

Enhanced Customer Experience Management for a UAE Insurer



ATTENTION. ALWAYS.



aspire 
SYSTEMS
attention. always.

THE CUSTOMER

Our client is an individual insurance provider offering insurance to families, individuals and small entities. It is owned by one of the largest Islamic banks. The insurance covers motors, medical malpractice and travel insurance.



THE CHALLENGE



The client came to us for process automation and payment integration challenges. Though these were their main problems, they needed also to re-strategize their customer journey for better customer experience management. Broadly, their main challenges were:

- 1 Absence of automated and effective process for retrieving and validating user details.
- 2 Time intensive and manual process at multiple steps for policy holders to view and update information.
- 3 Difficulty in registering customer complaints and doing follow-up activities.

THE SOLUTION

Enabled validation of the Nationality ID and to fetch personal information in all online policy purchase pages. Validate the correctness of vehicle information using Estimara number and custom number.

- 4 Rigid payment process lacking flexible options on digital platform.
- 5 No readily available application for call center employees to view required features like price, depreciation etc. while answering customer queries.



Application and Validation:

- 1 Secure log in for policy holders and agents. Customized reports for each.
- 2 Online application submission and validation along with quote generation and comparison.
- 3 Checking duplication of application online.
- 4 Enabled validation of the Nationality ID and to fetch personal information in all online policy purchase pages. Validate the correctness of vehicle information using Estimara number and custom number.
- 5 Query claims history of driver and vehicle, Motor Policy uploads to Najm System.
- 6 Query sponsor's dependent count and existing policy information.
- 7 Enabled medical policy uploads to CCHI system.
- 8 Included messaging services for policyholder / insurance agents with CSR and underwriters.
- 9 Incorporated policy status check, personalized recommendation based on activity tracking.
- 10 Used SAMA guidelines for implementing email and mobile count validations.
- 11 Implemented WCF service with header validation for visitor visa and validations posed by CCHI during policy purchase.



Purchase:

- 1** SADAD, Hyper pay, SAMBA and E-Wallet of the bank integration as new digital payment methods. These wallet accounts can be recharged using SADAD and credit cards.
- 2** Enabled online policy purchase, approval or reject.
- 3** Implemented policy renewal, tracking and generation of online statements. Also generation of message if any additional pay is required.
- 4** Implemented feature to use discount codes while purchasing an insurance policy.



Customer support:

- 1** With intranet application to view features such as price, brochures, deductible, depreciation, FAQs and documents with respect to each products offered, customer service operators at call centres now can better handle customer queries.
- 2** Installed Automation Timer for e-pushing the failed policies due to any system downtime or issues keeping the requests on track to reach solution.
- 3** Notifying customers with emails about each attempt at incorrect log in.
- 4** Event receivers to convert quotation to policy and generate reports in order to reduce the wait time for the customer.
- 5** Added blacklist feature blocking offenders, frauds and cheats.
- 6** Customers can check status of their claims with respect to motor insurance online.
- 7** Introduced escalate option for customers in case of delay in the claim process.

BUSINESS BENEFITS

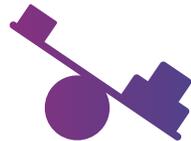
Highlights

- ➔ Security features like duplicate application checking, secure login for different stakeholders.
- ➔ Online verification for policy approval.
- ➔ Fast forwarding customer support with push messages.
- ➔ Policy comparisons and brochure download online.



Complete automation of portal with self-service features and secure login.

BEFORE & AFTER SITUATION



The customer care system was not as effective without information readily available. Issues got stuck and took a long time to solve. In between customers were in the dark about the status. Now the issues are resolved faster and with the customer in the loop. Online application and validation saves time and has made the process infinitely smoother for both agents and customers.

FUTURE IMPACT



Customer journey has drastically improved from the first step of application processing to support and renewal thus boosting satisfaction and loyalty for the long haul.

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ABOUT ASPIRE

Aspire Systems is a global technology services firm serving as a trusted technology partner for our customers. We work with some of the world's most innovative enterprises and independent software vendors, helping them leverage technology and outsourcing in our specific areas of expertise. Our core philosophy of "Attention. Always." communicates our belief in lavishing care and attention on our customer and employees.

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