

# In\$urance CIO Outlook

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APAC SPECIAL

SEPTEMBER - 16 - 2022

ISSN 2644-2795

DIGITAL  
INSURANCE  
PLATFORM  
EDITION

 **Intellimin**  
Cloud Insurtech Platform

**AN  
INSURANCE  
POLICY  
ADMINISTRATIVE  
PLATFORM**

*ENHANCING  
CUSTOMER  
EXPERIENCE*

■ Julie Bedgood,  
CEO

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*The annual listing of 10 companies in APAC that are at the forefront of providing Digital Insurance Platform solutions and impacting the industry*



C O S V  
S T

WE'VE DEVELOPED ROBUST METHODOLOGIES  
THAT ENSURE CONVERSION OF DATA INTO A  
FORM THAT SUPPORTS EXISTING  
PRODUCTS AND POLICY  
ADMINISTRATION PROCESSES



Julie Bedgood,  
CEO

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**Intellimin.com**



*By Pamela Morgan*

The pandemic reshaped market narratives, consumer needs, and expectations across industries. For insurance companies, the pandemic highlighted the need for platforms to support online working, while optimising operations and delivering great customer experiences. By employing Intellimin's cloud-based self-service portal, insurance companies are able to provide uninterrupted service, tailored customer journeys, and paperless interactions, which results in a significantly improved experience for the end users.

One client where Intellimin provided their complete, managed solution, with ongoing operational support, was BSP Life Fiji - the first and leading insurance provider of Life and Health insurance products in Fiji. BSP Life Fiji has worked closely with Intellimin since 2014. This partnership is a testament to Intellimin's immense success in the insurance tech firmament, enabling insurers to leverage technology and maneuver mercurial market scenarios.

By working with Intellimin, customers of BSP Life Fiji were able to view their policies and request changes online, enabling the

■ Leo Francis,  
CTO







■ Leo Francis,  
CTO

insurer to maintain continuous operations and provide an enhanced customer experience. Intellimin, renders a cloud-based insurtech platform that allows end-to-end configuration and automation of administrative tasks via an intuitive, easy-to-use, self-service module.

## Transforming Insurance Operations

“We offer a revolutionary platform that empowers insurers to offer more value to their customers and infuse agility in their operations, giving them a competitive advantage,” says Leo Francis, CTO of Intellimin. The company’s platform, also named Intellimin, is designed to resolve modern-day insurance challenges and improve operational efficacy.

Intellimin was designed to empower insurers to transition data from legacy systems and design efficient business processes; supporting policy life cycles, with an emphasis on customer experience. “From an insurer’s perspective, converting and moving data onto a new system poses potential risks. We’ve developed robust methodologies that ensure conversion of data into a form that supports existing products and policy administration processes,” says Julie Bedgood, CEO of Intellimin.

Businesses can leverage Intellimin’s product management module to bring new insurance products to the market by configuring the platform to match their unique underwriting, benefits, and premium pricing policies.

The platform allows users to create an audit-friendly trail, make policy changes, update contact details, modify payment details, and even lodge claims and requests. The platform can also be rapidly deployed to digitize all insurance operations, creating a seamless experience for employees and customers.

Intellimin provides the tools to automate policy application, underwriting, policy administration, billing, and claims. This drastically reduces the time to execute individual processes and frees up employees, enabling them to focus on high-level tasks that drive the business. Multifaceted processes are streamlined and observed from a single, comprehensive dashboard.

Intellimin easily integrates with external and third-party APIs, allowing users to oversee key business processes and efficiently manage core systems. Administrative departments also benefit significantly from Intellimin’s admin and integration functionalities. Businesses can leverage Intellimin’s product management module to bring new insurance products to the market by configuring the platform to match their unique underwriting, benefits, and premium pricing policies.

Intellimin’s group administration module enables the management of group business processes, such as billing, premium discounts, renewal terms, and customized products, applicable to a specific group of customers. Intellimin’s call center management module automates outbound lead calling with complete workflow management across all sales processes. To improve the efficiency of such operations, Intellimin

provides automated and accurate payment-based commission calculations, clawbacks, and more.

