



SUPERCHARGING CX FOR SMEs

For APAC's leading life insurance firm

TATA AIA
— LIFE INSURANCE

*SMEs (Small and Medium Enterprises)



A hand holding a large, bright orange umbrella against a dark blue background. The umbrella is fully open and covers the left side of the frame.

The Client.

TATA AIA
— LIFE INSURANCE

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a prominent pan-Asian life insurance group in the world operating in 18 markets across the Asia Pacific region.

98.53%

Claim settlement ratio (FY 2021 -22)

67 LACS+

Families Protected So far



The Problem



India is the largest SME (Small and Medium Enterprise) market in the world. However, insurance penetration in this category has been quite low.

TATA AIA did a market analysis and realised the pain points that the SME business owners were facing-**Lack of an exclusive digital insurance platform.**

Our client wanted to solve this problem and transform the insurance experience for SME owners.

According to [IBEF](#), the Udyam Registration portal registered **446,980** small enterprises and **40,400** mid-sized enterprises as of February 2023.



The Objective



**Empower SME owners
with a digital tool**

**Improve operational efficiency
with process automation**

**Build a rich database
to understand customer behaviour**



Areas of Engagement



Keeping the client's key objectives in mind, Mantra developed 3 solutions for TATA AIA.

1. Urja Mobile App

Offers quick & Customized Insurance solution for SME owners

2. Urja Web Portal

Provides Customized Products based on User Input



Urja Mobile App



About the App

URJA is a mobile application, developed for TATA AIA's SME Business customers. This solution offers quick digital insurance assistance right at their fingerprints.



Features

1. MSME registration

2. Buy life insurance policy online

3. Generate quote

4. Webhook to receive third party data

5. Upcoming events

6. Instant claim submission

7. Know your policy

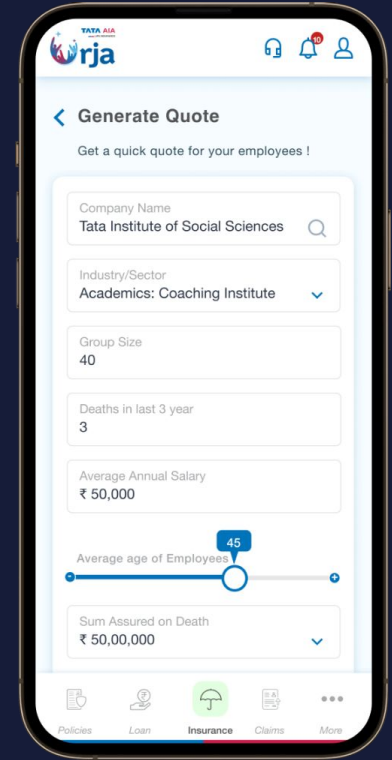
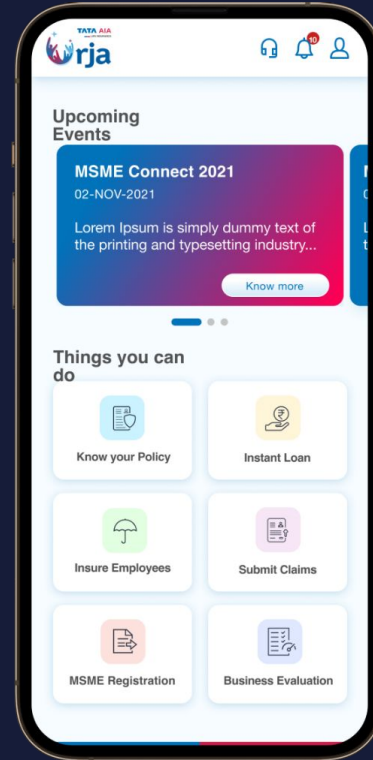
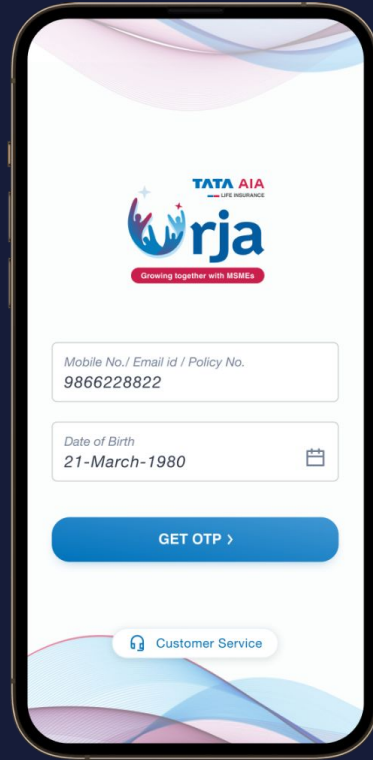
8. Digital servicing

