

## Success Story

# Digitalizing Property Risk Assessment: A Global Insurer's Advantage



## Overview

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A major global insurer collaborated with Tech Mahindra CTCo to revolutionize its insurance risk assessment process by introducing digital tools. This initiative reduced the delivery time of its insurance risk assessment reports from two weeks to two days. As a result, the client was able to significantly lower operational costs, enhance customer satisfaction, and accelerate service delivery while empowering customers with autonomy in risk assessments.

## Client Background and Challenge

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Our client, a major global insurer based in Switzerland, initially faced issues with its existing insurance risk assessment processes. These processes were manual, with over 1,000 risk engineers using cameras and notepads for data collection, resulting in the following challenges:

- ▶ **Inefficiency and Time Delays:** Each assessment report took up to two weeks to deliver, leading to a poor customer experience.
- ▶ **Lack of Standardization:** Varied workflows and no real-time access to data resulted in inconsistent processes and difficulties retrieving data.
- ▶ **High Operational Costs:** The frequent deployment of risk engineers, even for minor assessments, increased costs disproportionately.

## Our Approach and Solution

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Recognizing the need to modernize their risk assessment processes, the client partnered with us to develop a suite of digital tools tailored to their specific requirements. The transformation journey involved several strategic initiatives aimed at enhancing efficiency, accessibility, and user engagement:

- ▶ The initial step involved creating a **bespoke application** for iPads, enabling risk engineers to digitally capture and access assessment data in the field. This application supported multiple data formats, including text, images, and videos, and accommodated diverse assessment methods and property types.
- ▶ To address challenges related to **data accessibility and real-time processing**, the application was integrated with **Microsoft Dynamics**, ensuring seamless information flow, instant data synchronization, and centralized storage. This allowed risk engineers to generate and access assessment reports in real time, significantly streamlining the process.
- ▶ To reduce dependency on onsite risk engineers and enhance customer engagement, Tech Mahindra introduced a **mobile application** that enabled customers to conduct their own risk assessments. This tool featured a dynamic questionnaire tailored to their business and property specifics, allowing them to identify, mitigate, and reduce risks independently. It also included functionality for requesting and conducting remote risk assessments. As a result, customers received personalized reports with improvement recommendations, increasing satisfaction and lowering assessment costs.
- ▶ Following the **development and pilot testing** of these applications, **extensive training sessions and seminars** were conducted to ensure smooth adoption among risk engineers and customers. The company eventually mandated the use of these applications to maximize the benefits of the digital tools.

