



**Elevating Every Touchpoint: The AI-first
Future of Insurance is Experience-led**

Caribbean: a distinct landscape



- Climate & Catastrophe Risk
- Digital Divide & Customer Expectations
- Fragmented Customer Journeys
- Geographic & Regulatory Fragmentation
- Cybersecurity & Data Privacy
- Talent & Resource Constraints

Digital Experience

Embedded Insurance

Usage-based Insurance

Connected “Things”



Introducing a revolutionary way to Insurance!

Pre-integrated holistic solutions that automate end-to-end customer journeys across underwriting, issuance, and claims.

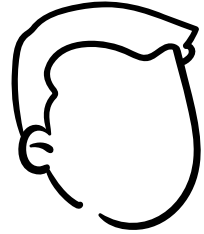
- *Fully automated underwriting, policy issuance, and claims journeys*
- *AI-driven fraud detection, risk assessment, and exception handling*
- *Integration of telematics, wearables, computer vision, and digital/video KYC*
- *Touchless and responsive policy issuance and on-the-spot cost-effective claims*
- *Real-time collaboration with ecosystem partners, including agencies and medical*
- *Accelerated deployment and rapid innovation with low-code driven approach*

Let's meet your customers!



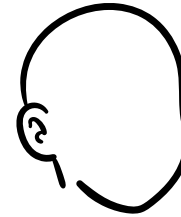
Mary

- Regular yoga
- Active lifestyle
- Part of a Rowing team
- No family history of any disease



Garth

- Social drinker
- White collar job
- Does not get much time for sports
- No serious history of illness
- Mild BP issue



John

- In prime age
- Regular smoker
- Pre-existing medical conditions
- Long term medication



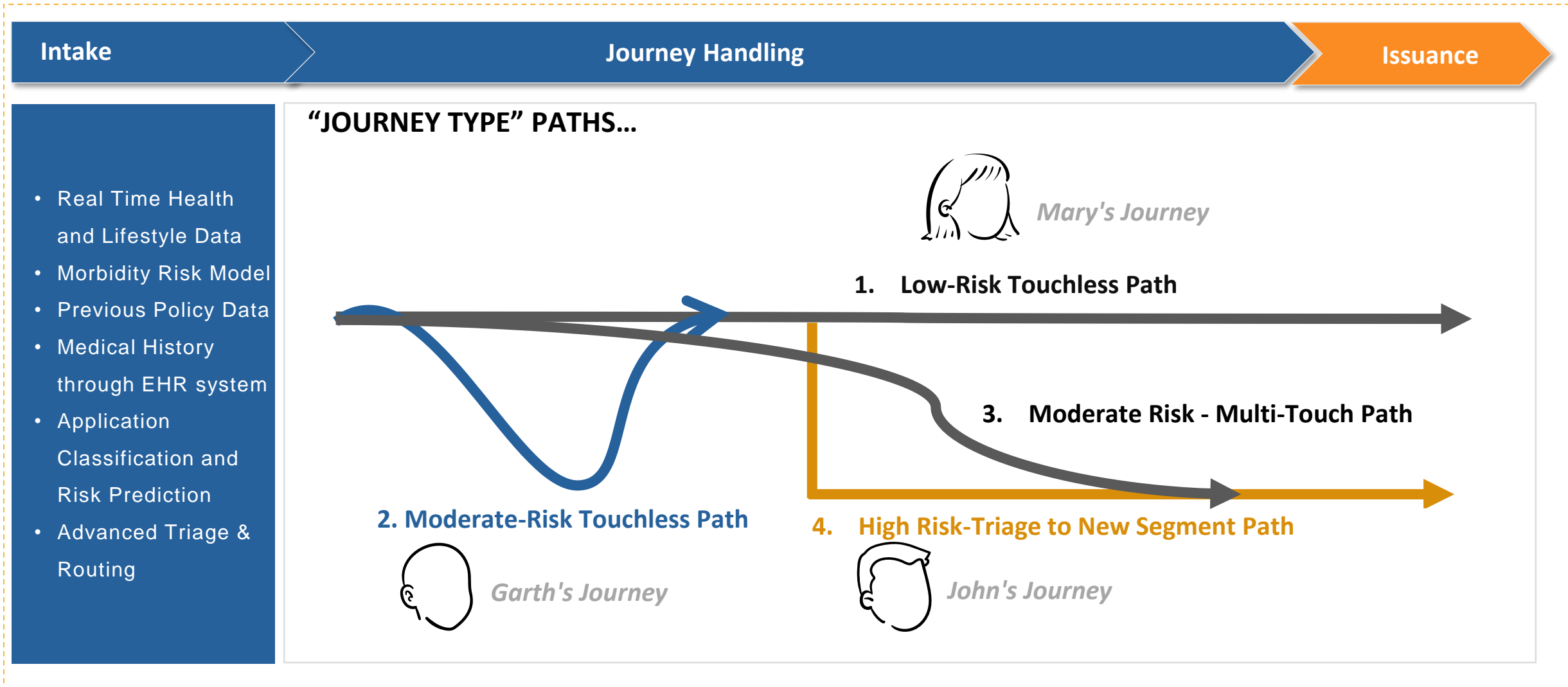
Amy

- Owns multiple cabs
- Carefully drives tourists around the city
- Never defaulted on premium payment

Life

P&C (Motor)

