# Next-Gen Insurance Solutions

A comprehensive technology suite built to usher the next evolution of insurance



**Digital transformation** is pushing the insurance industry to the brink of a fundamental change. To line up with market dynamics and ever-evolving customer expectations, insurers are actively looking to hop on the technology train and reinvent the way they operate.

Our comprehensive insurance suite enables insurers to accelerate their digital maturity journey and pursue innovation with agility.

We architect our technology based on three key pillars:
**Contextualization, Behavioral Engagement, and Embedded Service.**

At any stage of your digital journey, we enable you to pick up the pace and unlock the next level of evolution.

## Contextual Insurance: Precision Coverage at the Right Moment

Empower your policyholders with insurance that adapts to their unique circumstances in real-time. Our technology is able to analyze a wealth of situational data and produce meaningful results that enable you to offer dynamically tailored policies. From travel to health, you can provide coverage that's as fluid as the lives of your customers, enhancing client satisfaction and loyalty.

## Behavioral Insurance: Incentivizing Healthier Lifestyles

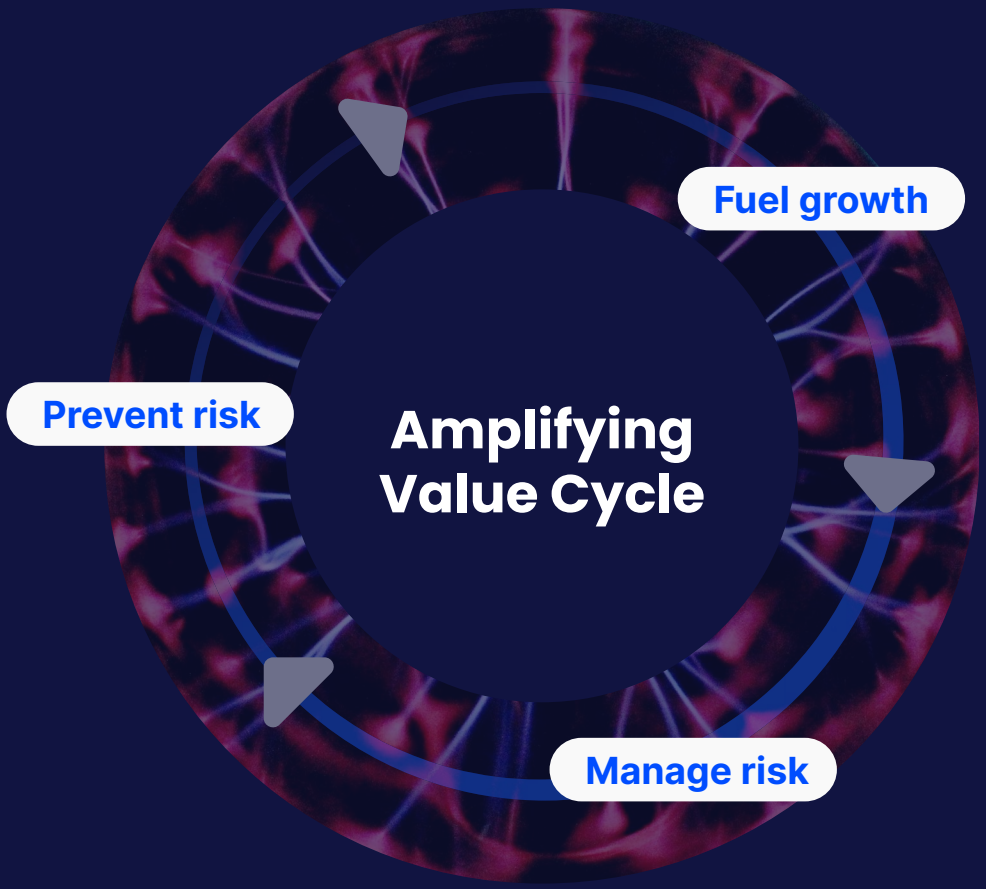
Leverage our advanced analytics and IoT integration to reward policyholders for their healthy and safe behaviors. Our solutions help you monitor and encourage positive lifestyle choices, leading to reduced claims and fostering a proactive approach to well-being. With that, you can offer personalized premiums and rewards, aligning your products with the wellness goals of your clients.

