INT.® | ageasFEDERAL LIFE INSURANCE

REIMAGINING POLICYHOLDER EXPERIENCE FOR AGEAS FEDERAL LIFE INSURANCE

Google 4.0 ★★★★☆ | Clutch 4.9 ★★★★⯪ | glassdoor 4.5 ★★★★⯪

Countries we operate from
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PROBLEM STATEMENT

AFLI wanted to elevate digital engagement across its ULIP and traditional policyholder base — but legacy systems and fragmented tools led to:

Slow profile updates and frequent basic service inquiries.

Fragmented access to policy info and fund transactions.

No real-time updates on applications and finances.

Manual portfolio rebalancing processes.

INT.'S SOLUTION

INT. created a user-friendly **Policyholder Engagement Platform** for ULIP servicing and digital self-care.

- **Fund Management:** Switch funds and rebalance your portfolio with real-time NAVs.

- **Lifecycle Tracking:** Monitor applications and transactions throughout the policy lifecycle.

- **Secure Document Storage:** Access a vault for downloadable statements and important communications.

- **Profile Management:** Update your profile while ensuring compliance.

- **Mobile Accessibility:** Enjoy a mobile-first interface for easy access.
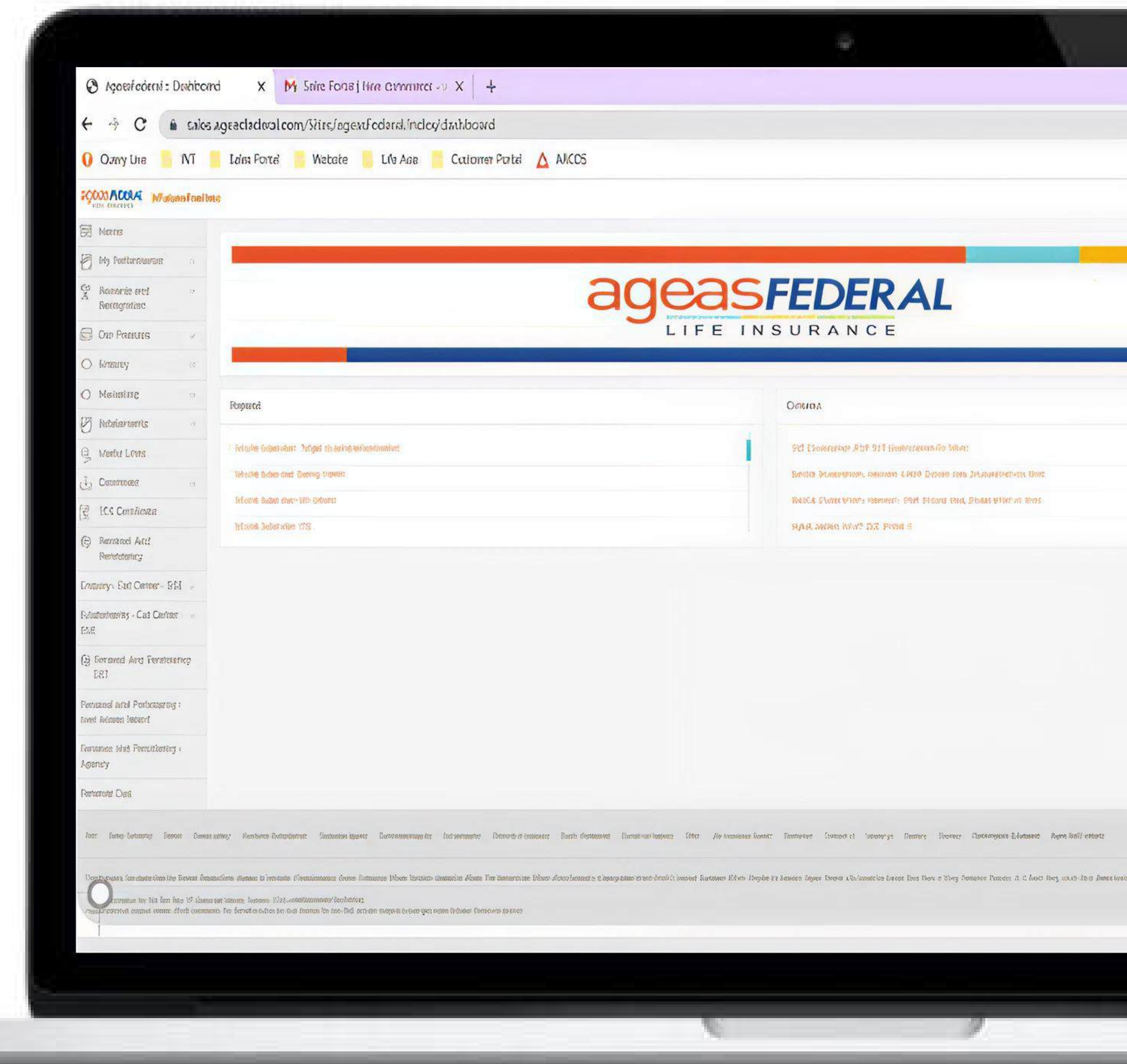
6-Step Applied Process

01

Journey Audit:
Analyzed policyholder pain points across ULIP servicing and personalization.

