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PRESS RELEASE

Bharti AXA Life ensures hassle free claim experience

– Introduces Claims Assistance Manager to offer expertise and support claimants –

Mumbai, August 16, 2012: Bharti AXA Life Insurance, the private life insurance joint venture between Bharti Enterprises and AXA, the world's largest insurance company, introduced a unique service proposition to ease pressure off claims process – **Claims Assistance Manager (CAM)**. A personalized service, CAMs will offer expert knowledge and guidance to enhance customer claims experience.

Announcing the initiative, **Jyoti Punja, Chief Operating Officer, Bharti AXA Life Insurance**, said, "Claim settlement is the moment of truth for any insurance customer. A number of our researches lead us to the conclusion that customers consider claim settlement as a complicated and lengthy process. We are sensitive of the claimant's loss and expectation from his insurer, and hence, have introduced the Claims Assistance Manager to assist in the multi-step process."

Every claim is unique in its conditions and therefore, requirements. Lack of a single-window concept, to address confusion and offer expert guidance, often leads to a hassling experience for customers. CAMs fill this requirement on an individual claimant basis. CAMs are experienced Bharti AXA Life employees equipped with industry knowledge and well-versed in company processes. They will be proactively involved in the claims procedure, from intimation to settlement. The objective of the proposition is to bring clarity, offer support and provide a logical conclusion to claims. The initiative has been activated across all branches in the country through a communication structure designed to take the service aspect to the next level. For easy reach claimants will be contacted through SMS, emails, letters, calls and walk-ins at the branch.

Last year, Bharti AXA Life launched the '48-hour fund claim' campaign. The campaign has been successful with a delivery accuracy of 99.72 per cent. The CAMs initiative will take Bharti AXA Life a step further in the commitment to providing customers with best-in-class service.

About Bharti AXA Life Insurance Company Ltd

Bharti AXA Life Insurance Company Ltd is a joint venture between Bharti Enterprises and AXA, world leader in financial protection and wealth management. The joint venture company has a 74% stake from Bharti Enterprises and 26% stake of AXA Asia Life.



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