



The new eco-system for Insurance

## Gradatim MFInsure® Digital Insurance Platform

### Flexible Digital Insurance Platform

A cloud based end-to-end digital Insurance Platform where **your customer** comes first, and **your business growth** is the key.

**GRADATIM**

Insurance & Banking, Community Analytics

**Gradatim IT Ventures India PVT Limited**  
#246, SRS Plaza, 13<sup>th</sup> Cross, Indira Nagar II Stage  
Bangalore 560 038, India.

Email: [innovate@gradatim.co.in](mailto:innovate@gradatim.co.in)  
Tel: +91 80252 58676

[www.gradatim.co.in](http://www.gradatim.co.in)



# GRADATIM CORPORATE INFORMATION

Gradatim is a leading provider of modern, customer-centric, SaaS platforms to the Banking, Insurance and Pension industries.

Our company is built on two pillars: customer centricity and constant innovation.

Every product we build is centered on serving a specific customer niche.

We are thought partners with our clients, helping them identify and serve the needs of their most high potential segments.

We are deeply invested in success of our clients, supporting them through bold and often challenging moves, such as navigating multiple 'unknowns' while capturing a brand-new customer segment by rolling out new products through previously unused channels.

Since the launch of our solutions, over 50 million Loans and Insurance policies are Live on Gradatim Solutions. Each of our solutions are unique and our customers have termed our Impact as Innovative and transformative.

Gradatim's technology vision is to focus on convergence of all Digital Channels, Processes and Entities, in a manner such that data can seamlessly flow through all core processes.

**Let us know how we can help your business..**

**Digital Insurance:** Digital Insurance incorporates multi-channel integration. It is additionally about creating new products, new models that is focused on your customers. It is also about providing your insurance company and your channels, a single, efficient way to operate digitally. Flexible Standard software for the core processes of Life and Non-Life insurance: is how we define our Platform - Gradatim MFInsure® Digital Insurance Platform.

**Standard:** Since insurance world-wide confirms to regulations and your own internal standards.

**Flexible:** Since this is a business necessity today, Flexible for business users to setup products, processes, channels and models in days.

**Value Chain: Agile, Innovative Technology.** Underwriting & risk rating, operations & servicing, claims, policy renewal, customer retention – supporting end-to-end insurance value chain and accelerating your business growth.

**Sub Sectors:** Products, Processes, Channels. Life and Pensions, General (Non-Life), AI/Data intelligence, Omni-channel, Predictive analysis, Behavioral analytics.



We provide you all the features that is required from an insurance system. From Insurance new business to Policy management. Complete functionalities for claims, contract, and premium management. Functionalities to manage existing and emerging intermediary and distribution channels.

We also provide you a very unique transaction pricing model, because we know budgets are limited.

**Yes,** You Can launch new products, mostly in Days.

**Yes,** You Can run a digital insurance process that is seamless across your customers, branches and departments.

**Yes,** You Can deploy an online or mobile enabled digital channel as an integrated solution.

**Yes,** You Can deploy the solution in the CLOUD environment.

**Yes,** You Can build the communication interfaces, from standard email and messaging, to social media channels.

**Yes,** You Can launch behavioral analytics and product recommendations that helps you connect and communicate with individual and business end-consumers.

**Yes,** You Can grown your business and improve operational efficiency.

## Real Benefits | Real Value | Real ROI

We are helping Insurance companies and Insurance intermediaries, grow, scale, and transform. The ability to manage all of the core processes, combined with the ability to meet evolving digital needs, is central to the success of our solutions. Gradatim MFInsure® Digital Insurance Platform helps launch almost all life, general and speciality insurance products quickly and with very little up-front investment.

Our solution also supports emerging channels like hyper-personalized, digital-direct and digital-mesh.

## Growth and Profitability:

New ways to engage with your customers, adoption of new business models, hyper-automated insurance workflows.

## Efficiency:

Single, efficient process all the way. Digital data, scanned images, API interfaces, notifications and information in real time.

## Ease of use:

Your users, who know the product best, have the power to modify and reuse existing best practices. Designed in a manner where users are often prompted what-to-do-next.

Gradatim MFInsure® Digital Insurance Platform makes it possible for you to quickly launch new business models, most often in weeks. You can leverage digital channels for direct-to-consumer business.

Gradatim MFInsure® Digital Insurance Platform helps you quickly launch hybrid products. Hybrid products are a sign of convergence in the insurance industry. Hybrid products are creating more opportunities to up-sell and cross-sell.

Our solution enables you to create or alter insurance products, yourself, without the need for coding. Rollout of the products is normally done by business users and your new or changed products can be brought to market quickly and efficiently at a minimum of cost and disruption.

Omni-channel distribution is a must. Customers demand the ability to choose their preferred service channel and it is essential for all channels to be seamlessly interconnected and interchangeable.

Gradatim MFInsure® Digital Insurance Platform comes integrated with Behavioral analytics and product recommendation engine. Using these tools, you can build new engagement platforms that empower customers with information, personalized content and real-time connectivity, as-and-when they are in need of your product.

Machine learning adjustments to exceptions and validations eliminate steps that can be bypassed, thus improving Turn-around-times.

**"Gradatim MFInsure® is the cloud native platform based on the micro services architecture."**