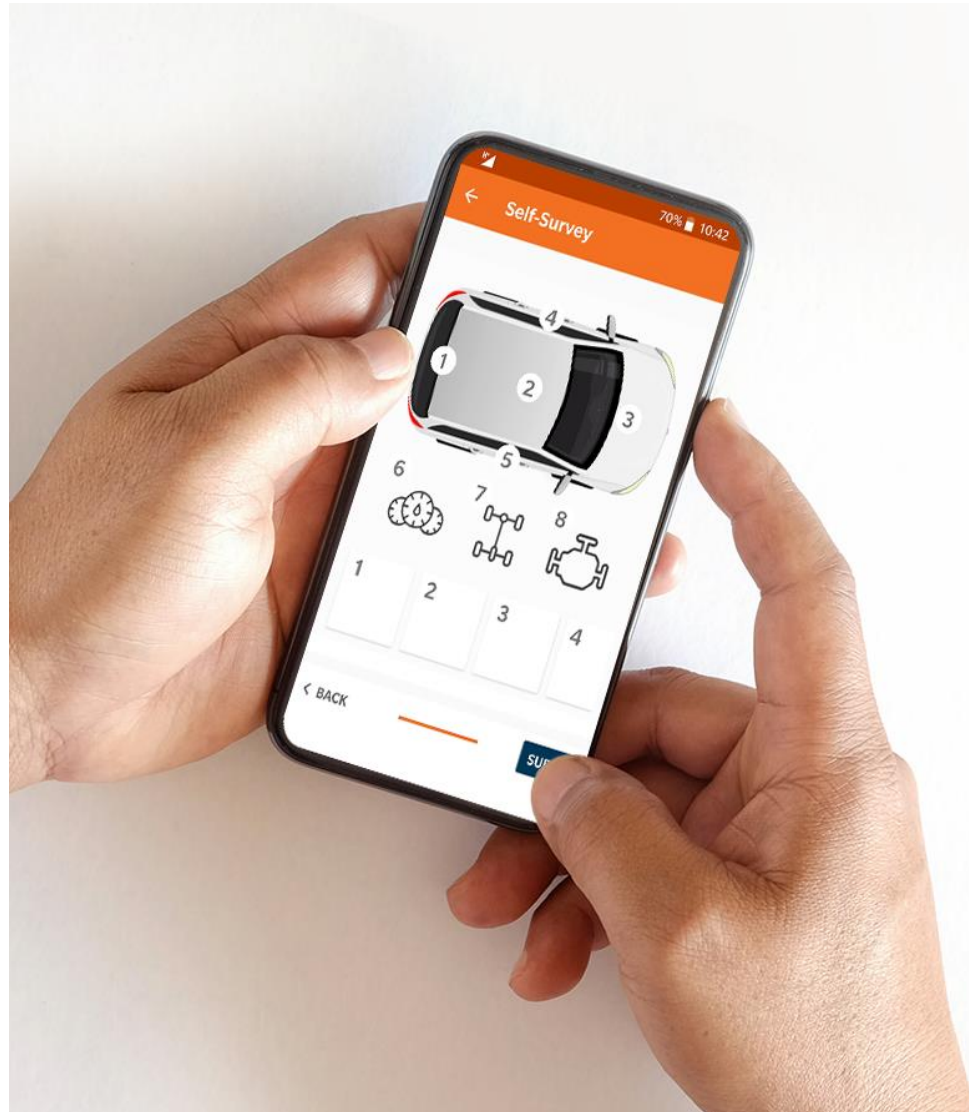




Digital Claims Settlement



Digital Customer Journey



Buy Insurance via App

Get quotes, conduct a self-survey, attach documents, fill forms and Get Insured! New Products being added to the App



Make Premium Payments & Manage Claims

Enjoy paying online or at home collection as convenient, initiate claims process



Request Policy Changes & Renewal

Endorsements to policy can be requested through app. Receive Renewal Notification through App



Raise Complaints & Learn More

Raise Complaints and queries get ticket number for servicing and learn more about Products via App



Digitized Claims Process - Stage 1

Claim Intimation
at Call Centre
using intelligent
forms



Claim Intimation
through Mobile
App

Claim 'Surveyor
Appointment'
through surveyor
module



'On Site Claims
Survey' upload
using surveyor
App

Hierarchy based
real time 'Claim
Approval
Mechanism'



