



# DIGITALIZATION.<sup>®</sup> Simplified



Microsoft  
Partner



Gold Data Analytics  
Gold Application Development  
Gold Cloud Platform

# SwiftAnt has evolved into an InsureTech Business...

## Industry is battling pressing matters



Complex Financial Jargon  
Lack of Discipline & Awareness  
Lack of Monitoring & Vigilance



Fake & Targeted collusion  
Genuine customers troubled  
Revenue loss to Exchequer & cost to Insurer



Elevated levels of Manual & Physical  
Cumbersome Stakeholder Experience  
Many Intermediaries affect Profits

These matters demand immediate attention and resolution

## SwiftAnt's Digital products addresses these challenges

- ✓ Our products helped addressing Insurance Penetration
- ✓ We have reduced Fraud in Insurance Industry by eliminating paper certificates
- ✓ Our products have helped reduce Insurer's management costs by 60%

...With a Disruptive Mindset in InsureTech

# ROI is Dead !!

Curious ?? Read our blog..

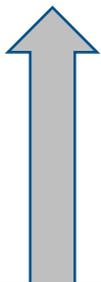
SwiftAnt Blog:  
ROI is Dead



You don't invest (Zero CAPEX) & still make Digital happen  
.....powered by **SwiftAnt's DIAS**

# We focus on Insurance Industry KPIs

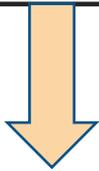
Revenue per policyholder



Average cost per claim



Average time to settle a claim



Loss ratio



Retention Rate



New Policyholders



Underwriting speed



Number of referrals





# DIAS Digital Insurance Apps powered by SwiftAnt

## Our Product for Insurance Associations

### DIAS Certificates

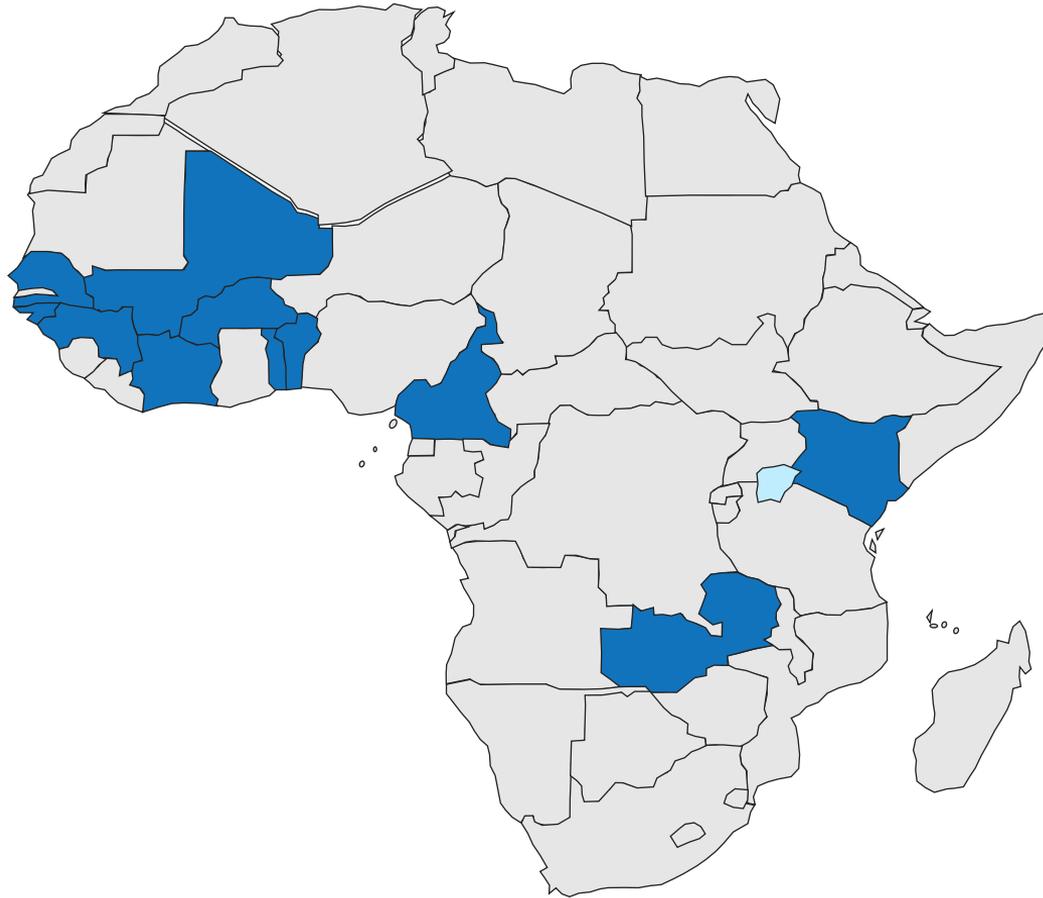
- ✓ This solution Digitizes the paper-based Insurance Policies into a tamper proof & instantly verifiable Digital Certificate.
- ✓ We have reduced Fraud and management expenses in Kenya & Zambia in national wide implementations