## Embedded Insurance: Effortless Coverage, Integrated Experiences

Our embedded insurance solutions dissolve the boundaries between insurance and daily life. By integrating insurance into the digital platforms and services your customers regularly use, we create a seamless experience where protection is automatically there when needed. This invisible layer of security promotes higher customer engagement and opens new revenue streams for your business.



# Transforming Insurance from Core to Customer




Our Amplifying Value Cycle is not just a methodology; it's a promise of continuous improvement and growth.

With each evolution, the cycle becomes more robust, amplifying the benefits for insurers and policyholders alike. From fueling growth through innovative acquisition techniques to managing risk with a comprehensive core system, and preventing risk through the gamification of health, we're redefining the fundamentals of insurance.

# Fuel Growth

The path to growth is paved with simplicity and speed, especially when engaging with the tech-savvy Gen Z. Our **onboarding solutions** streamline the sales process and offer an intuitive, frictionless entry point that resonates, in the relevant context, with customers who value immediacy, personalization, and a seamless journey.

## Sales Portal

- Product discovery & personalized recommendations
- Quotations comparison
- Digitized onboarding
- Policy issuance
- Request management
- Payment gateway integration
- eKYC integration

## High-Precision Intelligent Document Processing

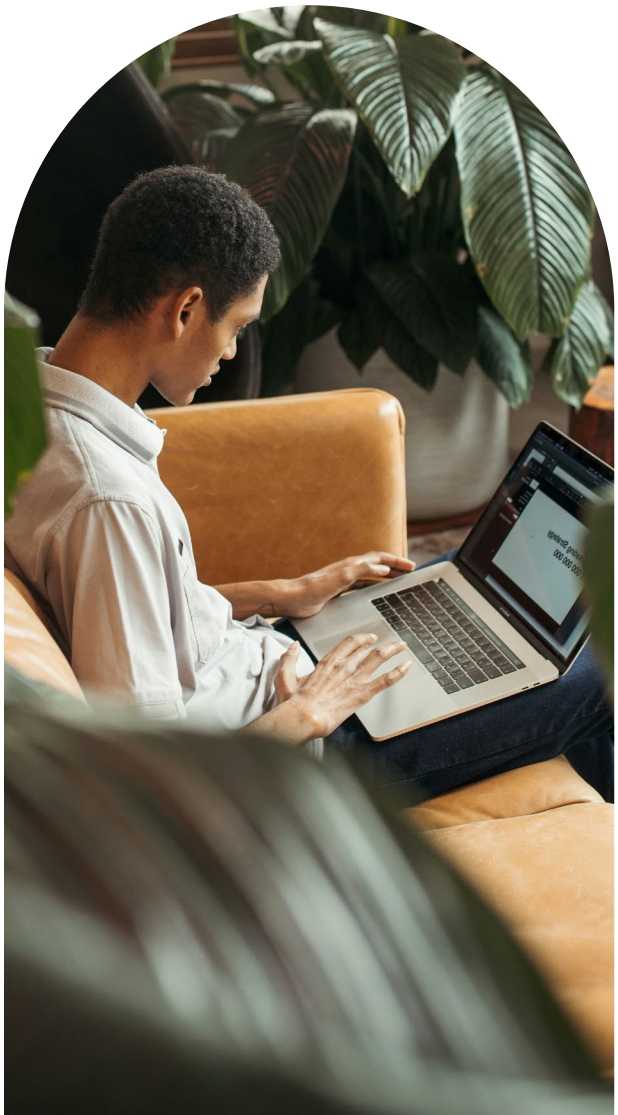
- IDP capable of achieving high accuracy in text extraction from various document types
- Comprehensive data capture capabilities
- Supports Arabic script

## Digital Risk Profiling and Assessment

- Advanced facial biometrics for identity verification
- Comprehensive insurance portfolio analysis
- Specialized extreme sports risk profiling
- In-depth health and wellness surveys

## Insurance as a Service

- Instant coverage activation
- Scalable policy options
- Cross-platform ecosystem integration
- Personalized user interactions
- Robust API suite for seamless connectivity



# Manage Risk

Powered by lifestyle and behavioral data, our end-to-end, **modular medical core insurance solution** covers every aspect of the medical insurance process, from underwriting to claim management.