All required
documents
uploaded directly
in System

Bills raised by
vendors
uploaded on the
system



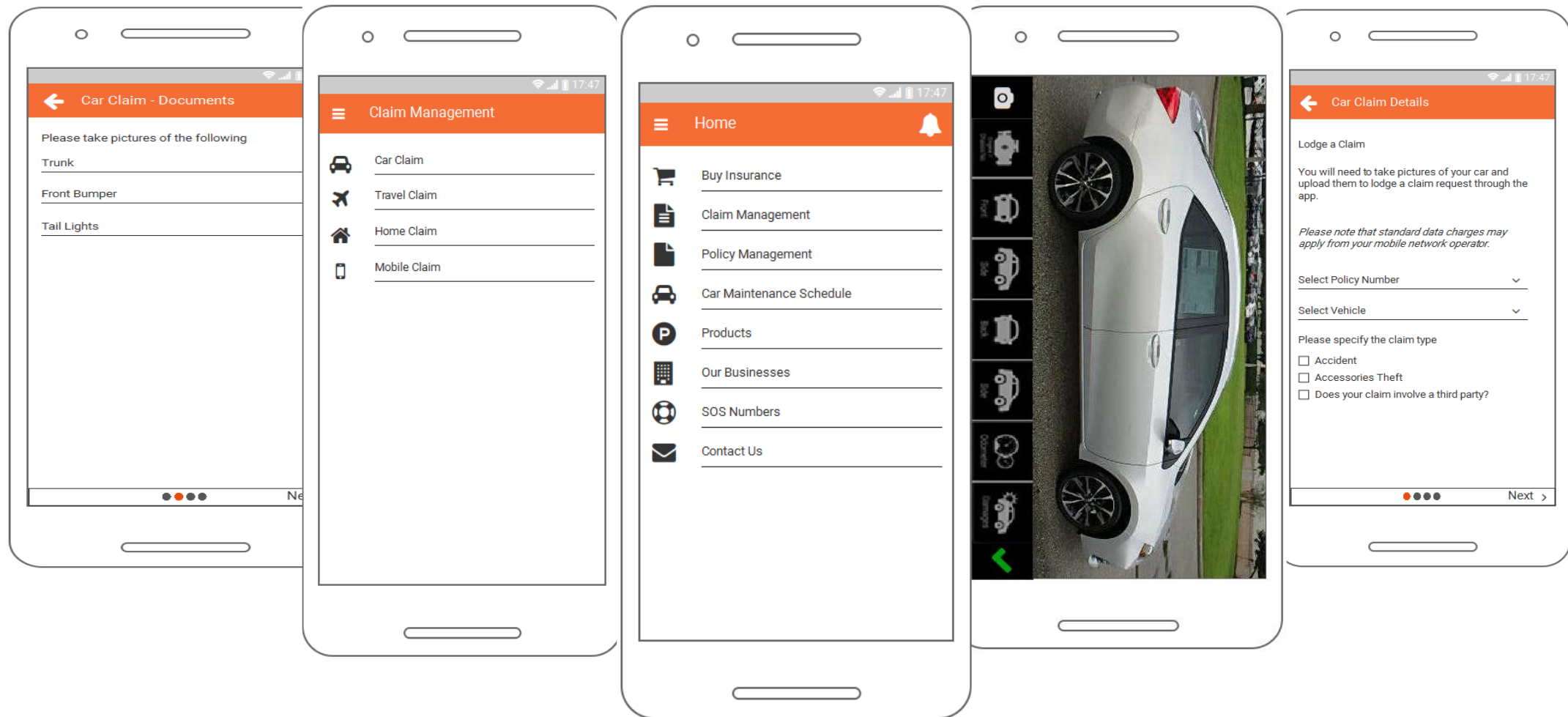
Auto verification
of bills using
survey report &
agreed price list

