

OPPORTUNITY

Last few years have seen a rise in commoditization of the insurance market. While the insurance companies are struggling to come out with newer products, often they find that the new products get obsolete in no time. This has made customer acquisition, customer retention an uphill task and has lead insurance companies to put more emphasis on improving customer service levels and enhancing customer experience. Also, most insurance companies work through a complex network of Insurance Agents and invest a lot of time in recruiting, training and keeping them updated with new product offerings.

C-SAM's Mobile Insurance solution understands the need and enables insurance companies to offer range of services to their Customers & Agents, wirelessly and securely over the mobile phone, significantly improving convinience & flexibility.

C-SAM'S MOBILE INSURANCE SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform** (MTP) that enables Insurance Companies to offer Mobile Insurance electronically, wirelessly and securely to their customer and agent on the mobile phone. While the end consumer (the policy holder) has the ease of making payments for premiums any time, the agents have handiness to convey the policy details while on the sales call leading to the overall improvement in customer service levels.

MTP consists of a downloadable mobile application (**OneWallet**) for Consumers & Agents and an intelligent backend system (**Wallet Service Center**) that establishes secure interfaces with Insurance company's backend systems.

Consumers & Agents have access to a host of Mobile Insurance functions ranging from viewing simple policy details to complex financial transactions such as premium payment etc. In fact, all



consumer insurance transactions that can be carried out using the website can be carried out from the mobile phone using C-SAM's MTP. C-SAM's carrier-grade platform has evolved through extensive research and development over the last eleven years for which eleven patents have been issued and twenty applications are pending. The platform supports different handset environments and mobile carrier networks, as well as Near-Field-Communication (NFC) based secure proximity transactions over mobile phones for payment & non-payment applications. C-SAM's unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without adversely affecting their existing risk management practices.

The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly developing & launching additional services provides customer with the necessary competitive advantage.

MOBILE INSURANCE SERVICES

C-SAM's Mobile Insurance solution contains several canned services and functionalities for Consumers and Agents.

For Policy Holders			
Premium & Claims		Policy	
<ul style="list-style-type: none"> View Premium Details Make Secure Premium Payment 	<ul style="list-style-type: none"> View Transaction History & Request Statements Manage Claims & Premiums (Initiate, Track etc) 	<ul style="list-style-type: none"> Access Policy Details 	<ul style="list-style-type: none"> Track Policy Status
Information		Value Added Services	
<ul style="list-style-type: none"> Compare Product Plans & Calculate Cover etc. 	<ul style="list-style-type: none"> Locate Branch View Product Details, Alerts etc 	<ul style="list-style-type: none"> Locator Services Advertisement 	<ul style="list-style-type: none"> Offers & Promotions Consumer Referrals



For Agents			
Client Information		Loyalty	
<ul style="list-style-type: none"> View Policy/Application Status/Details View Document 	<ul style="list-style-type: none"> Manage Client, Claims & Premiums (Initiate, Track etc) 	<ul style="list-style-type: none"> View Loyalty Points 	<ul style="list-style-type: none"> Redeem Loyalty Points
Information		Value Added Services	
<ul style="list-style-type: none"> Compare Product Plans & Calculate Cover etc. 	<ul style="list-style-type: none"> Locate Branch, Network Partner etc View Product Details, Release Updates, Announcements, Alerts etc 	<ul style="list-style-type: none"> Participate in Contest Advertisement 	<ul style="list-style-type: none"> Offers & Promotions Consumer Referrals

BENEFITS

Consumer	Agent	Insurance Companies
<ul style="list-style-type: none"> Increased Convenience Reduced Theft, Fraud and Mismanagement Ability to Maintain Electronic Records Access to other Value Added Services Time Saving 	<ul style="list-style-type: none"> Increased Convenience Handiness to Convey Policy Details, Product Comparison Details etc. Access to Latest Product Updates Ability to Maintain Electronic Records 	<ul style="list-style-type: none"> Acquire New Customers Offer New Products & Services Enhance Customer Relationship Offer Personalized Solution Reduce Channel/Support Cost Reduce Churn



IMPLEMENTATION

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per insurance company's requirement, and develop the necessary secure interfaces with its back-end systems. The MTP can be scaled to offer other payment and value added services.

C-SAM Support for multiple deployment models, including On-Site, Hosted and ASP/SaaS. Additionally, C-SAM provides Tier II & III Technical Support and with option for integrating MTP with Insurance Company's Self-Care Portals.

Platform support for multiple user and transaction based business models, to build the necessary ecosystem of service providers and partners, to offer subscribers a rich bouquet of secure transactional services on their mobile phones.

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