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Turtlemint

Case Study

From Manual to Complete Automation - See How We Transformed Insurance Claim Management Process at Turtlemint



Client's Business Goals

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Turtlemint is a renowned name in the Insurance stream.

The company extensively advises the customers in buying insurance of vivid types, and assists in their hassle-free claim settlement. They have expertise and proven leadership in helping third party insurance claim resolutions, and it makes them a dark horse among their competitors. Their key aim is to provide unparalleled advising and assisting services under insurance arm to the customers by providing an advanced digital platform to satisfy their varying needs.

Problem statement

Turtlemint,daily, deals with a lot of claim settlement applications.

They are diverse and complex in nature when it comes to their types, and ways to settle them.


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Therefore, their smooth handling requires:

1. Attention to Detail
2. Complete sync among different stages of the claim settlement process.
3. Accountability at each stage.
4. Linear Process
5. Quick Turnaround Time
6. A Handy Platform to Manage all above

With increasing number of applications and a semi-manual process to handle them, Turtlemint realized the need of having a complete automated solution which can focus on:

- Claim Management at Backend (Operations).
 - Leads Management Received through DPs.
 - Tickets Transformation as Leads at Zendesk.
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Also, with the current working methodology in place, there were problems, like - data redundancy, missing timelines, untraced processes and a lot more. Therefore, a system which can also accommodate solutions to these issues was the need of the hour.

The Hunt for Solution

Turtlemint was assured that their limitations could only be eliminated with digital intervention. This led them to start their search for a tech firm that not only has the proven experience to offer cutting edge solutions but also has a vision to see beyond the problems. They wanted a one-stop-solution for their wide variety of issues. Their hunt ended at Tudip where tech experts work day in and day out to provide futuristic, reliable and fitting solutions to clients' requirements and problems.




Getting Details, Strategizing Plan, and Adopting Methodology (DPM)

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At Tudip, it is our habit to walk into the minute details of the problems and requirements before working on the solution. We had detailed discussions with business experts at Turtlemint to understand their essential business elements, key focus areas, the automation flow, and industry standards of the claim settlement process.

We took a deep dive into their approach of solving end-customers queries and requests. The understanding we developed helped us to suggest some realistic ideas to make the solution scalable and robust; which the client readily accepted.



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Since we already had experience of working on somewhat similar projects, our planning process had an added advantage. We planned to get divided into small teams to work on different modules and workflows, so that we can get started on all the fronts altogether. This also has the benefit of a dedicated developer working on a specific segment at a time ensuring undivided attention.

We adopted an agile methodology to keep the development process time-bound, sprint-based, qualitative, on-track, effective and bang on to standard norms.

The Challenges



As it is part and parcel of a portal development project, we, too, faced some challenges in our journey to the solution, and key among them were as follows:

1. There were 108 different flows pertaining to the type of insurance further broadening up with subtypes and eventually, distinct ways to get their claims settled. So, it was a daunting task to create an ideal flow to cater all of them with zero error.
2. The leads (Claim Settlement Requests) have to be worked in real time and thus, keeping the system up, alert and in constant connection with DBMS was another hurdle we faced.
3. We had to create leads from tickets received at Zendesk with bare minimum details. This was troublesome as there were a number of triggers that needed to be added so that we receive only the dedicated claims ticket and avoid other zendesk tickets.

The Solutions

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Challenges do not threaten but excite and encourage us.



Riding on our proficiency, knowledge, experience and dedication, we found solutions the following ways:

- We brainstormed together on different flows, their characteristics and where they move further after the initial set. Then, we moved to create a dynamic function for the same that can trigger up according to provided inputs and selected claim option.
The references from the past projects, in-depth research and functional experiments backed us in creating a universal flow chain to a variety of settlement types. Finally, engulfing the combination of different possibilities and myriad probabilities in a tech cover, we were able to fix the issue.
- To deal with real time availability, we took the innovative approach and brought the advanced framework in the picture. This helped us to keep the system ready, available, in-sync and alert 24X7.
- The dynamic integration with Zendesk and other Turtlemint products helped us to get the tickets/claims in the form of leads at the operations portal.

Result

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As a result of our logical, calculated, tech-centered, innovative and longevity approach, we were able to deliver an exceptional all-in-one solution to the client, which now has:

- A seamless backend portal to view, assign, operate, and manage all the claim leads coming to the portal.
- A direct portal where the DPs (Direct Partners) can claim settlement on behalf of their clients. Also, the integration among the portals, help in transferring the lead to backend operations for future handling.
- A smart system to fetch the tickets from Zendesk portal and transform them as leads to further show it up on backend operation portal.

Not a Conclusion but a New Beginning



The client was super happy to have a beyond-expectation and befitting solution from Tudip, and that too in record time. The TAT allocated was 18 months but restless efforts from our team did the wonders in just 13 months. This marked the beginning of a Flawless and Super Quick Claim Management System.

Turtlemint, before tech transformation, had 5000 leads in around eight months. With the help of our advanced solutions, they have around 6000 new leads in two months. Also, the TAT to settle the claim has dramatically come down and efficiency in handling the claim requests has amazingly improved. Accountability has got more clear, required sync is developed and thus, the entire process has got a lot better.

Project at Glance



Client's Name	Turtlemint
Requirement	Integrated Backend and Operations Portals to Receive & Manage Leads.
Technology Used	Frontend - React Backend - Java DBMS - MongoDB
Time Taken	13 Months
Team Size	06 (Four Developers, one QA and a lead)
Project Development Methodology	Agile Methodology

Thanks for watching!!

