



Stay on top with NSure

**T**ransformational.

**O**perational.

**P**roven.

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**KGiSL**   
Empathy-based outcomes™

# Products for Insurance



**Robust. Efficient. Mature.**

End-to-end software solution for **Insurance & Takaful business**

that enable insurers to be

**Transformational. Operational. Proven.**

**Core Insurance Suite for  
Conventional Operations**



## NSure Suite of Solutions



A fully integrated web-based application enabling customers and agents generate online policies based on parameters set in underwriting guidelines.



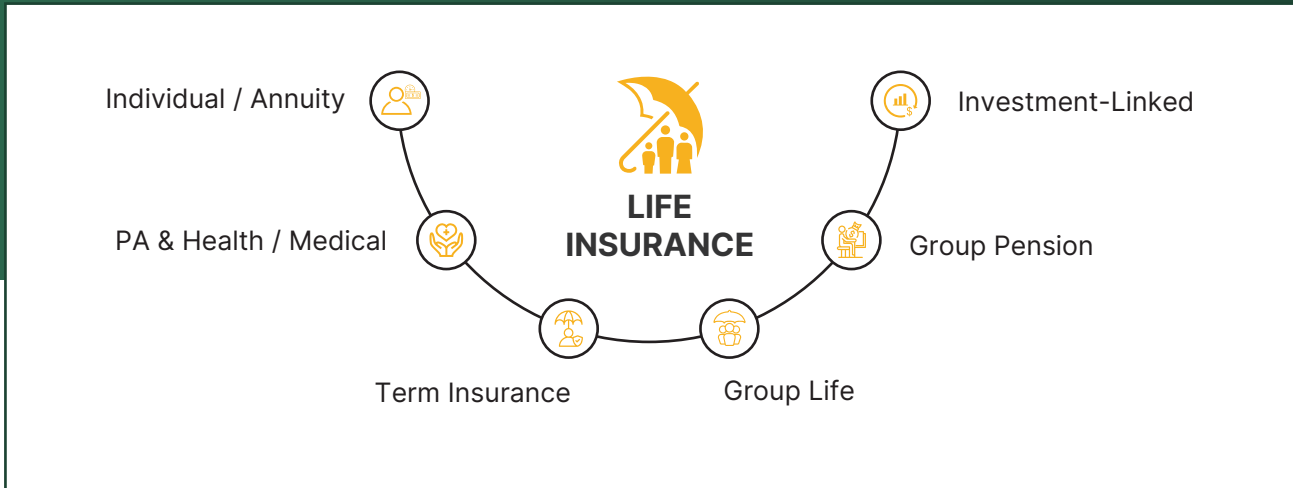
NSure suite of digital solutions help insurance firms leverage the power of automation to enhance business performance, efficiency & productivity.



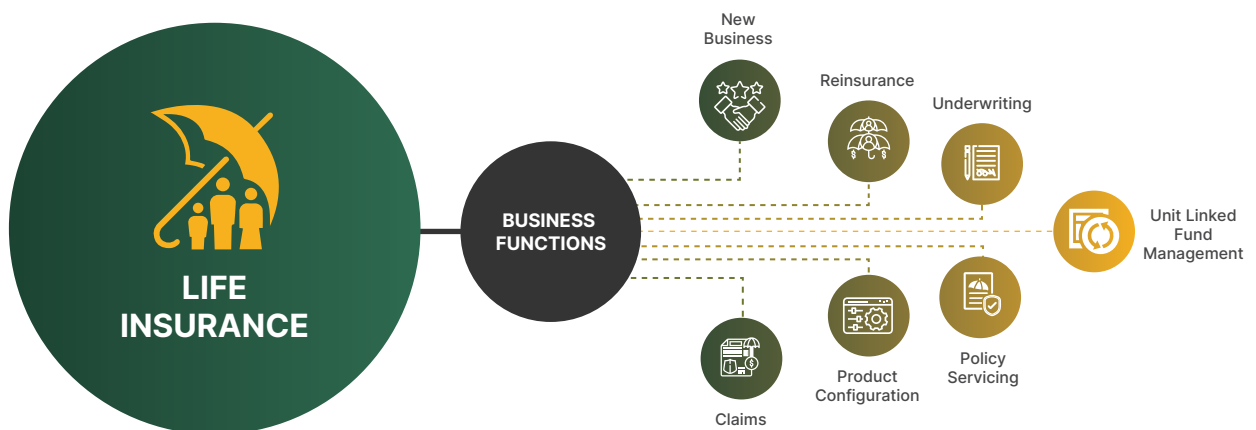
A complete and proven, end-to-end, claims tracking and management system for insurance carriers that accelerates claims resolution & reduces administrative and settlement costs.

