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HDFC ERGO launches its mobile insurance portfolio organiser app on Apple Watch

With the IPO app launch on Apple Watch, HDFC ERGO's policyholders can easily access details and other information related to their policies at a tap on the smartwatch

Pankaj Maru | ETCIO | February 06, 2017, 08:53 IST

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Mehmood Mansoori, HDFC ERGO General Insurance Company's Member of Executive Management & Group Head - Operations IT Online Business & Marketing

Bangalore: **HDFC ERGO**, India's third largest non-life insurance company in private sector has launched its mobile Insurance Portfolio Organiser (IPO) app for their policyholders on **Apple Watch**.

It claimed to be the first insurer to launch an app on **smartwatch**. This app enables HDFC ERGO customers to access details and other information related to their policies at a tap on **Apple Watch**.

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“The **IPO app** on Apple Watch is first of its kind in the insurance sector where customer is able to explore host of insurance features through the smartwatch,” HDFC ERGO General Insurance Company’s Member of Executive Management & Group Head - Operations IT Online Business & Marketing, Mehmood Mansoori told ETCIO.com

“Most important objective is to ensure that the customer always has all the insurance details whether one is at office or on move, so that there is no inconvenience at the time of emergency, for example hospitalisation,” said Mansoori.

This is a unique example how an insurer has used and experimented with wearable devices such as smartwatch to provide a new **digital** interactive channel to access information as well as services.

In fact, as per **IDC**, though the **wearables** market in India is still at a nascent stage, over 5.67 lakh units were shipped in the second quarter of 2016, which is up by 42 percent than the first quarter. During the same period, India also accounted for about 1% of the global share of the smartwatch market, according to IDC.


“We are seeing increase in customers connecting with us through digital channels because of the convenience it offers. Besides, it enhances the user experience and at the same time stays true to our brand promise to the customer,” added Mansoori.

The in-built notifications keep the customer updated on the status of various request. It’s intuitive and simple interface lets customers to avail various requests in self-help mode and thereby reducing their dependence on the call centre, according to Mansoori.

From the insurer’s perspective, the self help service improves company’s operational efficiencies. In fact, Mansoori informed that company expect a large base of customers to move online in **self service** mode in next few years.

The entire app conceptualization and designing for the smart watch was done in-house, but the development on Apple Watch platform was outsourced to a technology partner.

Among the key features, the IPO app allows policyholders to get quick, hassle-free and easy access to services related to their insurance policies. Through Apple Watch’s user-friendly and easily navigable dashboard, customers can access information like policy details, health card and also set policy renewal reminders through app.




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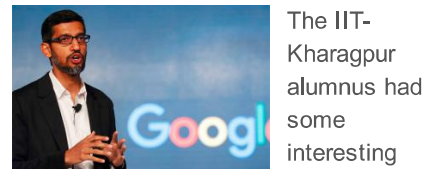
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