



OPEN HOUSE

ANNUAL NEWSLETTER

FY 2024-25

To cap an amazing year,
presenting a recap.

Welcome back!

We can't wait to show you what we did in FY 2024-25 – our launches, firsts, performance highlights and more. Like we always do, we've kept it crisp and snappy!

How did we do?
You decide!



Lucky 7?
No, this one was hard-earned!



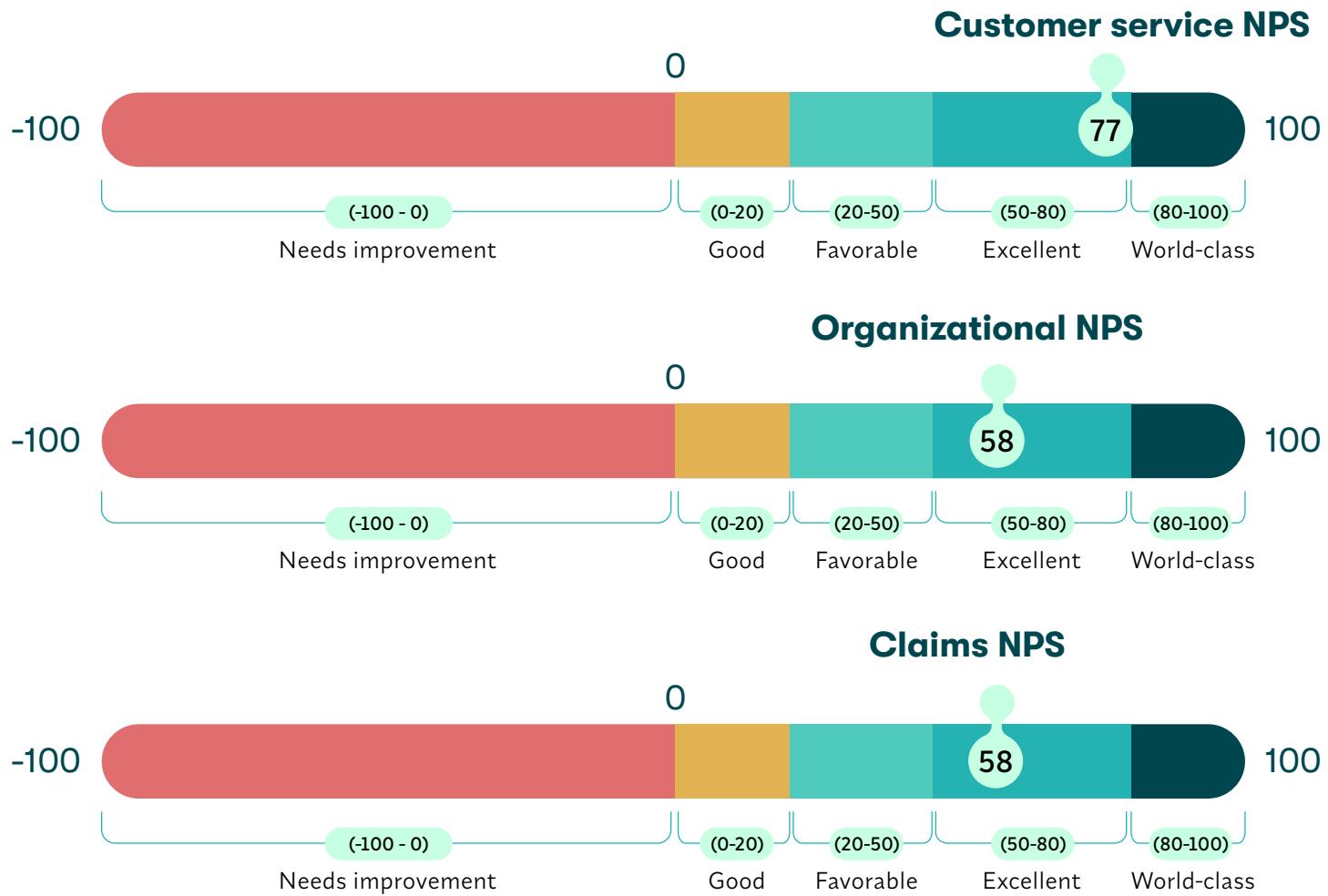


And another
5 years
in our previous avatar



Our NPS stayed healthy, because our customers stayed happy.