Setting Journeys on their desired path to maximize Insta-Issuance



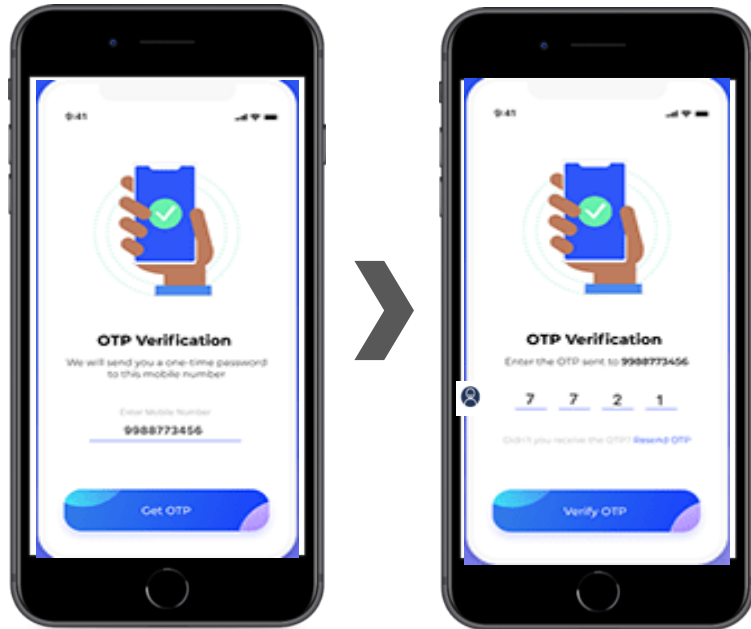
Low Risk: Insta-Issuance



Mary's Journey

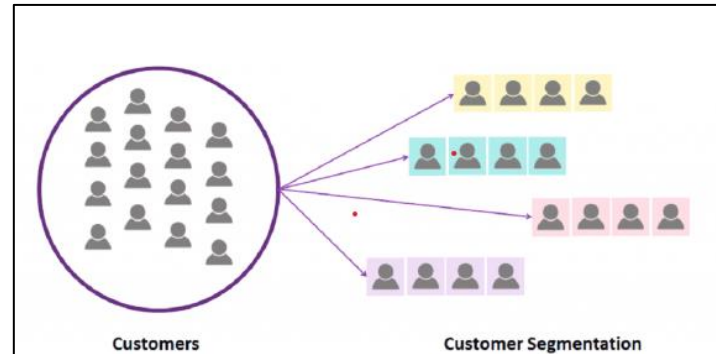
AI Powered Product Recommendation

CUSTOMER AUTHENTICATION AND IDENTIFICATION



Customer identification can be performed at authenticated at the authentication stage to improvise Data Entry and be intuitive.

PROCESS DESCRIPTION PRODUCT RECOMMENDATION



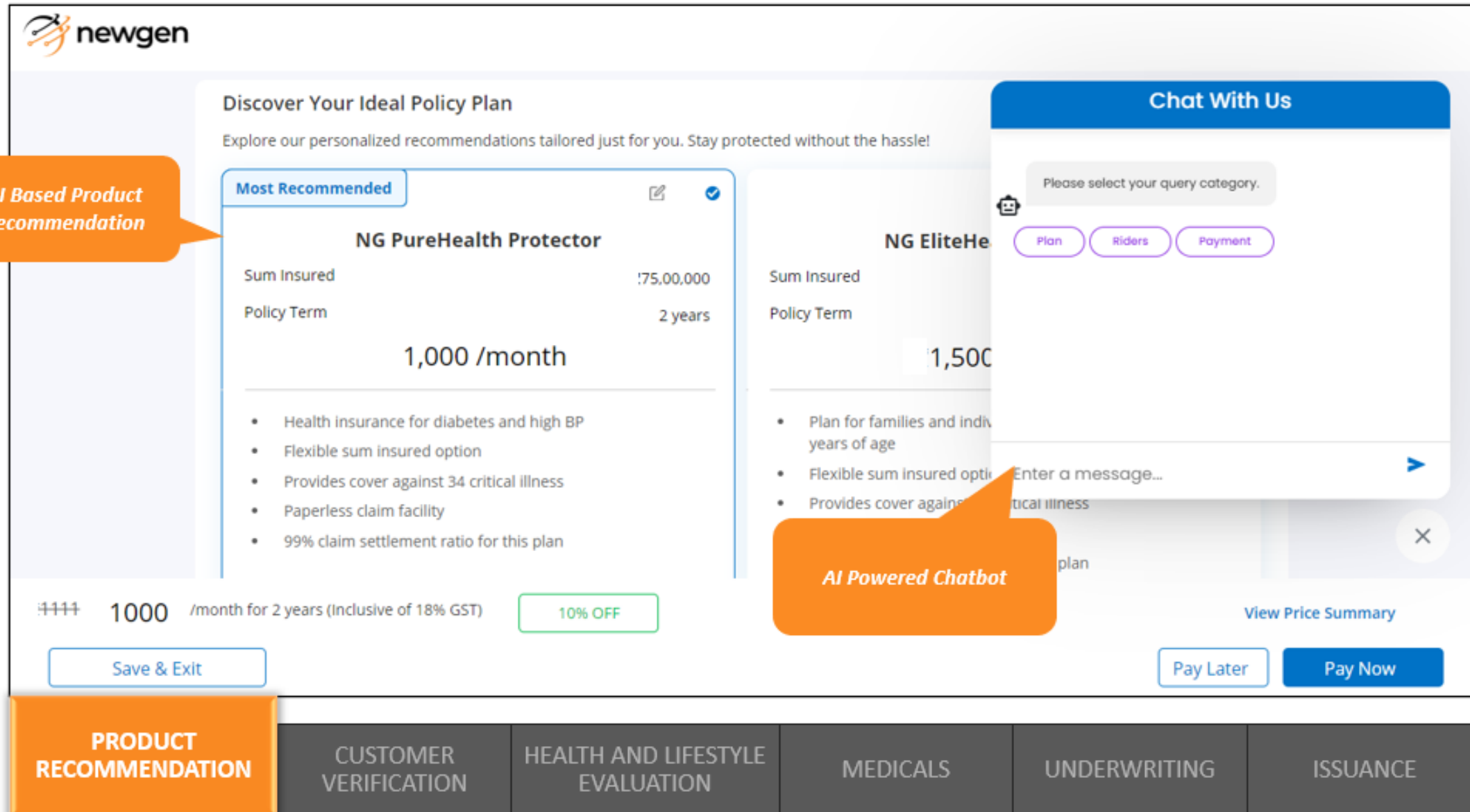
Customers to be segmented into separate profiles through Customer Profiling Model. Rule Based and AI Based product recommendation for providing personalized experience.

QUOTE GENERATION



Product specific Benefit Illustration computations and Document Generation.
Configurable Product and Plan Setup.

Product Recommendation



The screenshot displays the Newgen website's product recommendation section. It features two main policy cards: 'NG PureHealth Protector' and 'NG EliteHe'. The 'NG PureHealth Protector' card is highlighted with an orange callout bubble labeled 'AI Based Product Recommendation'. This card lists a sum insured of ₹75,00,000, a 2-year term, and a premium of ₹1,000/month. It also includes a list of features: health insurance for diabetes and high BP, flexible sum insured option, cover against 34 critical illnesses, paperless claim facility, and a 99% claim settlement ratio. Below the card, there is a '1000 /month for 2 years (Inclusive of 18% GST)' label, a '10% OFF' badge, and a 'Save & Exit' button. The 'NG EliteHe' card is partially visible, showing a sum insured of ₹1,50,00,000 and a premium of ₹1,500/month. It lists features like plan for families and individuals, flexible sum insured option, and cover against critical illnesses. An orange callout bubble labeled 'AI Powered Chatbot' points to the chat interface on the right. The chat interface has a blue header 'Chat With Us', a dropdown for query categories (Plan, Riders, Payment), and a text input field with a 'Send' button. At the bottom of the page, there is a navigation bar with six tabs: 'PRODUCT RECOMMENDATION' (highlighted in orange), 'CUSTOMER VERIFICATION', 'HEALTH AND LIFESTYLE EVALUATION', 'MEDICALS', 'UNDERWRITING', and 'ISSUANCE'. A 'View Price Summary' link and 'Pay Later'/'Pay Now' buttons are also present.

