



# Company Profile

# Who are we?



AJMS Global Consulting (“AJMS”) is a boutique consulting firm specializing in providing niche consulting proposition to its clients in the area of Strategy, Tax, Risk, Compliance, IFRS advisory, Distress advisory and Digital Transformation Advisory. The firm is led by Dr. Abhishek Jajoo, Founder & CEO and comprises of professionals who have exposure of working as Bankers, Regulators, Auditors and Legal Advisors. Currently, AJMS has presence in 11 cities across 9 countries with its headquarters in UAE.

AJMS provides comprehensive and factual consulting experience to its clients to equip them for an informed decision-making resulting in a business growth that has larger value creation for stake holders and empowers its employees. The firm assists organizations to effectively monitor and manage risks, ensure compliance with regulatory requirements and expand the business horizon with innovative ideas. Their expertise in an array of services provides valuable insights to the clients which helps them to explore market conditions, mitigate risks and boost revenue.

-  **Governance, Risk & Compliance (GRC)**
-  **Management Consulting**
-  **Tax Services**
-  **Technology Solutions**



Ainsurtech is an AJMS Global entity, a leading technology solution provider of Insurtech. Our products and services begins from seamless Onboarding of Customers till submission of reports to Regulators, Insurance companies, and other Stakeholder's businesses including General Insurance, Takaful, Life Insurance, Medical Insurance and Insurance Broking.

**One-Stop Shop**

Ainsurtech core system solutions and peripherals such as AML, Online Portals, Mobile Apps & IFRS together cater to all Insurance needs

**Partner Approach**

We treat our customers as our partners and work towards enabling them as our reference customers.

**Experience**

Over 25 global insurance system implementations and a management team of 100+ individuals with extensive experience delivering Insurtech solutions

**Global practices**

We incorporate global Insurance best practices into solutions making them truly global

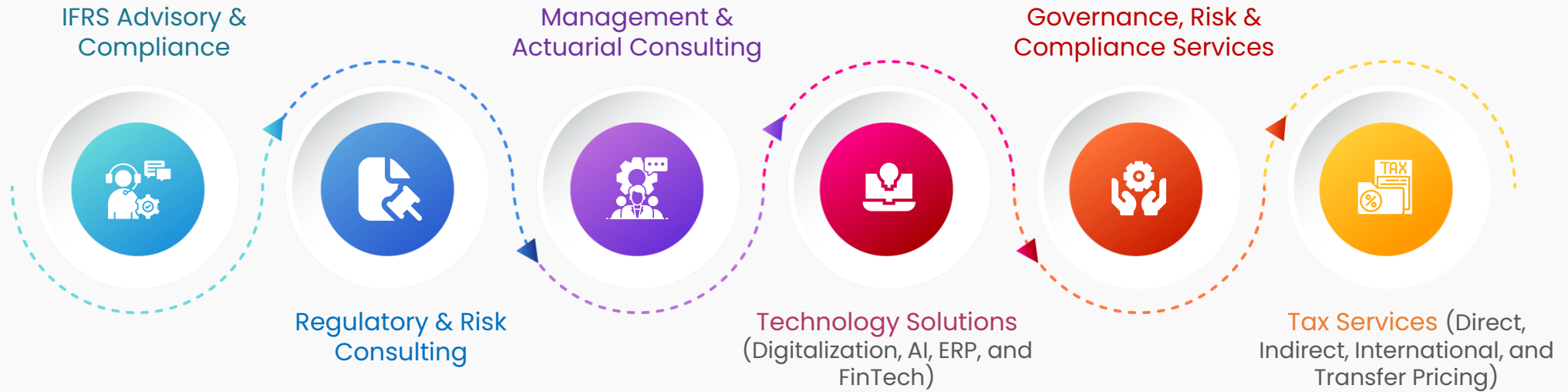
**Single Focus**

Since day 1, Ainsurtech provides IT solutions only to the Insurance industry.

