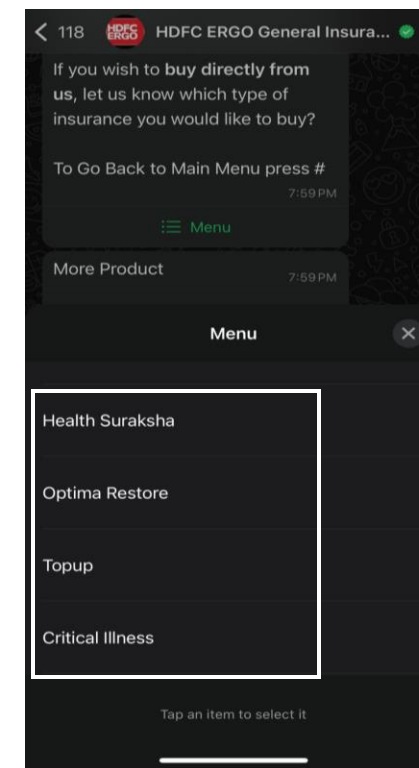
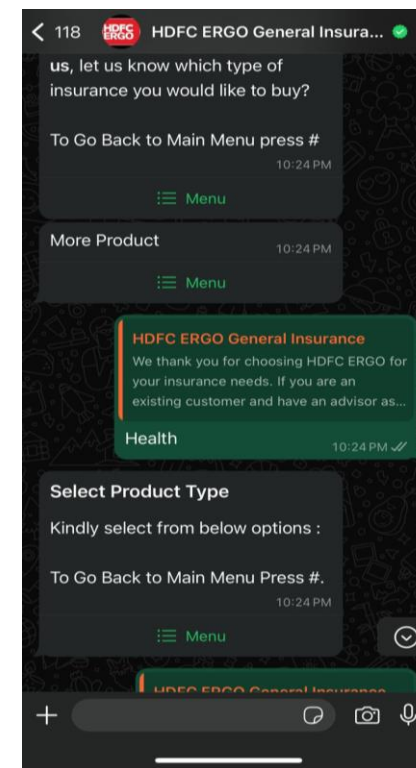
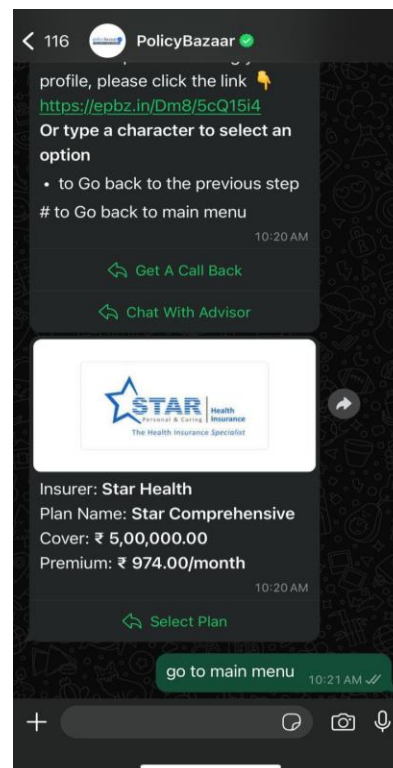
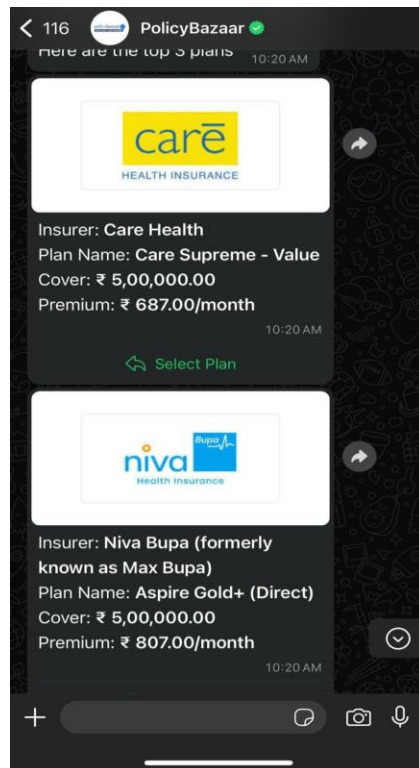
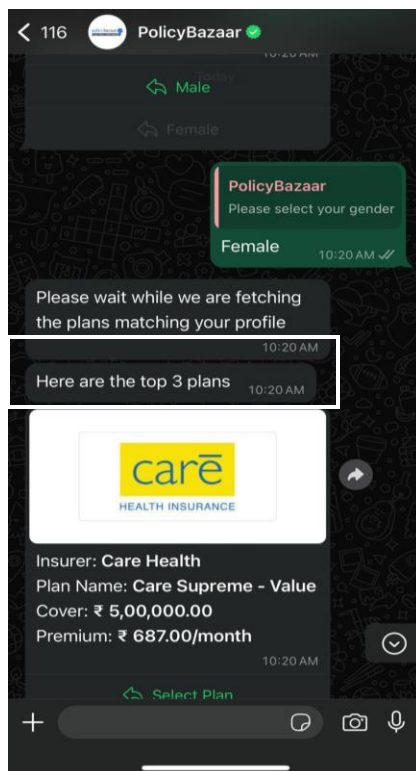
HDFC Ergo



Niva Bupa

Provide and display various types of health insurance options either in form of drop-down list or bullet selection via WA bot

Top Pick



Policy Bazaar – Provided 3 health insurance types with clear information about cover and premium

HDFC Ergo – Provides 4 type of health insurance

- 6. Allow BOT to provide benefits & features of health insurance types with icons and CTA to “read more” instead of connecting to live agent

Pre-purchase experience	Bajaj Allianz	HDFC Ergo
Benefits & features	N/A	Clear benefits and features with icons are provided by BOT itself with option to read more.

Innovation opportunities

- Allow BOT to provide comprehensive details about policy type, its features, benefits
- Provide link or CTA to read more
- Use of icons and intuitive design

Top Pick

DIA
Your HDFC ERGO Assistant

Self
Family

Sum Insured
15 lacs

Age
23

Pincode
455001

Mobile Number
7470320442

Email
gg@gmail.com

Done

While I get the details, here are some important product offerings

Double Sum Insured at no additional cost

Click on the microphone to speak

DIA
Your HDFC ERGO Assistant

Inpatient Hospitalization
Pays for hospitalization expenses like nursing, bed charges, ICU, doctor fees, Operation theatre charges etc
[Read More](#)

Pre & Post Hospitalisation
Pre and Post Hospitalization, Complete coverage 60 days prior & 180 days post your hospitalization. This
[Read More](#)

2x
Double Sum Insured at no additional cost
Double Sum Insured at no additional cost; Our policy provides upto 100% No claim bonus; 50% per claim free
[Read More](#)

We've got you covered, always!!!
Our policy comes along with a restoration benefit. Which means, even if you use the full sum insured, we will
[Read More](#)

Tax Benefits
By the way, all health policies are eligible for tax benefits under Section 80 D of IT Act. Upto Rs. 25,000 for Family
[Read More](#)

Click on the microphone to speak

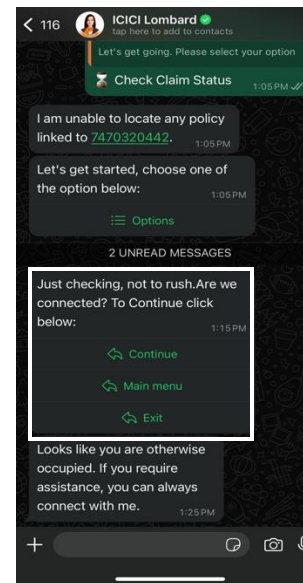
HDFC Ergo

7. Provide direct CTA to go back to main menu on WA bot in case of unsuitable options or after every response

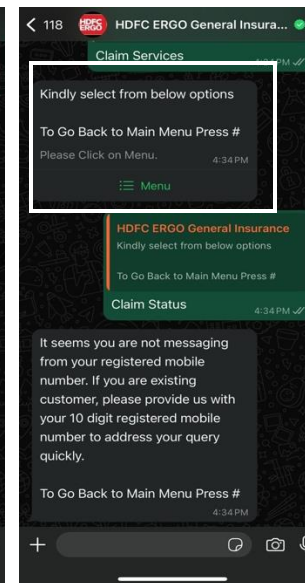
Overall Bot experience	Bajaj Allianz	HDFC Ergo	ICICI Lombard
Menu bar	No direct CTA available to go to main menu for new customers. Direct CTA available to go to menu, only available for the existing customers	To go back to main menu press #	Direct CTA available to go back to main menu

Innovation opportunities

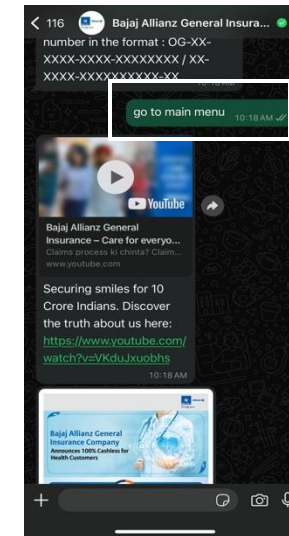
- Allow new customers also to go back to main menu
- Or CTA to exit/Refresh chat



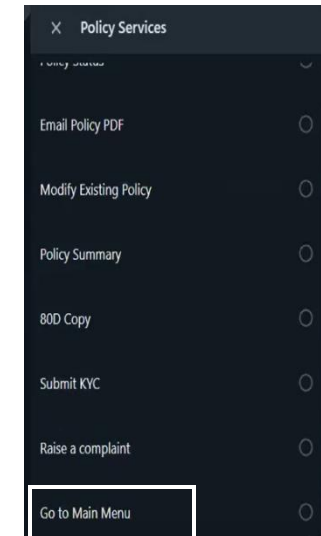
ICICI Lombard



HDFC Ergo



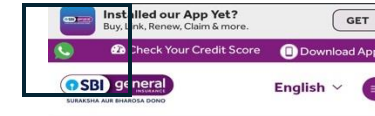
Bajaj Allianz



For existing customers only

8. Provide direct link or a QR code that redirects to WA bot chat instead of just displaying number on PW

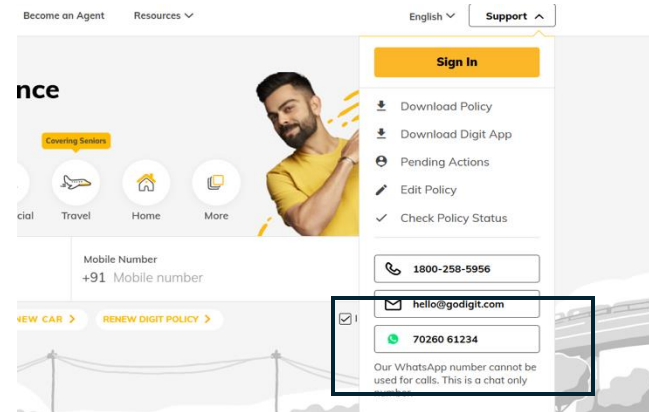
Overall Bot experience	Bajaj Allianz	Digit	Policy Bazaar	SBI General
Ease of locating WA bot icon on PW	Only number, does not redirect to WhatsApp chat	WhatsApp no. available on public website with a direct link to WhatsApp chat	WhatsApp icon available on public website that connects to WhatsApp chat directly	Clear WhatsApp icon available on PW, that redirects WhatsApp chat



SBI General

Innovation opportunities

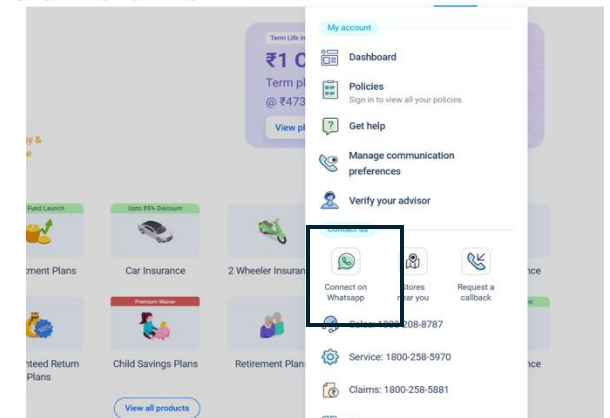
- Provide QR code and redirect customers directly to WhatsApp chat instead of just providing number on website



Digit

Customize Your Plan & Get Quote Within Seconds

Begin your journey to a secure future!



