ANOUD

A truly integrated insurance platform

Enable your digital transformation journey with Anoud† and enrich the entire insurance lifecycle.





Client Engagement

Customer relationship management



Policy Administration

Comprehensive set of policy admin use cases



Product Development

New product creation with diverse rating parameters



Treaty & Facultative Reinsurance

Comprehensive reinsurance placement and management capabilities



Sales and Distribution

Omnichannel distribution strategy



Claims Administration

End-to-end set of claims admin use cases from FNOL to settlement



Finance & Accounting

Accounts receivable and payable, general ledger, fixed assets



Premium Collections

Premium collections, bordereaux generation, and commission management



Analytics & Risk Management

Business intelligence, standard and customized reports, and Portfolio Insights®





Give your business the **Anoud*** edge



Drive engagement with customers and channel partners

Drive deeper, meaningful relationships with advanced customer relationship management (CRM) and a digitized customer journey and product lifecycle.



Accelerate revenue generation

Introduce a range of personal lines and commercial insurance products through distribution channels and affinity partners with quick integration on a scalable system.



Enhance operational efficiency and achieve cost savings

Standardize, automate, and optimize processes on simple and intuitive integrated platforms, and move to a paperless office environment to enhance operational efficiency and save costs.



Improve corporate controls and risk management

With digitized implementation of governance, compliance and regulatory processes, strong data security and integrity, and fraud prevention systems, you can improve corporate controls and risk management.





The **Anoud**⁺ insurance platform

Core insurance modules



CORPORATE INSURANCE

- Covers a broad range of commercial lines of business
- · Policy and claims management
- Catastrophe exposure management through CatNet®
- · Location-wise risk exposure and limit management
- · Outward treaty and facultative reinsurance
- Key operational and reconciliation reports



MEDICAL INSURANCE

- Covers individual and group medical insurance
- Underwriting
- Claims administration
- Network management
- E-claims processing
- · Automated claim adjudication
- Machine learning based fraud detection



PERSONAL INSURANCE

- Covers motor, travel, yacht, and other personal lines of business
- Product configurator, rating engines, underwriting, claims, audit, and controls
- Direct customer channel through a web portal and smartphone app
- Broker, agent, and bancassurance channels
- Integrated workflow and document management system



LIFE INSURANCE

- Covers group life, credit life, long-term individual life (including investment -linked), and microinsurance
- Quotation
- Underwriting
- Claims
- Reinsurance





Other integrated modules



FINANCE & CONTROLS

- General ledger
- Fixed assets
- Accounts payable
- · Accounts receivable



ANALYTICS

- · Underwriting and claims analytics
- Trend analysis
- Swiss Re Portfolio Insights®
- Standard and customized management information reports



CRM

- 360° view of customer activities
- Automated call management
- · User task allocations
- Interactive dashboards



HRMS

- Payroll
- Corporate content management
- Performance management system
- Employee service portal
- Staff leave management system

About Anoud Tech

Your partner in digital transformation.

Anoud Technologies LLC (Anoud Tech) was established by QIC, a leading insurance group in the MENA region, in close collaboration with Swiss Re, with an aim to deliver a best-in-class integrated insurance platform called Anoud*. In Anoud Tech, you have a reliable insurance technology partner who understands the dynamics of your business and has the experience and expertise to cater to your needs. A true enabler as you grow in the digital world.

