



Case Study

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Document History

Version	Author	Date	Comments
1.1	Karthik Murugan	29-July-08	

Tier-1 General insurer shows improved sales using Offline POS

The client, a Tier-1 private insurer, uses a web-based online Portal system to issue Insurance Policies to the customers through its intermediary network.

Major challenges faced by the Client were:

- ❑ Untapped semi urban and rural markets where business could not be potentially expanded due to lack of required infrastructure. Only available infrastructures were low-end desktops with dial-up / no connectivity. Accessing online portals using such dial-ups and PCs were a nightmare.
- ❑ A Low API-index (Average Policies generated per Intermediary), resulting in slower pace of underwriting.
- ❑ Required a platform that delivered insurance solution even in adverse conditions, irrespective of the quality of infrastructure, network and support.

GoDB Tech built a robust and scalable Desktop based Insurance Point of Sale (iPOS) solution on an Occasionally Connected Computing Model (OCC) with the following features:

- ✓ Seamlessly connect to the client's insurance backend and replicate the policy generation intelligence to the intermediary's desktop.
- ✓ Instant generation of quotation and issuance of policies without connectivity, in an offline fashion. End-of-Day mandatory synchronization with the insurance backend.
- ✓ Industry standard security compliant solution for remotely storing policy information (hardware lock) and exchanging the same over the Internet (using SSL).
- ✓ Centralized monitoring and control of fraudulent intermediaries and transactions.

GoDB insurance POS allowed the Client to focus on reaching potentially large untapped market segments, crossing the technology hurdle. The Client now underwrites more than 15 different insurance products over 3000 locations pan India, using GoDB insurance POS.