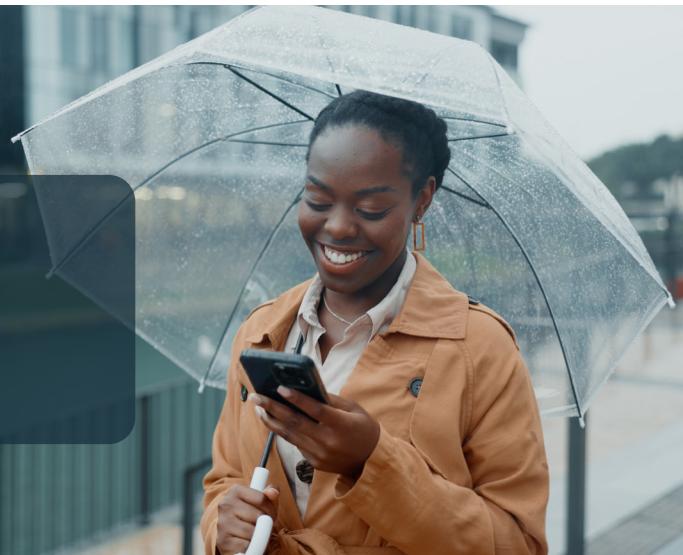


SICOM achieves operational excellence with Azentio's core insurance solution



2x

revenue growth through business expansion

35%

boost in operational productivity

70%

reduction in paper-based operations

State Insurance Company of Mauritius Ltd (SICOM) is one of Mauritius' leading insurance and financial services providers, with a presence since 1975. SICOM Group now includes State Insurance Company of Mauritius Ltd, SICOM General Insurance Ltd (GIN), SICOM Financial Services Ltd, SICOM Global Fund Ltd, and SICOM Management Ltd. Established in 2010, SICOM General Insurance Ltd offers a full range of general insurance products, backed by over four decades of expertise. Committed to innovation and customer-centricity, SICOM General Insurance is advancing its digital transformation to enhance customer experience, support business diversification, and strengthen its market leadership in the evolving financial services landscape of Mauritius.

Customer highlights

- Digital modernization at scale:** Successfully transitioned from a legacy system to a fully digital health insurance platform, enabling seamless integration across business functions.
- Enhanced stakeholder experience:** Launched intuitive portals and a mobile app for customers, brokers, and service providers, streamlining interactions and reducing dependency on physical visits.
- Operational agility and product innovation:** Empowered internal teams to rapidly design and launch tailored insurance products with greater speed and flexibility, enabling SICOM to respond faster to market needs, along with maintaining a competitive edge in the health insurance space.

Business impact

- Business growth and market responsiveness:** The new platform enabled a significant shift toward paperless processing through mobile apps and digital portals, helping reduce manual workloads and improve claim turnaround times across all stakeholder groups.
- Improved operational efficiency:** Automation of core workflows and system-driven approvals reduced manual effort, improved accuracy, and enhanced internal coordination.
- Seamless claims experience:** Digital claims submission through mobile apps and web portals significantly streamlined processing, reducing paperwork and enabling faster resolutions.
- Cost control and Enhanced Customer Engagement:** Streamlined operations led to better resource utilization, while improved digital touchpoints contributed to a marked reduction in customer complaints.
- Informed strategic decision-making:** Built-in business intelligence tools enabled data-driven insights, equipping leadership with the visibility to make timely and impactful decisions.

Challenges

SICOM aimed to modernize its core systems, streamline operations, and enhance digital engagement to align with its growth and customer experience objectives.

- Need for modernized technology infrastructure**
The existing core system required an upgrade to align with evolving industry standards and digital business models.
- Opportunity to streamline manual workflows**
Business processes relied on physical documentation and manual approvals, presenting an opportunity to improve speed and consistency.
- Scope for enhancing customer accessibility**
Limited digital touchpoints created a gap in delivering seamless experiences to customers, brokers, and service providers.
- Desire for product flexibility and speed to market**
The existing setup restricted rapid product customization and responsiveness to changing market dynamics.

Solution

The implementation delivered measurable improvements across operations, customer engagement, and business growth through digitization and automation.

- Deployment of a modern core insurance platform**
Replaced legacy infrastructure with Azentio's robust, future-ready health insurance system to support evolving digital strategies, along with successful finance integration through ETL. (Extract, Transform, Load layer).
- Digitization of key workflows**
Introduced system-driven approvals, digital authority management, and online claim submissions to reduce manual intervention and boost efficiency.
- Launch of self-service channels**
Rolled out dedicated portals and a mobile app for customers, brokers, and service providers to enable seamless, on-the-go access.
- Flexible product configuration, with faster time-to-market**
Enabled rapid design and rollout of customized insurance products with greater agility and market responsiveness.



"The Azentio team demonstrated exceptional professionalism, deep understanding, and unwavering commitment throughout the project. Their support, collaborative approach, and strong project management ensured a smooth and timely implementation. We truly value the partnership and the positive transformation it has brought to our operations."

Surendranath Anchaz (Kiran)

Senior Executive Officer, SICOM

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