9. Insure employees

10. Instant loan



App Screens





App Feedback



NK Nighat Kiran
★★★★★ March 4, 2023

Tata AIA Life Insurance is an amazing application for Android phones. By using this tremendous application we can easily made our insurance. It will amazed you differently by its interesting levels by its wonderful features and functionalities. Highly recommended app by me.

SR Shri Ram
★★★★★ March 25, 2023

Tata AIA Life Insurance is very fabulous and absolutely fantastic application its feature is very good I really appreciate of this application.

ER Emaan Rajppot
★★★★★ March 24, 2023

TATA AIA Life insurance app is outstanding and wonderful app. Its feature is very amazing and interesting.



Tech Stack



Backend
Node JS



Database
PostgreSQL



Cloud storage
Azure Blob



Frontend
React Native



Admin Frontend
React JS



Urja Web Portal



About the Platform

URJA Web portal acts as a product recommendation engine for the HDFC Bank users providing them customized products based on the user input. This tool is independent of login.



The workflow

User puts basic information (name, email id , phone number, organization type & HDFC bank's branch name)



Based on the input, a customized product is recommended to the user.





Customer chooses the product and requests a call back option.



The lead is generated in the system and the customer receives a call from the TATA AIA team.



Website Screen



The simplest way to insure your business

Protect your business against any type of financial eventuality with TATA AIA

- Keyperson Insurance**
Owners or partners of a company (private or public), directors, or key employees.
- Employee Insurance**
As little as 10 employees can be insured by small and medium businesses.
- Family Protection Insurance**
Owners or partners of a company (private or public), directors, or key employees.

Enter details below

Enter your name*
Enter your full name here

Enter your email ID*
Enter your email ID here

Enter your Phone Number*
Enter your phone number here

HDFC Bank Branch* ⓘ
Select HDFC Branch

Organisation type*
Select Organisation type

For official use only

RM Code (Optional)
Enter RM code

By clicking get quote you agree, [Terms & Conditions](#)

GET YOUR CUSTOMISED PLAN

Tata AIA Life Insurance Company Ltd. (IRDA Regn. No. 110 -CIN-U66010MH2000PLC128403)

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Tech Stack



Backend

Node JS



Database

PostgreSQL



Cloud storage

Azure Blob



Admin frontend

React JS



Frontend

React & Adobe
Experience Manager



Strategic Calls

Multi-Server approach

For smarter handling of high-load CPUs, multi-server approach is followed. Development team receives a notification alert in such scenarios. Using a load balancer, traffic gets distributed equally among the servers.

CMS-Based content

For saving additional effort and time, content delivery has been made configurable not hardcoded. There won't be any development required to change the content, instead it could be updated through CMS (content management system), in real-time.

Hybrid Platform

Since TATA AIA website was developed on AEM(Adobe Experience Manager), Urja Web platform works on both React JS and AEM.



The Outcome

The solutions developed by Mantra Labs has improved insurance experience for SME owners. Lot of analytics is being generated in the process which is giving TATA AIA team insights on how consumers are interacting with the recommendation tool, so they can bring new products and services to the market faster.

Result

Generated Valuable customer behaviour insights

Call volumes Dropped

Improved Customer Experience for SME Owners

Digital customer interactions Increased

Improved Operational Efficiency

MANTRA LABS

Building Intelligent Experiences That Matter™ for Global Enterprises.

125+
PROJECTS

275+
GEEKS

04
OFFICES



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2023

Thank You

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