# NSure Core Life

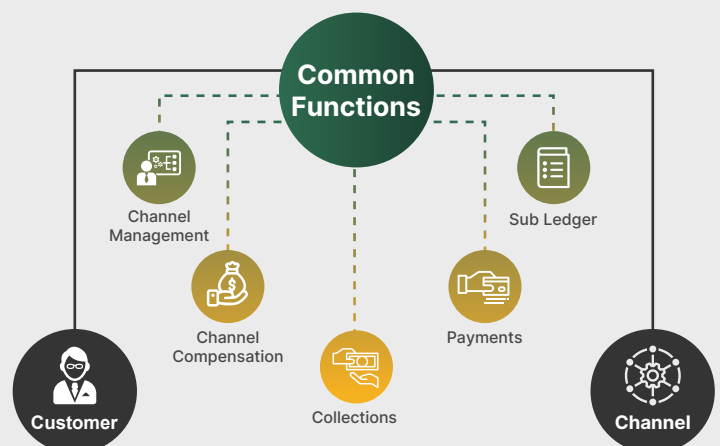
NSure Core Life governs insurance processes and operations seamlessly in real-time for Insurers protecting Individual life, group life and health. Supports Traditional Life, Annuities, Unit-Linked, Health/Medical, Mortgages, Group Term, Group Medical, Group Savings Scheme, Group Unit-Linked, Group Pension, Universal Life, etc.



The business functions for Life Insurance, such as product configuration, new business, unit-linked fund management, underwriting, policy servicing, reinsurance and claims spans across all lines of business.