AI Based Product Recommendation

AI Powered Chatbot

PRODUCT RECOMMENDATION

CUSTOMER VERIFICATION

HEALTH AND LIFESTYLE EVALUATION

MEDICALS

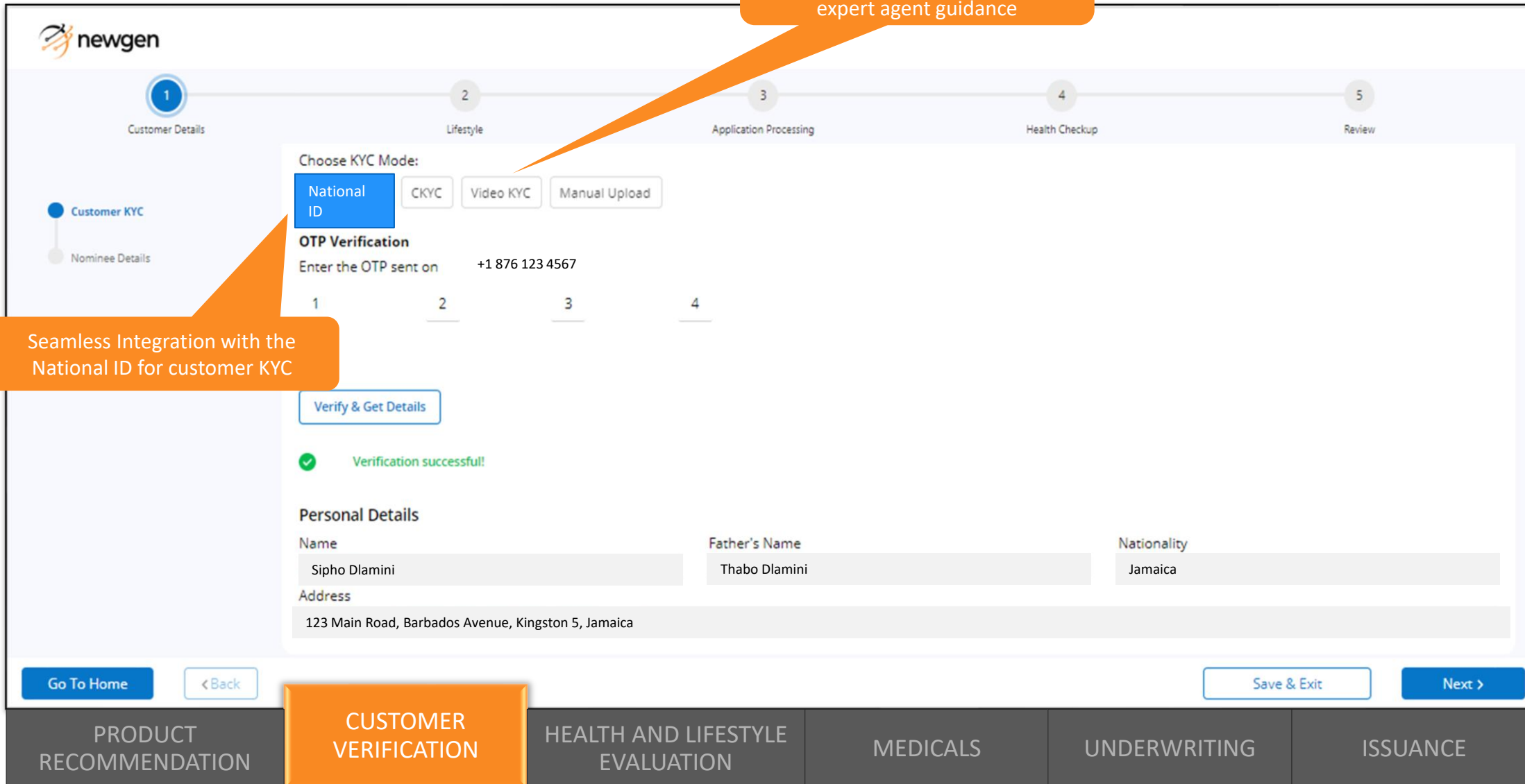
UNDERWRITING

ISSUANCE

Customer Verification

Video KYC integration to simplify the KYC process virtually with expert agent guidance

Seamless Integration with the National ID for customer KYC



newgen

1 Customer Details 2 Lifestyle 3 Application Processing 4 Health Checkup 5 Review

Customer KYC
Nominee Details

Choose KYC Mode:

National ID CKYC Video KYC Manual Upload

OTP Verification

Enter the OTP sent on +1 876 123 4567

1 2 3 4

Verify & Get Details

✓ Verification successful!

Personal Details


Name	Father's Name	Nationality
Sipho Dlamini	Thabo Dlamini	Jamaica

Address
123 Main Road, Barbados Avenue, Kingston 5, Jamaica

Go To Home < Back Save & Exit Next >

PRODUCT RECOMMENDATION **CUSTOMER VERIFICATION** HEALTH AND LIFESTYLE EVALUATION MEDICALS UNDERWRITING ISSUANCE

Health and Lifestyle Evaluation



1

Customer Details

2

Lifestyle

Details

5

Review

Wearable Device

Health & Fitness

Lifestyle Analysis

Other Details

Medical Details

Connect Smart Device

Seamlessly connect your wearable device in a few clicks, allowing us to automatically gather your health & fitness data. No manual input needed!

Connect smart device to track lifestyle? ☒

Type of Wearable Device

Fitness tracker

Device Brand

Amazfit

Please type in your details below so we can access your device's health info. We'll use it for application processing.

Email / User ID

7488366

Password

.....

☒ I hereby provide my consent to share my health data to Newgen for processing.

Go To Home

< Back

Save & Exit

Next >

PRODUCT RECOMMENDATION

CUSTOMER VERIFICATION

HEALTH AND LIFESTYLE EVALUATION

MEDICALS


UNDERWRITING

ISSUANCE

Capability to Leverage Wearables and IoT Devices to Access Vital Medical Data for Underwriting evaluation.

UNLOCK SIMPLE

Health and Lifestyle Evaluation



1

Customer Details

2

Lifestyle

3

Application Processing

4

Medical Details

5

Review

Wearable Device

Health & Fitness


Lifestyle Analysis

Other Details


Medical Details

Health & Fitness Report

Seamlessly connect your wearable device in a few clicks, allowing us to automatically gather your health data. No manual input needed!




You're consistently smashing your step goals with an impressive average of 7000 steps per day, that's above the recommended daily target!




We've noticed you're getting some solid shut-eye lately! Your sleep quality is looking great, and that's a big win for your overall well-being.


Summary Report




144
Total Workouts



16h 54m
Avg. Duration




160 KM
Distance



57,900 kcal
Calories Burnt

26 Nov 2023 - 1 Jan 2024



We've successfully evaluated your health & fitness pattern.

