

Emirates Insurance boosts operational performance with Azentio's core Insurance platform

1.5B

AED yearly average Gross Written Premium (GWP)

13K

monthly average number of policies processed

One of the pioneering insurance companies in the region, Emirates Insurance Company (EIC) is one of the oldest insurers in the UAE. Founded in 1982, the company offers motor, health, life, and general insurance products. After 40+ years of dedication, outstanding service and commitment to all our stakeholders, EIC, now operates from more than 20 offices across the country and employs over 300 staff. The company opened its doors with only a handful of staff from its only branch in Abu Dhabi. Headquartered in Abu Dhabi, it has branches across the country. The company is known for its strong financial base and trusted customer service.

Customer highlights

- Digital transformation initiatives**
 EIC is investing in modern platforms, AI, and automation to streamline processes, enhance customer and broker experience, and enable data-driven decisions, positioning them as a digitally integrated insurer in the market.
- Focused on profitable growth**
 The company aims to deliver steady growth and strong returns for shareholders and follows disciplined underwriting, invests with care to limit volatility which have helped them build a long-term customer trust.
- Commitment to service excellence**
 EIC places a very strong emphasis on customer satisfaction. The company continues to refine service delivery, claims handling, and response times to maintain its reputation for quality and reliability.

Business impact

- Improved operational efficiency**
 With Azentio, EIC can now leverage reduced manual efforts across policies and finance with the help of automated workflows. This ensures the teams could complete tasks faster and more efficiently, with fewer errors.
- Improved accuracy and timely financial closures**
 The company's month-end activities are now completed on schedule with Azentio's Core insurance platform. EIC's finance teams also leverage improved accuracy and reduction in time for reconciliation processes.
- Unified operational view**
 Azentio provides EIC a unified view of all customers, policies, claims and finance being the strategic digital "backbone" with strong, interconnected foundation that supports digital transformation by integrating core processes and technologies.

Challenges

Emirates Insurance wanted to enhance efficiency and control across daily operations without replacing its trusted core platform. The company's focus was on improving system performance, process clarity, and data accuracy.

- **System fragmentation and siloed processes**
With no single system in place, EIC faced difficulties with disconnected modules as they were unable to view data in one single place. This in turn reduced transparency and led to slower decision-making.
- **Delays in fleet uploads**
The company's large fleet data uploads affected system speed and caused time loss. These delays slowed policy servicing and increased workload for staff.
- **Time consuming month-end closures**
EIC's finance teams faced delays during monthly reconciliation. Manual steps and limited system visibility extended closure timelines.
- **Reinsurance process gaps**
The company faced a pattern of recurring data gaps during reinsurance posting processes. This required stability and better reconciliation, since the manual entries made it hard to track updates and difficulties with maintaining accuracy in reporting.

Solution

Azentio helped Emirates Insurance to simplify their key processes with the Core Insurance product offering, resulting in improved speed, and strengthened data control across multiple departments.

- **Unified core platform**
The company could now leverage unified and connected modules, resulting with a single source of truth on the data between policies, claims, reinsurance and finance processes, allowing complete visibility.
- **Fleet uploads enabled for motor insurance and other LOB**
EIC's performance tuning and process automation with the help of Azentio's core insurance platform, has made their bulk fleet uploads quicker and more reliable. Users and managers could now process data in an optimized manner.
- **Streamlined month-end closure**
With Azentio, the company now has automated finance processes in place, which has resulted in reduced manual checks and reporting errors. EIC can now have all their month-end activities completed proactively with clear audit trails.
- **Stable process for reinsurance**
With Azentio's core insurance platform in place, EIC could now leverage streamlined reinsurance processes to experience improved consistency and accuracy in data reconciliation.



"EIC's long-standing partnership with Azentio has played a key role in strengthening our operations. The core insurance platform offering from Azentio supports us across every function, from underwriting and claims to reinsurance and finance. We now work with greater speed, accuracy, and confidence in our data. This collaboration continues to help us serve our customers better and drive our goals."

Carlos Piedade

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