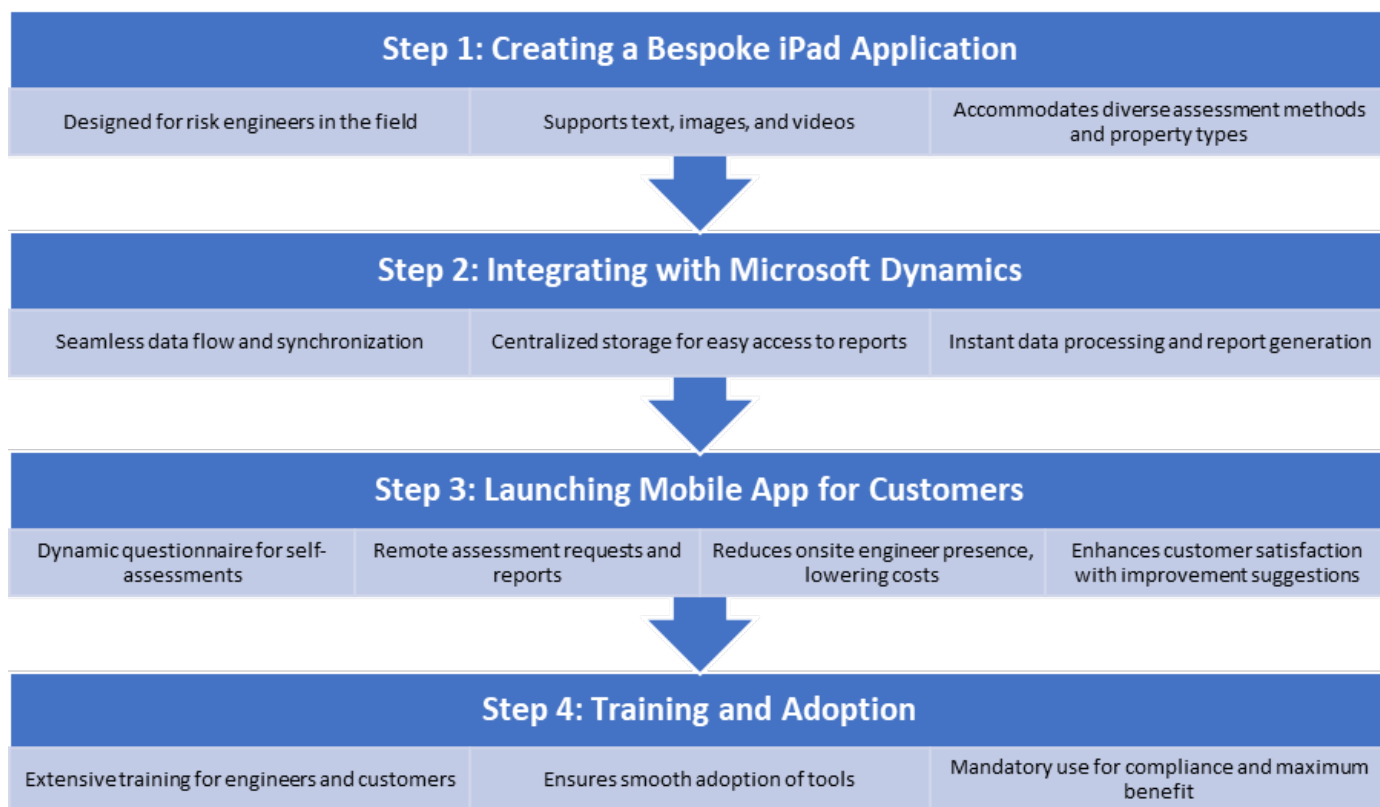


Figure 1: Risk Assessment Transformation Steps

Through these comprehensive steps, we have successfully implemented a solution that addressed the immediate inefficiencies in risk assessment insurance and laid the foundation for continuous improvement and innovation in its operational processes.

## Business and Community Impact

The digital transformation led to substantial improvements across several aspects of their operations:

- ▶ **Reduced Report Turnaround:** The turnaround time for delivering the insurance risk assessment report was reduced from two weeks to one to two days.
- ▶ **Cost Efficiency:** The need for on-site risk assessments was significantly reduced, lowering operational costs and enhancing efficiency.
- ▶ **Improved Customer Experience:** Faster report delivery and the ability to perform self-assessments enhanced customer satisfaction.
- ▶ **Operational Standardization:** The new digital tools provided a standardized method for risk assessment across various global locations.
- ▶ **Employee Retention:** Improved working conditions and reduced mundane tasks helped retain experienced risk engineers.

## About Tech Mahindra

Tech Mahindra (NSE: TECHM) offers technology consulting and digital solutions to global enterprises across industries, enabling transformative scale at unparalleled speed. With 149,000+ professionals across 90+ countries helping 1100+ clients, Tech Mahindra provides a full spectrum of services including consulting, information technology, enterprise applications, business process services, engineering services, network services, customer experience & design, AI & analytics, and cloud & infrastructure services. It is the first Indian company in the world to have been awarded the Sustainable Markets Initiative's Terra Carta Seal, which recognizes global companies that are actively leading the charge to create a climate and nature-positive future. Tech Mahindra is part of the Mahindra Group, founded in 1945, one of the largest and most admired multinational federation of companies. For more information on how TechM can partner with you to meet your Scale at Speed™ imperatives, please visit <https://www.techmahindra.com/>

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