Claim payments
integrated with
Financial System



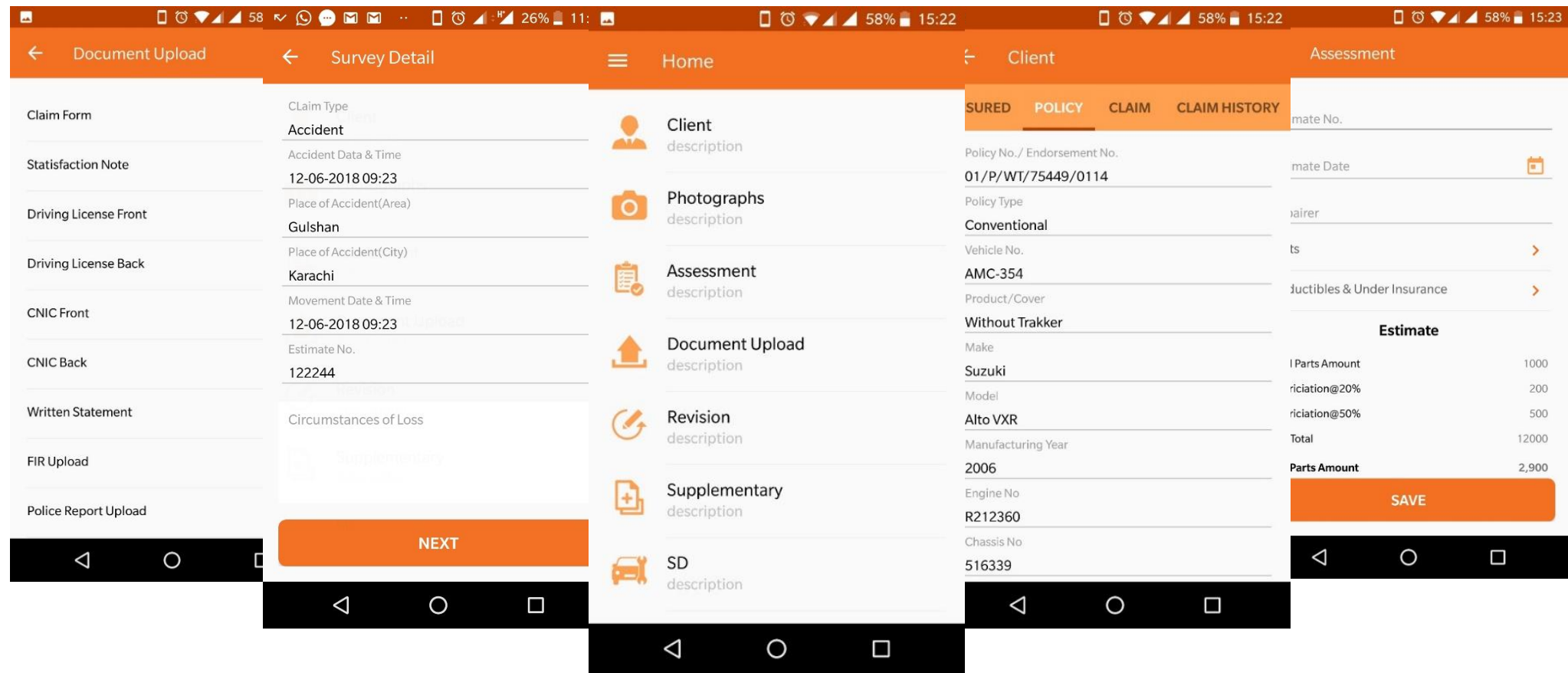
Direct Transfers /
Check Printing
(In Progress)

Digital Claims - Customer App



End to End Claim Process including **Self Surveys, Workshop selections etc.**
for **Auto, Travel, Home and Mobile Insurance Claims**

Digitized Claims Process - Surveyor App



1. End to end survey process from surveyor assignment to final report issuance available on mobile App
2. All documents collected digitally and available with management for review and approval instantly

Digital Claims Process – Call Centre, Back Office & Approvals

Dashboard | Sign Out

Policy Detail

Insured Name	Customer Name	Policy No	Start Date	Expiry Date	Policy Status	Product	VAF
Mr. SYED ALI HASSAN ZAIDI	Dubai Islamic Bank Ltd	DIB/T/22551/KHI/0818	30/6/2018	29/6/2019	Active	Comprehensive Takaful	0.0

Vehicle Details

Certificate No	Registration No	Chassis No	Engine No	Start Date	Expiry Date	Vehicle Status	Lodge
Certificate No	AWW-874	2129007	494021	30/6/2018	29/6/2019	Active	Claim Lodging

Claim Details

Claim No	Intimation Date	Type of Loss	Claim Paid Amount	Claim Intimation Amount	Claims Status	Edit	View
Total	No of Claims: 0		Claim Paid Amount: 0	Claim Intimation Amount: 0			

Mr. SYED ALI HASSAN ZAIDI | Dubai Islamic Bank Ltd | DIB/T/16715/KHI/0617 | 30/6/2017 | 29/6/2018 | Expired | Comprehensive Takaful | 0.0

3. Simplified Claim forms to reduce call time and number of inputs
4. Confirmation to customer for documents required and claim number shared on SMS

TPL Insurance | Surveyor Portal

Dashboard | Change Password | JOSEPH LOBO (PVT) LTD | Logout

Claim	PLR	Revise PLR	Supplementary PLR
No Loss Claim	Lump Sum Settlement PLR	Addendum Report	Total Loss
Theft/Snatch	Third Party	Final Survey Report	Reports
Only for Photograph			