## Our Product(s) for Insurance Companies

### DIAS Insurance Platform

- ✓ This is an Omni Channel platform for End-2-End Issuance of Digital Insurance Policies & Claims Management powered by AI, ML & Blockchain
- ✓ We have increased Insurance penetration in Mali, Comoros, Cameroon & Benin
- ✓ We have automated the Claims reporting in Kenya using DIAS Claims and reduced fraud and brought in 25% Savings in Management Expenses

# Our Success Stories in Africa



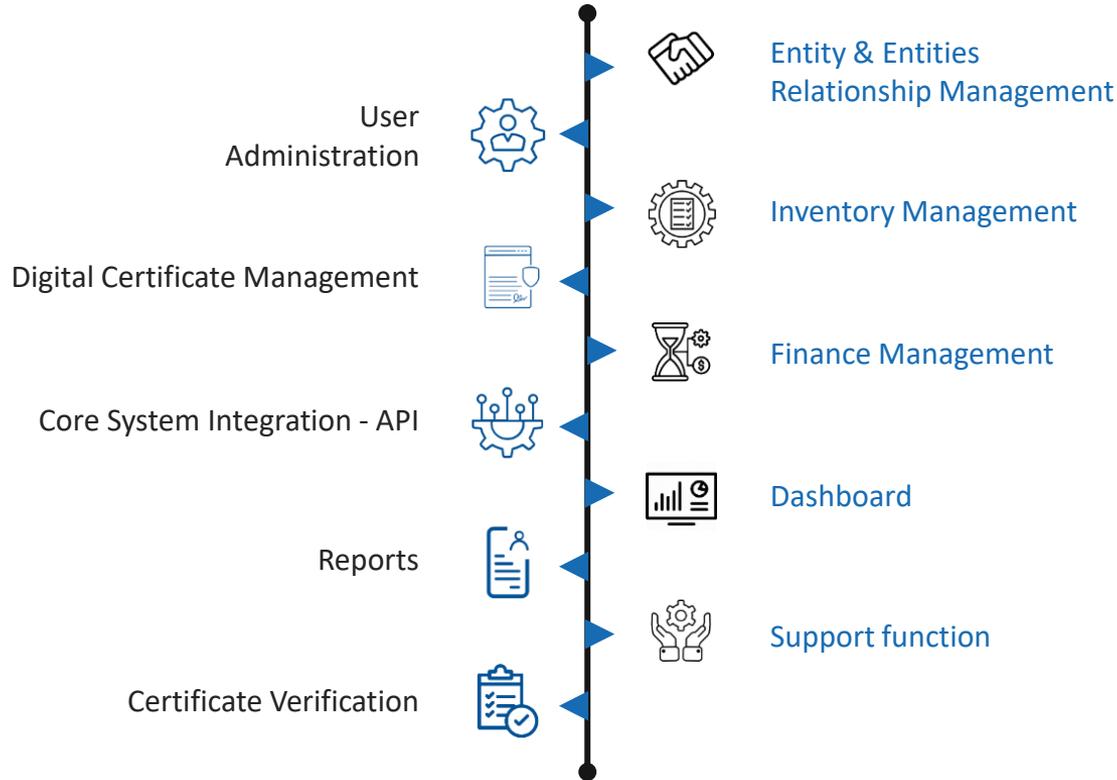
# Digital Insurance Apps powered by SwiftAnt

**Our Product for Insurance Associations**





# DIAS Certificates | Modules



## Microsoft Published Case Study



- ✓ **Business Continuity** during Covid
- ✓ **4 MN.** Savings in 3 Years

# DIAS Certificates | Call to Action

Want a free demo ??

- Write to us – [digital@swiftant.com](mailto:digital@swiftant.com)
- Contact us

Middle East



SCAN ME

Africa



SCAN ME

- ✓ You will be contacted within 24 hours
- ✓ POC Demonstration – 3 days
- ✓ Implementation in 4 – 6 weeks



# DIAS Certificates | Benefits

## Insurance Associations

- ✓ Dematerialization (Demat) approach to Insurance stickers, already a successful implementation in Kenya, Zambia - brings 60% or higher savings when compared to paper certificates.
- ✓ Complete transparency
- ✓ Immediate money realization
- ✓ Improved Analytics
- ✓ Instant Authentication/Validation via Web/App/USSD

## Insured

- ✓ Empower the end customer, to know whether the insurance sticker is valid (the power of digital eliminates **20% or higher fraud** due to inefficiencies with paper certificates).
- ✓ Improved trust



# DIAS Certificates | Benefits

## Insurance companies

- ✓ Insurers are empowered with capabilities, which are never possible with paper-based certificates:
- ✓ Example 1: Catch double insurance and prevent it proactively.
- ✓ Example 2: Catch gaps in insurance.
- ✓ Example 3: Proactive AI & ML capabilities establishing existence of real vehicle - prevention of fraud.

