The experience of Allianz Life Indonesia shows how innovations in microinsurance can also be applied to an insurer’s commercial business.

To minimize transaction costs for TAMADERA, a microinsurance endowment product, Allianz developed and piloted a web-based administration system (SisTam) that features a simple automatic underwriting logic based on the health and age of the applicants. SisTam enables distribution partners to independently perform administrative functions such as enrolment, claims submission, MIS reporting and premium, limiting Allianz’s administrative tasks to: 1) approving claim payments directly in SisTam based on documents scanned by the partner, and 2) reconciling automatically-generated invoices with actual premium transfers from the partner.

With SisTam, Allianz Indonesia provided external parties a direct interface with its information systems for the first time. Building on the successful pilot of the system, Allianz Life replicated features of SisTam in its commercial group health business, allowing corporate customers to register and maintain data for their insured members directly online. The microinsurance pilot provided Allianz with an opportunity to develop and test innovative processes, systems, and protocols and then apply them to its core business.

For more, see Allianz Life Indonesia’s Learning Journey. [1]

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