



DiMVIC:

Digital Motor Insurance Certificates – end to end Digitalization

- ❑ Tamper Proof digital supply chain powered by Blockchain. Verifiable 24X7 by web / Mobile App / USSD.
- ❑ Fraud Prevention checks during Policy issuance process, increase profitability with increased direct Insurance.



Objective :

Digitization of Insurance certificate generation with end to end visibility.

Reduce fraud by Realtime prevention checks during Policy issuance process & enable instant verification

Target Audience: Insurers Association, Brokers Association, Insurance Companies, Reinsurers & Insurance Regulatory Authorities

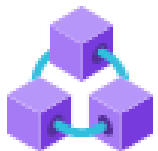
Use Cases :

1. Digitization of Policy Certificates
2. Instant Verification
3. Realtime Fraud Detection

Customer references are made available upon request.

- Case Study 1: Successfully implemented at Association of Kenya Insurers
- Case Study 2: In process of implementing at Insurers Association of Zambia

Technology Stack –for information only; the entire solution is designed to be available as PaaS solution.



Blockchain Service



SQL Azure



Service Bus



Azure Functions



Web Apps



DDOS Protection



App Gateway & WAF



Immutable Blob Storage

Key Benefits

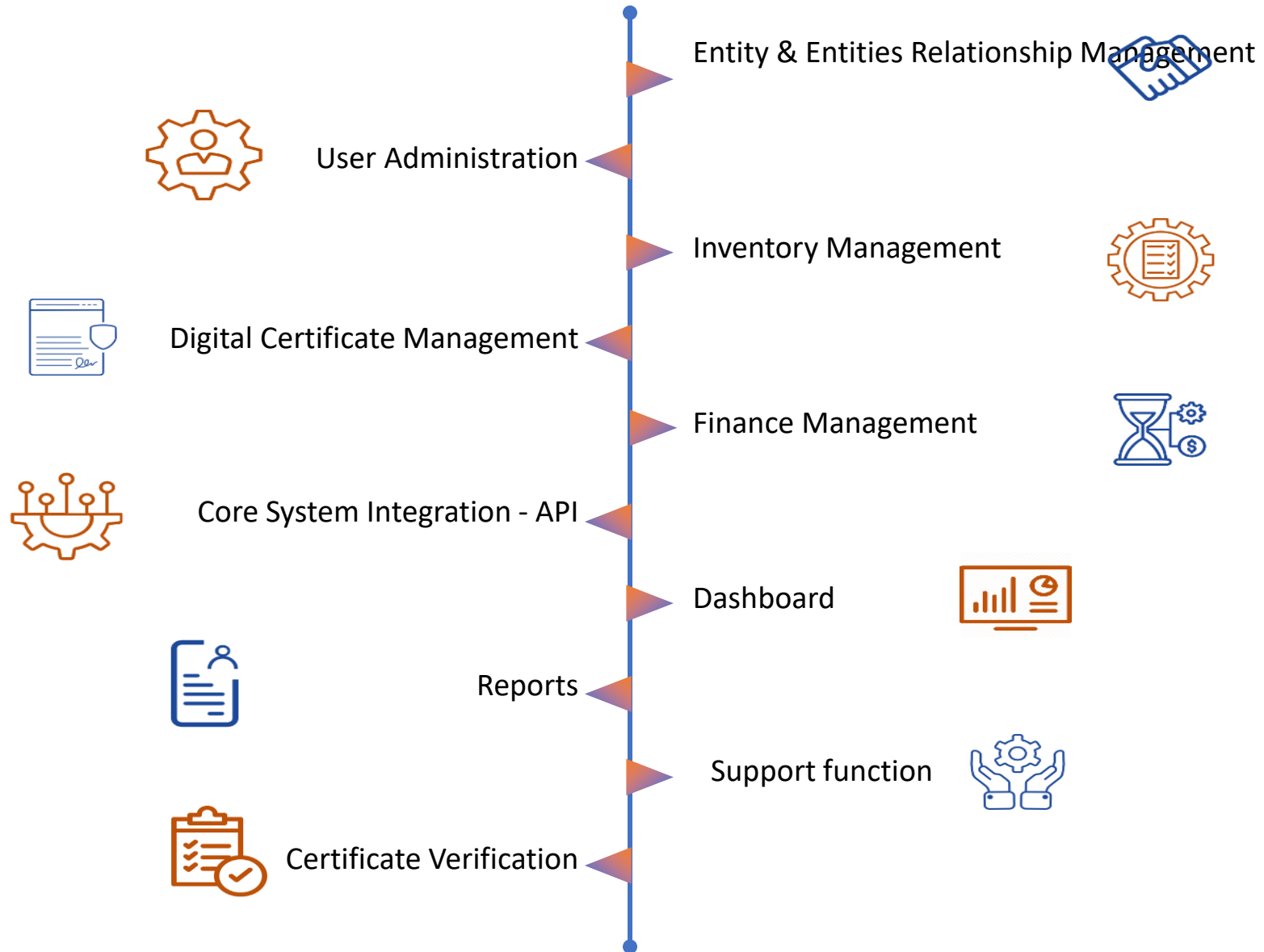
- ❑ Insurers have an opportunity to digitize end to end consumer acquisition process & claims reporting.
- ❑ Process automation includes Brokers (B2B) & Consumers (C2B)
- ❑ Zero CAPEX
- ❑ Significantly low OPEX (less than On-Premise setup OPEX)
- ❑ Guaranteed high SLA > 99% with automated monitoring
- ❑ Contact-less Motor insurance & Claims in current Covid-19 times & post Covid-19 times.



