

Insurance
Technologies & Services

DIGITAL CUSTOMER EXPERIENCE (DCX)

The Insurance Native Solution

cme^o
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DCX

THE INSURANCE NATIVE SOLUTION

DCX is a modern, end-to-end digital customer experience solution specifically designed for the insurance by insurance experts.



Superior digital customer experience with unmatched Optical Character Recognition (OCR) and automation capabilities.



Faster Time-To-Market with no-code configuration of lines of business and multi-market workflows.



Compliant with regulatory requirements in several countries, including UAE, Bahrain and Oman.

ACQUIRE CUSTOMERS AND GROW WITH THEM

Put your customers first with an unparalleled human-centric digital experience that provides them with more control over their policy purchase and management.

To achieve customer service excellence, your clients expect procedures with reduced personal effort, clear and relevant information regarding products and coverages, a one-click shopping possibility, a 24-hour access to your platform, a quick delivery, and multi-channel support.

With DCX, empower your customers with real-time information and capabilities that resonate with today's lifestyles.

We will help you create a consistent experience across channels, elevate your brand, increase your sales and improve your customer loyalty.

KEY BENEFITS



Digitized Customer Journey

Improve overall customer experience by digitizing the sales process and after-sales services such as policy management, claim submission, document management, and renewals.



Empowered Customers

Put your customers in charge with the freedom to interact with your business anytime, anywhere, and on any device. Through the latest technologies, users can get details on coverages, compare plans, get a quotation, and make a purchase.



Loyal Customers

Improve customer retention and acquisition and highlight opportunities to cross-sell or up-sell through the solution's digital capabilities. Engage policyholders and boost their loyalty by giving them the ability to manage their renewals and process payments on the go easily.



Reduced Time & Cost

Remove manual, paper-driven, and timely procedures and transactions by allowing documentation via your Digital Customer Experience solution.



One For All

Deliver a 360-degree view of your business portfolio and leverage a comprehensive and innovative solution with a sophisticated and user-friendly interface.

PLATFORM CAPABILITIES

From quotation to portfolio management, DCX is the cornerstone of a successful digital insurance transformation strategy and a step towards business agility.



Simple

The adopted proprietary OCR technology minimizes data entry efforts and reduces the probability of human error by reaching up to 97% accuracy. Our OCR works offline, leveraging the power of mobile phones and making the filling of information simple, fast, and accessible.



Guided

DCX encourages side-by-side plan comparisons and gives the possibility to purchase additional coverages. It also explains all the requirements and the insurance details and guides the customer through every step.



Flexible

The solution has flexible capabilities that can be configured to your requirements using easy-to-define rules and templates. It is efficiently coded to swiftly support different LoBs and markets. It is also multilingual and multicurrency. As needs change, you can quickly adapt to accommodate an increasingly savvy customer base.



Integrable

DCX is available on cloud as well as on-premise. Unlike other solutions, DCX is pre-integrated with CRM and integrates easily with other third-party systems and any payment gateway. The use of API-first design lets it stand on its own.

CUSTOMER JOURNEY WITH DCX

We, at CME, accompany insurers throughout the sales and after-sales cycles to deliver compelling experiences to their customers and deepen their relationships and lifetime loyalty.

Let's follow Jad, an unauthenticated young consumer who recently bought a new car, to visualize an optimized journey in action. Jad wants to find an insurance provider that will offer him a coverage plan that suits his needs and budget. The result of digitizing and personalizing his experience gives Jad a reason to adopt a new insurer and remain loyal across renewals.

JAD'S JOURNEY



Jad

30 years, single



Entrepreneur



City resident



Tech-savvy



Calm driver

Search



Jad wants to buy an auto insurance policy and is searching for solutions online to offer him a suitable coverage at a competitive rate.

Inform



Jad is directed to your auto insurance landing page, where he is provided with more information and requirement details.

Quote



Jad decides to get an online quote. He uploads required pictures of his driving license and car registration document. Information is auto-filled, as well as the market price of his car.

Compare



Jad can review a comparison table with different plans and costs. He can also personalize his insurance by adding optional coverages.

Email



In case Jad did not proceed with his quotation, he is reminded by an email the following day to complete his auto insurance purchase.

Retrieve



Jad can go back and retrieve his quotation by submitting his quote number and personal email or by following the link in the received reminder email.

Decide



Jad chooses the plan that best suits his needs and completes the final details of the application.

Confirmation & Payment



Jad confirms his selection and all the required details. He finally makes a secure online payment to purchase his policy.



If Jad doesn't buy a policy within X days, a sales representative can contact him to follow up on his quotation in a more personalized approach.

Welcome



Jad receives a confirmation email with detailed information about his new motor insurance policy.



By becoming a customer, Jad will automatically receive offers to purchase other policies like travel insurance.

Yearly Renewal



Jad is notified to renew his motor policy each year. He can review new plans and coverages. He can automatically renew his policy online by entering his policy number and personal email address.

TECHNOLOGIES



Microservices

We use microservice architecture to achieve easier maintenance and higher fault tolerance, thus ensuring faster service roll-out to help you speed up the time-to-market of your products.



Artificial Intelligence

We employ machine learning capabilities to analyze your data and unlock its true potential, improving your operational efficiency and reducing risks, fraud, and abuse.



Enterprise-Grade Solutions

Our enterprise-grade solutions bring together end-to-end security to safeguard your data, integration-ready architecture, audit, and compliance tools to help you grow faster while reducing risks.



Internet of Things

We take advantage of innovative IoT technologies to bring you a range of smart and connected devices that keeps you competitive in a rapidly changing business environment and boosts engagement and loyalty.



Hosting

Our cloud-ready solutions, whether deployed on private or public clouds, ensure always-on services that provide scalability to cope with future growth.



Data Intelligence

We transform your data into business intelligence using our data visualization and analytics expertise, while respecting user privacy. Our solutions help you derive actionable insights, spot trends, identify outliers, and track goal progress.

LET'S REIMAGINE TOGETHER!



Let's Talk

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ABOUT CME

CME is a multinational technology consulting and outsourcing company. We have helped over 100 clients worldwide, including top US Fortune 500 companies, to become and remain leaders in their fields. We provide premium end-to-end tailor-made solutions and technology services across different disciplines, including Staff Augmentation, Custom Software Development, Smart Devices Engineering, Customer Experience, Internet of Things, Artificial Intelligence, Data Management, and Process Automation. We accelerate the digital transformation for businesses and corporations by developing scalable and forward-thinking projects to achieve operational excellence, improve customer engagement, and unlock new growth opportunities.

Our proven track record of success spans across several industries, including Consumer Goods, Food, Healthcare, Hospitality, Insurance, Market Research, Retail, Telecom, and Utilities.

Our teams of highly skilled engineers, creative thinkers, and industry-specific experts from 7 different countries delivered more than 250 innovative projects. To date, we served 80M+ users and contributed to 8 US Patents.