02

Personalized UX Design:
Crafted journeys based on policy type, investment stage, and support needs.

03

Feature Development:
Enabled key actions: fund switch, FPR, premium view, KYC update, document access.

04

Secure Tech Stack:
Built on Laravel and Angular with MySQL backend, compliant with IRDAI and PCI-DSS norms.

05

Phased Rollout:
Released in stages with tracking dashboards and usage analytics.

06

Continuous Optimization:
Refined flows based on live feedback and servicing metrics.

IMPACT

67%
increase in self-service transactions within 90 days (fund switch, FPR, statement downloads)

39%
rise in monthly repeat portal logins per user

52%
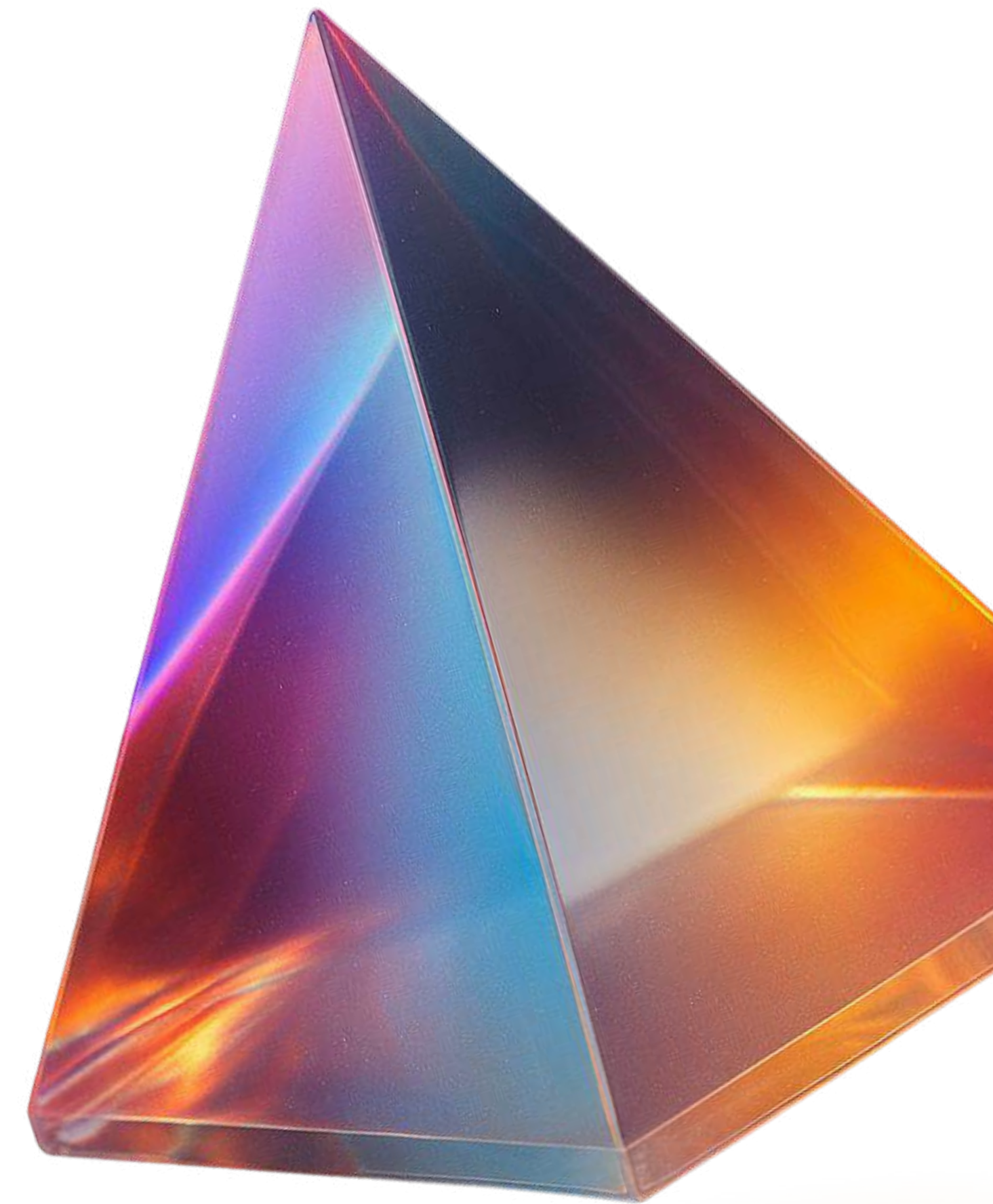**reduction in ULIP-related** call center queries

81%
of new policyholders activated digital accounts within 10 days

3x
faster profile update TAT via digitized workflows

26%
drop in back-office processing time for standard service requests

INT.

Let's Help You

Delight Your Customers
- The easiest way to achieve growth

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27+ Years | **1000+** Professionals | **45+** Countries | **30+** Awards

INT. (Indus Net Technologies) is an award-winning full-stack software engineering solutions company with a pioneering legacy spanning 27 years, over 500 clients, and 11,000 plus client projects. INT. operates at the confluence of Data, technology, and marketing in the digital space.