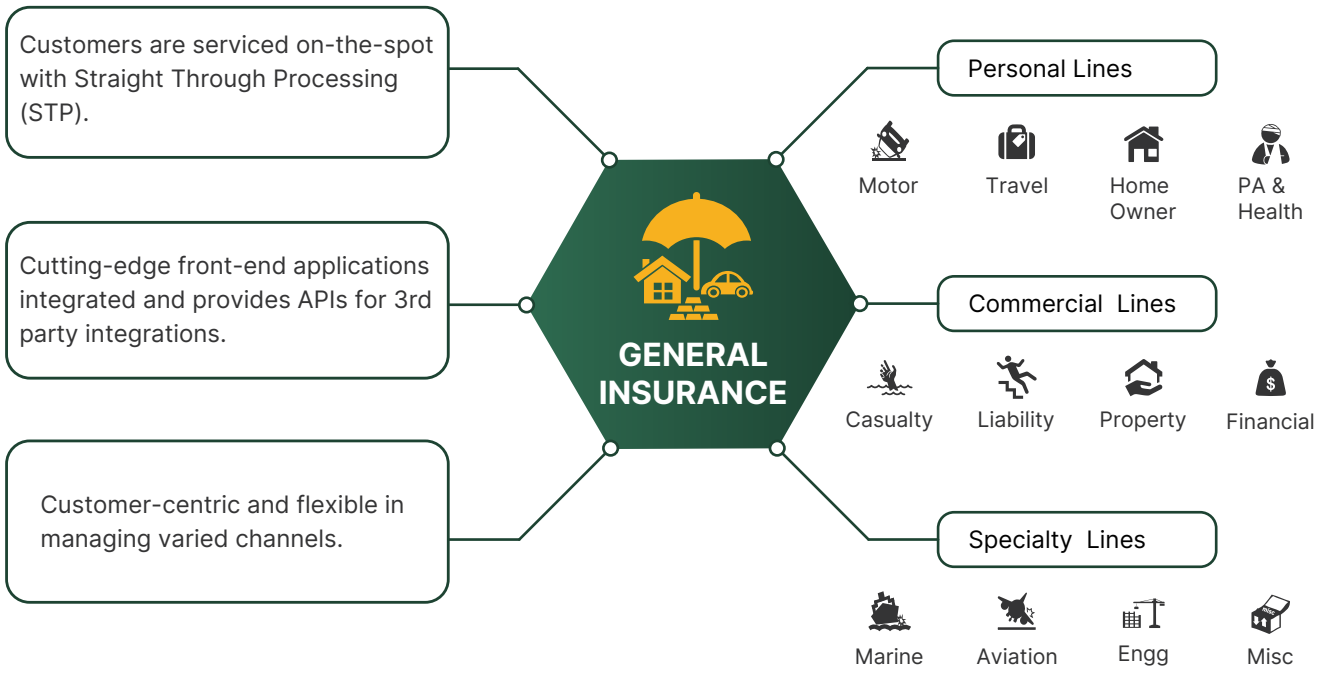


The base common functions, such as channel management, channel compensation, collections, payments, and subsidiary ledgers are handled in building blocks to give you the flexibility of changing business arrangements. The entire profile of the customer is kept in one place to assess total risks, up-sell and cross-sell to your customers.

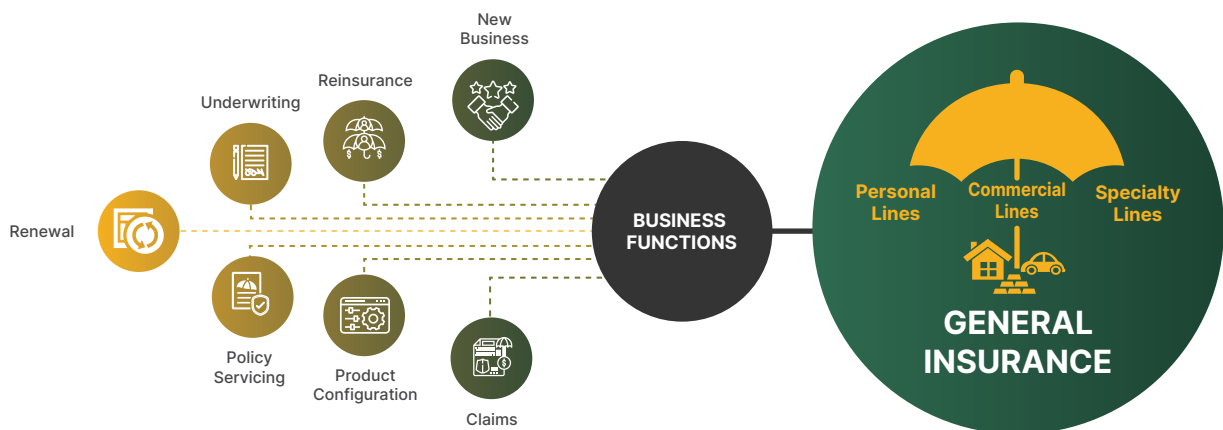


# NSure Core General

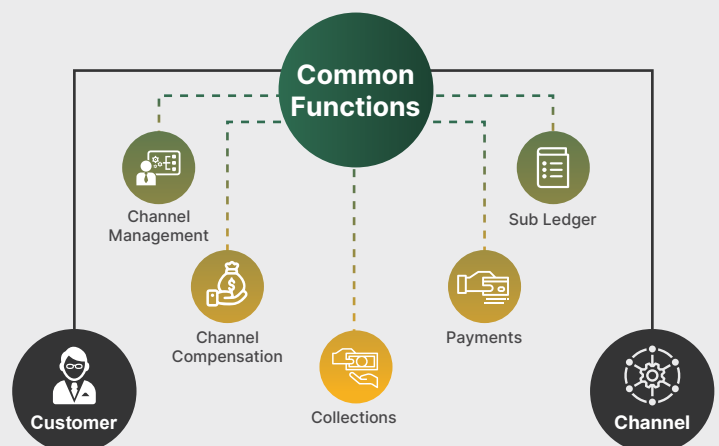
NSure Core General, administers insurance processes and operations seamlessly in real-time to protect property & casualty with Personal, Commercial & Specialty Insurance.