Policy Bazaar

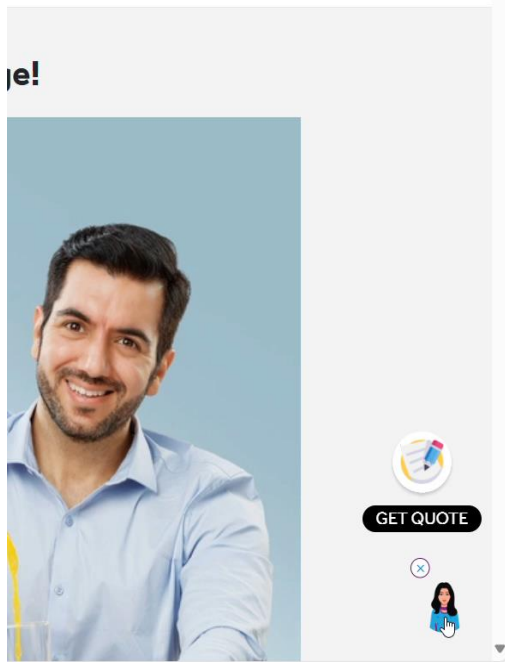
9. Provide voice assistance feature by enabling audio/verbal ability and option to turn it off

Overall Bot experience	Bajaj Allianz	AXA	SBI General
Voice assistance	N/A	Has voice assistance, Bot ask if customers want to continue with audio	Bot provides voice assistance at opening screen itself

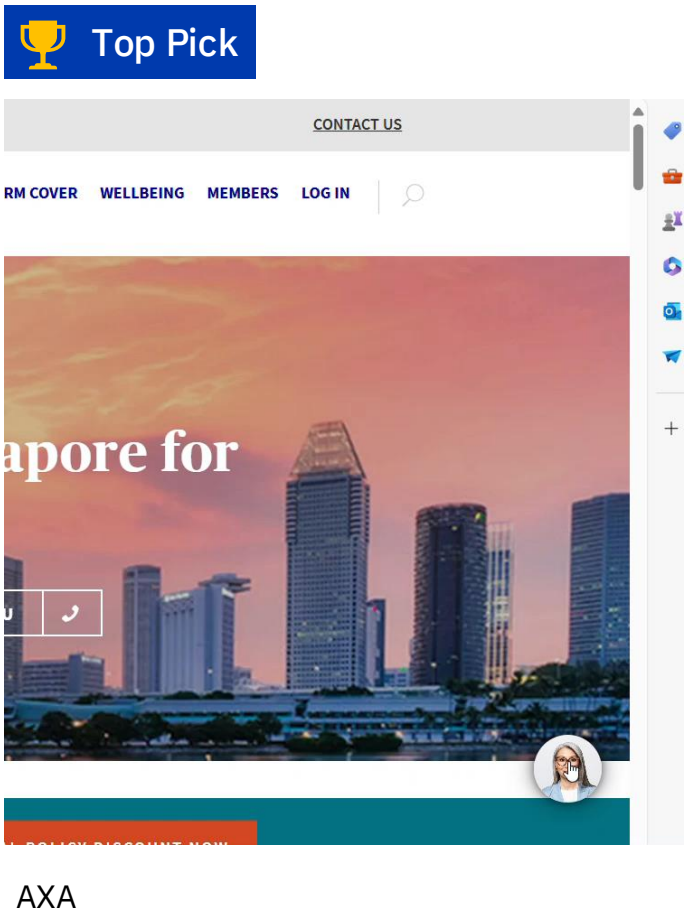
Innovation opportunities

- Provide voice assistance in various languages
- Use of speaker icon and,
- Ask question ‘whether to continue with audio’

Note: HDFC Ergo BOT also provides voice assistance but it's a heavy voice

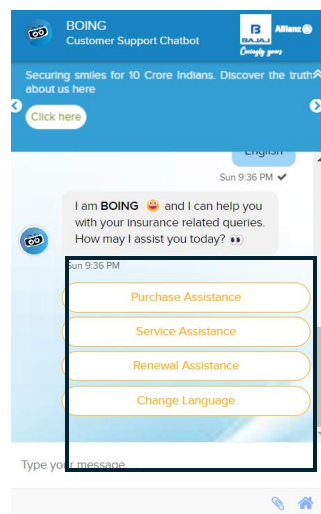


SBI General

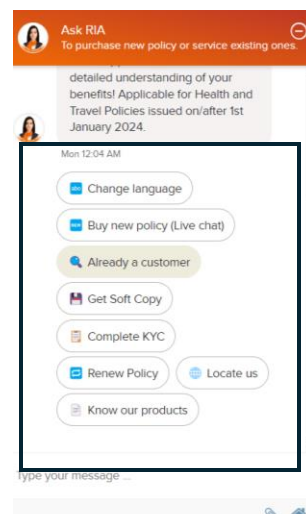


10. Enhance purchase journey design with use of icons, different colour schemes for option selection or information display

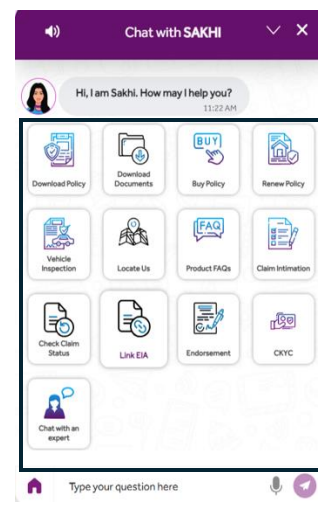
Overall BOT experience	Bajaj Allianz	SBI General	ICICI Lombard	HDFC Ergo
Design and interface	Use of iconography not done for option selection or information display	Proper use of iconography done for option selection or information display	Proper use of iconography done for option selection or information display	Proper use of iconography done for option selection or information display



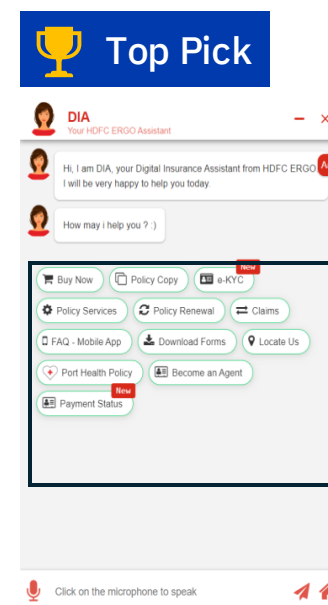
Bajaj Allianz



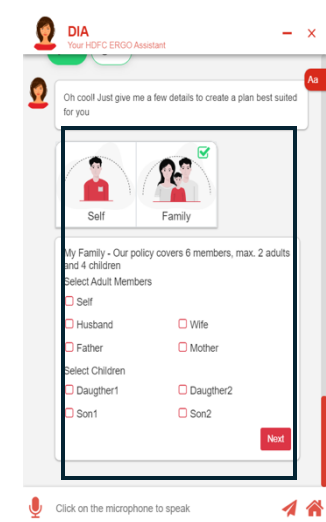
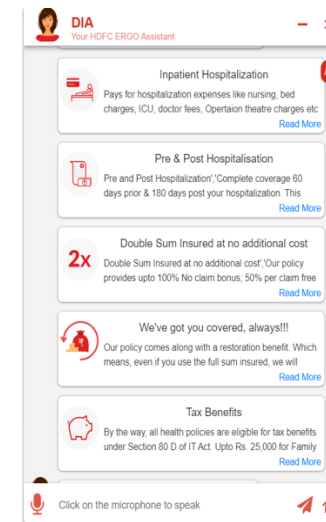
ICICI Lombard



SBI General



HDFC Ergo

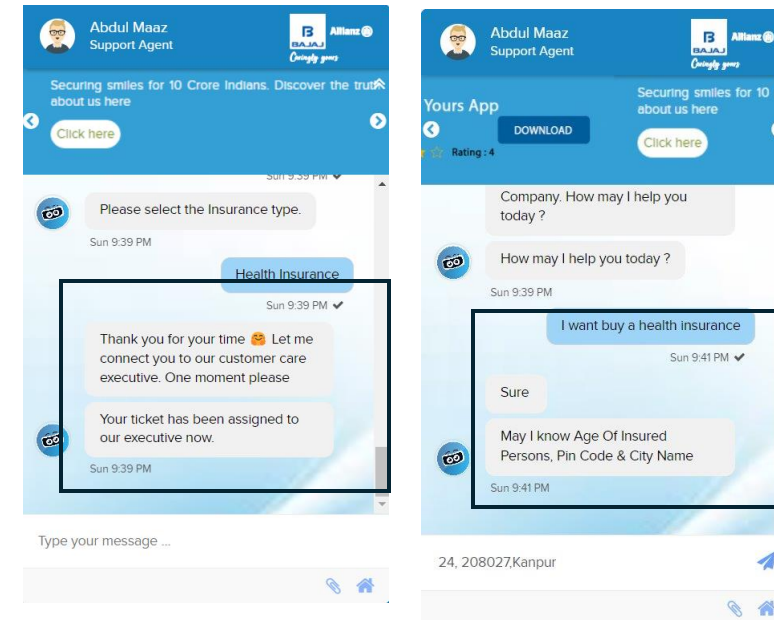


11. Eliminate asking customer question about how can an agent help after chat being redirected to agent

Onboarding experience	Bajaj Allianz
Connects to Agent	Chat with us CTA/label on the home screen with no name for BOT and icon/image

Innovation opportunities

- Auto-fetch chat history and continue to solve query instead of starting chat again