We created dedicated portals for members, providers, and partners, ensuring clear workflows and continuous visibility.

## Approvals Processing & Claims Adjudication

- Multiple origination, including manual creation
- Adjudication automation
- Workflow engine
- Business rules engine
- Authority matrix engine
- Calculation engine
- Utilization analysis & cost management
- Task assignment automation
- Advanced reconciliation capabilities

## Approvals Processing & Claims Adjudication

- Customer Relationship Management (CRM)
- Product design & pricing
- Behavior-driven pricing model capabilities
- Agent & broker management
- Medical quotation issuance
- Policy lifecycle including issuance, endorsements, and renewals

## Receivables & Payables

- Technical accounting for policies, endorsements, claims, discounts, reconciliations, RI cessions & RI claims
- Reimbursement claims settlement
- Different payment methods
- Integration with finance & ledger system

## Provider Management

- Profile management
- Provider financial details management
- Contract management including pricelist & discounts
- Provider network management

## Reinsurance Module

- Treaty management
- Securities tracking
- Automated cessions distribution
- Automated claims distribution

## Regulatory Compliance

- Product registration
- Client eKYC
- Member registration
- Approval workflow integration
- Claim & remittance advice workflow integration
- Reconciliation integration
- Compliant & integrated with Dubai (DHA), Abu Dhabi (HAAD), Northern Emirates (MOHAP)
- Compliant with Bahrain (NHRA), Oman (CMA), and Kuwait

# Manage Risk

## Customer Care

- Health records management
- Integration with PBX system
- Omnichannel support
- AI-driven chatbot
- Knowledge database
- Feedback & survey

## BI & Analytics System

- Unified data platform
- Fraud detection through advanced analytics & monitoring
- Compliance monitoring & reporting
- Role-specific custom dashboards
- Advanced data visualization
- Reporting & analytics
- IoT-centric features
- Lifestyle insights in real-time & behavioral analytics

## Members App

- Policy details & table of benefits
- Utilization monitoring
- Reimbursement claims submission
- Approvals & claims tracking
- In-network & nearby providers
- Up & cross-sell opportunities
- Reporting

## Provider Portal

- Multi-user accounts
- Profile & contract management
- Member eligibility
- Pre-authorization and claims management
- Communication channels & follow-ups
- Batch claims submission
- Reporting

## Partner Portal

- Broker, agent & employer roles
- Portfolio details
- Requests & endorsements management
- Billing & payment management
- Approvals & claims performance overview
- Reporting
- Customized announcements & notifications






# Prevent Risk

## One habit at a time

Our **Health Gamification Platform** is an ecosystem that transforms healthcare and well-being into an enticing journey, fusing manageable lifestyle enhancements into daily routines. This reduces healthcare costs and fosters a reimagined future of behavioral-based, hyper-personalized healthcare.

### Mobile Application

The app is the key habit-forming component of the platform. With a user-focused gamified experience, the app sets targets, suggests activities, and offers rewards.

- Evolutive individual goals using machine learning
- Progress dashboards
- Daily challenges, competitions, and leaderboards
- Integration with smart water bottles and health and fitness trackers

### Action Center

The Action Center enables the creation of rewardable choices that your company wants to promote. The level of integration is so wide that almost any event, whether well-being or clinical or of any other pathway, can be traced and turned into a rewardable action.

- Action creation, with acceptance criteria and related points
- AI healthcare assistant, driving your clinical pathway towards achieving the best health outcomes
- Swift integration with your existing systems and third-party platforms partners through APIs

### Marketplace

The marketplace offers rewards that users can obtain by redeeming points earned through completing goals. Providing a sense of achievement and drive is crucial for maintaining positive habits.

- Rewards listing with details, required points, and multi-media material
- Ability to create multiple marketplaces based on user's behavior/profile
- Integration with trusted marketplace providers

### Analytics Portal

The analytics portal offers real-time data and actionable insights using IoT-generated data and integration with a wide variety of systems.