Common business functions for General Insurance, such as product configuration, new business, renewal, underwriting, policy servicing, reinsurance and claims span across all lines of General insurance.



The common functions are handled in configurable plug and play components to give the flexibility to change according to business needs. The entire customer profile is kept in a single repository to assess total risks, up-sell and cross-sell to customers. The channel profiles are also kept in a single repository to manage and compensate the entire portfolio of the channels.



A modern Point of Sale (POS) solution for managing policy administration and all distribution channels with complete life cycle including quotation, new business, renewals and endorsement

 Mobile friendly apps for agents, customers (iOS and Android)	 Allows both B2C and B2B customers to perform online transactions	 Agency Control Management
 Provides automatic notifications / reminders to customers on demand	 Rule engine enables easy configuration of risk based pricing	 Integration with insurance services, road transportation department and bank payment gateways

## Why Choose NSure POS?

- Enables seamless integration with existing solutions through APIs
- 99.9% UPTIME of the software and the servers since inception (2005)
- Solution has been regularly audited by regulatory authorities and certified for security compliance
- Policy can be issued below 3 minutes from start to finish
- Quick turnaround time to respond to market by introducing new products and modifying existing ones
- Accurate and helps agents to shorten their sales cycle

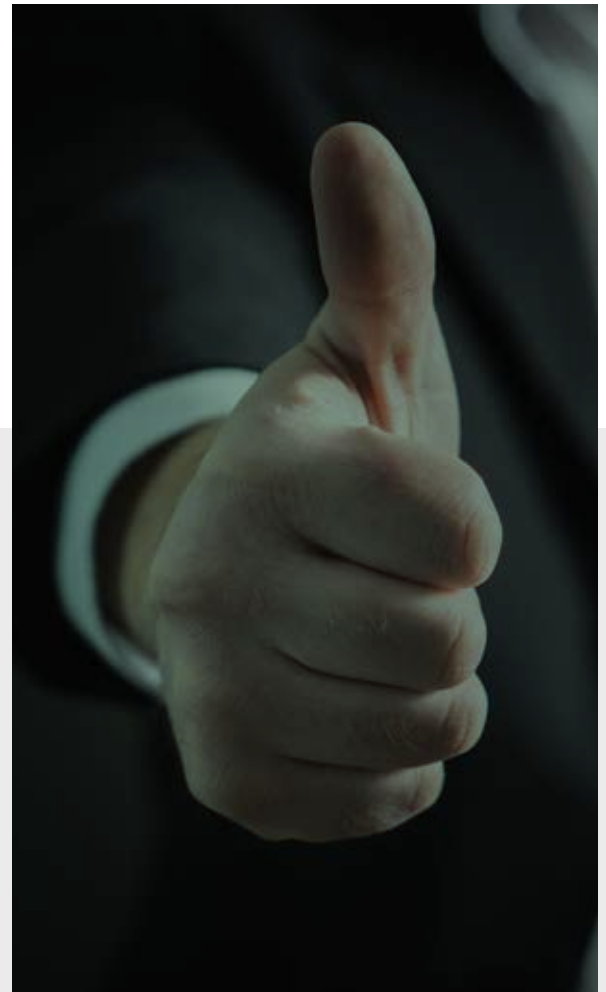
## Benefits

NSure POS delivers a competitive edge with the following benefits:

 Scalability measurements using dashboards	 Enhanced management and control of agents	 Ease of adding custom developed features and functions
 Quick implementation of pricing and new products to the market	 Self-tracking of performance	 Cost effective

NSure claims is a complete, proven end-to-end claims tracking and workflow management system for insurers. The system operates in an integrated manner which handles full-lifecycle of the claims management, capturing and processing data from the first notification of loss till closure for all property and casualty related incidents in a paperless environment.

- An improved model to identify suspicious claims and loss control by early fraud detection
- Native mobile apps
- Business Intelligence and Reporting solution
- Process integrated workflow management and automated work assignment & tracking
- Addresses all claim types related to Motor, Non-Motor & Health Insurance





















## Why choose NSure Claims?

- Reduced cost and time of claims processing as much as 30%
- Reduced manual efforts and processing cost up to 50%
- Creates superior customer experiences
- Shift to paperless environment

## Benefits

- Speedy processing and settlement of claims
- Enhanced claims handling accuracy
- Increased customer satisfaction
- Improved recovery

A fully-integrated and scalable digital solutions that is specifically designed for Insurance companies to deliver superior customer experience.