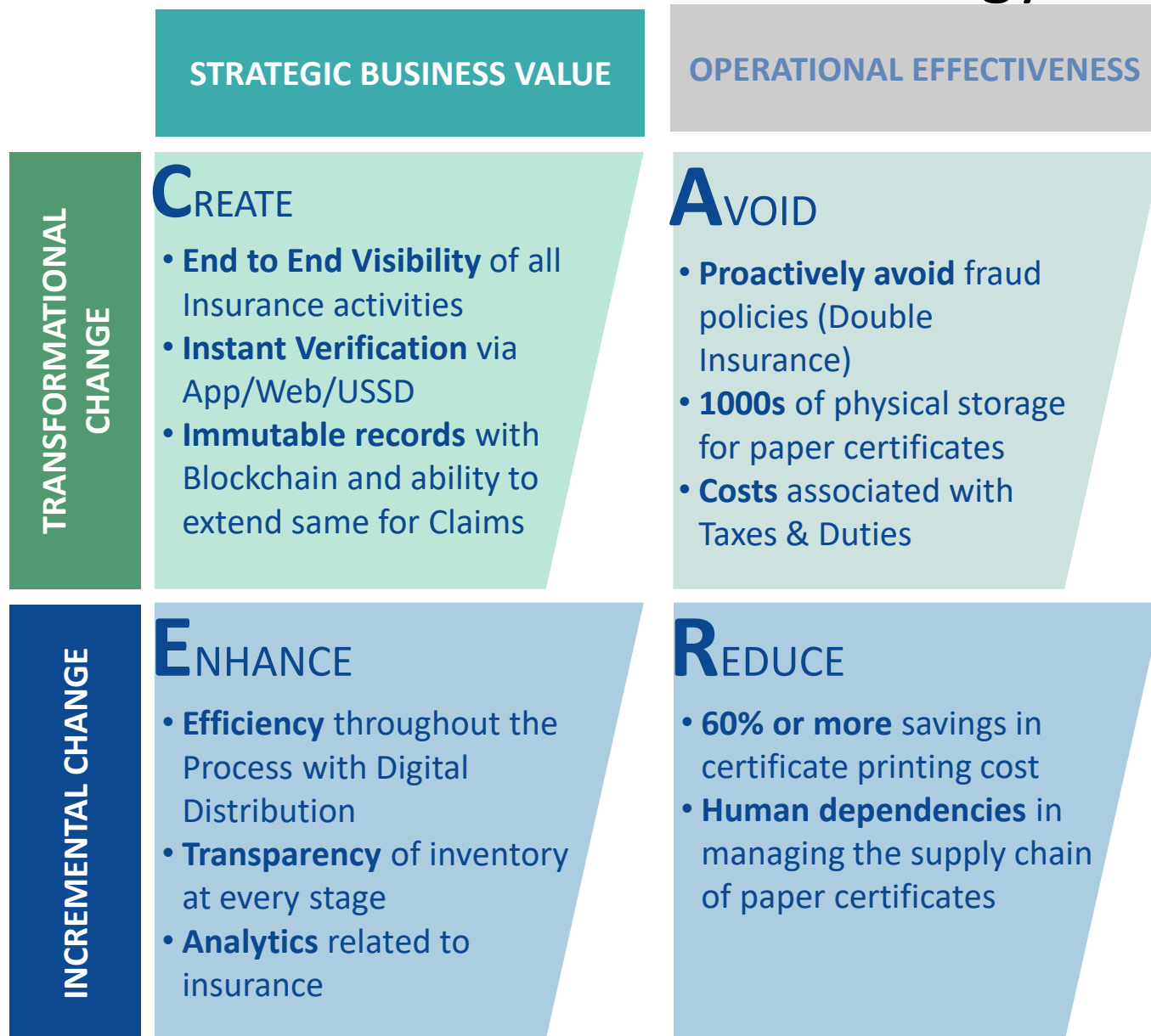
Stakeholders and Associated Benefits

	Core Stakeholders				Governance Bodies		
Benefit	Insurer's Association	Insurance Companies	Intermediaries (Brokers/ Agents)	Insured Personnel	Insurance Regulatory Authorities	Ministry of Transportation	Police
Increase in Insurance Coverage (DiMVIC becomes Catalyst)	✓	✓	✓		✓		
Proactive Fraud Detection/Prevention	✓	✓	✓	✓	✓	✓	✓
Improved Efficiencies across the Eco system	✓	✓	✓	✓	✓	✓	✓
Instant Authentication/Validation via Web/App/USSD	✓			✓			✓
Instant Authentication of Inventory	✓	✓	✓				
Improved Analytics	✓	✓	✓	✓	✓	✓	
Blockchain Foundation	✓	✓	✓		✓		

DiMVIC Product and Modules



SwiftAnt' s C-A-R-E methodology



SwiftAnt' s C-A-R-E methodology to map how change in technology benefits the business:

- ❑ **Create**: new business capabilities that can be **created**,
- ❑ **Avoid**: which manual / redundant operations can be **avoided /eliminated**
- ❑ **Enhance**: which business capabilities can be **enhanced &**
- ❑ **Reduce**: what operational overheads / manual tasks can be **reduced**