



Case Study

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Document History

Version	Author	Date	Comments
1.1	Karthik Murugan	23-July-08	

Micro Insurance solution for a leading Life Insurance Company

The Client is a leading life insurance company in India, offers a broad array of life insurance products to individuals, associations and businesses of all sizes. Life insurer wants to enable the rural work group (consisting of agents, advisors and NGOs) to access and synchronize premium collection information seamlessly with the central server system.

Challenges confronted are,

- ❑ Heavy capital requirement for setting up multitude branch operations in Semi urban and rural areas.
- ❑ High margin of error due to manual / paper based process
- ❑ Redundant efforts in servicing the consumer, resulting increased Turn Around Time (TAT)
- ❑ Collection Agents working in remote places fail to dispatch collection reports on time
- ❑ Difficulty in tracking fraudulent transactions

GoDB Tech implemented a handheld based Premium Collection system that enabled Life Insurer's Rural Initiative team to penetrate rural pockets.

- ✓ Solution works on an Occasionally Connected Computing (OCC) model with remote intelligence
- ✓ Insurance Agents download region wise follow-up list Over the Air (OTA) to service their portfolio of customers during the day.
- ✓ Handheld application allows planning of visit routes, scheduling meetings, reminders, alerts.
- ✓ Transactions and collection report are pushed to the central server at close of business.
- ✓ Centralized monitoring with tight data security framework, restricted inappropriate usage of system and enabled fraud control.

The solution allowed Rural Work Force to operate as Mobile Branches in remote locations. Paperless solution reduced marking of error and enabled automatic reconciliation of premium collection. This created transparency between Life insurer and Agent on collection status/reports.