

6th Seminar on Current Issues in General Insurance

Mumbai

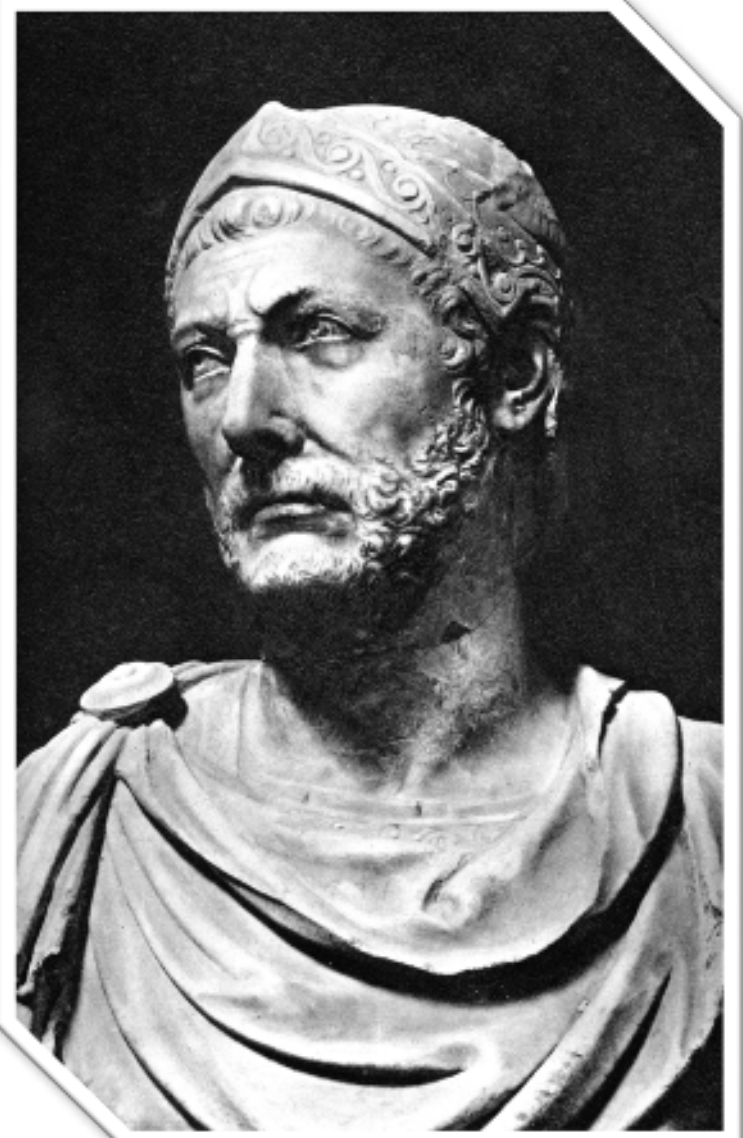
30th August 2019



Indian InsureTech Experience

Dr. Prasun Aachharyya

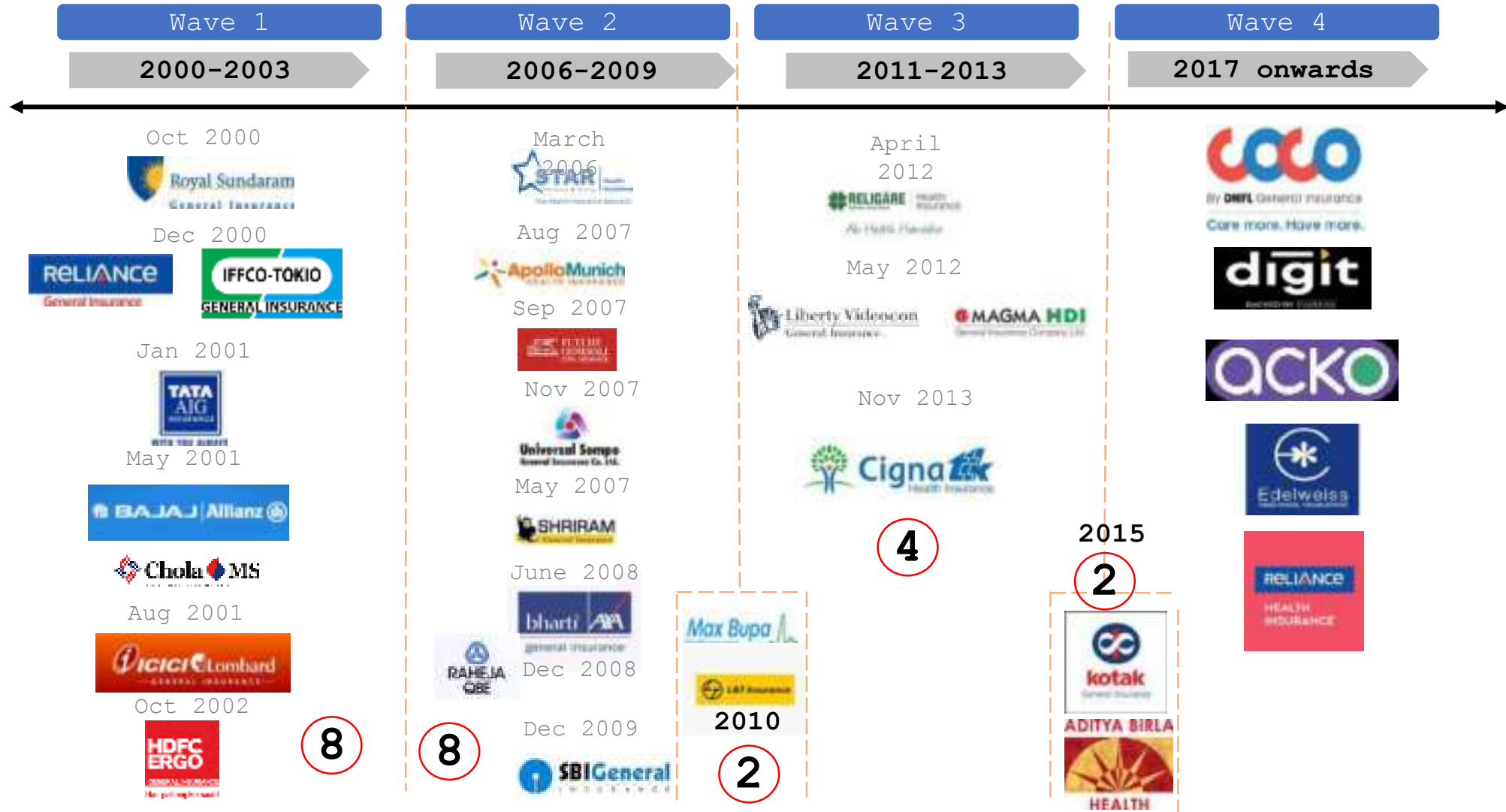




Hannibal



Launch of Brands after year 2000





Hypothesis



Before

After