NPS (Net Promoter Score) tells us if customers like us enough to recommend Zuno to family and friends — and it's a big yes!



We took a call to add chill to every call!

Our Call Centre team have become pros at calmly resolving issues, no matter how much time it takes, or how little time they have.



1 hour 26 minutes 10 seconds

is our longest call so far. Sometimes speed is needed, and sometimes stamina!

Fast, paperless, and cashless. Just the way you like it.



 **91%**

Cashless claims

It really helps to have over **5,000 cashless garages** offering this convenience.

Digital claims

through our Bolt app, and that's **20%** of total claims!

 **20%**

Important all, big or small!



**Biggest claim paid:
₹9.04 lakhs**



**Smallest claim paid:
₹395.86**

Motor insurance

There's always Vroom to do more!



Top reasons for assistance

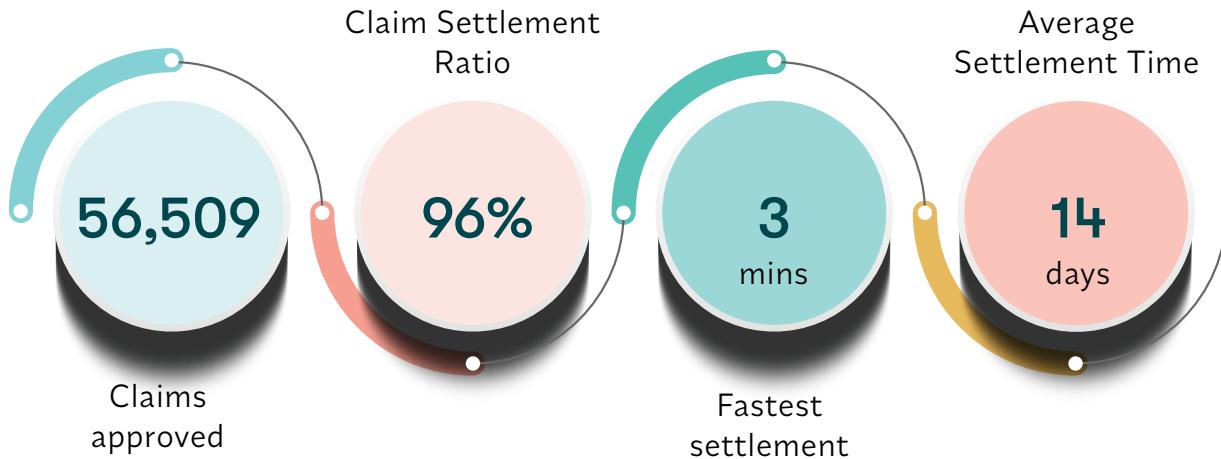
Towing – 62% | Roadside repairs – 38%

Battery issues are the most common ones in roadside repairs.

Claims were on track.

We mean the fast track.

We'll always work as quickly as possible on claims, and will keep investing in the latest AI-powered tech. But it really helps when you tell us about an accident immediately, and stay connected with our surveyor.



Vehicle types and claims: spot the pattern.

Our deep-dive into 56,000+ claims showed us that some vehicle types just land in trouble more often.

SUVs take the hit and keep going!

The big cars are claimed on most often. Why? Because they're everywhere: cities, highways, and rough roads. High usage = high exposure.



Hatchbacks: small cars, big numbers.

These cars get caught in tight traffic, narrow lanes, and daily chaos. That shows up as frequent but smaller claims.



Sedans: fewer, but steady.

These mid-sizers are often from urban, family-use segments. Their claims are fewer but consistent.

**The real insight?
It's not just how cars are built, it's how they're used.**

And no matter what the damage - scratch, dent, flood or breakdown - one thing is consistent, they always get fixed. They always come back.

After all, they're riding with Zuno!

Health insurance

Served with a booster dose of enthusiasm!



61,724
Approved claims

Because you heal
better with a smile.



96%

Claim settlement ratio



We're getting close to that
magic 3-digit number!

The secret to a great claims experience? Fast-ing.

When it comes to taking care of health, speed is everything.
And that's just what we give it: everything.

Fastest
pre-authorisation



2 minutes 8 seconds

Average
pre-authorisation



93% within 1 hour

Average
reimbursement



7 days

3 minutes 10 seconds



Fastest discharge

98% within 1 hour



Average discharge

Cashless, stress-less,
health-more!