TPL Insurance Ltd © 2018 | Privacy Policy

<http://172.16.2.183:9051/Search/Search%3FPLRType%3DPLR>

1. Claim intimation module at call center with Policy details & Claims history
2. Detail of Claim Incidents and Status updates

Dashboard | Sign Out

Claim Form

Claim Type *
 Please provide claim type

Date & Time incident *
 Please provide Date and Time of incident

Incident Place *
 Please provide Place of incident

Current Location *
 Please provide your current Location

Circumstance of Claims/Loss

5. Surveyor appointment at back office and auto intimation to Surveyor through survey portal
6. E-claim approval process to ensure approvals on predefined hierarchies

Claims Digitization - Benefits Noted

Customer Experience

Increase customer satisfaction score by

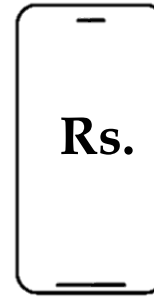
~20% points



Efficiency

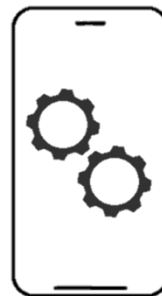
Reduce Claims expenses by

~10-15%

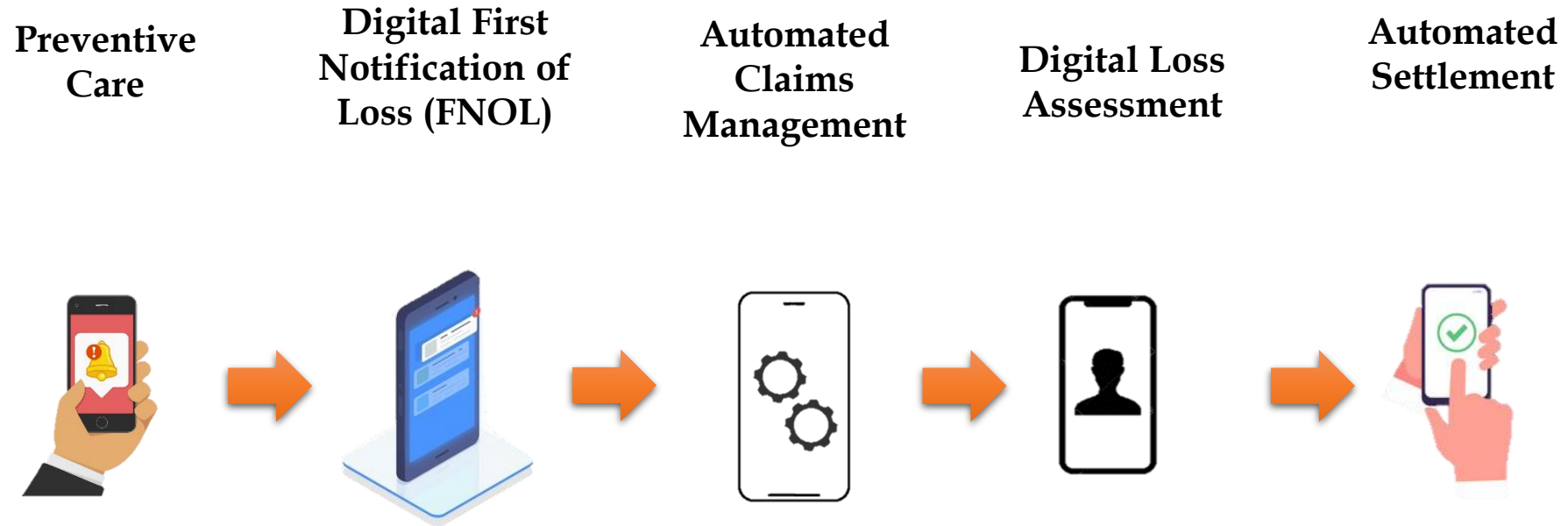


Effectiveness

Improve Claim handling accuracy



End-to-End Claim Digitization - Stage 2



Consumer Insight Driven Solution

Leveraging & Building Capability to Build Tomorrow's Solution

Machine Learning & AI



Data Analytics



Internal Group Synergies



Auto-crash detection

Harsh Breaking

Tracking Information

Claims History

Other Vehicle Analytics
Data Points to assist Customer
Profile Building & Assessment

Consumer Scoring Algorithms

- Generate/Assign Average Score for each consumer based on behavioral profile created

Path Anomaly Detection

- Dynamically learn consumer routing activities to detect directional anomalies at each journey

Risk Profile Assessments Reports

- Utilize data to create Consumer Risk Profile score to provide insights & improve offerings

Thank You