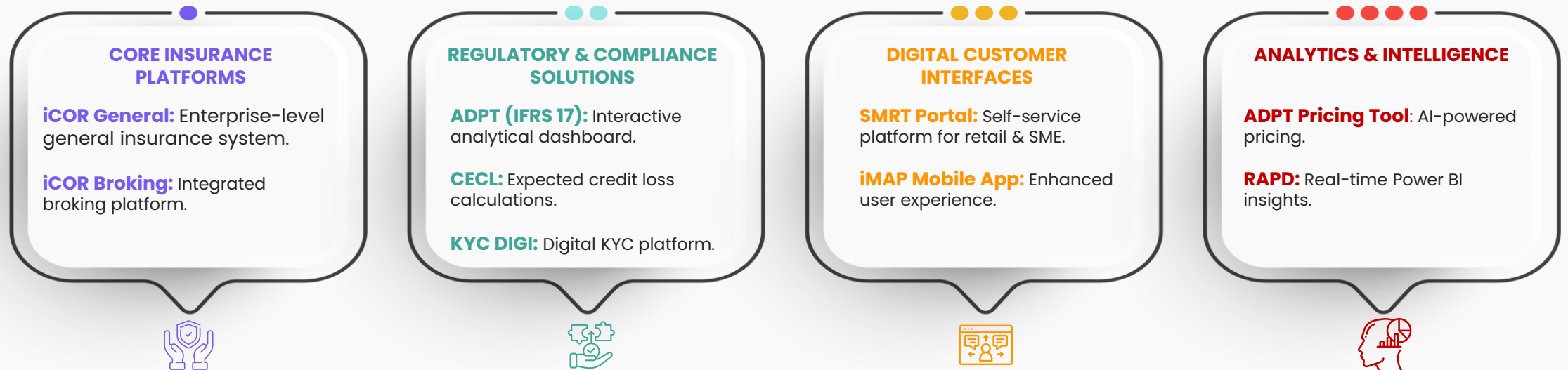
**Global Presence**

We have global presence spread across the world, with offices in UAE, KSA, Bahrain, Oman, Kuwait, Jordan, USA, UK & India.

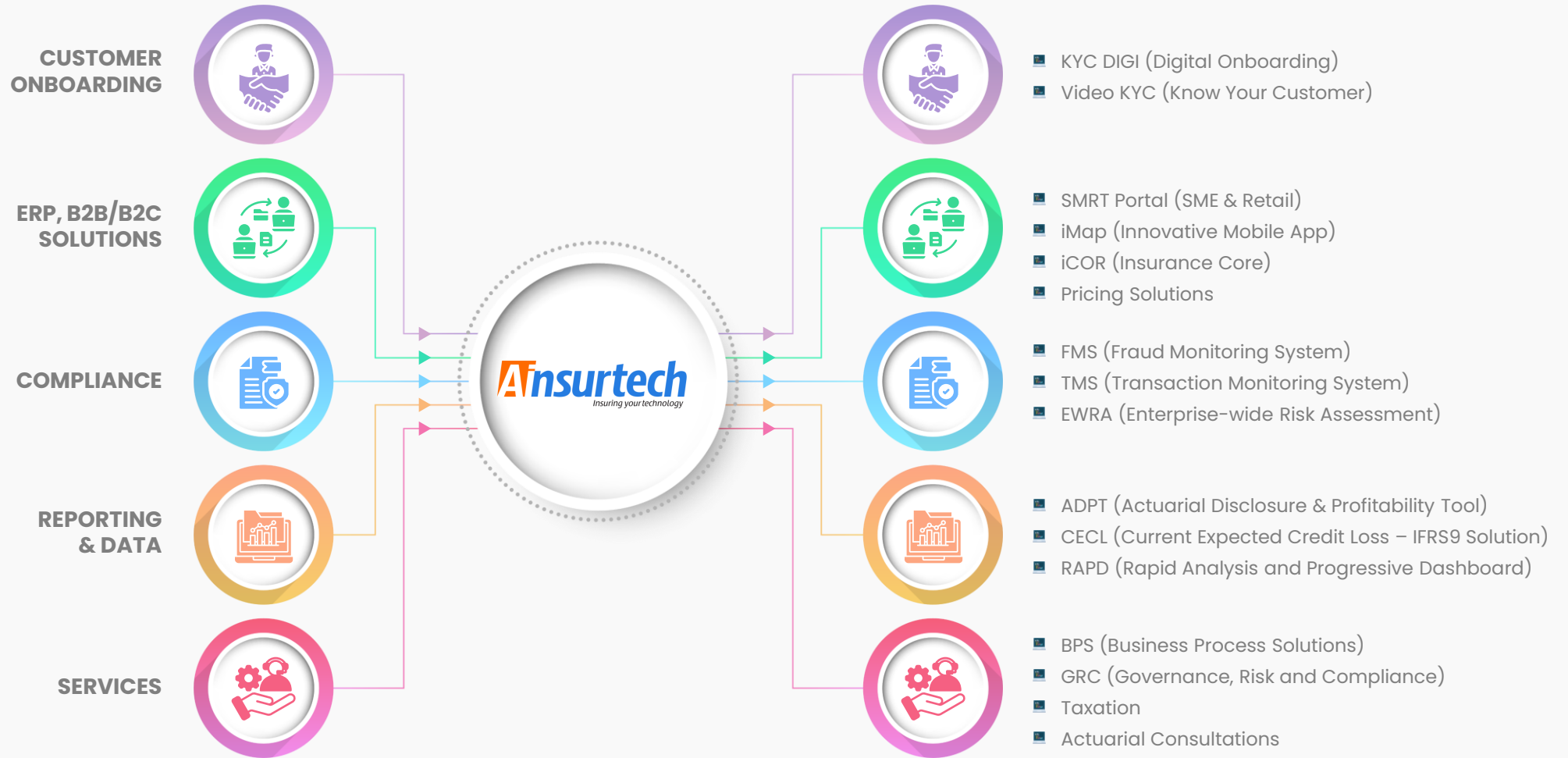
# Comprehensive Insurance & Financial Solutions



