



How a Leading Middle East **Insurer Transformed Motor Underwriting** with Newgen

Faster underwriting decisions | Automated premium computation
Stronger governance controls | Improved underwriting efficiency



Customer Overview

Category	Details
Industry	Insurance
Region	Middle East
Business Profile	A leading insurer serving millions of policyholders across health, motor, and general insurance lines
Transformation Focus	Corporate fleet and retail motor underwriting
Strategic Objective	Build underwriting intelligence through AI-driven automation, decisioning, and governance controls

Business Challenges

As motor underwriting volumes increased across corporate fleet and retail portfolios, the insurer faced growing pressure to process submissions faster while maintaining underwriting discipline, governance, and compliance. Manual processes, fragmented validations, and spreadsheet-based calculations limited operational efficiency and decision consistency.

Challenge	Operational Impact
Manual premium calculations and risk assessment	Slower decisions and inconsistent pricing outcomes
Document-heavy fleet underwriting	High manual effort and delayed risk evaluation
Limited underwriting authority controls	Governance gaps and approval inconsistencies
Duplicate submissions and validation inefficiencies	Increased processing effort and operational risk
Fragmented ecosystem integrations	Manual verification and longer turnaround times
Rising regulatory expectations	Greater compliance and audit management effort



Newgen's Strategic Fit

Newgen deployed a unified underwriting platform that combined AI-powered document processing, rules-driven decisioning, workflow automation, and ecosystem connectivity to modernize motor underwriting operations.

The solution enabled the insurer to:

- Extract and structure underwriting information automatically
- Automate premium computation and underwriting validations
- Enforce hierarchy-based approval controls across underwriting workflows
- Connect internal teams and external systems through a unified platform
- Improve compliance visibility through embedded governance and audit controls
- Accelerate underwriting decisions while maintaining risk discipline

Underwriting Intelligence Embedded Across the Underwriting Journey

Intelligent Document Processing

Corporate fleet underwriting required the review of claims experience reports, fleet schedules, and supporting documents received in multiple formats.

Newgen introduced AI-powered document processing to transform underwriting information into structured, decision-ready data.

- Automatically captured and structured information from underwriting documents
- Reduced manual data entry and document review effort
- Improved data accuracy and underwriting consistency
- Accelerated submission processing across corporate and retail portfolios



Automated Risk Evaluation

Risk assessment was standardized through configurable underwriting rules and validation frameworks.

- Automated validation of underwriting submissions
- Consistent application of underwriting guidelines and business policies
- Reduced dependency on manual checks
- Improved decision quality and operational efficiency

Intelligent Premium Decisioning

Premium calculations, loadings, discounts, and renewal pricing were automated through a centralized rating engine.

- Automated premium computation using predefined business rules
- Dynamic application of underwriting logic and pricing parameters
- Faster quotation and renewal processing
- Improved consistency across underwriting decisions

Governed Approval Management

Approval controls became an integrated part of the underwriting process.

- Hierarchy-based approval routing
- Automated authority enforcement based on premium thresholds
- Complete visibility into underwriting decisions and escalations
- Stronger governance and risk control

Connected Fleet Underwriting Operations

A dedicated fleet underwriting portal streamlined interactions with corporate customers.

- Bulk vehicle upload and processing capabilities
- Embedded underwriting validations
- Renewal and endorsement management
- Real-time status visibility across underwriting activities

Compliance and Operational Visibility

Compliance became a built-in function of the underwriting workflow rather than a manual activity.

- Real-time SLA monitoring
- Automated audit trail generation
- Centralized operational dashboards
- Enhanced regulatory compliance and reporting readiness



Business Impact

Business Outcome	Operational Benefit
AI-powered document processing	Faster access to underwriting information and reduced manual effort
Automated premium decisioning	Improved pricing consistency and underwriting efficiency
Intelligent workflow orchestration	Faster approvals and reduced turnaround times
Embedded governance controls	Stronger compliance and underwriting discipline
Connected underwriting ecosystem	Improved operational visibility and stakeholder collaboration
Dedicated fleet underwriting portal	Enhanced experience for corporate customers and brokers

Conclusion

Newgen helped the insurer establish a more intelligent motor underwriting operation by combining AI-powered document processing, automated risk evaluation, premium decisioning, workflow orchestration, and governance controls within a unified platform.

By embedding underwriting intelligence across the entire underwriting lifecycle, the insurer accelerated decision-making, strengthened governance, improved operational efficiency, and created a scalable foundation for future growth across both corporate and retail motor portfolios.

About Newgen

Newgen Software Orchestrates Intelligent Enterprises at scale. The NewgenONE Platform unifies content, processes, and communications into an orchestration layer where intelligence is embedded into how enterprises operate, with trust, governance, and control built in. Enterprises move beyond fragmented initiatives to continuously adaptive, production-ready operations. Decisions, workflows, and experiences evolve in real time, shaped by context, data, and embedded AI. Trusted by leading organizations worldwide, Newgen defines how modern enterprises operate, intelligently and at scale.

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