insurer



COMMUNICATION

CONSIDERATION

CONVERSION

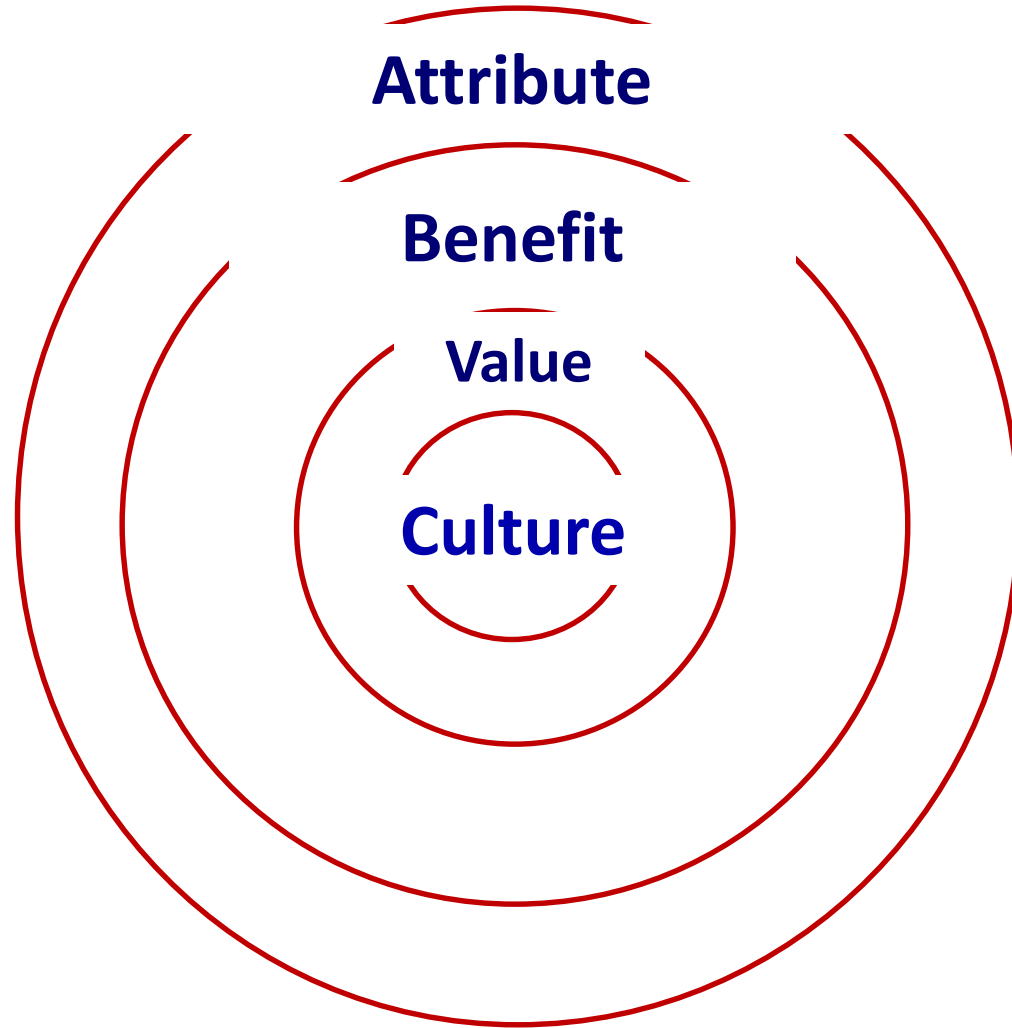
CLASSIFICATION

COMMUNICATION

CONSIDERATION

CONVERSION

CLASSIFICATION



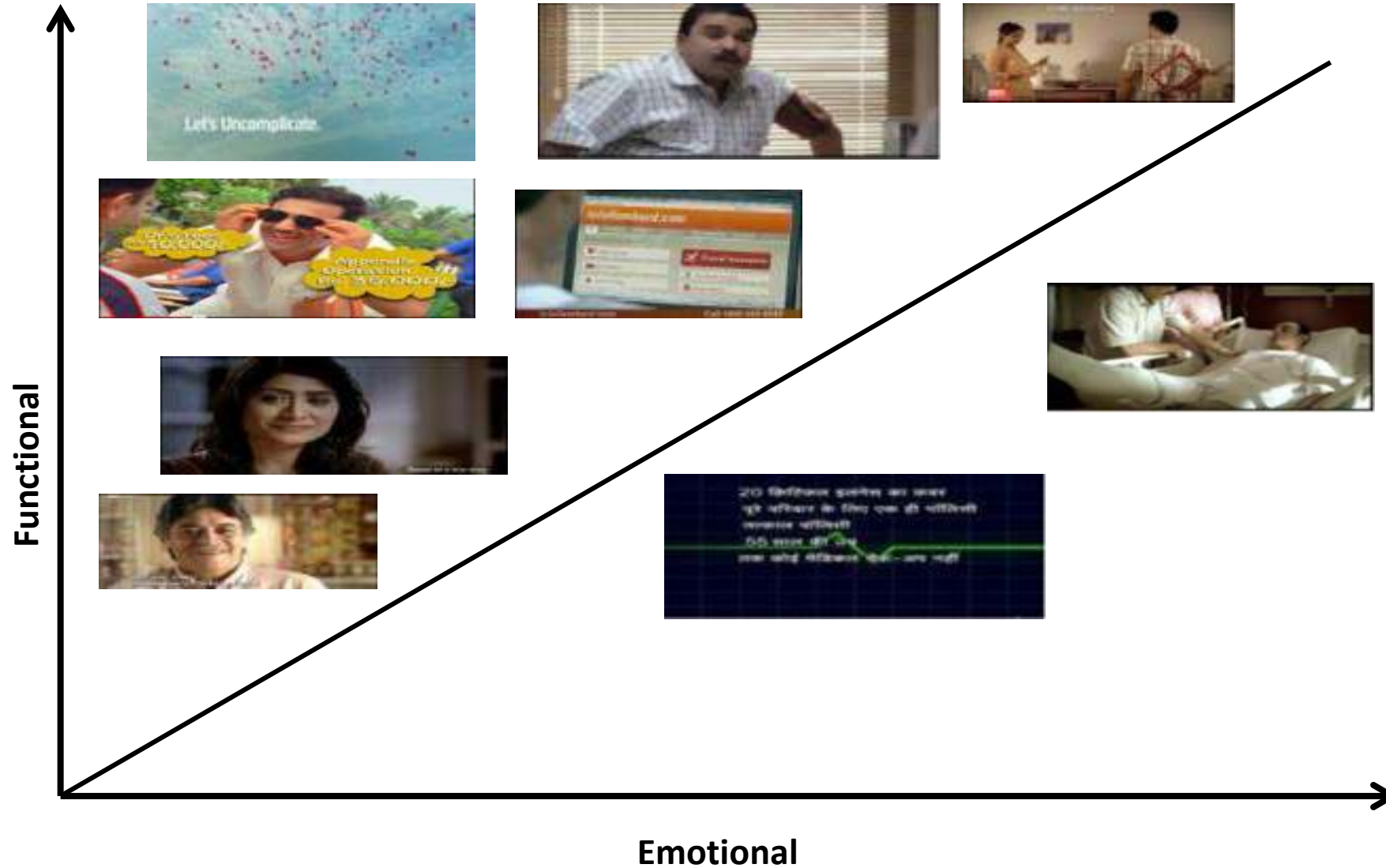




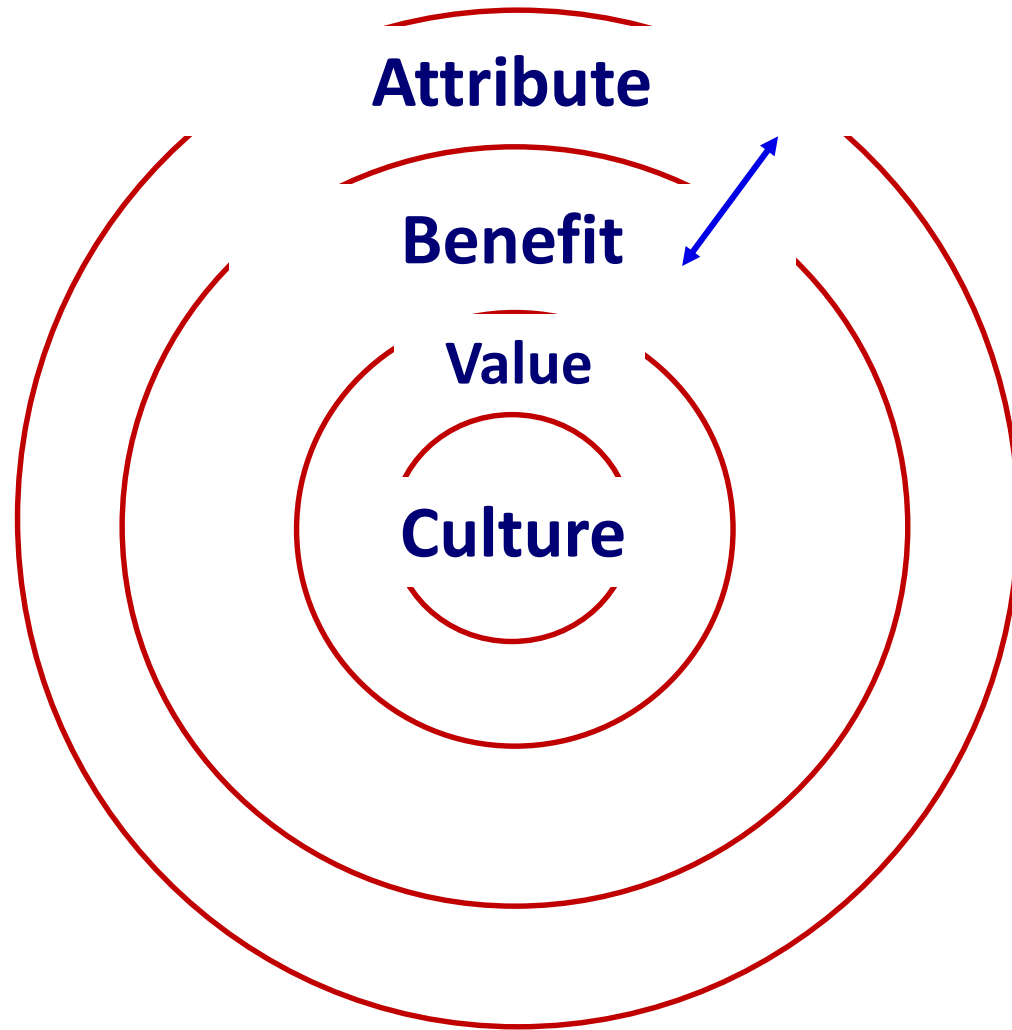




Category Communication



Category Communication



