

zainTECH

AI FOR INSURANCE

Enabling intelligent, resilient insurance operations at enterprise scale



Insurance organizations across the region have built strong digital and data foundations. ZainTECH helps to drive organizations to the next level by turning that foundation into measurable intelligence across underwriting, claims, fraud, and customer engagement.



THE SHIFT

The foundation is in place. Intelligence now drives outcomes. Success is no longer measured by processing speed alone. It's measured by accuracy, risk control, and customer experience. Insurers are moving from manual workflows to predictive and increasingly autonomous operations.



WHERE INSURERS ARE CREATING VALUE



Underwriting and risk assessment

Move from static models to dynamic, data-driven risk intelligence

- › Automate underwriting decisions using real-time data
- › Improve pricing precision and risk classification
- › Detect incomplete or inconsistent applications instantly

OUTCOME



Faster underwriting, improved risk accuracy, and stronger pricing decisions



Claims processing

Transform claims from manual processing to intelligent automation

- › Automate claims intake, validation, and settlement workflows
- › Detect anomalies and inconsistencies in claims data
- › Accelerate claims processing with AI-driven decisioning



Faster settlements, reduced processing cost, and improved customer satisfaction



Fraud detection and prevention

Shift from reactive fraud detection to proactive prevention

- › Detect fraud patterns across claims and provider behavior
- › Validate evidence against policy rules in real time
- › Flag anomalies and high-risk cases automatically



Reduced fraud leakage, improved accuracy, stronger financial control



Customer experience and engagement

Enhance service through intelligent, responsive interactions

- › AI-driven customer communication and updates
- › Personalized policy recommendations and guidance
- › Automated service interactions across channels



Improved customer trust, faster response times, and higher retention



Document and medical intelligence

Unlock value from unstructured data

- › Extract insights from medical reports and documents
- › Automate form processing and classification
- › Standardize data across systems and workflows



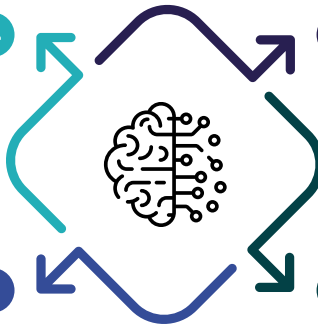
Faster processing, improved accuracy, reduced manual effort



WHAT SCALABLE AI LOOKS LIKE

Delivery aligns with regulatory and data protection requirements

4



Intelligence is embedded into underwriting, claims, and servicing workflows, not layered on top

1

AI operates continuously through lifecycle management

3

Governance and compliance are built in from the start

2



REAL RESULTS FOR REAL WORLD APPLICATIONS

Measured impact from AI and agentic use cases:



Reduction in fraud rates*



Increase in processing productivity*



Claims and underwriting cycles reduced from hours to minutes



Significant reduction in manual workload across claims and onboarding

* Based on results reported from actual customer deployments



WHY ZAINTECH



Industry-led AI aligned to insurance regulatory and operational requirements



Regional AI Centers of Excellence enabling scale and consistency



Certified expertise across AI, data, cloud, and security



Governance-first execution ensuring compliance and decision transparency



Structured AI journey from readiness to agentic AI



AGENTIC AI IN INSURANCE



AI is evolving from automation to autonomous execution

- > Automated underwriting agents retrieving and evaluating data
- > Claims agents processing, validating, and recommending outcomes
- > Fraud detection agents identifying anomalies in real time

OUTCOME

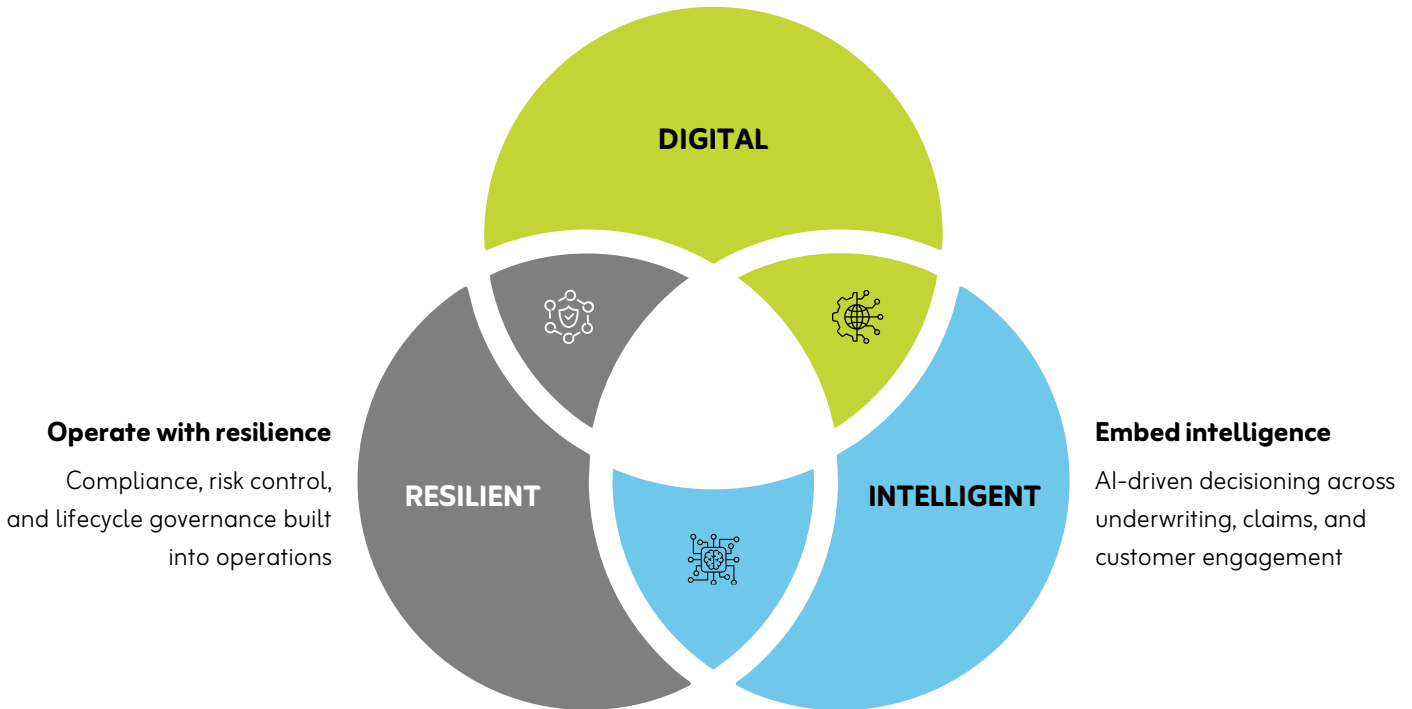


Continuous operations, faster decision cycles, and improved consistency across the value chain

DIGITAL, INTELLIGENT, RESILIENT

Strengthen digital foundations

Governed data, secure infrastructure, scalable platforms



Insurance value is no longer driven by processing speed. It's driven by intelligent decisions at scale.

[DOWNLOAD THE IDC MARKETSCAPE REPORT](#)

[SPEAK TO A ZAINTECH AI SPECIALIST](#)

ABOUT ZAINTECH

ZainTECH is a regional integrated digital solutions provider within Zain Group's ICT assets. We design, build, operate, and manage secure, scalable cloud and digital platforms helping organizations unlock measurable value from their technology investments.