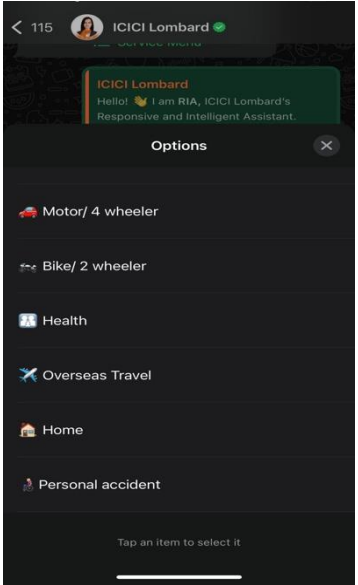


Bajaj Allianz

12. Use of more iconography while displaying insurance types for WhatsApp Bot

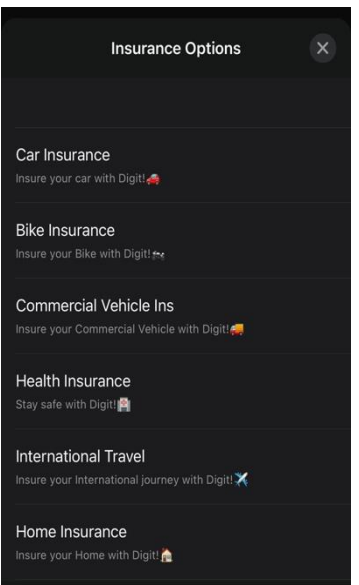
Overall BOT experience	Bajaj Allianz	Digit	ICICI Lombard	Policy Bazaar
Design and interface	Proper use of iconography not done while displaying insurance types	Proper/clear use of iconography done while displaying insurance types	Proper/clear use of iconography done while displaying insurance types	Proper/clear use of iconography done while displaying insurance types

Top Pick



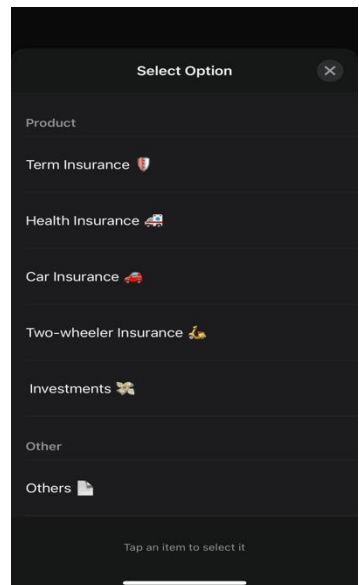
WhatsApp chat interface for ICICI Lombard. The chat shows a greeting from the bot and a list of insurance options, each with a small icon: Motor/ 4 wheeler, Bike/ 2 wheeler, Health, Overseas Travel, Home, and Personal accident. A 'Top Pick' badge is at the top.

ICICI Lombard



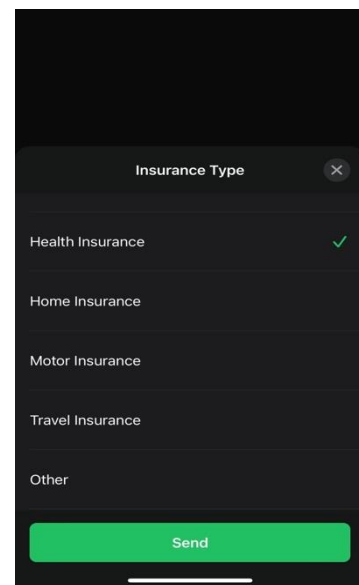
WhatsApp chat interface for Digit. The chat shows a list of insurance options, each with a small icon: Car Insurance, Bike Insurance, Commercial Vehicle Ins, Health Insurance, International Travel, and Home Insurance. Each option includes a short description.

Digit



WhatsApp chat interface for Policy Bazaar. The chat shows a list of insurance options, each with a small icon: Term Insurance, Health Insurance, Car Insurance, Two-wheeler Insurance, Investments, and Others.

Policy Bazaar



WhatsApp chat interface for Bajaj Allianz. The chat shows a list of insurance options, each with a small icon: Health Insurance, Home Insurance, Motor Insurance, Travel Insurance, and Other. The Health Insurance option is selected, indicated by a green checkmark.

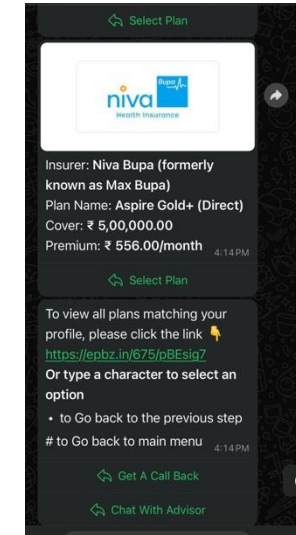
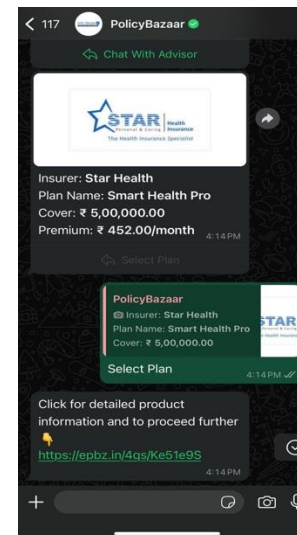
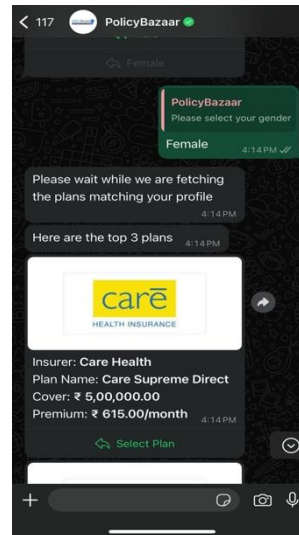
Bajaj Allianz

13. Provide list of different suitable health insurance plans with info. about policy sum insured and premium on WhatsApp itself

Pre-purchase experience	Bajaj Allianz	Policy Bazaar
Number of health insurance types	No information about insurance plans on WA bot	List of different suitable health insurance plans with info. about policy sum insured, cover and premium provided – call back, chat with advisor option provided – for detailed product information click the link

Innovation opportunities

- Provide list of different suitable health insurance plans with info. about policy sum insured and premium on WhatsApp itself



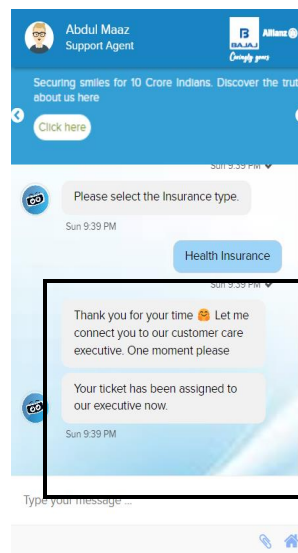
Policy Bazaar

14. Allow customer to buy policy via PW bot instead of connecting to agent so early

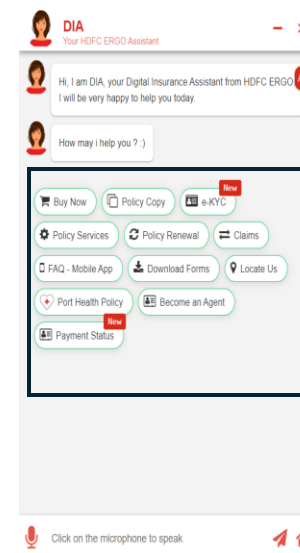
Onboarding experience	Bajaj Allianz	HDFC Ergo
Option to purchase policy	After selecting 'buy new policy' – BOT ask for personal details like name/phone number – select insurance type – and chat gets transferred to agent instantly	BOT allows to customer to buy insurance Direct CTA to buy now – policy category – health policy type – policy benefits with CTA to read more- – Bot then ask to provide information about members covered and few other details like email mobile no./OTP – provide quote for various policies with clear information about premium and CTA to buy now and call back – then generates interaction number

Innovation opportunities

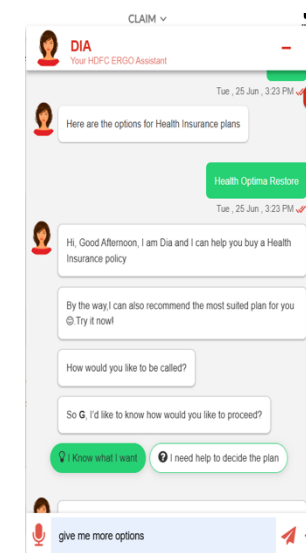
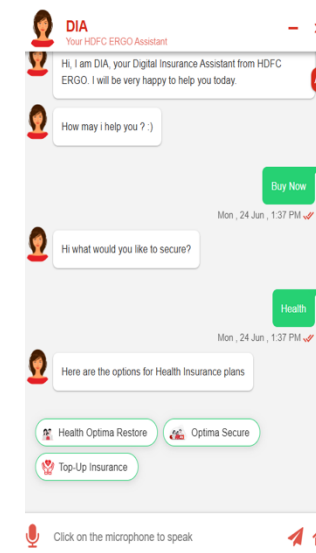
- Allow customer to buy policy via PW bot instead of connecting to agent so early



Bajaj Allianz



HDFC Ergo



Allow customer to buy policy via PW bot instead of connecting to agent so early – HDFC Ergo

Top Pick

The sequence of screenshots illustrates the user journey for purchasing an HDFC Ergo policy through a chatbot (DIA):

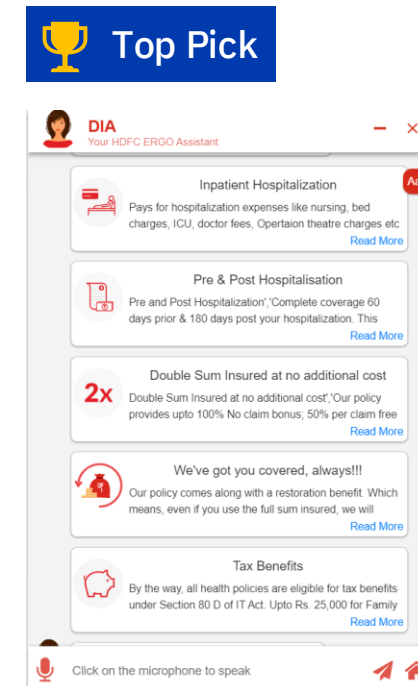
- Policy Features:** The chatbot lists key benefits such as Inpatient Hospitalization, Pre & Post Hospitalisation, Double Sum Insured, and Tax Benefits.
- Plan Selection:** The user chooses between 'Self' and 'Family' coverage. The 'Family' option is highlighted, showing it covers up to 6 members (2 adults and 4 children).
- Member Details:** The user provides details for the insured members, including their names, ages, and contact information (mobile number and email).
- Payment & OTP:** The user enters their family income, pincode, and mobile number. An OTP is sent to the mobile number for verification.
- Policy Recommendation:** The chatbot recommends the 'Optima Restore' plan, showing a premium of ₹14,185 and highlighting benefits like 100% Restore Benefit and 2X Multiplier Benefit.
- Confirmation & Feedback:** The user confirms the purchase, and the chatbot provides the transaction number and a feedback prompt.