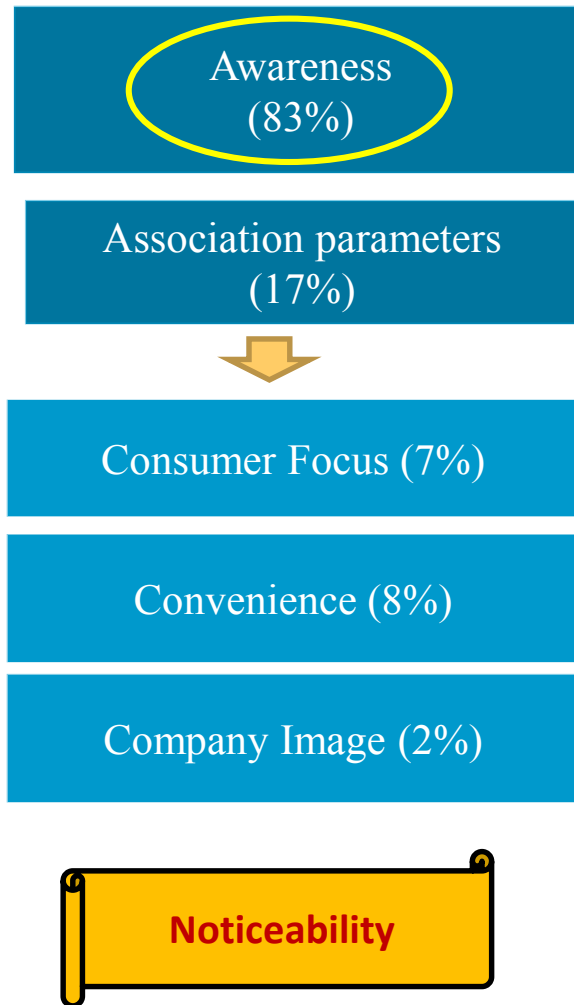
COMMUNICATION

CONSIDERATION

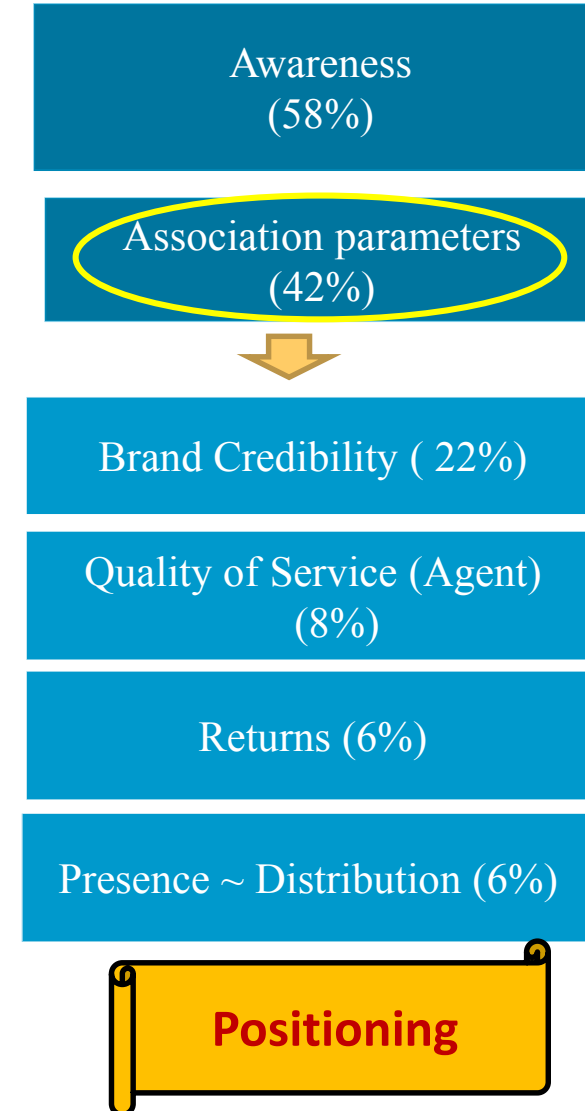
CONVERSION

CLASSIFICATION

General Insurance Brands in India



Life Insurance Brands in India



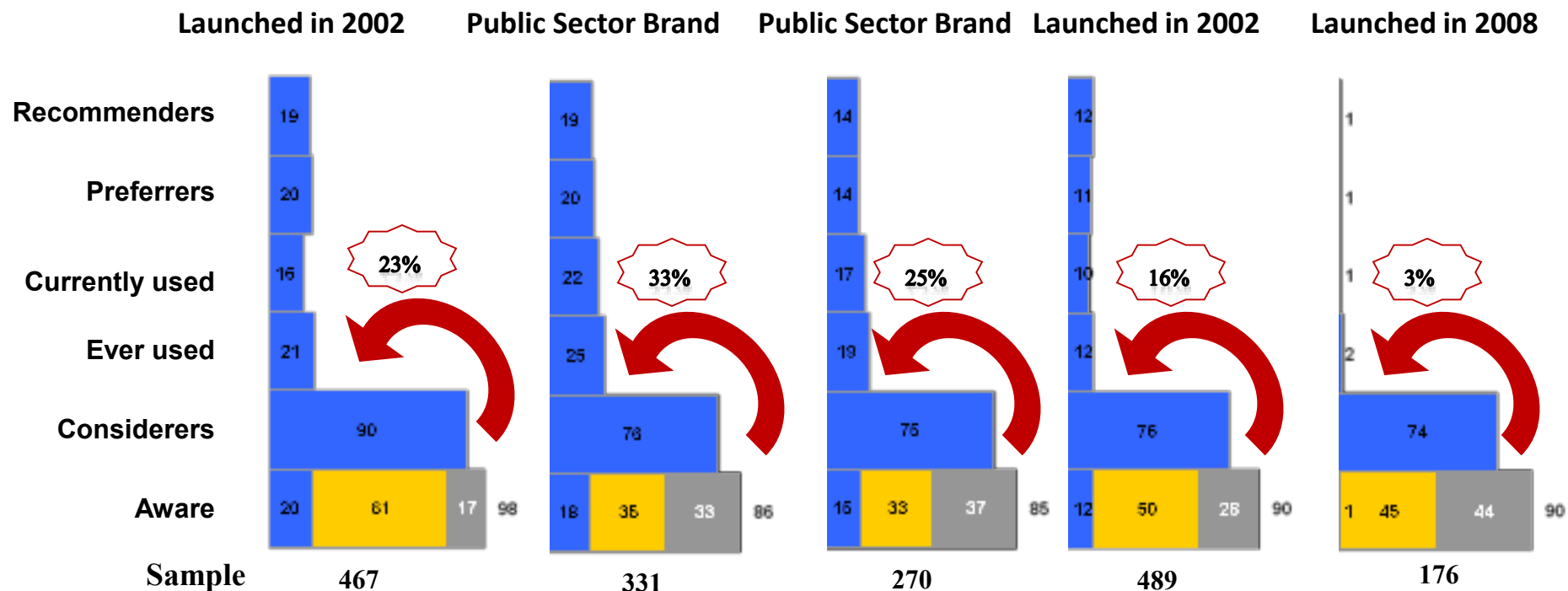
COMMUNICATION

CONSIDERATION

CONVERSION

CLASSIFICATION

