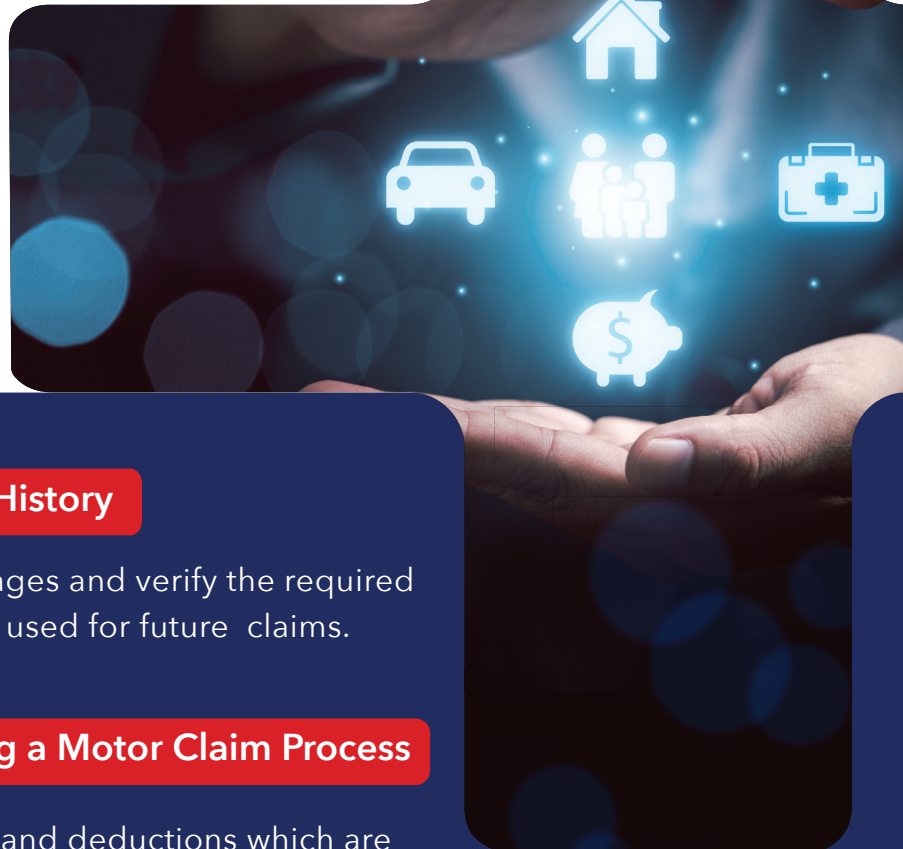# ANOUD⁺

Personal Insurance

Anoud⁺ Personal Lines is an intelligent web-based solution that employs cutting edge tool and best practice workflows to facilitate a digitally transformed way of managing personal lines insurance operations.

Anoud⁺ Personal Insurance covers a broad range of retail lines of business, including:

- Motor insurance
- Home insurance
- Travel insurance
- Personal accident cover
- Yacht insurance, and
- SME insurance

Spare Parts Image – Processing and History

Surveyors can select spare parts from images and verify the required quotations. The spare part pricing data is used for future claims.

Auto Depreciation and Excess during a Motor Claim Process

Based on policy wordings, depreciations and deductions which are based on multiple requirements in policy are automatically computed within the motor claims process.

Smart Email Alerts

Smart emails welcome managers at the start of every workday. There are also automated messages to managers' inboxes with year-to-date, month-to-date and daily production levels.

ANOUD+

Key Features

Multivariate motor insurance tariff engine to calculate premiums for basic, mandatory and optional coverage.

Customizable emails and text messages can be transmitted to selected customers or sent in bulk to existing and prospective clients.

Premium instalment payment functionality that can be customized for specific lines of business.

Seamless data transfer to insurance regulators that can be automated and carried out on real time basis.

Web services for each underwriting process.

Easy and fast insurance product placement on third party points of sale.

Customizable product bundling: For example; motor and home insurance bundle, and travel and smartphone insurance bundle.

Generate management information reports seamlessly to facilitate decision making.

Client loyalty schemes: Customers can earn and redeem reward points from the company's loyalty membership schemes.