Go To Home

< Back

Save & Exit

Next >

PRODUCT RECOMMENDATION

CUSTOMER VERIFICATION

HEALTH AND LIFESTYLE EVALUATION


MEDICALS

UNDERWRITING

ISSUANCE

UNLOCK SIMPLE

Health and Lifestyle Evaluation



1

Customer Details

2

Lifestyle

3

Application Processing

4

Medical Details

5

Review

Wearable Device

Health & Fitness

Lifestyle Analysis

Other Details

Medical Details

Others Details

Information about your routine

Do you participate in any harzadours activities as part of your Occupations/Sports/Hobby ?

Yes

No

Have you ever been convicted for criminal charges?

Yes

No

In next 12 months you intend to travel or reside abroad other than on holiday of more than 4 weeks?

Yes

No

Would you like to have an E-Policy?

Yes

No

Are you a Political Exposed Person?

Yes

No

Body Vital Details

Weight (in Kgs)

Height (in cms)

BMI Score

70

175

22.86

Go To Home

<Back

Save & Exit

Next >

PRODUCT
RECOMMENDATION

CUSTOMER
VERIFICATION

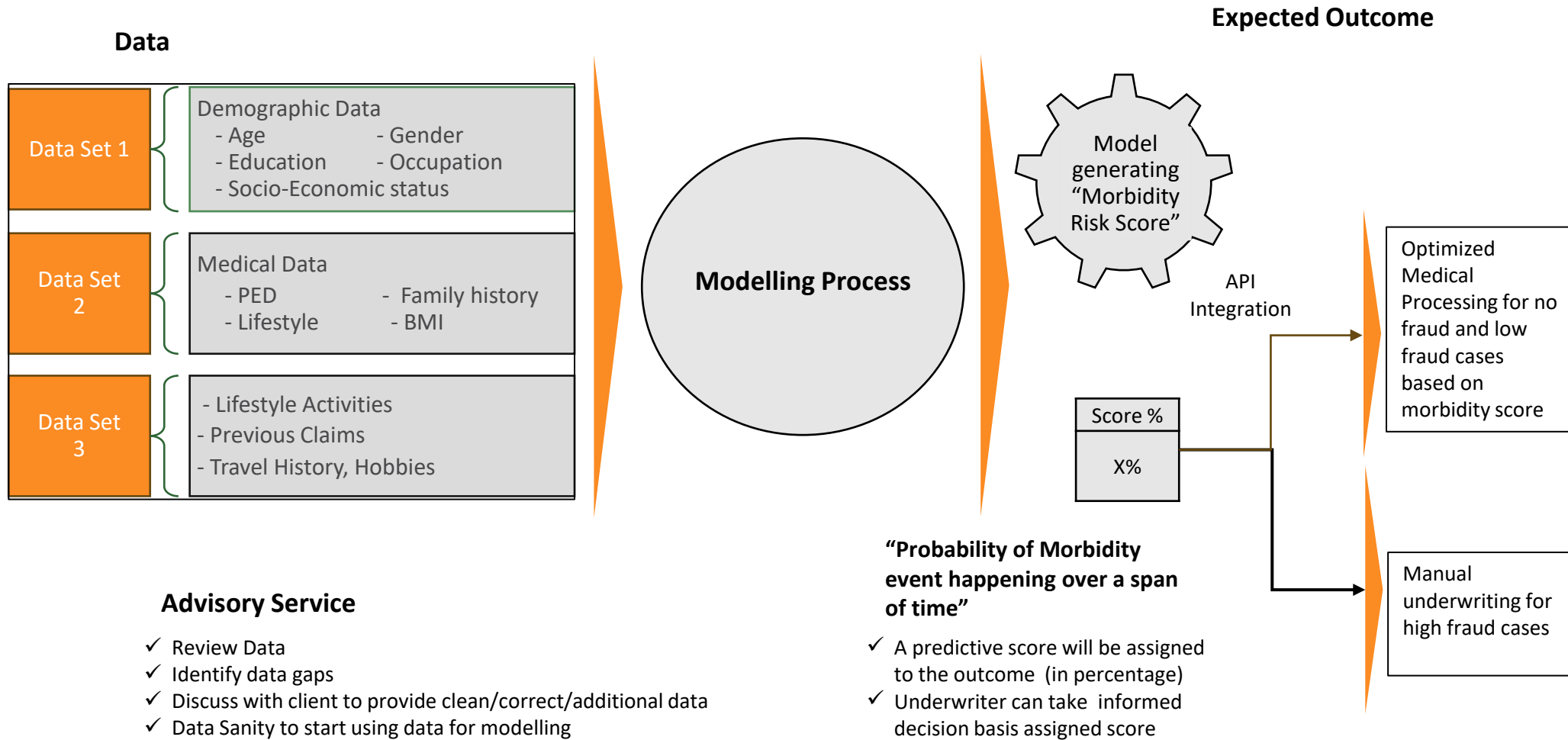
**HEALTH AND LIFESTYLE
EVALUATION**

MEDICALS

UNDERWRITING

ISSUANCE


Intelligent Underwriting: Morbidity/ Mortality Risk Prediction Model(s)



Instant Policy Issuance

Issuance : LifeNB-12593

Edit Layout
Save
Done
Close



Channel Name
Broker
Quotation Number
Q001
Insured Name
Mega Wenda
State
Nebraska
Policy No
POL8860032

Producer Name
Harry
Product Name
Whole Life
SSN/Tax ID
984577573
Rate Factor
0.00
Application Status
Issuance

Policy No. is generated by the system and Policy Kit can be generated and shared with the customer

Decision and Remarks

Decision
Select
Cancel Reason
Select
Refer Remarks
Accept

Acceptance Criteria
Accepted as Proposed
Reduced Sum Assured
10000000


PRODUCT RECOMMENDATION
CUSTOMER VERIFICATION
HEALTH AND LIFESTYLE EVALUATION
MEDICALS
UNDERWRITING
ISSUANCE

XYZ Life Insurance Company


Your insurance policy

Policy on the life of

XYZ Life Insurance Company agrees to pay benefits in accordance with the terms and conditions of this policy for losses occurring while this policy is in force.



Rino D'Onofrio
President and Chief Executive Officer



John Carini
VP & Head, Operations & Client Experience

Dated at the company's office in Mississauga, Ontario on

You have a right to examine this policy for 10 days
As the policy owner, you are allowed 10 days from the date you receive this policy to examine its provisions and to return it to an office of XYZ Life Insurance Company if you do not find it satisfactory. If you return it to us within this ten day period, the policy will be deemed never to have been issued from the policy date and any premium paid will be refunded to you.

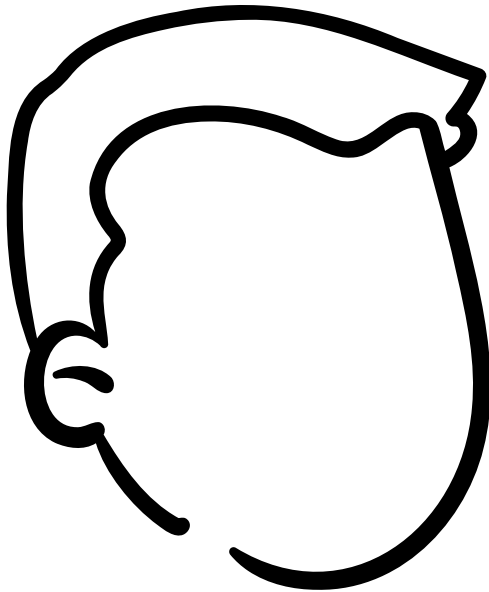
This policy contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable. Please see the "Provincial amendments" section of your policy contract to determine when this statement applies.