Conversion Pyramid



Source: W B Model BFSI
Base: SEC ABC- 4 Metros

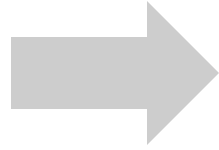
COMMUNICATION

CONSIDERATION

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CLASSIFICATION

Classification



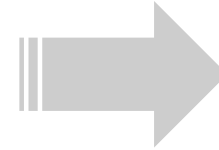
Demographics

Make & Model

SEC

Ownership

Geography



Intent

Opportunity

Classification

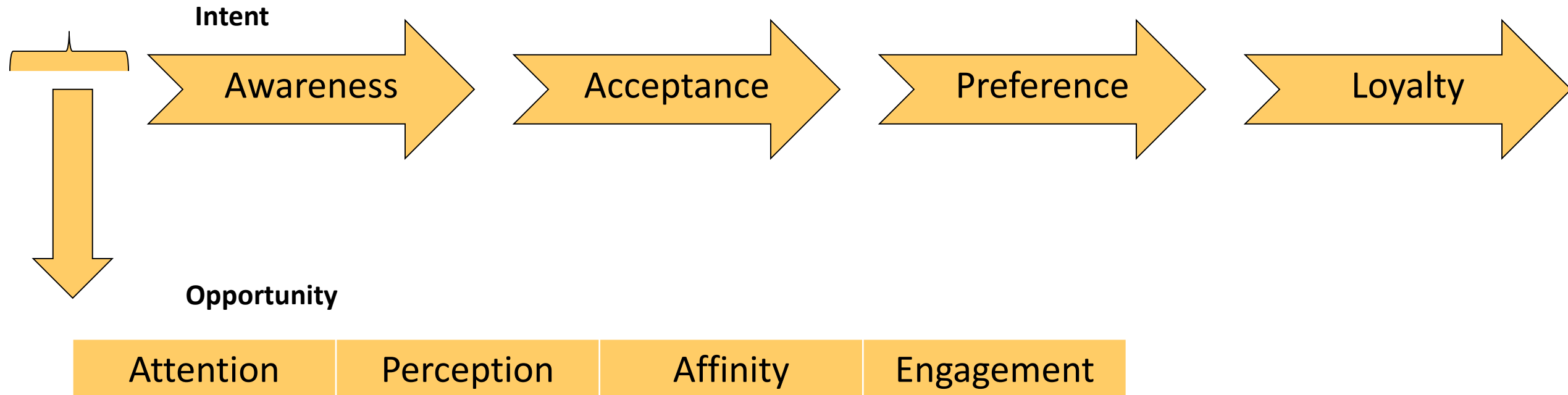
Intent



Classification

Opportunity







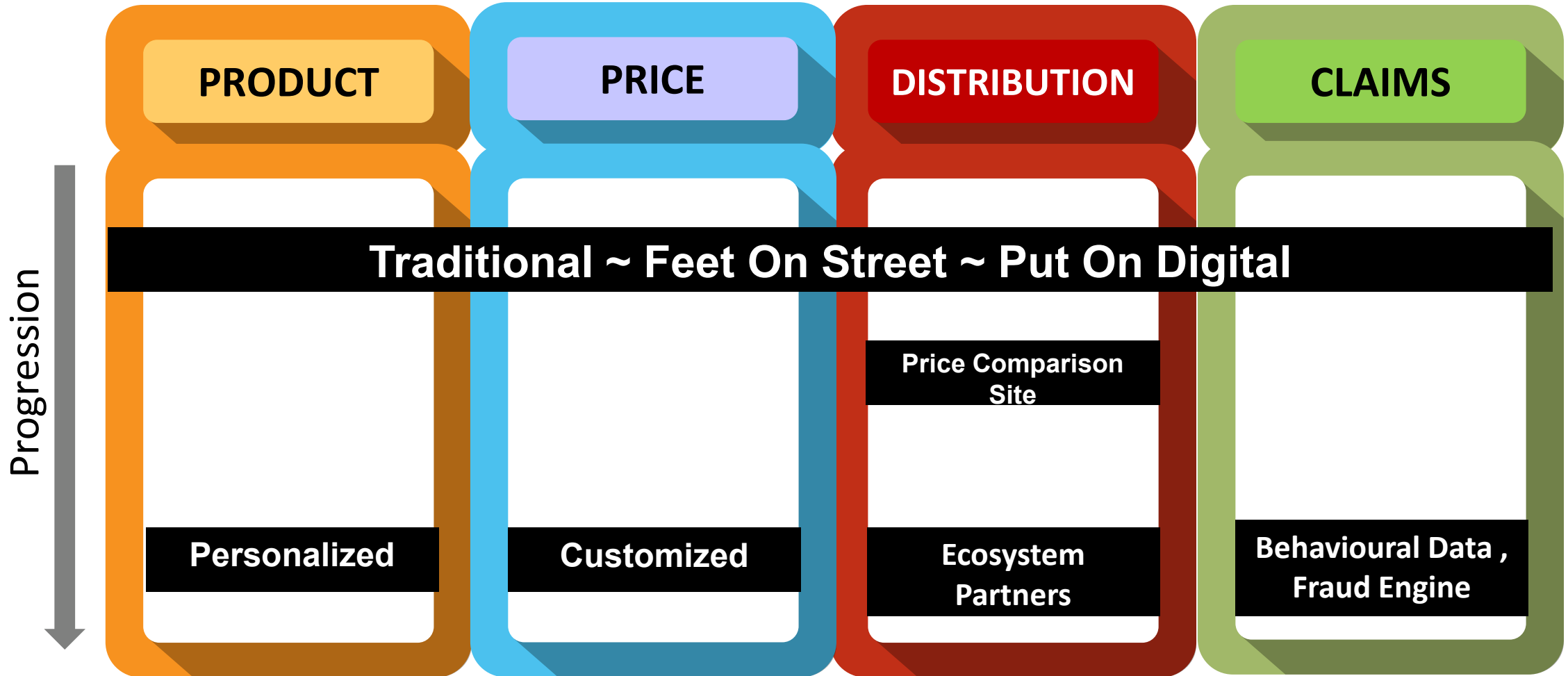
COMMUNICATION

CONSIDERATION

CONVERSION

CLASSIFICATION

insurer



PRODUCT

DISTRIBUTION

- Not only buying or selling Online