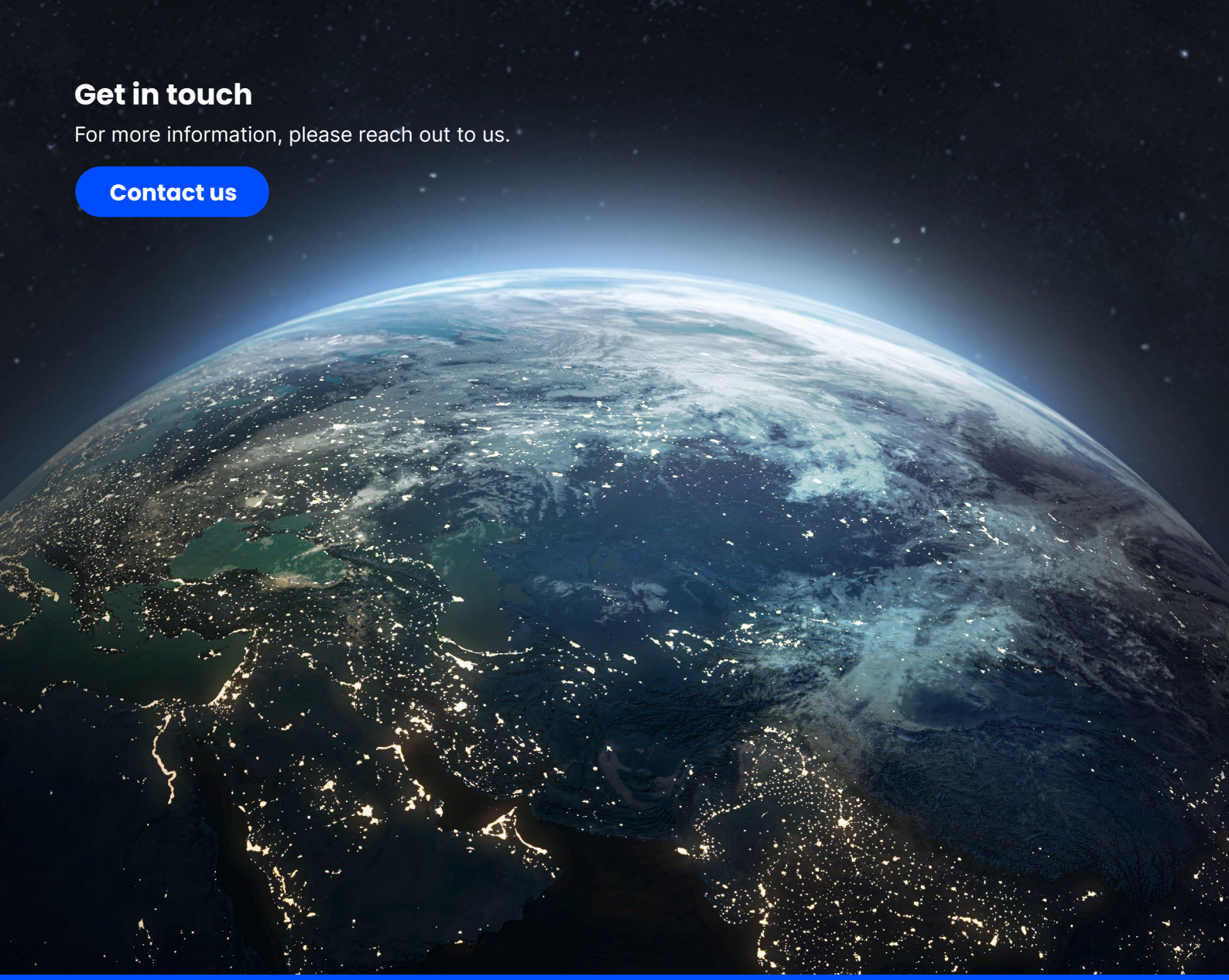
- Centralized data from several sources
- Preset reports with the ability to generate additional reports by business users
- Accessible through web and mobile
- Multilingual, including Arabic

Join us as we reimagine the insurance landscape while encouraging **healthier lifestyles** and offering **humanized accessible experiences.**

## Get in touch

For more information, please reach out to us.

**Contact us**



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We are a multinational enterprise offering premium end-to-end technology solutions and services. Over the years, we have helped more than 100 clients worldwide to become and remain leaders in their fields.

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By developing scalable and forward-thinking projects, we accelerate digital transformation for businesses and organizations to achieve operational excellence, improve customer engagement, and unlock new growth opportunities.

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