

# Alinma Tokio Marine: Pioneering digital innovation in the Saudi insurance industry

Alinma Tokio Marine revolutionizes their retail customer experience with a new digital ecosystem.

## Summary

Saudi Arabia-based Alinma Tokio Marine (ATMC) and Ejada Systems Ltd worked with Liferay DXP to launch a scalable and secure digital platform, creating an improved customer experience for their growing retail business.

[atmc.com.sa](http://atmc.com.sa)

## In Brief

### INDUSTRY:

Insurance

### COUNTRY/REGION:

Saudi Arabia

### USE CASE:

Website, Online Platform, Integration, Mobile App, Customer Portals

### KEY FEATURES:

Integration of 3rd party apps, content management, mobile experience platform, business process automation, payment gateways, multiple online channel support.

**The new website and customer portal using Liferay has been a game-changer for Alinma Tokio Marine, delivering unique customer experiences and increasing sales.**

## Challenges

- Launch a new company website to appeal to retail customers
- Provide an improved customer experience through services and support
- Expand retail motor insurance business through the platform
- Easy for ATMC employees to view and respond to customer issues

## Results



### EASY TO USE & ATTRACTIVE DESIGN

High customer satisfaction and improved experience.



### ADDED VALUE

ATMC a digital leader with increased brand value.



### EMPLOYEE SATISFACTION

Liferay DXP is easy for all employees to use.



### INCREASED SALES

Generated through more payment methods and faster processes.



### IMPROVED BUSINESS SYSTEMS

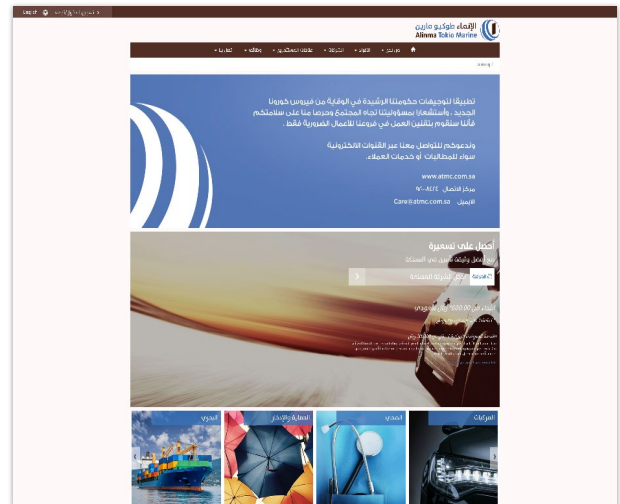
Process automation reduces need for slower manual processes.

## Growing business through a new digital experience

In 2018, Alinma Tokio Marine (ATMC) – a Sharia-compliant insurance company and joint venture between Alinma bank and Tokio Marine Insurance Group - launched a new online experience for its retail customers using Liferay DXP.

Previously, Alinma Tokio Marine had focused extensively on corporate sales, but they now saw huge potential in developing their retail market in Saudi Arabia. However, to grow the retail business there was one major challenge: their prospect customer base was digitally savvy, but the majority of Alinma Tokio Marine's retail business was conducted offline using time consuming manual processes. The company wanted to offer an improved customer experience through an online platform, and believed this would be a strategic key to increasing their retail sales within the Saudi region.

The challenge was to create an innovative digital platform that would improve automation and customer service, satisfy a customer base with high expectations, and position ATMC as a digital leader in the insurance industry. For Alinma Tokio Marine, it was vital that the new company website and customer portal:



- incorporated services and payment gateways,
- enabled customers to buy new motor policies, view and download documents, and raise complaints,
- allowed ATMC employees to check cases and provide customer support.

## A platform for easy integration

With these business challenges in mind, Alinma Tokio Marine searched for a suitable digital platform to host their new website. The project would be integration intensive, offering multiple channels through one overarching site. This made it important to find a platform with as few restrictions as possible, which could deliver a scalable, secure framework with an integration layer for other services and features.

Extensive research into potential digital solutions led ATMC and their IT provider, Ejada Systems Company Ltd (a Liferay Certified Silver Partner), to choose Liferay DXP, due to the system's outstanding performance results and ability to offer a scalable framework able to integrate different formats with ease. Ejada Systems Ltd believed Liferay DXP was a clear choice due to the myriad of options the platform's integration capabilities enabled.

**Liferay's range of out-of-the-box features and integration capabilities allowed Alinma Tokio Marine to take their solution to market effectively and quickly.**

## Collaborative from the start

Contending with a highly competitive insurance market, Alinma Tokio Marine were conscience of delivering a fully functioning, innovative and secure platform quickly. It was therefore essential all areas of the company were involved from the start of the platform's development, including marketing, to ensure the correct branding, SEO and design features were implemented alongside the platform's key functions.

From the beginning, roles and goals were clearly defined, enabling this collaborative team from ATMC, Ejada Systems and Liferay to successfully deliver on time an attractive, user-friendly platform that met expectations.

## Increased sales and customer satisfaction

Although still early days, the new website and customer portal using Liferay has been a game-changer for Alinma Tokio Marine. It's delivered a unique customer experience, increased the company's retail sales and generated buzz around ATMC within the industry; forcing competitors to sit up and take notice of the company.

The new platform, designed for desktop and mobile, combines configurable portlets, business process automation and extensive integration layers to create an efficient one-stop platform

**Collaborating with Liferay allowed ATMC to focus less on the tech and more on delivering value through an innovative solution.**

with multiple online channel support. It is now easier for customers to view their current policies, and to invite them to take out new policies or add additional services. Where manual processes would have previously restricted retail sales to instore transactions and take up to 30 minutes to complete, now Alinma Tokio Marine can set up new policies for customers and proceed to payment within 3 minutes. This speed and efficiency created by their new online portal has in turn, positively impacted insurance sales for ATMC.

And while it is still early to define quantitative results, Alinma Tokio Marine's new platform has been well received with both employees and customers enjoying the easy-to-use website and portal. In fact, the overall feedback from customers so far has been hugely positive, with many focusing on the platform's ease of use as their key proof-point for satisfaction.

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