We want to help you make the most of your insurance plan
If you have any questions about your insurance coverage or you require our assistance, you can:
Call us toll free at 1-800-461-1413
Write to us at XYZ Life Insurance Company
Station A, Mississauga, ON L5A 4M3
Visit us at www.xyzinsurance.com

Policy kit generated and ready to be shared with the policyholder


UNLOCK SIMPLE

Moderate Risk: Medicals Triggered



Garth's Journey

Medicals Triggered



1

2

3

4

5

Customer Details

Lifestyle

Application Processing

Medical Details

Review

Schedule Medical Test

Choose Medical Test Center:

Dr. Lal Path Labs

SRL Diagnostics

Metropolis Healthcare Ltd.

Date For Tests:

8 Mar (Fri)

9 Mar (Sat)

10 Mar (Sun)

11 Mar (Mon)

12 Mar (Tue)

13 Mar (Wed)

14 Mar (Thu)

Time Slot:

10:00 AM - 12:00 PM

12:00 PM - 2:00 PM

2:00 PM - 4:00 PM

4:00 PM - 6:00 PM

Choose your preference:

Centre Visit

Home Visit

Pincode
8001

Medical Test can be scheduled at home location and Center as well

Go To Home

< Back

Save & Exit

Next >

PRODUCT RECOMMENDATION

CUSTOMER VERIFICATION


HEALTH AND LIFESTYLE EVALUATION

MEDICALS

UNDERWRITING

ISSUANCE

Medicals Triggered



1

Customer Details

2

Lifestyle

3

Application Processing

4

Medical Details

1

Target Pathology Labs

400 m away

103 Main Road, Gardens, Cape Town, Western Cape, 8001, South Africa

Select

2

Target Pathology Labs

720 m away

110 Main Road, Gardens, Cape Town, Western Cape, 8001, South Africa

Select

3

Target Pathology Labs

1.2 km away

24 Main Road, Gardens, Cape Town, Western Cape, 8001, South Africa

Select

4

Target Pathology Labs

Select

Go To Home

< Back

Save & Exit

Next >

PRODUCT RECOMMENDATION

CUSTOMER VERIFICATION

HEALTH AND LIFESTYLE EVALUATION

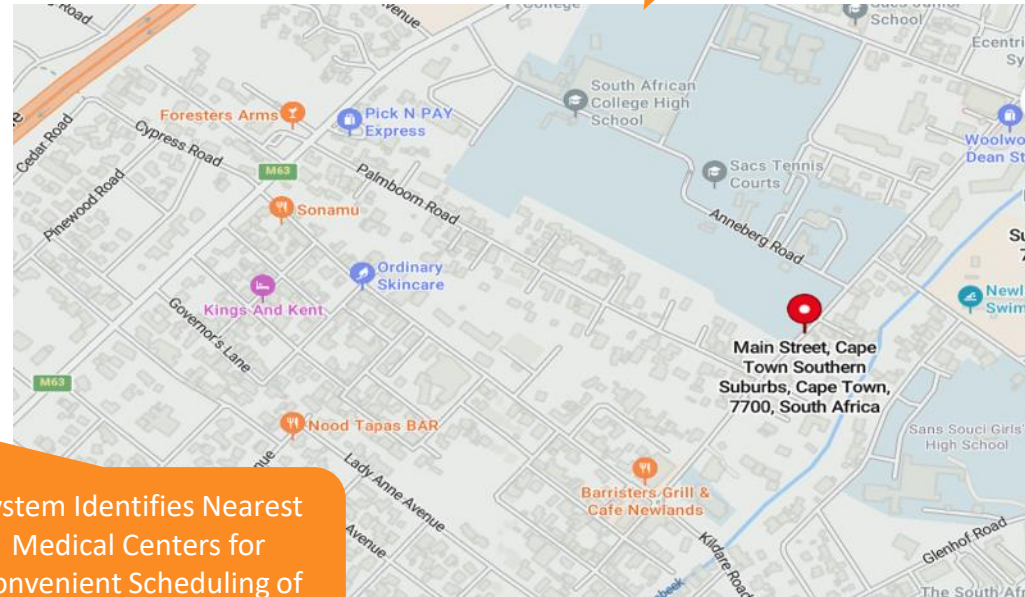
MEDICALS

UNDERWRITING

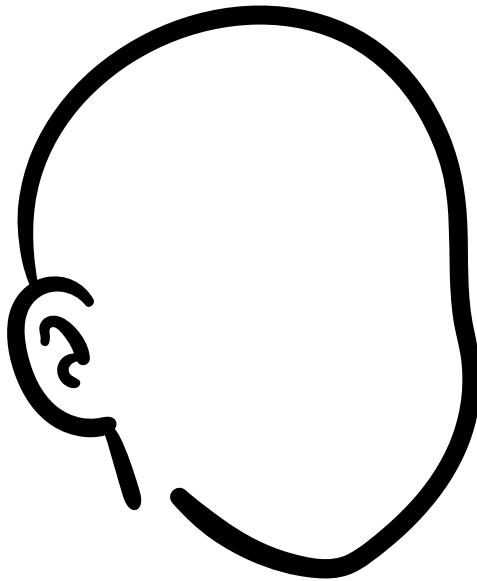
ISSUANCE

Geo locator APIs to Identify the Nearest Medical Centers for Convenient Scheduling of Medical Tests

System Identifies Nearest Medical Centers for Convenient Scheduling of Medical Tests



High Risk: Underwriter's Workbench



John's Journey

Underwriting Workbench

Based on Business Rules Engine and AI/ML Model decision, certain flags are raised

UnderWriting : NBLife-761 - Google Chrome

noacc.newgensoftware.net/workspacestudio/webdesktop/workspac

UnderWriting

Info

Linked WorkItems

Flag

Insta Flag *

NSTP

Requirement Flag *

No

Auto Risk Flag *

Yes

Auto UW Output

Yes

Medical STP *

No

Compliance flag *

Yes

PASA Flag

No

Agent Details

Code *

Online

Name *

Sumit

Category

Platinum

Email

sumit@newgen.com

Channel Name

AGENCYCHANNEL

Sub Channel Name

BROKER

Branch Name *

Cape Town

Branch Code

CapeTown5

images

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GOVERNMENT OF JAMAICA

DRIVER'S LICENCE

CLASS

GENERAL

DATE ISSUED

2009-03-19

COLLECTOR

ST. ANDREW

EXPIRY DATE

2014-03-21

BIRTH DATE

1985-03-21

SEX

M

NAME

ST. ANDREW

SIGNATURE OF LICENCE

ST. ANDREW

Document List

Progress

PRODUCT
RECOMMENDATION

CUSTOMER
VERIFICATION

HEALTH AND LIFESTYLE
EVALUATION

MEDICALS

UNDERWRITING

ISSUANCE

Underwriting Workbench

Info

Linked WorkItems

newgenONE

Policy No
LI-42289095

Plan Name
Nivesh Labh

Status
UnderWriting Pending

Sub Status
UnderWriting Med

Insured Name
Amit Kumar

Basic

Owner

Insured

Coverage

Payment

Questionnaire

Requirements

UW >

Payer Details

Payer Type *

PrimaryLife

Payer Name *

Amit Singh

Relationship With Owner *

Self

ID Type *

Tax Reference No.