56%

Cashless claims



12,500+

Cashless hospitals

How do things stack up size-wise?

Biggest claim paid
₹10.3 lakhs



Smallest claim paid
₹147

Customer voice



We were honoured with awards –
but the real reward?

Hearing what our customers had to say.
This is what we live for!

Customers first (as always!)

"I am writing to express my heartfelt gratitude for your prompt assistance and support in resolving my cashless claim settlement. It has been a tremendous help to me and my family during this time. I thank you for your efforts and dedication in ensuring that my claim was processed smoothly."

Veena Morkhandikar

"My sincere gratitude and a big thanks to team Zuno for settling my recent BMW X1 claim. From lodging the claim to getting the settlement, it was smooth and flawless."

Sanjay Paul

"I hope you're doing well. I wanted to take a moment to personally thank you for your swift assistance with my urgent request regarding the details for my car insurance. It's rare to find such excellent customer service, and I wanted to acknowledge your efforts in handling the situation so quickly. Your professionalism made all the difference!"

Kavya Talluri

"I sincerely appreciate the prompt and efficient claim service. The process was well handled with clear communication, timely updates, and hassle-free resolution. Your dedication to customer satisfaction is greatly appreciated — this makes me very happy. Thanks for your great support."

Athish R S

"Team Zuno, your dedication to customer satisfaction is truly commendable, and I am totally satisfied with the outcome of your work. Thank you once again for your exemplary service. I look forward to our continued collaboration."

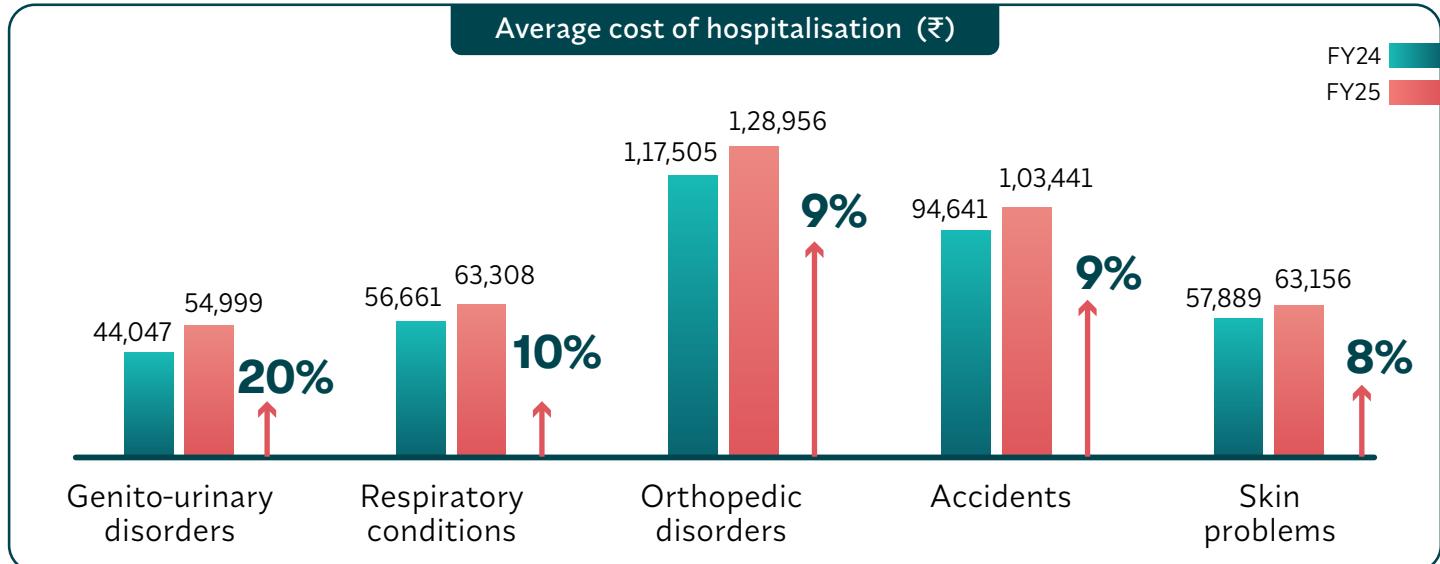
Sachin Malhotra

Insights

Inflation is inflating medical bills, all right!

All the more reason why you need insurance.

These figures, from our claims data, show just much the cost of hospitalization increased in a year.



