



Attention To Insurance Innovation

Raheja QBE GI claims to bring in customer choice at the centre of every conversation

By **Yagnesh Kansara**

Finally there is one company entering into the General Insurance (GI)'s personalised (retail) space, where customer, innovation will be given all the attention. After having specialised in liability insurance for a decade, Raheja QBE is entering into the retail segment of GI that is auto, health, home among others.

Pankaj Arora, MD and CEO, Raheja QBE says, "We shall go all out and build that expertise and customer service across all lines of businesses, verticals and products. This will include auto health, fire engineering from commercial

point of view and shopkeeper from retail point of view." Raheja QBE though a late entrant into personal lines of business, is entering the retail field with a strong proposition and clarity. "We are saying that the customer will be at the centre of all the conversation. So, if my claims person and a product person is sitting in a meeting room, deciding on a claim philosophy or on a process to settle a claim, they have to understand that the customer too

Raheja QBE is entering retail business with a strong proposition

is sitting there. So in every decision we take, we will keep the customer at the centre of conversation," Arora further explains.

According to him the DNA of the organisation is simplicity. "Can a customer buy my policy easily and launch a complaint too, easily? How soon can I settle that claim? What are my pre and post service parameters? Am I available to the customer (online or walk-in to the office)?" questions Arora.

He says it should be as easy as one, two or three for the customer to understand all parameters. "What we are creating is you kind of Insurance. Basically, at the life stage that you are in. I don't have