## Insurance Innovation Ecosystem



# Product Offerings



# Products Portfolio

# Product Details



## iCOR General

Full fledged core general insurance system built on web technology with simplified business practices across all functions.



## iCOR Broking

A truly integrated broking system built on latest technology covering the end to end operations and finance module.



## Actuarial Disclosure & Profitability Tool

Our IFRS 17 solution is intended to provide our customers with an interactive and Customizable Analytical Dashboard, where reports can be easily accessed and generated for different departments.



## ADPT Pricing Tool

Pricing Tool is a comprehensive solution for the (re)insurance industry, combining traditional actuarial methods with advanced AI capabilities.



## KYC DIGI

DIGI presents a secure and seamless digital KYC platform – DIGI-KYC to counter the remote functioning challenges.



## Current Expected Credit Loss

CECL (Current Expected Credit Loss) is a comprehensive digital transformation solution for calculating expected credit loss and related parameters. IFRS 9 specifies how an entity should classify and measure financial assets, financial liabilities.



## Online Portal for SME & Retail

Smart (SMRT) is a Self Service portal for all your insurance needs as a retail customer / SME. It combines multiple distribution channels and ensures the best user experience.



## Rapid Analysis and Progressive Dashboard

Tailored Power BI for elite insurance, delivering live analytics. Empowers decision-makers with actionable, holistic data for strategic insurance excellence.

# Product Details



## Innovative Mobile App

iMAP apps are built with the best user experience. iMAP simplifies the communication between user and clients faster, smoother and effectively.



## eGRC Tool

The eGRC tool leverages AI to streamline and enhance governance, risk management, and compliance processes, ensuring proactive oversight and efficient decision-making.



## Insurance Aggregator Portal

The Insurance Aggregator Portal is a comprehensive platform that consolidates various insurance options, providing a one-stop solution for all your insurance needs.



## Garage Portal

Garage Portal is your trusted partner, offering seamless claim settlement and high-quality repair services for a smooth and efficient experience.



## Credit Risk Information System

CRIS provides full rating history visibility, a hierarchical approval system, and streamlined analytics for efficient credit risk management.



## ESG Solutions

Our ESG solutions foster sustainable growth with tailored strategies, reporting support, and comprehensive services for effective environmental, social, and governance practices.



## Surveyor Portal & Loss Adjustment Solution

The Surveyor Portal & Loss Adjustment Solution streamlines underwriting, claims, and premium collection with secure, real-time reporting and customizable workflows.



## End of Service Portal

The End of Service Portal provides a seamless, self-service platform for employees to manage their exit process, including document submissions, final settlements, and feedback.

# Tailored Solutions for the Market

CIMC, in partnership with Ainsurtech, has analyzed the needs of the market and developed a customized solution specifically for insurance companies.



