



Empowering the Modern Policyholder : Building a **customer – first Digital Experience**

Background

A leading insurance provider with a legacy of over 170 years, catering to millions of policyholders, recognized a pivotal shift in how customers were engaging with financial products.

One of its global divisions was constrained by outdated policy management and manual claims processing systems. These legacy manual workflows, hindered scalability, slowed down customer servicing, and impaired its ability to keep up with digital-native competitors.

To meet the rising expectations of the modern insurance consumer, the client aimed to modernize operations to improve customer experience, streamline internal workflows, and eliminate inefficiencies.

Challenges Faced

Saksoft aimed to revamp and re-engineer the client's entire D2C platform, streamline policy servicing, and directly connect with consumers to build brand affinity and long-term loyalty.

1 Manual Document Submission

Customers had to hand over physical documents to agents for uploading, resulting in delays and a frustrating customer experience.

3 Outdated Insurance Workflows

Key insurance processes like underwriting, claims management, and policy renewals relied heavily on manual workflows



2 Lack of Self-Service

Limited digital options for customers, making it difficult for them to manage their policies, make updates, or track claims without assistance from agents or customer support.

4 Poor Digital Experience

Policyholders encountered slow processing, unclear policy information, and inconsistent support—leading to dissatisfaction and attrition.

Why Now? Digitization and Rising Expectations

Modern insurance consumers expect the same ease, personalization, and control they get from leading tech and e-commerce platforms. The new generation of policyholders wants to:

- 1 **Compare and choose products independently**
- 2 **Access policies and support anytime, anywhere**
- 3 **Trust a seamless, transparent service experience**

The client risked losing market share to more agile, digital-savvy competitors. This transformation was not just timely, it was **imperative**.

Saksoft's Solution : Building a Scalable, Self-Service-First D2C Ecosystem

Saksoft revamped and re-engineered the entire D2C platform, creating a seamless, personalized, and highly efficient customer journey.

1

Intuitive, User-Centric Interfaces

- A redesigned web and mobile platform made navigation simple for all user types—tech-savvy and non-digital natives alike.
- Ensured accessibility, responsiveness, and consistency across devices.

2

Seamless Customer Self-Service

Empowered customers to:

- Purchase policies directly online
- File and track claims
- Update personal details
- Pay premiums
- Access documents and policy status—all without agent involvement.

3

Automation at the Core

- **Document Management:** Direct upload and automated processing of documents. This eliminated the need for manual intervention, reduced errors, and sped up the process
- **Automated Quote Generation:** Policyholders and agents could automatically generate quotes based on user-provided information, using risk-based pricing models.
- **Automated Reporting & Analytics:** The platform automatically generated reports on KPIs, claims data, sales trends, and customer satisfaction, providing real-time insights

4

Personalized Platforms for Every Stakeholder

- **Website:** Direct-to-consumer policy purchases and account management.
- **iAssist:** Claims and servicing portal.
- **Univers:** Underwriter-specific platform for policy management and risk assessment.
- **SSO Access:** One login for brokers, agents, and internal users across systems.

5

Features Designed for a Modern Experience

- Auto-renewals and recurring payments
- Transparent claim tracking by real-time updates via SMS, email, and WhatsApp
- Omnichannel experience optimized for desktop and mobile

6

Multi-Product Support for Evolving Customer Needs

Offering flexibility and catering to different customer needs to support different product categories – Term Life Insurance, Savings Plans, ULIPs (Unit Linked Insurance Plans) and Group Insurance (Employees)

The Outcome:

A Platform Built for Growth, Loyalty & Experience

A fully digital, scalable, and self-service-enabled insurance ecosystem that builds deeper relationships directly with customers, supporting future upgrades and feature deployments

11%



11% Improvement in Straight-Through Processing (STP)

- Average STP time reduced to just **5 minutes**, significantly speeding up policy issuance.

98%



Aadhaar OCR-Based KYC Adoption became a major alternative login path, contributing to:

- **45%** of total logins
- **98%** success rate – improving both accessibility and verification accuracy.

70%



Drastic Improvement in Issue Resolution TAT

- Around **70%** of customer issues and queries are now resolved within 1 hour, enhancing service quality and customer satisfaction.

38.5 L



Revenue from Edge-Case Scenarios

- Enabled issuance of policies worth **₹38.5 Lakhs** in complex or previously unviable scenarios.

1-2 Hrs



Operational Efficiency Gains

- **Ops & Tech teams saved 1- 2 hours** daily through automation and streamlined digital workflows.

5.9K



Growth in Active Policies

- The platform currently manages **59,733 active policies**, reflecting successful adoption and customer retention post-digitization

Streamline, Automate, and Grow – Discover What Saksoft Can Do for You.