Salaries increased barely by 10%. Healthcare costs rose as much as 20%. Read between the lines.

How will healthcare costs look

25 years from now?

Scary, if you don't prepare for them.

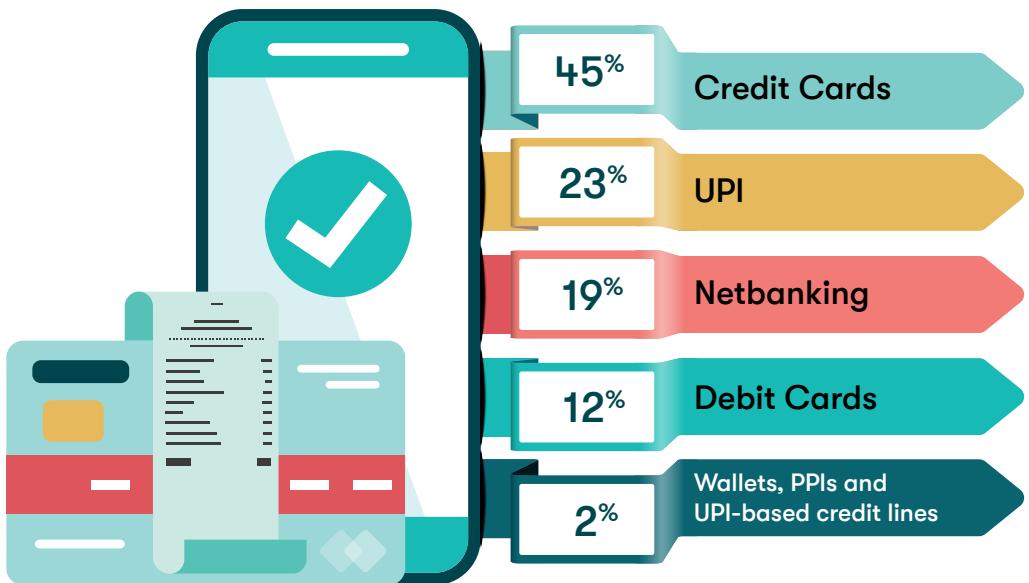
They're slated to rise 27x by 2050! Here's a comparison.

Treatment for	2025	2050
	Cost in (₹)	Projected cost in (₹)
Genito-Urinary disorders	54,999	14,94,634
Respiratory conditions	63,308	17,20,047
Orthopaedic disorders	1,28,956	35,21,748
Accidents	1,03,441	28,23,498
Skin problems	63,156	17,15,941

But the good news is, you can be prepared. Start insuring yourself early in life, and add a top-up to your health policy. It gives you higher cover at a low cost.

How India insures: a look behind the process.

How did India pay premiums in FY 25? As they wished.



The message is clear — India is going digital, but rewards and flexibility still drive choice.

We 'identified' the IDs that people used most!

Here's what our customers used while getting their KYC done:

Aadhaar
49%

CKYC (from CERSAI)
42%

Driving License
1%

Digi Locker
1%



GST Certificate
1%

Voter ID
1%

Passport
1%

Others
4%

We believe in safety first.

Who's first in safety?

We crunched the driving scores from across the country, and here's what we found — some states are clearly miles ahead when it comes to safe, responsible driving.



Jammu & Kashmir – 96.00

Mizoram – 95.85

Chhattisgarh – 94.75

Kerala – 94.27

Assam – 94.25

Maharashtra – 94.10

Tamil Nadu – 93.65

Karnataka – 92.64

Delhi – 91.60

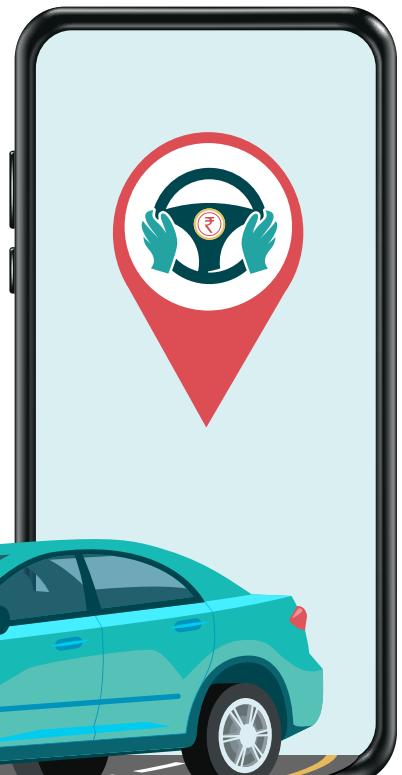
Madhya Pradesh – 89.54

With a national average of

93%

drivers in most states are driving responsibly. These insights help us reward better drivers and make our roads safer — one score at a time.