15. Allow PW bot to provide comprehensive information about policy types with it's benefits and features

Pre-purchase experience	Bajaj Allianz	HDFC Ergo
Benefits & features	Bot does not provide any information about policy types and benefits/features	Direct CTA to buy now – policy category – health policy type – policy benefits with CTA to read more – benefits provided by the BOT itself

Innovation opportunities

- Allow PW bot to provide comprehensive information about policy types with benefits and features



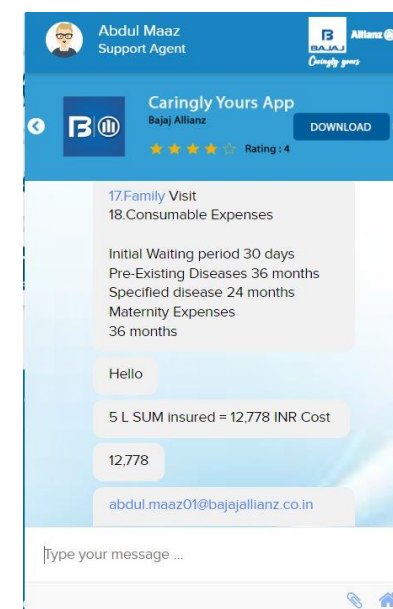
HDFC Ergo

- 16. Allow BOT to provide information about sum insured and premium details include tax and discount if any

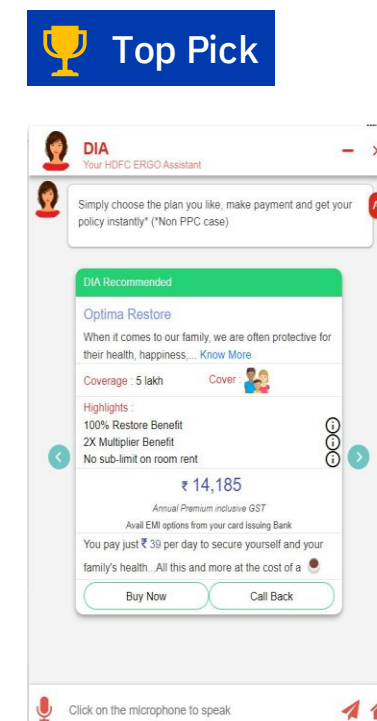
Onboarding experience	Bajaj Allianz	HDFC Ergo
Insurance payment summary	Payment summary details is provided by support agent not BOT	In-detail information about policy and payment summary is provided by BOT with no agent intervention with CTA to buy now and call back

Innovation opportunities

- Allow BOT to provide information about sum insured and premium details including tax and discount if any



Bajaj Allianz



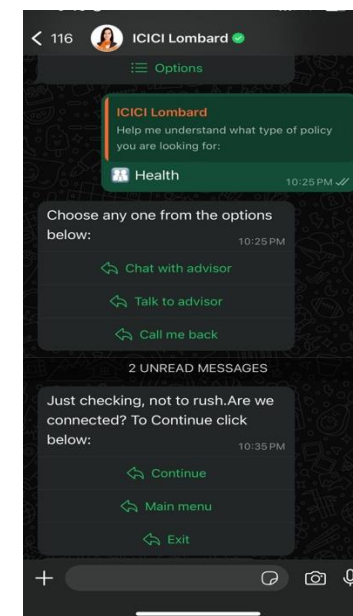
HDFC Ergo

17. Provide clear CTA to buy now or get a call back after all the information is provided WhatsApp bot

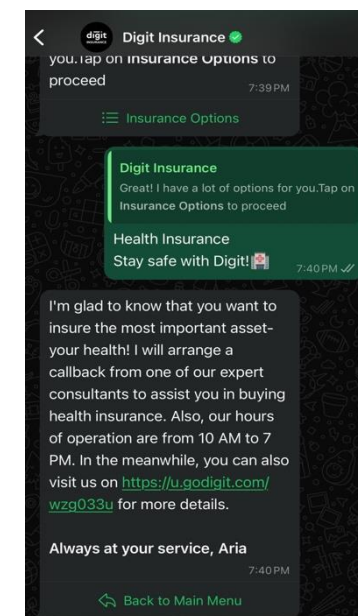
Onboarding experience	Bajaj Allianz	Digit	ICICI Lombard
Chat with agent	No clear CTA for chat with agent or get a call back provided by WA bot	No clear CTA for chat with agent or get a call back provided by WA bot	After selecting policy type – provides options like chat with advisor, talk to advisor, call me back

Innovation opportunities

- Provide clear CTA to buy now or get a call back after all the information is provided WhatsApp bot



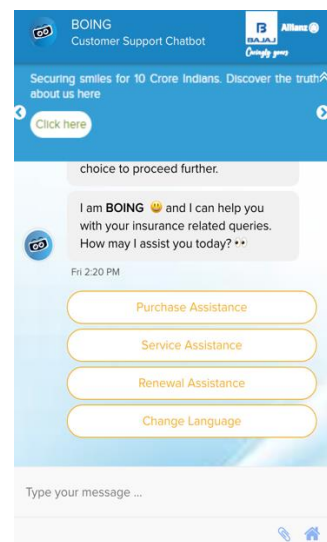
ICICI Lombard



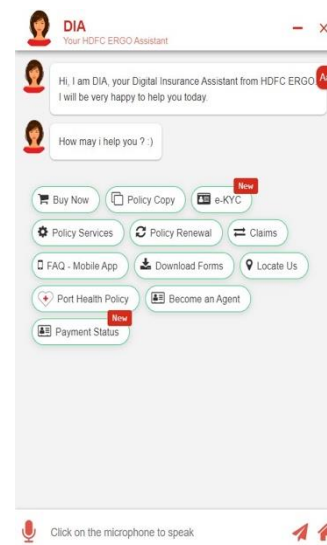
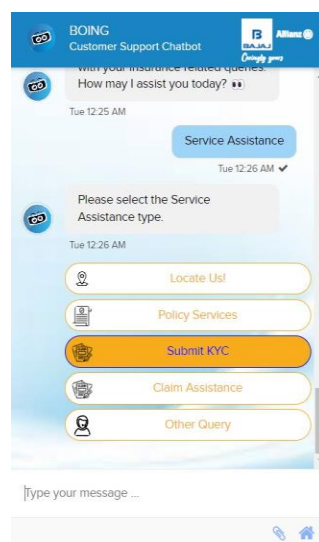
Digit

18. Provide direct CTA to do KYC/CKYC

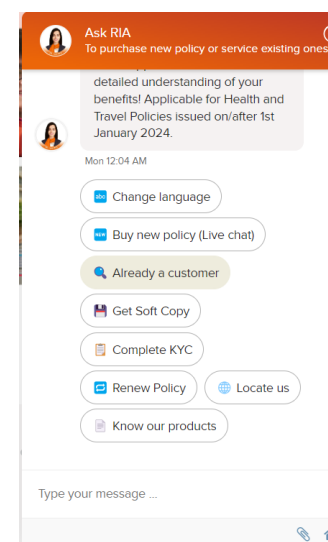
KYC experience	Bajaj Allianz	SBI General	ICICI Lombard	HDFC Ergo
KYC/CKYC experience	No direct CTA available for KYC. Need to click 'Service assistance' – Submit KYC	Provides clear CTA for CKYC with icon Provides clear CTA for CKYC with icon	Direct option to complete KYC	Provides clear CTA on bot opening screen to do KYC/e- KYC



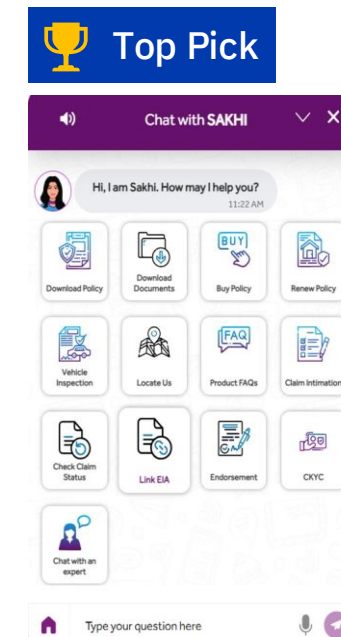
Bajaj Allianz



HDFC Ergo



ICICI Lombard



SBI General

19. After fetching policy details, provide a box to input fields like PAN and DOB and tick box for agreeing to T&C to reduce prompts and drive engagement

KYC experience	Bajaj Allianz	HDFC Ergo
KYC/CKYC experience	Enter PAN no. – DOB – agree to T&C - digital KYC details validated	Tick box provided for selecting family members

HDFC Ergo

Innovation opportunities

- Instead of asking individual response many time, BOT can provide a box and ask customer to input various details and submit once just like DIA does.

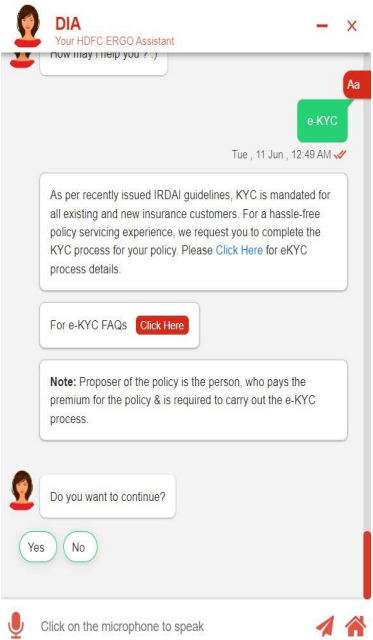
Bajaj Allianz

20. Provide step-by-step instructions for performing KYC or link to website that provide information about ‘how to do KYC’

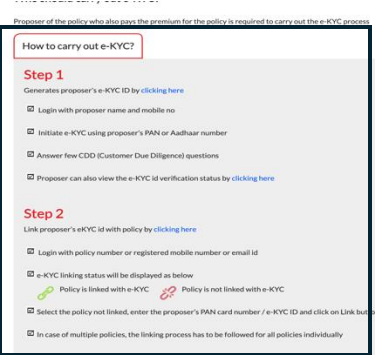
KYC experience	Bajaj Allianz	HDFC Ergo
KYC/CKYC experience	No information provided on 'how to do KYC'	Direct CTA for e-KYC – Link to 'to know KYC process' detail - step-by-step instructions on how to do KYC available

Innovation opportunities

- Provide step-by-step instructions for performing KYC or link to website that provide information about ‘how to do KYC



HDFC Ergo

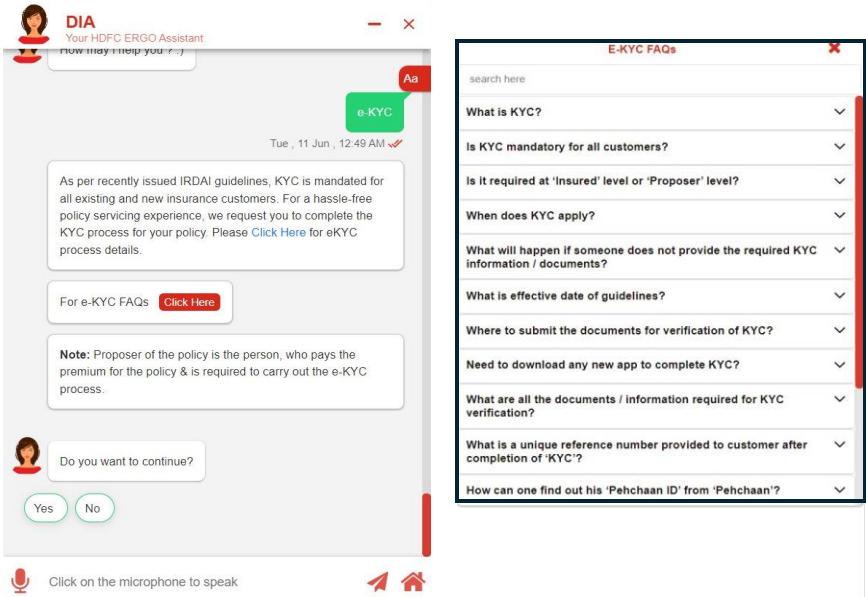


21. Provide separate FAQ section for KYC

KYC experience	Bajaj Allianz	HDFC Ergo
KYC/CKYC experience	No FAQ section for KYC	Direct CTA for eKYC FAQs available

