



Tele-Portal for an Insurance company

Creating awareness in a customer on the varied Insurance products,

shifting through innumerable sheaf of brochures etc is quite time consuming, confusing and at times quite irritating to the customers.

Another significantly difficult issue is the training of the Insurance Agents on the new products and the variations the company makes on the existing products. The agents of an insurance company are significantly transient as quite a few of them take this as an alternate /supplementary income generation effort.

Webyfy has designed an IVR system for the insurance companies for supplementing the Agent education and easing the effort on arriving at a suitable product for the customer quickly.

The system can be both for reaching out to the customers through tele-marketing and also provide a teleportal for the agents to get access to new product introductions, product configurations, insurance amount and premium calculations, documents required and stipulations to be complied with etc

The teleportal can be used by the customers for self service purposes where in one can find out the details of each product and the suitability for oneself. They may also be able to order a product over the telephone.

In addition, the out bound section can remind premium payments.

The system is accessible over the telephone 24 X 7 with out any interruption in the language selected by the caller. (No restriction in the number of languages that can be used.)

The agents can get IVR system to automatically send the email quotes to the customer's mail boxes after configuring them along with customer – the Agent can use a speaker phone to “teleconf” with IVR system

The customers, through self service facility can configure products and get the respective documents and the configuration data to be sent to them automatically by the IVR system.

The example in the opposite page is an indicative process flow for a medical insurance product. It is a Tele-Marketing call. The system facilitates the person called to calculate the Insurance premium. This call will provide data on the interest of the person to take the policy and also whether he has one already.



Tele-Marketing call form an Insurance company with premium calculation

Call from an Insurance company with premium calculation



Prompt: Welcome Message
 We are calling from Life Insurance Company. We wish to inform about the Medi Claim insurance policy that looks after the health of your entire family. This call will give you all the information including premium pertaining to your family. To continue in English press 1, for Malayalam press 2 and Hindi press 3

Response : Choose Language
 1. Malayalam
 2. English
 3. Hindi

Response : Family care policy
 1. Yes
 2. No

Prompt : Family care policy
 If the policy you have is a family care policy press 1. other wise press 2

Response : Policy Check
 1. Yes
 2. No

Prompt : Policy Check
 If you already have a medi claim policy kindly press 1. If not press 2

GOTO Prompt: Exit Message
 Go to Prompt: Exit Message

Prompt : Family care policy
 If you wish to know about family care policy press 1. other wise press 2

Response : Family care policy
 1. Yes
 2. No

Prompt : Instructions
 We need to ask you a few questions to calculate the premium you need to pay. You may respond to the questions via the telephone key pad

Prompt : Exit Message
 Thank you for your feed back. For more information kindly call 12345678

Exit Call

CP: Prompt: Get Age.
 Age between 18 and 70 . Accept valid data

CP: Prompt: Get Insurance Sum
 Sum between 1 and 10 both inclusive. Accept valid data

Process: Process to check eligibility to include others
 Check the age and the amount to see if spouse, children and parents can be included

CP: Prompt: Include Parents
 Number of parents - 1 to 4 . Accept valid data

Prompt : Insurance Premium
 Based on the inputs given by you, the family care medical Insurance premium is Rs XXXX.

GOTO Prompt: Exit Message
 Go to Prompt: Exit Message

CP: Prompt: Include children
 Number of children aged below 18 – Number 0 to 10. Accept valid data

Response : single or couple
 1. Single
 2. Couple

Prompt : Single or Couple
 If you wish to take the policy only for yourself press 1 If it for both husband and wife press 2