Zuno SmartDrive



zuno[®]
Smart Drive
with built-in Pay How You Drive.

**Drive safer every day,
earn rewards all the way!**

Safe driving = Smart savings

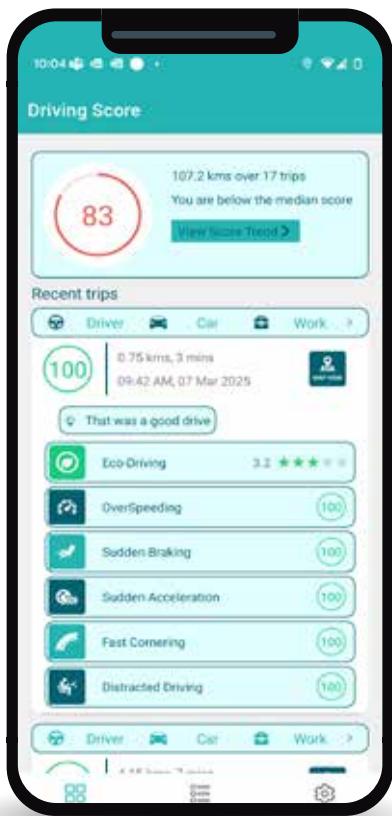
Our motor policy
rewards safe driving with weekly and monthly rewards,
and even helps you save on your renewal premium.

#Drive better, pay less.

App-iness

What have the digital natives been busy with? Owning their space!

Here's a click-through of how we're using our digital know-how to make insurance easy, innovating every step of the way.



85,000 App downloads

We won't stop until the Zuno App is on every phone.

The ratings will tell you
why it's being downloaded!



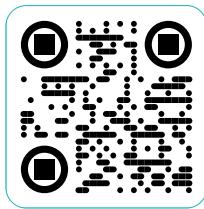
★★★★★ 4.6/5



★★★★★ 4.6/5



★★★★★ 4.1/5



Download
the app now!

What are the highlights of the Zuno App?



Smart Drive now included: Every Zuno car insurance policy comes with Smart Drive to help you drive safer and smarter.



Track your driving: Use the Zuno app to monitor your driving habits and enhance your skills.



Earn rewards: Receive rewards weekly, monthly, and at renewal for driving safely.



Manage everything in one place: Handle your policies, claims, service requests, and renewals directly through the app.

Awards and Accolades

It's applause time!

(Actually, the whole year was like that.)

We received awards across the board, for our business growth, products, communication, tech, and for being an awesome place to work.

MarTech Excellence Awards 2024

Best Brand Engagement Campaign using Gamification

Markman Daily in collaboration with India Today & Business Standard

Most Preferred Workplace 2024-25

e4m Golden Mikes 2024

Best on-ground promotion by a brand & radio network

National Excellence Award

Best Employer Brand By World HRD Congress

National Awards for Excellence in BFSI

Innovative Product Award (Insurance Sector) – Zuno HealthPlus

5th Annual BFSI Excellence Awards 2024

Technology Excellence in IT Cost Control Management

ASSOCHAM 16th Global Insurance Summit & Awards

Emerging Insurer Highest Growth - General Insurance

Global Marketing Excellence Awards

Innovative Launch Campaign of the year – for PHYD, 'Well done Vivaan' campaign

World HRD Congress 2024

Happy Companies to Work for

2nd Edition Data Analytics & AI Show 2025

Best AI Solution for Risk Prediction (General Insurance)

Stars of the Industry Awards for Excellence in BFSI

Award for Content Marketing

Afaqs Digies Awards 2025

Best Internal Communication Campaign



Stay connected

We love hearing from you!

Your clicks, hearts, and thoughts
keep the conversation going.



Follow us on our social media channels and show us some love —
Like, Share, and drop a Comment.



Let's stay in touch and make insurance easy, breezy, surely.

Thanks! We hope you enjoyed the read.

zuno™

We'd love to hear what you thought of our newsletter —
we'll use your feedback to make it better. Tell us at bonjour@hizuno.com

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