Tax Reference No. *

123 456 7892

Tax Reference No. Verification

Online

Payment check *

Yes

Premium is calculated based on premium rules

Payment Details

All Column

+

Add Record

Payment Type

Receipt Id

Receipt Date

DCR No.

Payment Method

Images

ima... (By Vaibhav, 2024-05-03 1...

GOVERNMENT OF JAMAICA
DRIVER'S LICENCE

CLASS
GENERAL

DATE ISSUED
2009-03-19

EXPIRY DATE
2014-03-21

CATEGORY
ST. ANDREW

BIRTH DATE
1986-03-21

SEX
M

ST. ANDREW

Document List

Progress

PRODUCT
RECOMMENDATION

CUSTOMER
VERIFICATION

HEALTH AND LIFESTYLE
EVALUATION

MEDICALS

UNDERWRITING

ISSUANCE

Motor Claims made easy



Amy's Journey

Amy's Motor Claim Journey

PREVENTION

INCIDENT

GUIDED INCIDENT REPORTING & FNOL

AI LED ASSESSMENT

TRACKING & SETTLEMENT

Predict and Prevent

Leveraging telematics, sensors, & real-time data analytics, to alert customers to impending risks & facilitate preemptive actions.

Detect and Report

The alert is immediately generated from connected cars or via a simple, intuitive online notification on their mobile.

Roadside Assistance

The customer can seek for direct engagement of medical assistance, tow truck, car repair, taxi reservation, etc. if needed.

Guided Incident Reporting

AI-driven interface to systematically collect essential information following damage to vehicles, ensuring accurate data collection.

Digital Proof Submission

Customer takes photos of damage and uploads on FNOL

Damage Assessment

Quickly analyzes visual data to identify damaged parts, assess impact and the need for repair/replacement

Repair Assessment

Automated Claim adjudication from:

- Digital repair estimation
 - IoT data from Telematics Platform
 - AI Model for Digital Assessment Suitability

Tracking

The customer monitors the status of its claim

Settlement

The customer receives the damage assessment report and settlement amount.

OPPORTUNITIES

CAPABILITIES

Push Notifications with Safety Warnings

Guided Incident Reporting

Document Recognition and Data-checking

Automated Repair Estimation

Omnichannel Claim Tracking

IOT-based Driving Behavior Coaching

Automatic Tow-car Engagement

Damage Image Recognition

Automated Claim Assessment and Evaluation

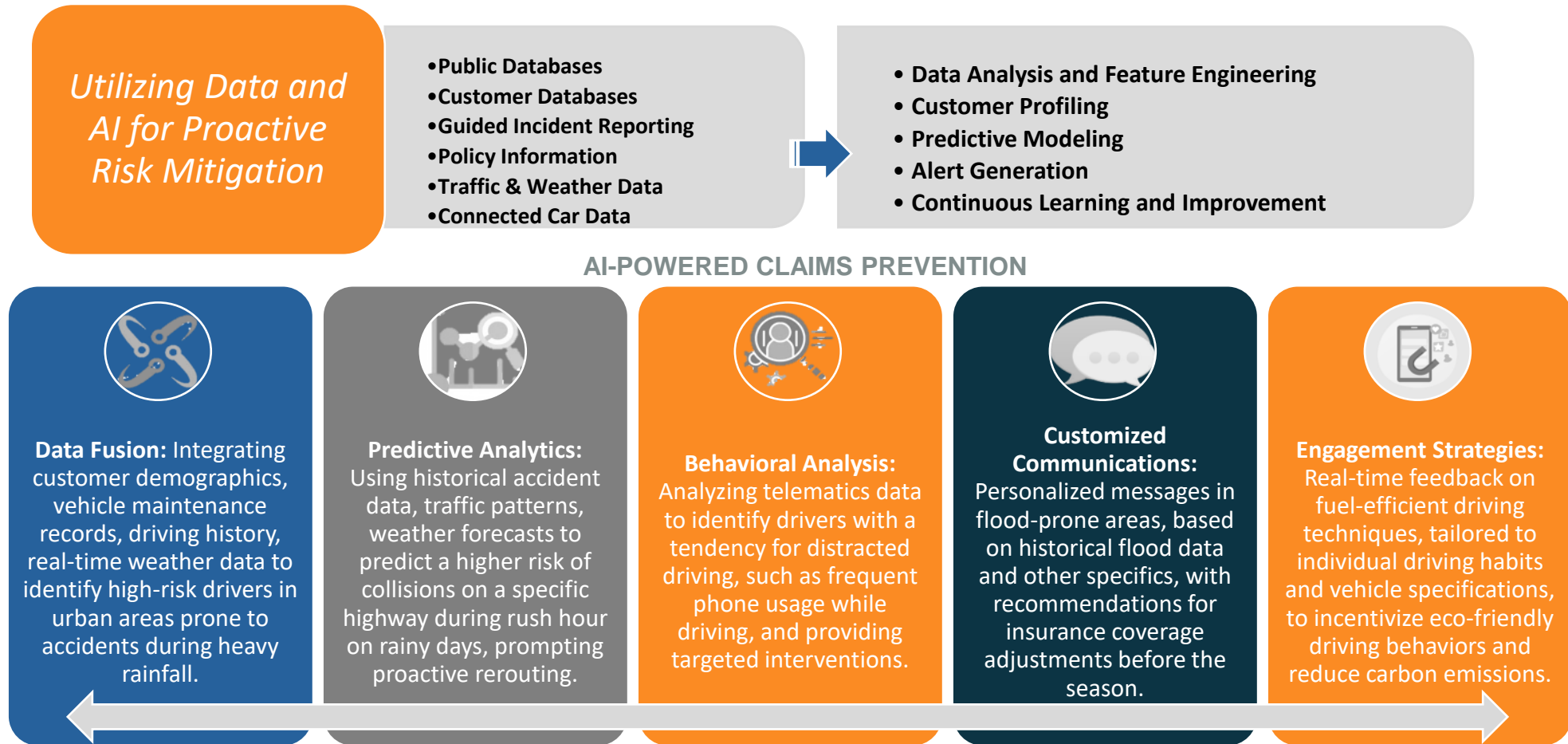
Rental Car Reservation

Digital Damage Assessment

Spot Survey

Fast Acceptance of Settlement

Claims Prevention



Connected Cars Claims Initiation

Real-time data transmission from connected cars provides insurers with immediate notification of accidents or damages

The sensors within vehicle instantly detect accidents and damage, and automatically send an alert to the insurance company



- ✓ Collision Detection
- ✓ Severity of Impact
- ✓ Location Information
- ✓ Vehicle Speed
- ✓ Direction of Travel
- ✓ Airbag Deployment



Could you confirm if everyone in the vehicle is safe?