Innovation opportunities

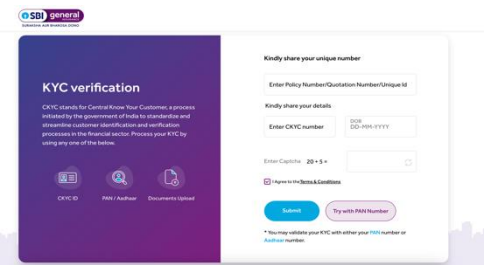
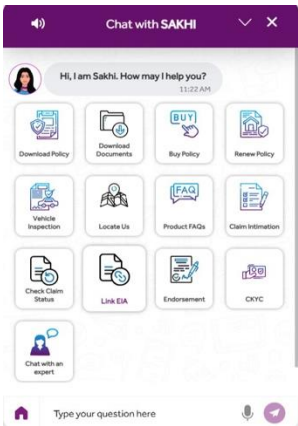
- Provide separate FAQ section for KYC queries



HDFC Ergo

22. If Bot is unable to perform KYC, then provide link that redirects to website for completing KYC

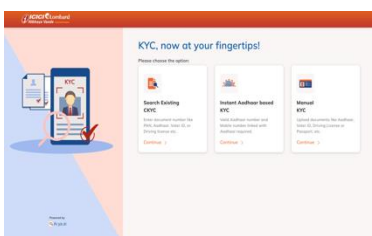
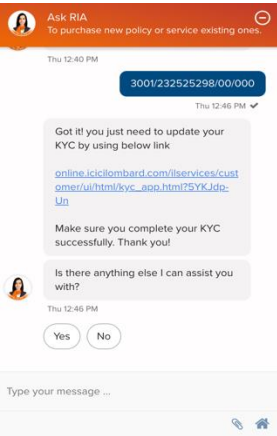
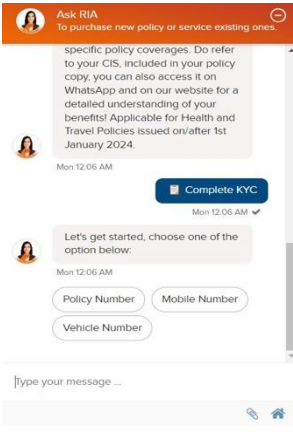
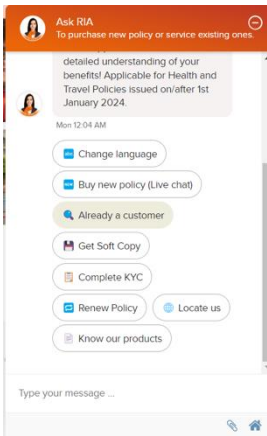
KYC experience	Bajaj Allianz	SBI General	ICICI Lombard
KYC/CKYC experience	Bot can perform KYC with PAN card and DOB details	Redirects to website for KYC	Provides a link and redirect to website where various methods to do KYC online are available



SBI General

Innovation opportunities

- If Bot is unable to perform KYC, then BOT can provide link that redirects to website for completing KYC



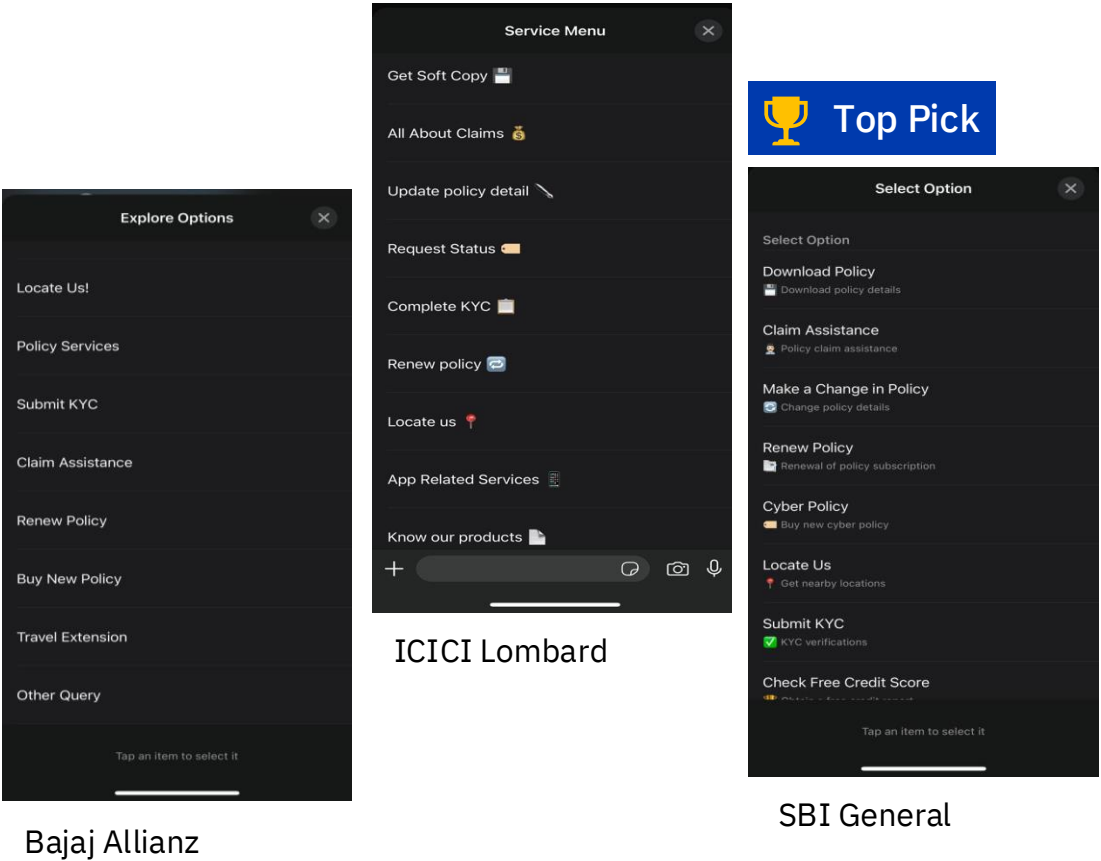
ICICI Lombard

23. KYC experience (WhatsApp bot): Use of more iconography

KYC experience	Bajaj Allianz	ICICI Lombard	SBI General
KYC/CKYC experience	Lacks iconography on WA bot	Proper use of iconography	Proper use of iconography

Innovation opportunities

- Use of more iconography on WhatsApp bot for KYC experience

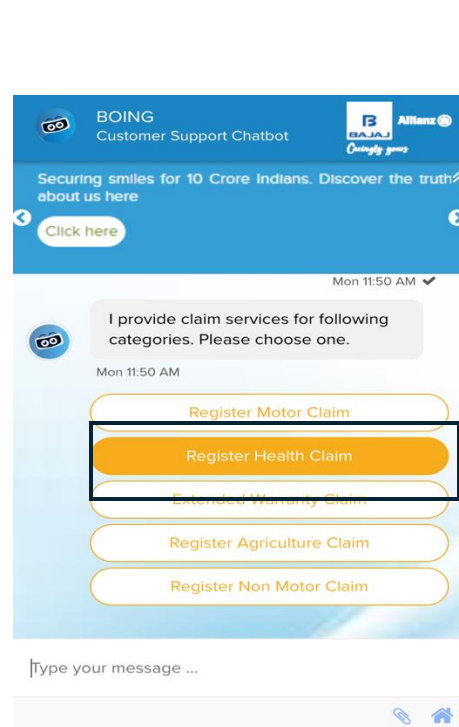


24. Shorten text on CTA while selecting policy type category for registering claim and use of icons to differentiate

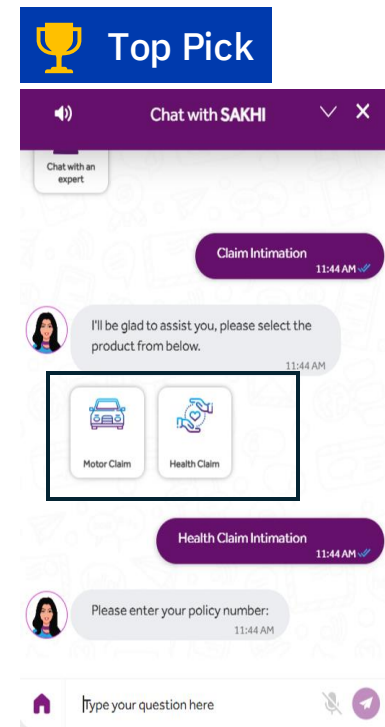
Claim journey	Bajaj Allianz	SBI General
Ease of locating health insurance CLAIM CTA	Lacks iconography on WA bot	Provide clear and short CTA for claim registration with symbolic representation & smaller text

Innovation opportunities

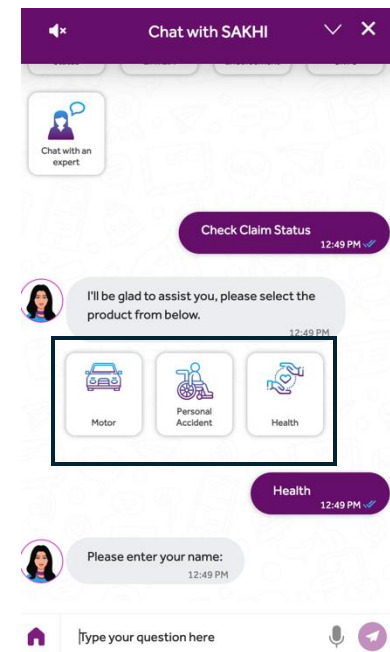
- Shorten text on CTA while selecting policy type category for registering claim and use of icons to differentiate



Bajaj Allianz



SBI General

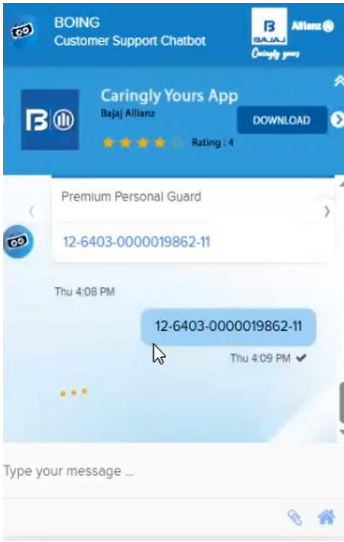


25. Improve claim status journey by providing status update information with use of either policy number/claim number

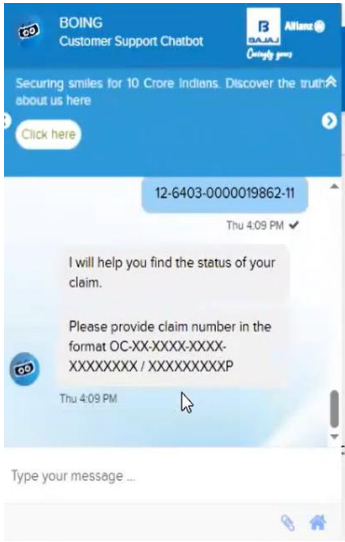
Claim journey	Bajaj Allianz	Kotak Life	HDFC Ergo
Option to track claim status	Bot ask for policy no. and claim no. both to check claim status	Direct CTA Claims - Track a claim – enter policy no./claim no.	Claims CTA - Claim status - Input details-policy no. or Mobile no

