



MOBILE APPLICATION TO STREAMLINE BUSINESS PROCESSES FOR **EASIER TRACKING**

Case Study
#3



CLIENT: **AFRICAN UNITY BENEFIT
SOLUTION**
SECTOR: **FINANCIAL SERVICES**

Underwriting Manager

An underwriting manager takes on a new book of policies to administer which they have obtained as a result of a previous administrator's inability to effectively track and manage Service Level Agreements due to the vast amounts of work required.

The Underwriter

The underwriter is granted the tender on the basis that they will provide a mobile application. A user-friendly mobile application is introduced to cater for the increased load of work without scaling staff, and thus increasing productivity and decreasing overheads.

The Challenge

Initial plan:

In order to on board the book of 220 000 policies without increasing staff member counts, business processes would need to be streamlined and some even eliminated.

Telephonic queries from policy holders often require unnecessary call centre staff which may be underutilized the majority of time, which actions require the staff to create a task for themselves or others to manage as well.

The Objective

The objective: Create an easy to use mobile application directly from the current administration system being used for policyholders to:

- Request basic endorsements to policies.
- Receive push notifications on important changes and developments regarding their cover.
- Request claims to be lodged.
- Upload claims communications.
- Live tracking of existing claims.

The request turnaround times must be tracked to manage service levels.

The Solution

The OWLS™ mobile application was developed and rolled out onto the Android™ Play Store™ and Apple™ iStore™. It is directly linked to the administration system, keeping to the thin client philosophy, so there is no interfacing between systems, reducing costs and system maintenance requirements.

The application verifies its user with a One Time Pin (OTP) sent to a cell phone number on system and ID number on system versus the one provided. Based on the ID number verification the app is able to access the user's policy, and only that client's data.

Here the user can request to add, change or remove dependents, cancel their policy, amend beneficiary data or lodge a new claim. While requesting this action, the user can also select files or take photos of the necessary documentation within the mobile application. Multiple documents can easily be uploaded.

