smartCover®

MOBILE INSURANCE APP

Data Sheet

The Digital Insurer

In this fast-moving Insurance Industry, true differentiation lies in delivering a unique experience that connects staff and agents with the resources they need to put the customer at the center. It's not simply about transacting with customers anymore; it's about attracting, engaging and partnering with them to achieve their goals, and making it easy to do business with you.

This is what we mean when we talk about the digital insurer.

Enterprise Computing's smartCover® is a digital transformation insurance platform that allows for a smarter way of turning the everyday operations into a fully digital and seamless customer service experience.

Industry Challenges

According to National Insurance Commission, the insurance industry faces several challenges which may be attributed to manual operational processes. This has accounted for revenue losses through fraudulent activities as well as

delays in meeting customer needs.
To address these, the industry will have to rapidly digitize its operations to eliminate the challenges associated with running disparate and largely manual processes.

Some of the challenges include:
1. Revenue loss from sale of fake policies
2. Manual reconciliation of sales by agents
3. Limitation of payment to mostly cash and cheques
4. Inability to validate policies sold in real-time
5. Over reliance on staff by agents for basic policy information
6. Delays in quote generation for customers
7. Adhoc policy renewal notification to customers

smartCover®

smartCover® is a digital platform that enables Insurance organizations to streamline and accurately track the sales activities of its agents in real-time.
With smartCover®, policy issuance and payments have become a fully digitized functionality. Agents can onboard new customers, generate quotes, receive payments and issue certificates with all parties receiving email and SMS notifications following each transaction.
Organizations can eliminate the problems of revenue losses attributed to the difficulty in sticker reconciliation through the tracking of motor sticker issuance in real-time.
Customers are able to initiate claims or purchase from the comfort of their homes, other policies such as
• Home
• Fire
• Travel
• Marine

Key Features & Benefits
• Instant quote generation
• Real-time revenue monitoring
• Seamless payments and collections
• USSD
• Chatbot
• Analytics

smartCover® Editions

Product Features	Basic	Standard	Enterprise
Quote Generation	✓	✓	✓
Real-time Revenue Monitoring	✓	✓	✓
Sticker and Certificate Fraud Control	✓	✓	✓
Centralized Dashboard	✓	✓	✓
Policy Validation (Customer and Law Enforcement)	✓	✓	✓
Agent/Branch Performance Monitoring	✓	✓	✓
Cash Payment	✓	✓	✓
Cheque Payment	✓	✓	✓
Mobile Money		✓	✓
Debit Card Payment		✓	✓
USSD			✓
Chatbot			✓

Source: Enterprise Computing Research and Microsoft Whitepaper.

a smarter way