Innovation opportunities

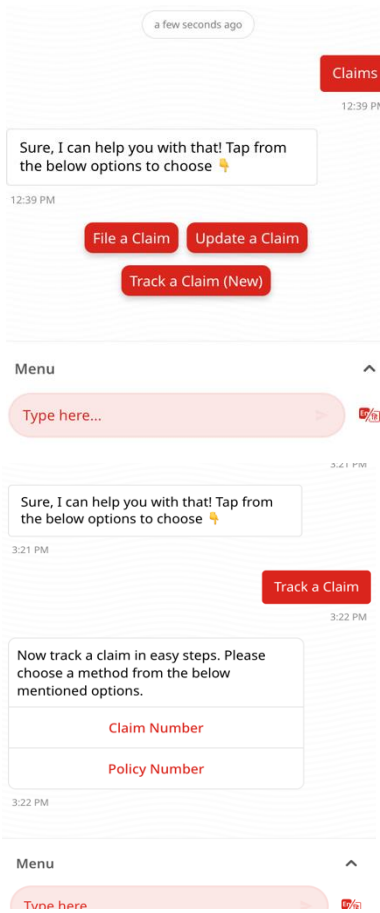
- Improve claim status journey by providing status update information with use of policy number itself, instead of asking claim number as second field again



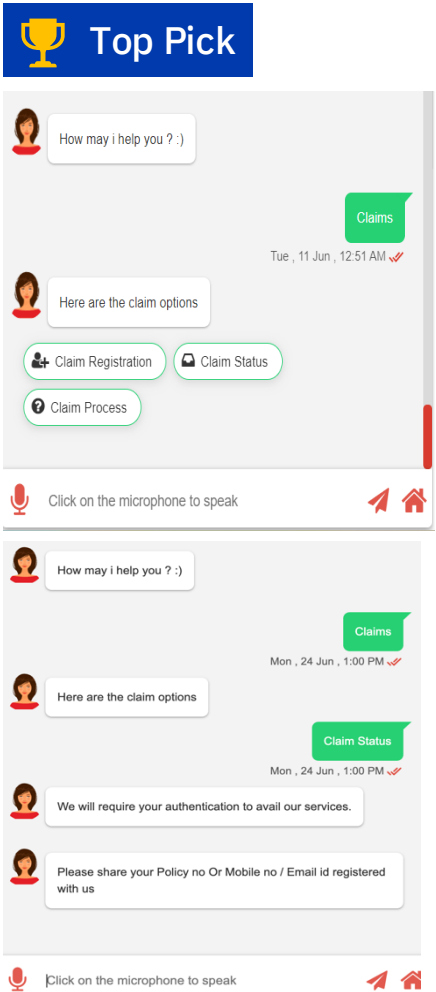
Bajaj Allianz - Direct CTA claim status – enter policy no. – enter claim no.



Kotak Life



HDFC Ergo



26. Provide other CTAs under ‘Claim assistance’ category

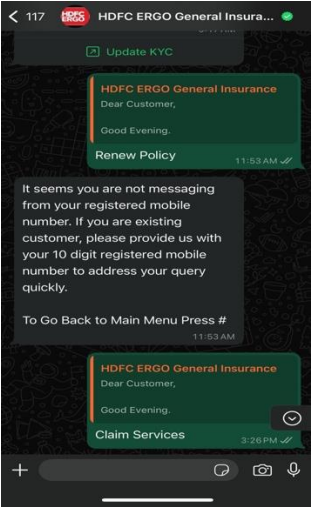
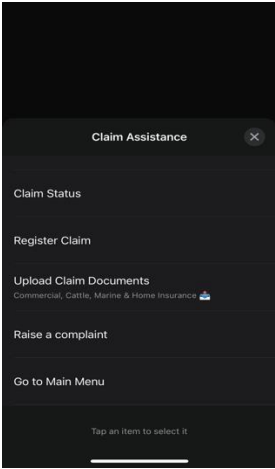
Claim journey	Bajaj Allianz	HDFC Ergo
Other Claim related CTAs	No CTAs under claim assistance	– Claim Services – Provides various other CTAs like – digital claim form, pending claim document

Innovation opportunities

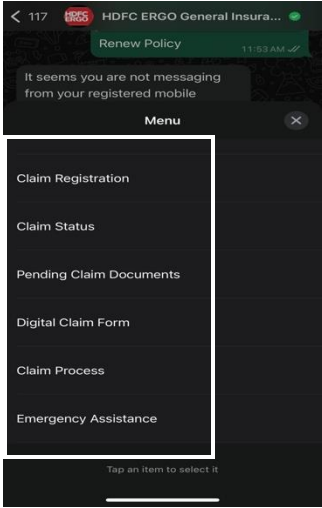
- Other CTAs that can be included under PW Bot and WA Bots ‘Claim assistance’ category include - Digital claim form, pending claim documents



Bajaj Allianz

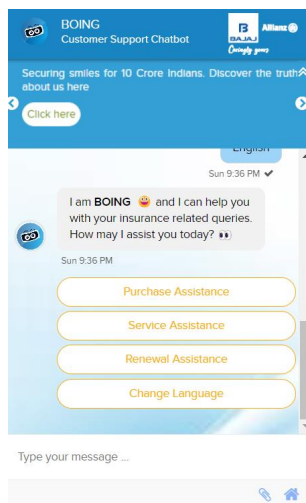


HDFC Ergo

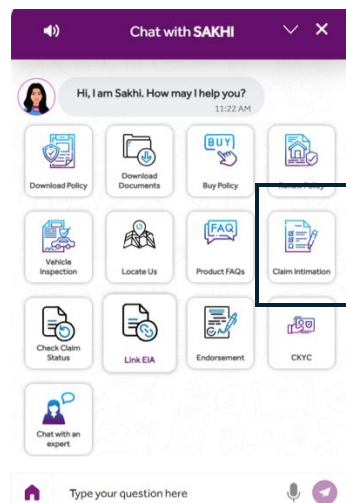
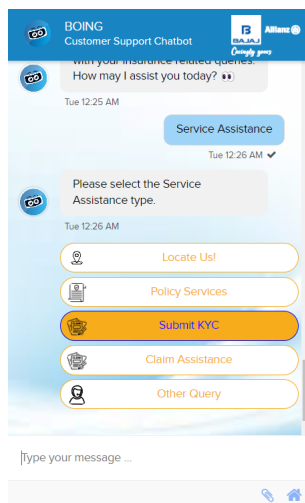


27. Provide a direct CTA for claim assistance in main menu

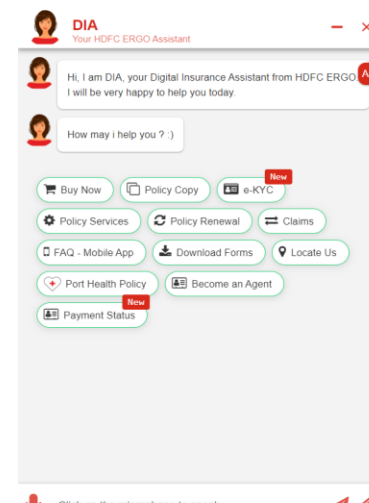
Claim journey	Bajaj Allianz	Niva Bupa	ICICI Lombard	HDFC Ergo
Ease of locating health insurance CLAIM CTA	<p>No direct CTA for claim registration –</p> <p>Service assistance – claim assistance</p>	<p>Service assistance- Know claim procedure- Claim procedure type</p>	<p>Various claim related CTAs also various other CTAs related to claims – claim videos, how to claim, register a claim, claim process guide etc.</p>	<p>CTA for registration/Status/Process</p>



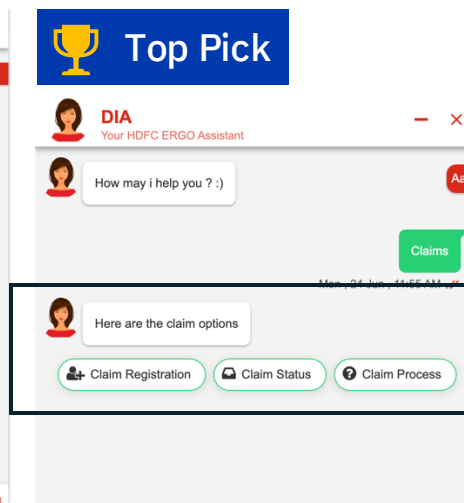
Bajaj Allianz



SBI general

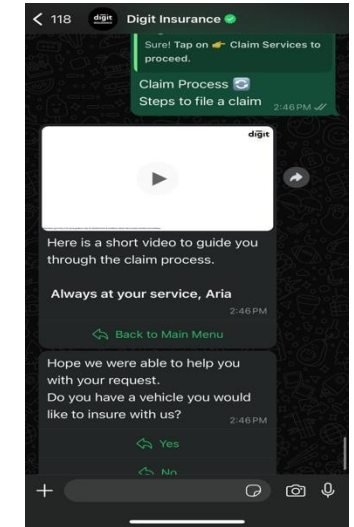


HDFC Ergo



28. Provide tutorial videos and website links for a more detailed explanation of the process

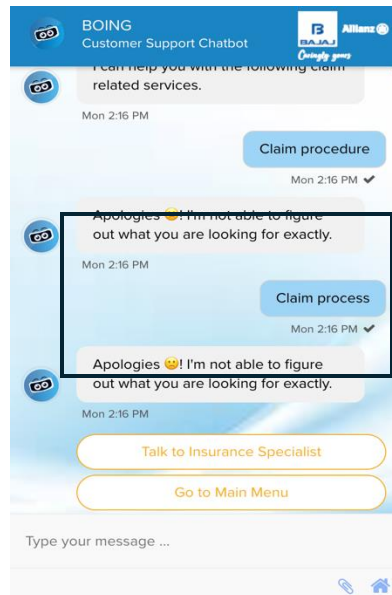
Claim journey	Bajaj Allianz	Niva Bupa	ICICI Lombard	Digit
Information about claim procedure	<p>No information provided on how to file claim</p> <p>Entered 'Claim procedure' manually-Bot unable to understand</p>	<p>Service assistance-Know claim procedure-Claim procedure type-Video tutorial link and website link</p>	<p>Provides a clear and in detail information on how to file a claim, including the step-by-step guide with proper use of icons on public chatbot as well as WhatsApp bot</p>	<p>Claim process - Provide video to guide you through claim process</p>