## Ecosystem

- ✓ Law enforcement agencies: instant verification (with USSD)
- ✓ Empowered broker with Digital Channels
- ✓ Overall Trust enhanced in the ecosystem



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**Contact us:**

[dias@swiftant.com](mailto:dias@swiftant.com) | [www.swiftant.com](http://www.swiftant.com)

# Digital Insurance Apps powered by SwiftAnt

Our Product for Insurance Companies





## Industry Statistics reveal, Insurance Industry is a laggard in Digitalization. Why ?

**Myth 1:** Digitalization is CAPEX intensive, and such an investment is not justified.

**Fact:** DIAS delivers AI & ML powered Digital Insurance solutions with **zero CAPEX**, and a pure OPEX model. **You Pay per use & Only after you use. As a result**, you acquire digital capabilities & also realize savings from day 1.

**Myth 2:** Our Legacy systems are complex, and our IT is understaffed to take up Digitalization.

**Fact:** DIAS implementations are non-disruptive (from an IT perspective) and can co-exist with your legacy systems powered by **Microservices architecture**.

**Myth 3:** My Organization is not yet ready for Digital Transformation.

**Fact:** There is no ideal time. The time for Digital is **here & now**. **DIAS enables you to start small**, adapt & grow big, & sustain the Growth.

**Myth 4:** Widespread high-speed data connectivity is a MUST have.

**Fact:** **DIAS-enabled** inclusive operational models will help address this gap.



# DIAS Insurance Platform

With DIAS Insurance platform,

## What can you do ?

Insurance Companies can **transform the Business** with

- Insurance KPI Centric solutions
- Insights-Driven Operations
- Plug the gaps / Complement your solution with **DIAS Microservices Architecture**
- Pay per use & Only after you use** with Business Transaction linked OPEX model
- Innovate with Digital, Simplify Operations & Eliminate Fraud with **AI & ML**

## What can you achieve ?

- ✓ Increase your **Insurance Penetration** by **15-20% YoY** with Digital Platform
- ✓ Empower the insured with FNOL & **Process claims 5X** Faster with Automation
- ✓ Reduce **Management Expenses** by **25%** with effective & efficient Digital Operations
- ✓ Increase your **Profitability** by **15%** with End-2-End Digital Processes



# DIAS Insurance Platform | Products & Modules



Microservices & API driven, Cloud native | AI, ML, Blockchain & Cognition powered



# DIAS Call to Action & Benefits

Call to Action with DIAS	Benefits
Guarantee Authenticity with Visual KYC (Know Your Customer) and KYA (Know Your Asset) powered by AI & ML.	<ul style="list-style-type: none"><li>• Paperless KYC; instant Digital Customer Onboarding &amp; Verification.</li><li>• Digital asset information with immutable geo-tagging &amp; time stamping (asset recognition powered by ML models).</li><li>• Proactive fraud prevention (<b>20%</b> or more across industry).</li><li>• Deliver insurance within <b>3 minutes</b> and save <b>15%</b>.</li></ul>
Improve Topline with B2B and Direct to Consumer (D2C) models	<ul style="list-style-type: none"><li>• Potential to increase topline by <b>15 - 20%</b> YoY &amp; bottom line <b>15%</b> or more.</li><li>• Omni Channel and Digital Delivery to end customer.</li><li>• Empower Intermediaries (brokers and agents) with <b>B2B &amp; D2C</b> delivery models.</li><li>• Increased Insurance penetration, tapping business at remote areas.</li><li>• Influencer model for enhancing the insurance penetration (let the digital multiply your business).</li></ul>
Single source of truth & end to end CRM	<ul style="list-style-type: none"><li>• Access Risk information with immutable and irrefutable Visual &amp; Digital records powered by <b>Blockchain</b>.</li><li>• Digital insurance quotations within minutes.</li><li>• Reduce your marketing expense by <b>15%</b> or more.</li><li>• Intelligent reports with CRM.</li></ul>



# DIAS Call to Action & Benefits

Call to Action with DIAS	Benefits
Increase reach with <b>reduced</b> management costs.	<ul style="list-style-type: none"><li>• Increase customer reach with Digital empowerment.</li><li>• Achieve <b>25%</b> or more reduction in management expenses</li><li>• Increase Revenue per Policy Holder &amp; lay the foundation for Usage-based Insurance.</li></ul>
Digitalize Claims Process	<ul style="list-style-type: none"><li>• Enable Instant claims reporting (less than 3 minutes) with geo-tagged and time-stamped digital evidence.</li><li>• Enable <b>60% or more</b> Claims with straight-through processing.</li><li>• Achieve <b>25% reduction</b> in <b>Average time to settle a claim</b> + settlement to genuine customers.</li><li>• Reduce Average Cost per claim by <b>25%</b> by proactive fraud prevention and service cost prediction.</li><li>• Digitally connect (via Video conference) all the service providers (Assessors, Garages, Hospitals, <b>Insurer</b> and Insured). <b>These videos become immutable &amp; irrefutable evidence.</b></li></ul>
<b>Achieve Increased Trust</b>	<ul style="list-style-type: none"><li>• The Most Valuable Asset in the Insurance Industry is “Trust,” which gets enhanced through technology-driven processes and insights-driven operations.</li><li>• <b>Blockchain</b> helps in increased Trust in the ecosystem.</li><li>• Dematerialization leads to zero paper and decongestion at offices.</li></ul>



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