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[The potential of Agentic AI in Claims Processing: Towards the 'Zero-Touch Claim'](#)



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If you can track your grocery or food delivery real time, why should your claim still feel like waiting for an intercity train with no announcement? Claims are the moment of truth – the scene where insurance must show up like a hero, not a cameo.

For years, paperwork, follow-ups, and file movements were the biggest speed breakers. But technology is finally clearing the road. Enter Agentic AI – intelligent and autonomous digital agents that don't just automate tasks, but think, decide, and act.

India processed 11 crore+ retail insurance claims last year. Customers facing a damaged car or medical emergency aren't willing to wait for multiple calls or forms. They expect help right now – and rightly so. With Agentic AI, that “right now” becomes a reality.

At Bajaj General Insurance, this future is already live.

Take our Motor On-The-Spot (OTS) service. A customer uploads accident images on our app – AI instantly estimates the loss, validates coverage, and approves eligible claims. Many claims today get settled within minutes at the accident location. The insurance payout arrives even before the tea cools down.

Or look at Health Claim by Direct Click (CDC) – where hospitals upload documents digitally and the AI verifies eligibility, runs medical logic checks, and gives rapid approvals for straightforward claims. During health emergencies, every second saved is worry eased.

Think of parametric flood covers where a customer doesn't need to file a claim at all – if the river crosses a danger mark, the payout is triggered automatically. Or micro covers for farmers and gig workers, where a sudden heat spike or cyclone leads to instant relief.

This is the true spirit of Zero-Touch Claims – no paperwork, no back-and-forth communication, no stress. Confidence, transparency, and care – all at the speed of digital.

What's Next: Agentic AI as the Industry's New Operating System

Tomorrow's claims won't just be faster – they'll be predictive. Imagine a world where a connected car detects an accident and alerts us before the customer even calls.

Hospital systems exchange all records real time – no forms, no photocopies. Fraud gets flagged before a claim even arrives. Claims payments move like UPI – instant, secure, trackable. Every customer has a personal AI claims concierge who speaks their language and guides them 24x7.

As telematics, wearables, and digital health become mainstream, claims may even drop – because AI will prevent risks before they occur. Insurance will evolve from paying for losses to helping avoid them.

That is the path we are designing at Bajaj General Insurance – not just faster claims, but a safer India. Because technology isn't replacing humans. It's replacing the wait.

Insurance is a promise. Agentic AI ensures that promise arrives on time – every time.

“Zero-Touch Claims don't remove humans. They remove the waiting.”