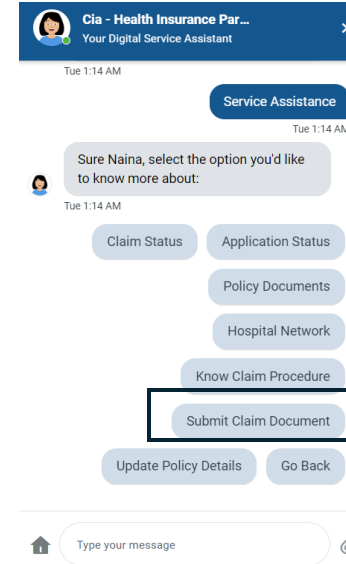
Digit

Innovation opportunities

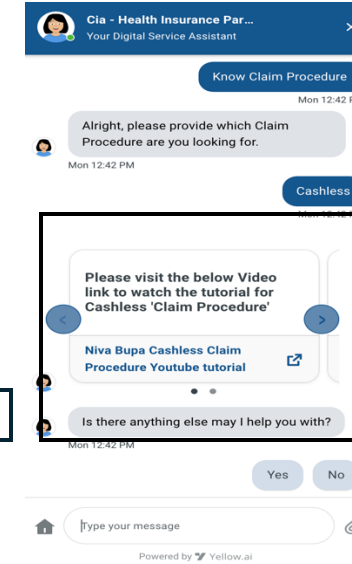
- Provide in detail information about how to file a claim, including the step-by-step guide with proper use of icons
- Provide tutorial videos and website links for a more detailed explanation of the process



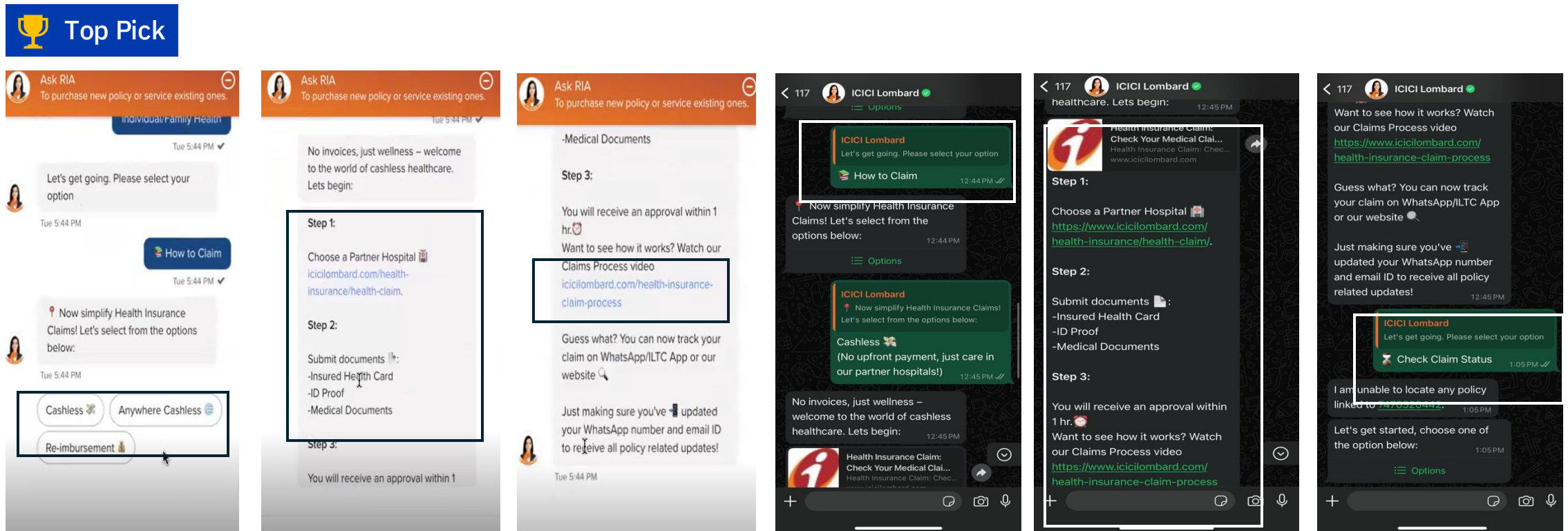
Bajaj Allianz



Niva Bupa



Provide in detail information about how to file a claim, including the step-by-step guide with proper use of icons



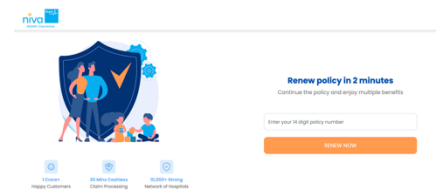
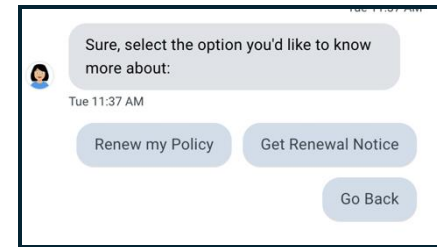
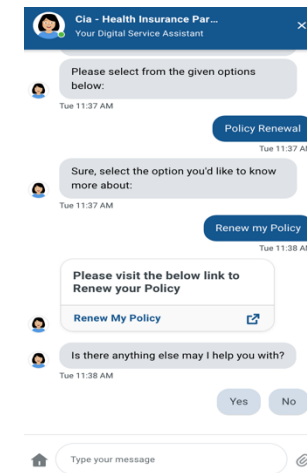
ICICI Lombard – Provides a clear and in detail information on how to file a claim, including the step-by-step guide with proper use of icons on public chatbot as well as WhatsApp bot

29. Provide other direct renewal related CTAs under renewal assistance option

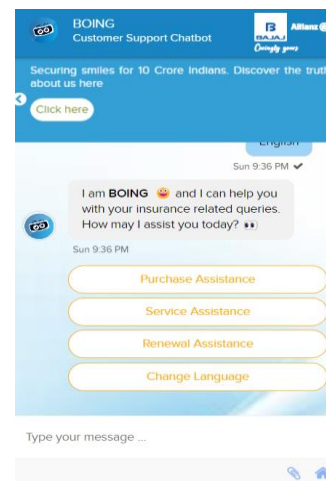
Ease of policy renewal	Bajaj Allianz	Niva Bupa
CTA to renew policy	Direct CTA for renewal assistance	Direct CTA for Policy renewal-Renew my policy-provides link to renew, simple and straight journey

Innovation opportunities

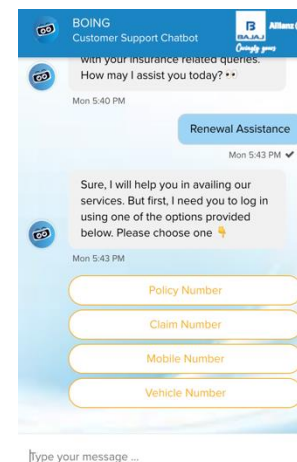
- Provide other direct renewal related CTAs under renewal assistance like get renewal notice, how to renew policy procedure, connect to agent, go back to main menu, website link to renew policy, or YouTube video link to know renewal process



Niva Bupa



Bajaj Allianz

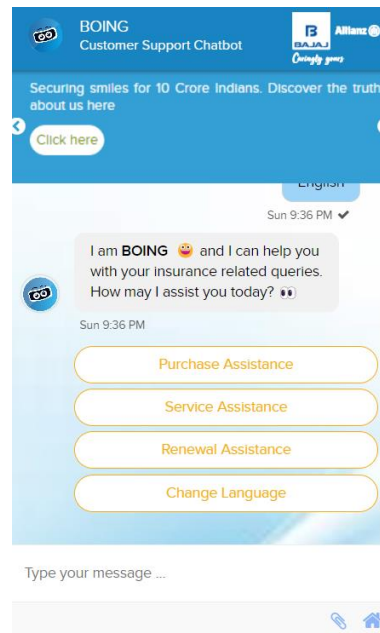


30. Provide direct CTA or an option under service assistance to download policy documents (1/2)

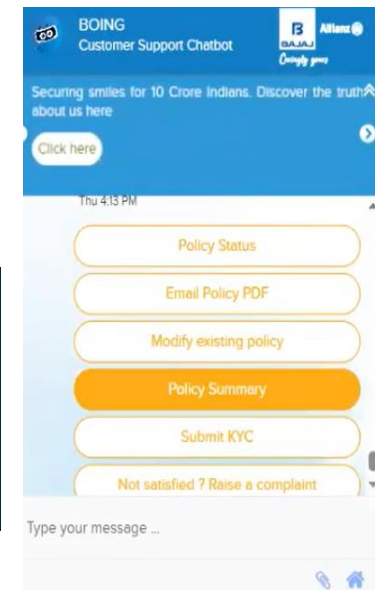
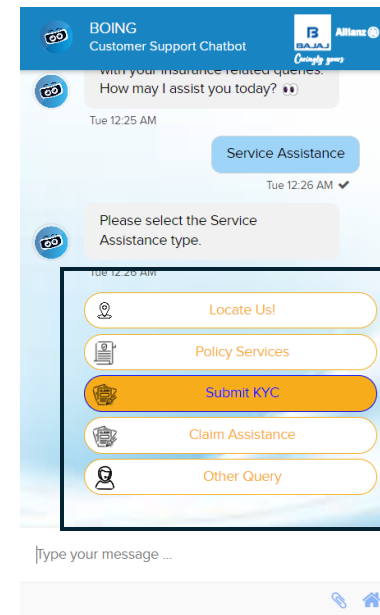
Policy servicing efficiency	Bajaj Allianz	ICICI Lombard	SBI General
Chatbot functionality	No direct CTA available to download policy copy, Select 'Service assistance' – policy status - email policy PDF	Direct CTA available to get policy copy – enter policy no. – policy copy downloaded	Direct CTA available to download documents – selected option – policy wording, product brochure, proposal form

Innovation opportunities

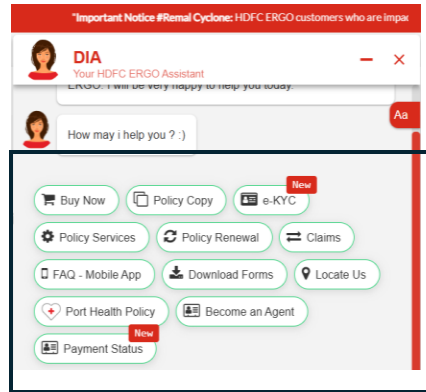
- Provide direct CTA or an option under service assistance to download policy documents like policy copy with help of policy/claim/registered mobile no.