 Payment Portal	 Conversational AI	 Video Assessor	 Pricing Engine	 Mobile Apps	 Roadside Assistance
 Customer Relationship	 Consumer Portal	 Channel Portal	 Customer Portal	 MARVEL.ai	 Document Management
 Group Corporate Portal	 Claims Provider Portal	 Group Employee Benefits	 Hospital Provider Portal	 e-form	 IFRS 17

## What's in it for you?

Delivering a seamless digital insurance journey with personalization and real-time experiences to our clients to give them an exemplary and remarkable competitive advantage.

<b>50%</b> increase in staff productivity and satisfaction	<b>Over 30%</b> reduction in call center volume and costs
<b>Over 70%</b> more efficient customer experience and real time information	<b>360°</b> view of customers
<b>Over 50%</b> increase in engagement, upsell and cross sell	<b>Quick-to-access</b> information with fast and intuitive digital experiences



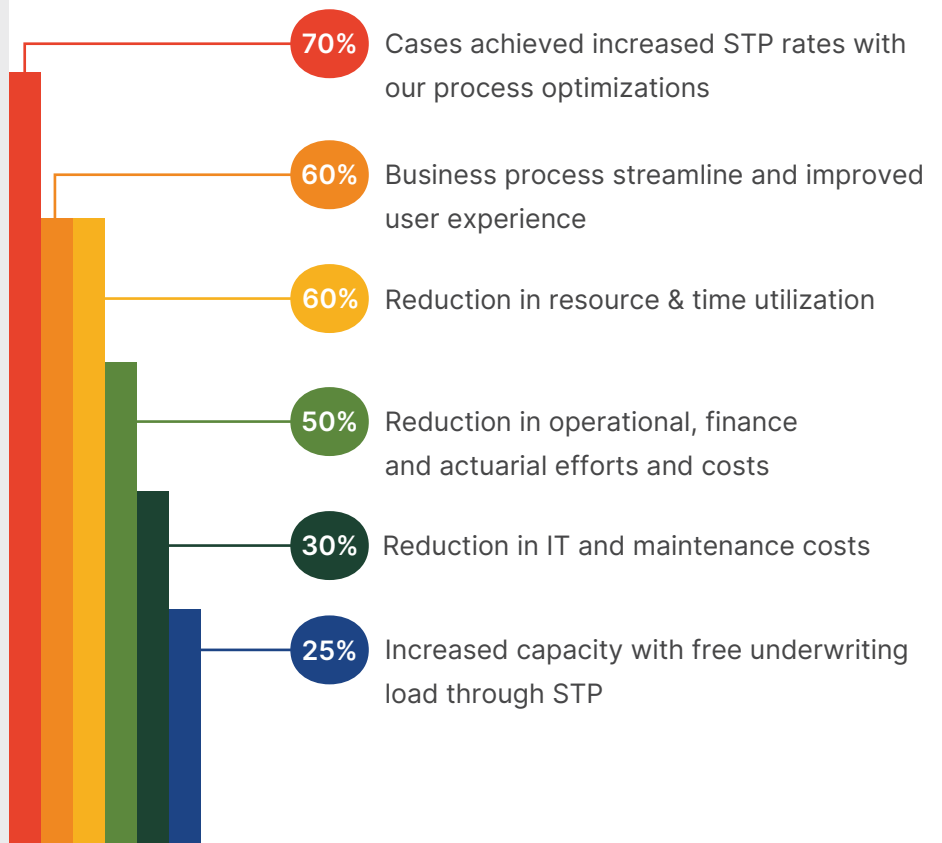


# Why NSure for Insurance

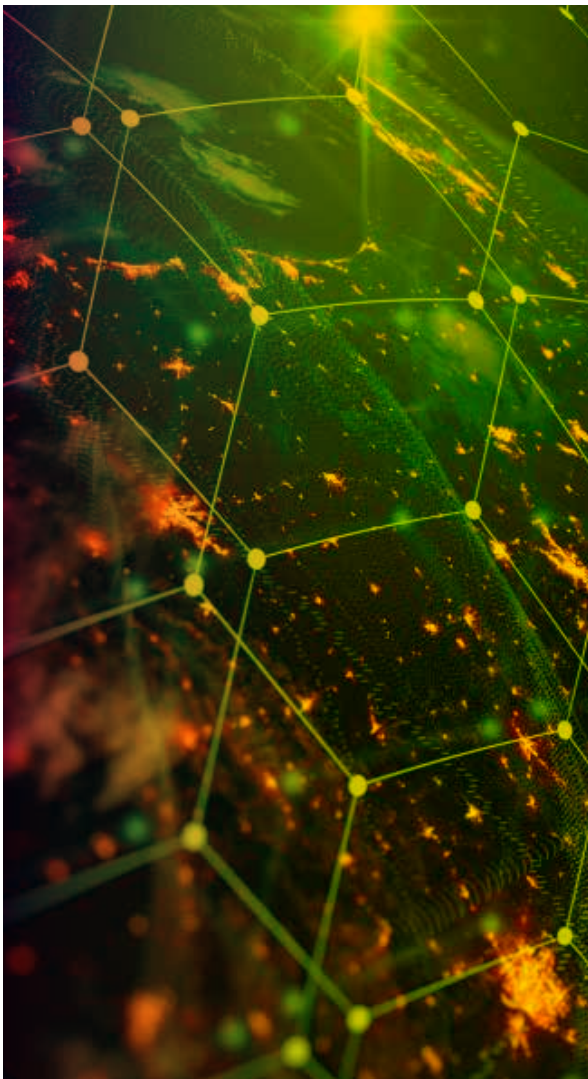


- Transforms rapidly with lower risks and reduced cost
- Complies IFRS 17
- Integrates and fully synchronizes insurance processes between systems through APIs
- Automates and modernizes legacy system
- Delivers transparency and improves efficiency with comprehensive policy and claims administrations
- Accelerates launches and distributions of new insurance products
- Ease of adding custom-developed features and functions

## Overall benefits for Insurers



# Helping clients **transform** to a digital future



KGiSL is a purpose driven BFSI centric multiproduct enterprise software company focused on insurance, capital markets, & wealth management segments. Harnessing the power of Machine