 - ✓ Ecosystem based



Retail Distribution the Digital Way for the Digital India



A Checkout Product & Easy to Explain

1



Supplementary Income Generator* & on a Credit Model

2



Value for Money/ Need & instant gratification for End Customer

3



No Merchandizing Space requirement – one of the major concerns

4



Less of Category Competition

5

PRODUCT

DISTRIBUTION

- Not only buying or selling Online
 - ✓ Moments based

High Intensity Workout



Adventure Trip



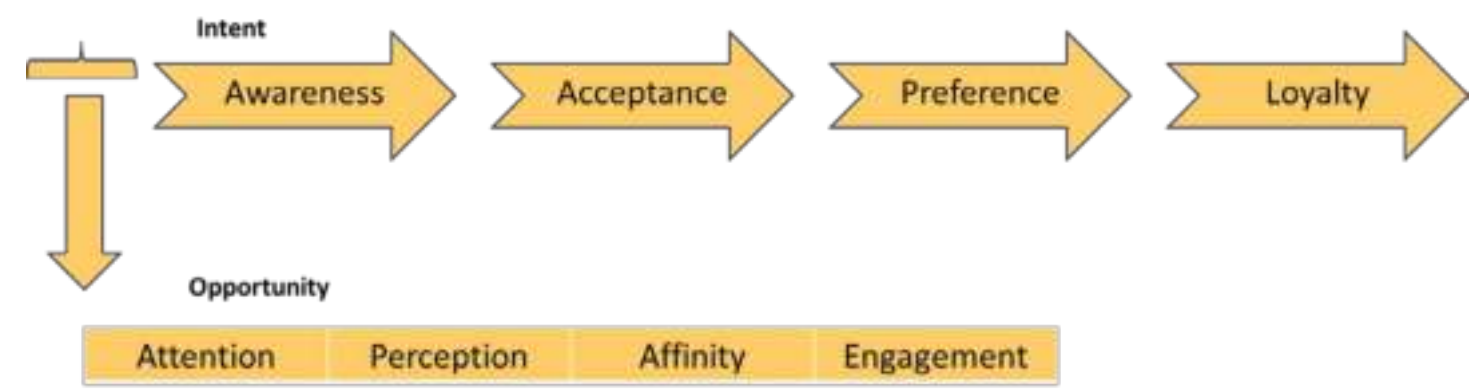
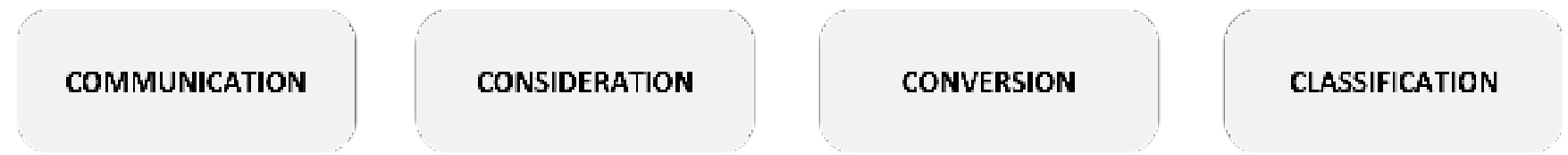
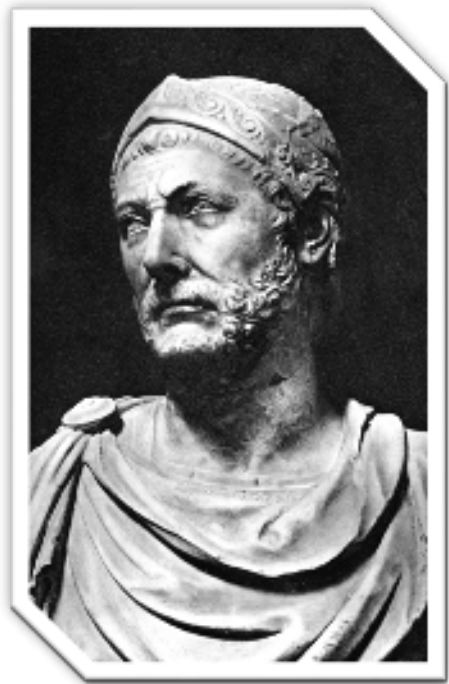
Neighbour's Fault Your
Loss



PRICE

CLAIMS

- Data while Onboarding
 - ✓ Alternate Sources
- Customer Eligibility Check
 - ✓ Behaviour across other ecosystem
 - ✓ Payment through Card ~Cash
 - ✓ Return Orders



Data Is the New Oil
Traditional Oil Fields are Not the Only place to find it



Thank You