



## From silos to security: How Qatar Islamic Insurance Company unified its operations

# 100%

reduction in manual  
quotation processes

# 100%

regulatory compliance  
with PII encryption &  
AML screening

# 85%

reduction in paperless  
operational costs

Qatar Islamic Insurance Company (QIIC), established in 1995, is a pioneer in Shari'ah-compliant insurance in Qatar. With a legacy of trust and innovation, QIIC has evolved to meet modern regulatory, and customer demands through strategic digital transformation.

### Customer highlight

#### ■ Industry leadership

Among the first Islamic insurers in Qatar, known for its ethical and customer-centric approach.

#### ■ Strategic modernization

Undertook a major upgrade to unify fragmented systems under a single, digital-first insurance platform.

#### ■ Customer-centric innovation

Modernized offerings with mobile and digital solutions tailored to evolving policyholder expectations.

### Business impact

#### ■ Operational efficiency & cost savings

Automated workflows and a structured approval matrix eliminated manual processes and paper-based overhead, improving coordination and saving time.

#### ■ Regulatory compliance & data security

PII encryption with 100% pen test passed, that ensures full compliance with data privacy laws, helping QIIC avoid penalties and build stronger customer trust. Additionally, the platform is fully integrated with Anti Money Laundering system (AML) Ministry of Interior (MOI) and the International Security Assurance (ISA).

#### ■ Enhanced customer experience

A feature-rich mobile app enabled digital policy management and real-time claims initiation, delivering faster turnaround and higher satisfaction.

#### ■ Unified digital insurance ecosystem

A seamlessly integrated platform connected core systems with customer-facing web and mobile interfaces, supporting seamless customer experience.

## Challenges

Qatar Islamic Insurance Company faced a series of operational and technological hurdles, such as:

### ■ **Disconnected systems and vendors**

QIIC operated in a fragmented ecosystem, relying on multiple vendors for various insurance functions. This led to inefficiencies, miscommunication, and delays due to a lack of interoperability.

### ■ **Manual workflows and governance gaps**

Key business processes like quotation issuance and claims handling were largely manual and paper based. The absence of a defined authority matrix made approvals slow and inconsistent, creating bottlenecks and regulatory vulnerabilities.

### ■ **Security, compliance & customer experience**

With a growing need for data privacy expectations from regulators, QIIC identified the need to strengthen encryption for Personally Identifiable Information (PII). Additionally, their outdated mobile app lacked support for modules critical to customer self-service, such as claims intimation or policy access, weakening their digital presence.

## Solution

Azentio adopted a phased implementation strategy for QIIC, prioritizing stabilization before optimization across multiple business lines such as Motor, General Insurance, Medical, and Individual and Group Life. Despite early challenges with change management and legacy data migration, the project evolved into a highly successful transformation.

### ■ **Fully integrated insurance platform**

Azentio delivered a fully integrated solution bringing together the core system, mobile app, web portal, garage portal, and surveyor app to enable seamless operations and centralized control.

### ■ **Automated policy issuance**

End-to-end automation enabled through B2B and B2C digital portals, with robotics supporting bulk travel policy issuance and integration of garage, surveyor, and medical mobile solutions.

### ■ **Streamlined claims management**

Azentio implemented a comprehensive workflow system for QIIC to automate the full spectrum of insurance operations, encompassing quotation issuance, policy generation, claims intimation, registration, and settlement. This structured framework enhanced processing speed, improved operational accuracy, and strengthened transparency across all customer interaction points.

### ■ **Security & customer experience enhancements**

PII encryption aligned with Qatar Central Bank regulations, and a modern mobile app empowered customers with self-service capabilities across all lines of business.



“We've been with Azentio for 26 years. This upgrade has truly brought a digital revolution to QIIC. From enhanced operational efficiency to regulatory compliance and a better customer experience; everything's in one place now.”

**Najeeb Haneefa**

CIO, Qatar Islamic Insurance Company

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