Users have reported that they were performing operations on the platform within days, instead of what traditionally takes weeks, substantiating Intellimin's ability to slash setup times. The platform's dynamic and flexible functionalities allow for customisation to meet specific requirements, market trends, and product distribution channels.

## Rapid and Effective Deployment

With extensive experience and knowledge in the insurance space, the Intellimin team adds value at every interaction.

The process begins with scoping and planning. Comprehensive client meetings are carried out to thoroughly understand client requisites, project scope, and business objectives. Having experienced, skilled consultants included in this initial scoping phase ensures all end-users of the platform are considered, alongside the role the platform will perform in the business. With extensive experience and know-how on the associated risks and rules of implementing new systems—Intellimin can offer clients a bespoke module that addresses their specific challenges.

Intellimin seamlessly transitions clients through the next stages of implementation, with their robust processes and methodologies to ensure data can be converted, and all operational processes are automated. The intellimin platform is highly configurable which means that changes can be quickly made and it also allows their clients to make modifications.

Intellimin's team runs comprehensive testing for data security, and ensures that the system is fully operational and works efficiently. After rapid deployment, Intellimin offers ongoing support to help minimize the risks of emerging operational challenges.


Delivering such a thorough and well-organized process may seem next to impossible, but it is the standard for Intellimin.

## A Vibrant Legacy in Providing End-to-end Service Support

Intellimin's team profoundly believes that what differentiates the company from its competitors is not just its product but its people. The company has amassed over two decades of experience in providing end-to-end services to insurance companies, helping them mitigate risks and jettison legacy systems. The team designs visionary solutions to bolster its clients' operational capabilities and foster accelerated growth. Its leaders, Julie Bedggood - CEO and Leo Francis - CTO, have developed and honed their processes and technology over time to generate successful insurance policy administration outcomes for their clients.

strongly committed to designing and delivering groundbreaking systems that maximize business efficiency through intelligent, innovative, and user-centric technologies. He led the implementation of the Intellimin platform in New Zealand, Australia, Africa, and Asia-Pacific for startups and large insurers. By prioritizing the customer journey, experience, and satisfaction, the Intellimin team fundamentally supports insurance companies in reengineering their processes to become smarter, more efficient, and client-friendly.

From legacy insurers looking to transform their complex systems to start-up businesses requiring an out-of-the-box solution, Intellimin provides the digital solution that meets the demands of an ever evolving industry landscape. Intellimin predicts that insurance companies will increasingly rely upon insurtech platforms to quell major challenges and avoid the pitfalls



**WE EMPOWER INSURERS TO OFFER MORE VALUE TO THEIR CUSTOMERS AND EVOLVE THEIR OPERATIONS TO ACCOMMODATE AGILITY, GIVING THEM A COMPETITIVE ADVANTAGE**

Bedggood, a venerated expert, strategic thinker, and passionate leader has spent decades advancing business growth and improving operations through innovation and technology. Her experience in insurance, technology, and service delivery is coalesced to enhance the performance of insurer strategies and operations across the globe. Francis is with her on this journey of transforming the global insurance space. He is an industry expert in insurance distribution and administration and has been a senior technology executive for over two decades. Francis is

of legacy systems as the global insurance firmament continues to expand.

Intellimin is continually developing and investing in the platform, to better support its clients, and strengthening the team by adding skilled senior and technical executives, responding to clients' novel business strategies, and providing elevated levels of ongoing support. Intellimin is pushing the boundaries of innovation and laying the foundation for a better tomorrow, bearing the torch of technology-based development that will foster customer-centricity in the global insurance arena. **IO**

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**AWARDED BY**  
**Insurance CIO Outlook**



**Insurance CIO Outlook**  
(ISSN 2644-2795)

**Published from**  
600 S ANDREWS AVE STE 405,  
FT LAUDERDALE, FL 33301

[www.insuranceciooutlook.com](http://www.insuranceciooutlook.com)