Yes, everyone is safe

Could you confirm if there are any additional parties involved in the accident?

No, it was a single-vehicle collision.

Based on the data from your car, it appears that the front bumper and left headlight were impacted. Could you verify if this info is accurate?

Yes

Perfect. You'll receive an instant settlement offer shortly. Once you review and accept the offer, the settlement process will be initiated.

↑ AI Model Accuracy

Decision Suitability – Need for adjuster

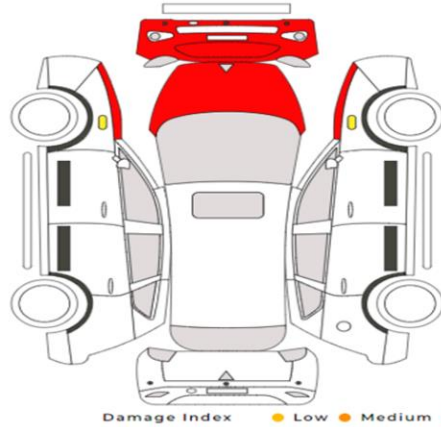
Fraud Identification

Claims Reserving

BENEFITS FOR INSURER

- Faster & Accurate Claims Processing
- Improved Fraud Detection
- Enhanced Customer Experience

Automated Damage Assessment

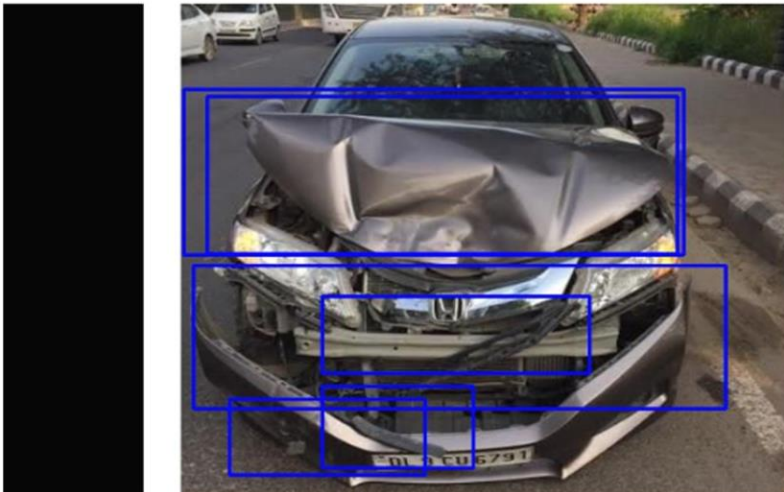


BENEFITS FOR INSURER

- 60% reduction in on-site inspections
- 15%-30% claims handled without loss adjuster
- 2%-5% reduction in pay-out due to steering to express path
- 2-5 day reduction of average claim handling time

License Plate	(License Mismatch) DL9CU6791
Make	---
Model	---
Odometer	---
VIN	---
Fuel Meter	---

Front Side



Q-Score: 3, Angle: 0(degrees)

Part	Damage Type	Confidence Score	Severity	Operation	Labour Hrs.
Hood	deep_dent, dislocation	98%	100%	Replace	0
Front Bumper	scratch_or_spot, dislocation, tear	99%	100%	Replace	0
Bumper Grill Top	broken	96%	100%	Replace	0

1

Integration with National Motor Portal(s) to gather car values based on license plate.

2

Uploaded images to be processed by computer vision to identify damage

3

Enlargement of the selected image

4

Highlighted damage areas identified by AI

5

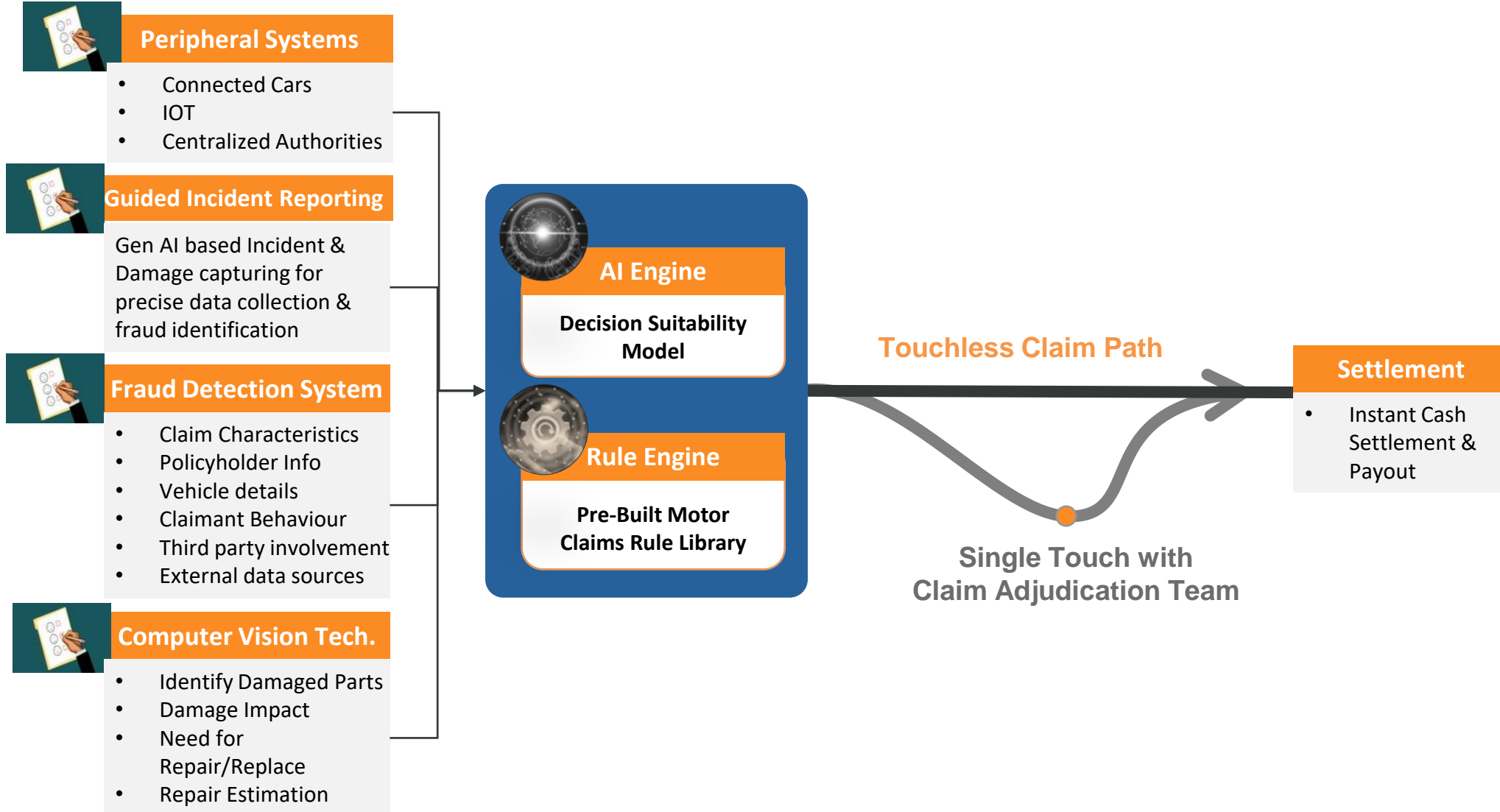
Damage areas depicted in **3D rendering** of car image