## End-to-End Hosted Services (Plug & Play Model)

We offer fully managed infrastructure and software solutions that enable smooth deployment. With a simple plug-and-play setup, businesses can begin using the system immediately, free from technical complexities. Our solutions are scalable, secure, and tailored to the unique requirements of the insurance and financial industries.



## Software on Premises

On-premises deployment offers full control over data, security, and compliance while ensuring seamless system integration. It supports scalability, enhances security, and optimizes resource management. Additionally, it allows businesses to customize their IT environment to meet specific needs.

# End-to-End Hosted Services (Plug & Play Model)

We provide fully managed infrastructure and software solutions designed for effortless deployment. With a plug-and-play setup, businesses can start using the system without any technical complexities. Our solutions are scalable, secure, and optimized to meet the specific needs of the insurance and financial sectors.

01

## Local Hosting –

Servers hosted locally for compliance and security

02

**End-to-End Management** – We handle hosting, security, and maintenance.

03

**Underwriting Support** – Assisting insurers with underwriting processes.

04

**Quick & Scalable** – Pre-configured, secure, and ready to grow.



# Software on Premises



On-premises deployment ensures greater control over data, security, and compliance by installing and configuring applications within an organization's local IT infrastructure. This approach enables businesses to meet industry regulations while maintaining seamless integration with their existing systems. A well-structured deployment plan ensures scalability, security, and efficient resource management for long-term operational success. Additionally, it provides organizations with greater flexibility to customize and optimize their IT environment based on specific business needs.

01

**Infrastructure:**

Ensure hardware and network support scalability.

02

**Security & Compliance:**

Implement safeguards and meet regulations.

03

**IT Resources:**

Deploy skilled personnel for maintenance and support.

04

**Data Protection:**

Set up backups and disaster recovery plans.

05

**Training &**

**Testing:** Test thoroughly and train users for adoption.

# Project Implementation Methodology



# Service Portfolio

# How **BPS** helps



## Extended Teams

Embracing an extended team empowers you to seamlessly manage larger work volumes.



## Improved Margins

By strategically leveraging the cost advantages of the labor market conditions, you can achieve improved margins on your engagements.



## Larger Window

Offshoring introduces the advantage of 24/7 availability, ensuring seamless client support at any time.



## Professional Experience

Our team consists of highly qualified professionals with MBA/CPA-level expertise in diligence, finance, and accounting.



## Trust

Built on trust. Over four years, we've consistently delivered invaluable services, fostering strong client relationships.

# Why **A**nsurtech



## Digital Transformation & Technology Integration

In our consistently persevering environment, we thrive to transition and revolutionize the way your business had been operating.



## Value-Driven Outcomes & Scalability

We are flexible and we want to establish a work ethics that nurture collaborative growth and value creation to all associated entities.



## Customer-Centricity & Domain Expertise

We don't just understand your business — we anticipate it, with precision-driven service shaped by your needs and do what multiplies your customer portfolio.



## Professional Talent & Workforce Management

From skill to strategy, we manage talent as a growth engine — empowering teams to deliver beyond expectations.