Learning (ML), Artificial Intelligence (AI), Analytics and cloud to empower our clients through our products and deliver a next generation customer experience. We focus on integrating technology and human ingenuity for the financial services, and insurance sector through our unique fintech solutions.

Over the years, KGiSL has steadily grown to make a perceptible presence in all these sectors and currently serves a well-established client base in the Asia Pacific, Middle East & Africa markets.

**25+**

years of Delivering  
Outcomes

**1700+**

Professionals

**270+**

clients from Fortune  
500 Companies

**7+**

operating  
countries

# Our Global Presence



## Coimbatore - India

### Head office & Development center

365, KGiSL Campus, Thudiyalur Road,  
Saravanampatti, Coimbatore - 641 035, India.



## Mumbai - India

1st Floor, Emgeen Chambers CST Road,  
Kolivery Village, Kalina, Santacruz East,  
Mumbai - 400098



## Kuala Lumpur, Malaysia

Suite 2A 17-2, Plaza Sentral,  
Jalan Stesen Sentral 5, Kuala Lumpur  
Sentral, 50470, Kuala Lumpur, Malaysia.



## Hyderabad - India

3rd Floor, Mythri Square, 41/11/6/2 Gachibowli  
- Miyapur Road, Prashanth Nagar Colony,  
Kondapur, Hyderabad - 500084



## Singapore

#05-01A, Bharat Building,  
3 Raffles Place, Singapore - 048617



## Bangkok, Thailand

Empire Tower ,Tower - 3, 23rd Floor, Unit  
No: 23-09, 1 South Sathorn Rd, Yannawa,  
Sathorn, Bangkok 10120, Thailand.



## Sydney, Australia

Level 14/ 5, Martin Place,  
Sydney NSW 2000.



## Dubai, United Arab Emirates

Unit No: 4187, DMCC Business Centre -  
Level No 1, Jewellery & Gemplex 3, Dubai, UAE



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