6

Damage anatomy explained (e.g., damage to front of car -- shattered front windshield, scratched bumper). Not a total loss.

AI Driven Insta-Settlement

SOLUTION ILLUSTRATION



Repair Shop Portal



The repairer upon logging in will have two options: to provide claim estimate or to upload the invoice

Embracing Technology as an enabler

Agile Innovation

Get started fast. Build more as you go. Innovate rapidly. Monitor Outcomes.



{ Faster Go-to-market. Faster Operations. Faster Change. }



1. Seamless journeys, omnichannel experiences



2. Composable, AI-first architectures



3. Micro-services for Innovation-in-Leaps



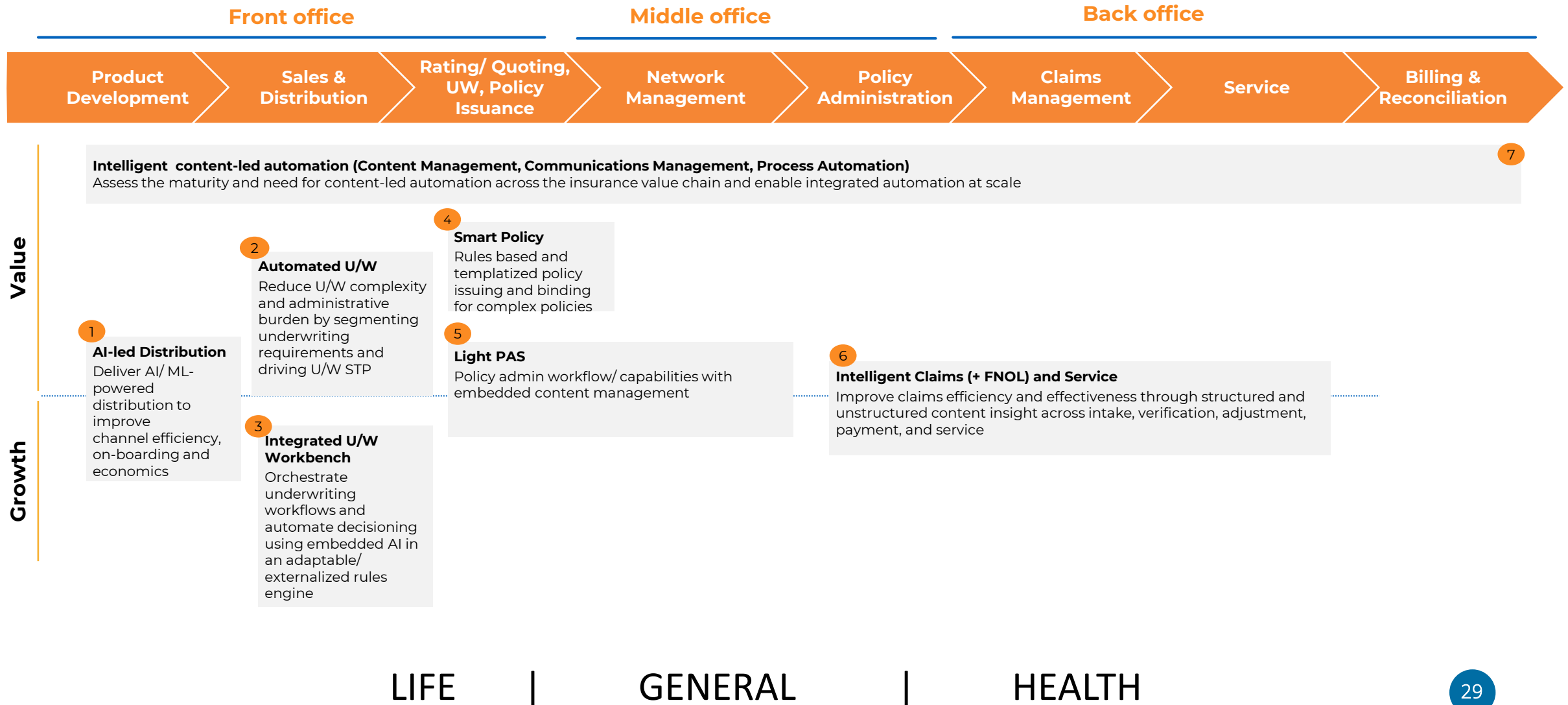
4. Power of AI at every step of the journey



5. Making the best of Insurtech with integrations



Covering the full spectrum of Insurance Solutions



Newgen: Your Trusted Partner for Digital Insurance Transformation



33+ years
of Innovation, Passion,
and Excellence



520+ Customers
Across 74+ countries



~4,400 Employees
600+ in R&D



350+ Channel Partners such as
Guidewire, E&Y etc.



Innovative
45 Patents Filed,
24 Granted



Analyst Recognition
Forrester Wave
Gartner Magic Quadrant



Compliance
ISO 9001, ISO 27001,
SOC & Compliance



Solutions
50+Pre-built Solution
Journeys for Key
verticals



CSR
Impact on United
Nation's SDG – Zero
hunger & Quality
Education

We **modernize legacy systems**, **make complex simple**, **deliver futureproof automation**, and **deliver end-to-end journeys**.



The Bigger Story

Transform your Insurance Business with Newgen!

1. Holistic Transformation without boundaries

Across underwriting, issuance, servicing and claims.

2. Integrated Ecosystem for E2E Automation

Automated journeys via integration with partners

3. Treatment of Each Journey in Totality

Customer Journey and sub-journeys automation.

4. Ensuring Customer Retention

Effective preemptive renewal and churn prevention

5. Shift from Communication to Conversations

Omnichannel Engagement

6. Proactive Policy Servicing

Effective preemptive renewal and Churn Addressal

7. Boost Sales with Effective Customer Service

Opportunity for Innovative cross-sell and upsell



Your Trusted Digital Transformation Partner