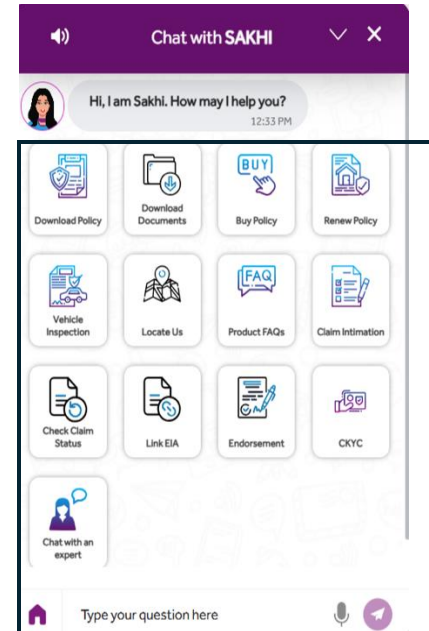
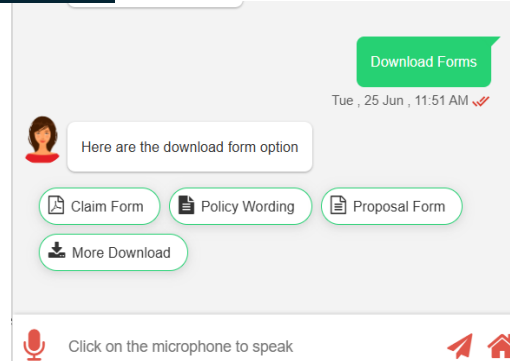
Bajaj Allianz



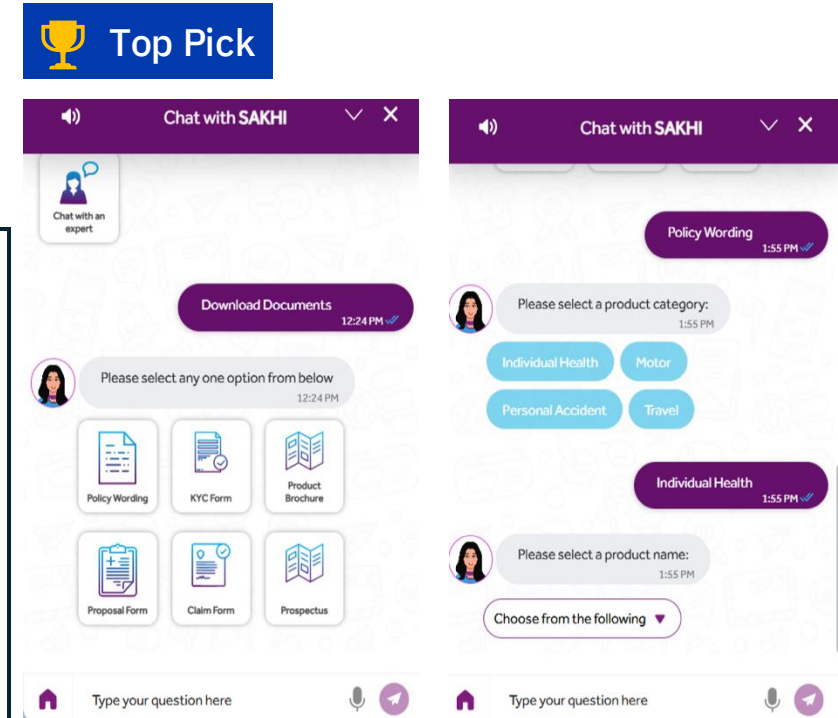
Provide direct CTA or an option under service assistance to download policy documents (2/2)



HDFC Ergo



SBI general

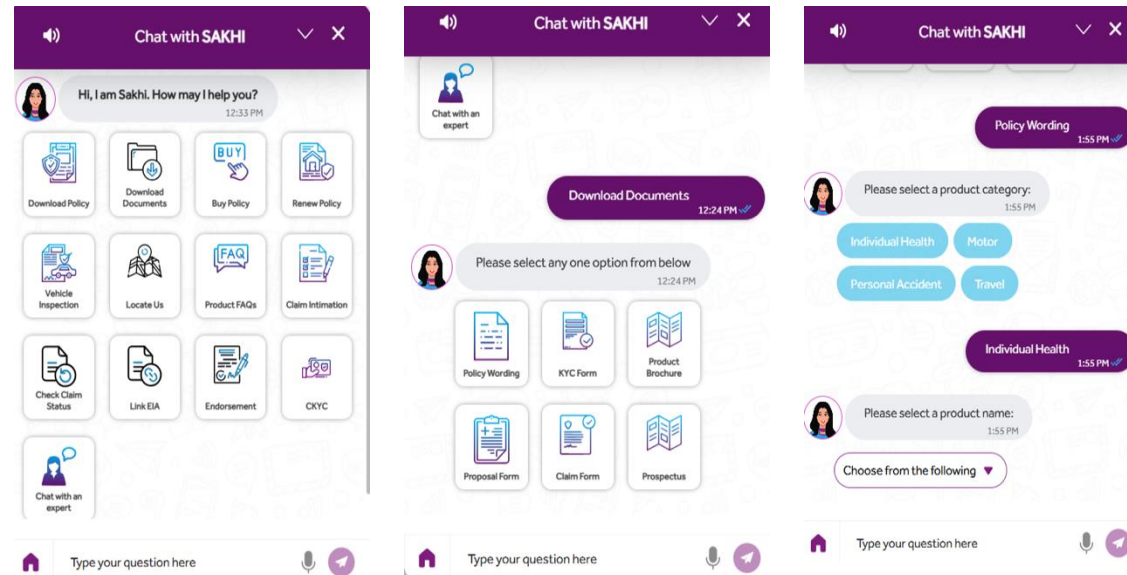


31. Under policy documents, provide direct CTA to download documents like brochure, policy wordings, proposal form, prospectus (1/2)

Policy servicing efficiency	Bajaj Allianz	HDFC Ergo	SBI General
Ease of downloading documents	No direct CTA available to download policy documents like policy wordings/brochure/claim form/proposal form/prospectus etc.	Direct CTA available to download forms - redirects to website page from where all types of documents can be downloaded	Direct CTA available to download documents – select document type policy wording, product brochure, proposal form – option to download/receive email or SMS

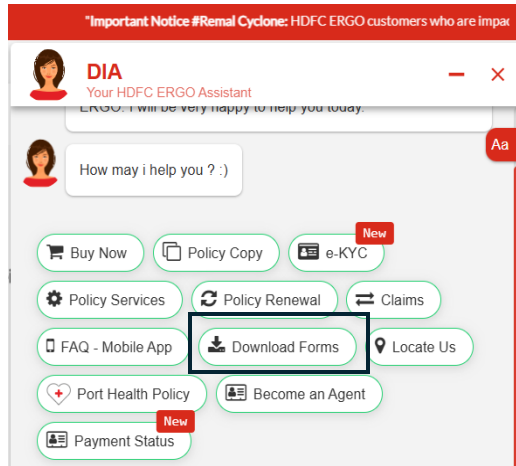
Innovation opportunities

- Under policy documents, provide direct CTA to download documents like brochure, policy wordings, proposal form, prospectus
- Provide various modes of getting policy copy like on email, SMS etc.
- Provide option to download policy brochure for new customer

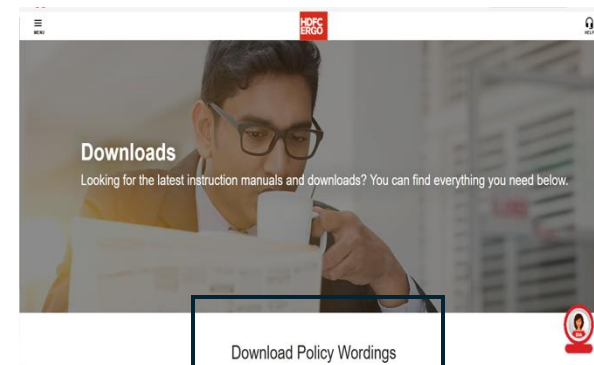
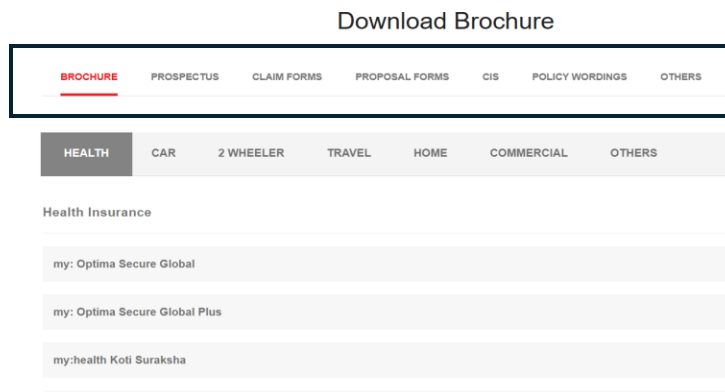
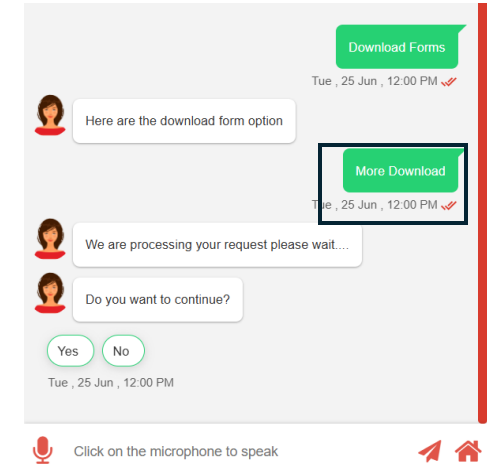
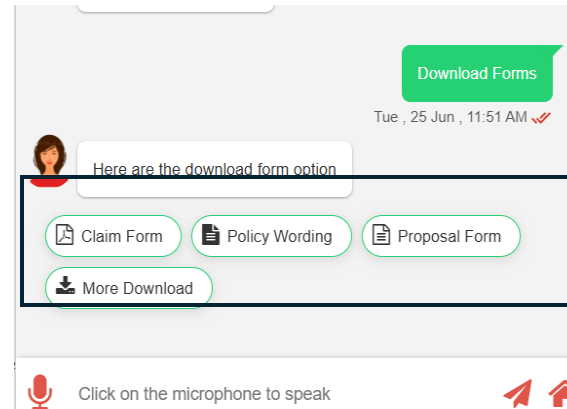


SBI General

- Under policy documents, provide direct CTA to download documents like brochure, policy wordings, proposal form, prospectus (2/2)



HDFC Ergo

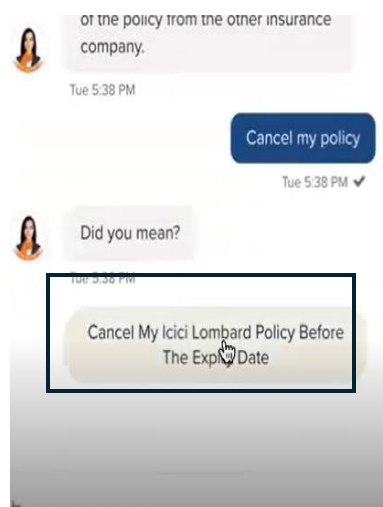


32. Provide CTA for policy cancellation or atleast accept cancellation application

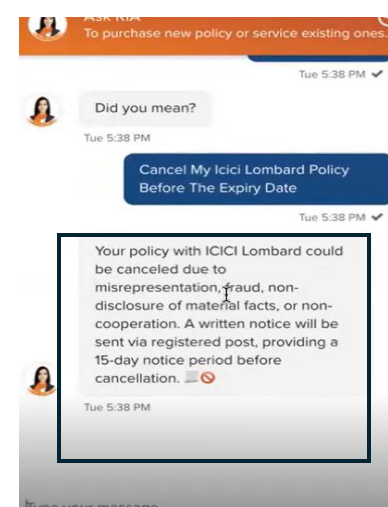
Policy servicing efficiency	Bajaj Allianz	ICICI Lombard
Policy cancellation	No direct CTA for cancellation of policy -manually entered cancellation of policy – for further process connects to live agent etc.	Entered manually 'cancel my policy' – Provide CTA to cancel before expiry

Innovation opportunities

- Provide CTA for policy cancellation or allow BOT to atleast accept cancellation application



ICICI Lombard





We help build and grow
purpose-driven businesses

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