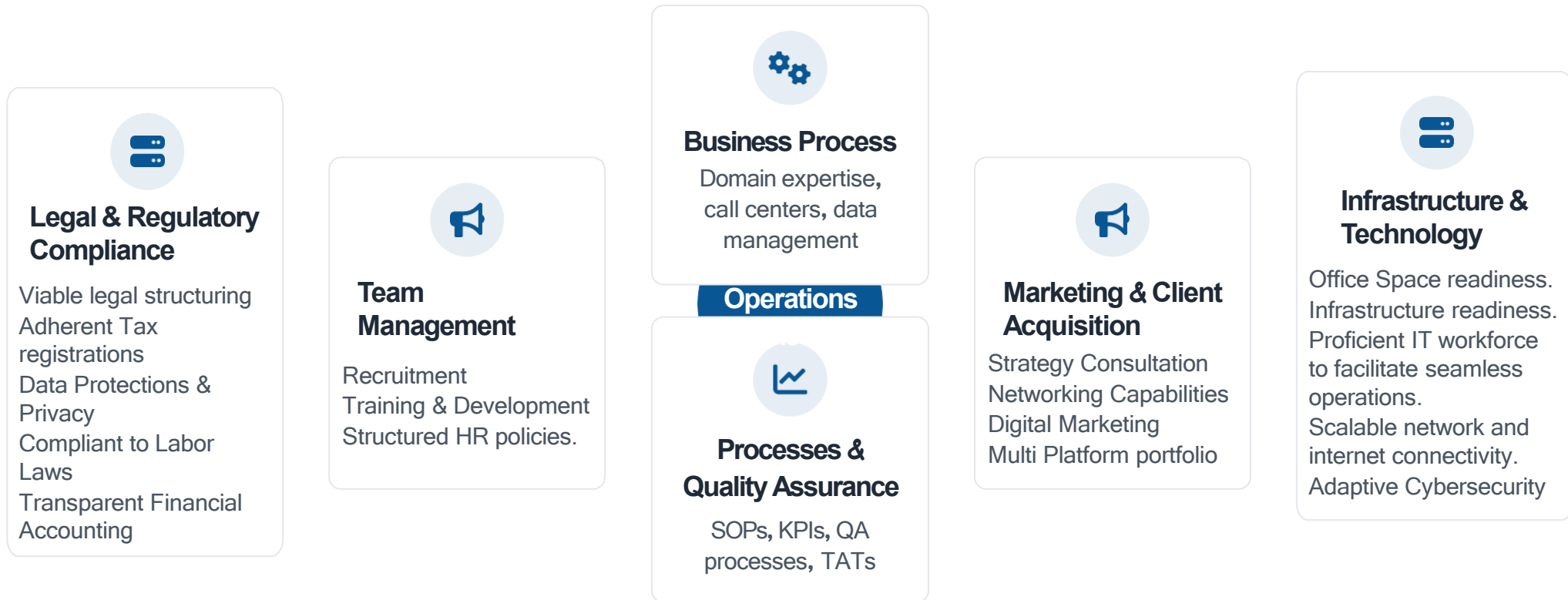


## Robust Governance & Cybersecurity

Our security-first mindset and governance rigor ensure compliance, continuity, and confidence across every layer.

# BPS Service

We at AJMS understand your need to focus on your business goals and position in the market, so we will take care of your non-core processes for you. Our flexible Business Process Solutions (BPS) will help enhance business performance and efficiency.



# Business Process

Key focus areas for operational excellence



## Domain Expertise

Industry-specific knowledge and specialized skills that drive business value and competitive advantage



## Call Centres

Customer interaction hubs designed for efficient communication, support, and service delivery



## Data Management

Systematic organization, storage, and utilization of business data for informed decision-making



## IT Helpdesk

Technical support services that ensure seamless operations and swift resolution of technology issues



## Accounting

Financial record-keeping and reporting processes that maintain fiscal transparency and compliance



## Scalability

Vertical & horizontal capacity to adapt and grow operations in response to increased demand and opportunity

# Legal & Regulatory Compliance

Critical components for operational integrity and risk mitigation



## Viable Legal Structuring

Strategic business entity formation that optimizes liability protection, taxation, and operational flexibility



## Adherent Tax Registrations

Comprehensive tax compliance framework ensuring timely filings and adherence to applicable tax jurisdictions



## Data Protection & Privacy

Robust safeguards and protocols that protect sensitive information and ensure regulatory compliance



## Compliant to Labour Laws

Employment practices that adhere to regulatory standards for fair compensation, working conditions, and employee rights



## Transparent Financial Accounting

Accurate financial reporting systems that maintain integrity, auditability, and compliance with accounting standards

# Infrastructure & Technology

Roadmap for operational readiness and technical excellence



## Office Space Readiness

Optimized workplace environments designed for productivity, ergonomics, and organizational culture alignment



## Infrastructure Readiness

Hardware, software, and system foundations that reliably support business operations and future growth



## Proficient IT Workforce

Skilled technical professionals empowered to facilitate seamless operations and drive technological innovation



## Scalable Network

Robust connectivity infrastructure designed to expand efficiently and accommodate growing business demands



## Adaptive Cybersecurity

Evolving digital protection systems that safeguard critical data and maintain operational resilience against emerging threats

# Team Management

People strategies for organizational success



## Recruitment

Strategic talent acquisition processes to identify, attract, and onboard qualified candidates aligned with organizational goals and culture

- Skill-based assessment
- Cultural fit evaluation
- Structured interview protocols



## Training & Development

Continuous learning initiatives that enhance employee capabilities, knowledge, and skills to drive performance and career growth

- Onboarding programs
- Skill enhancement workshops
- Leadership development paths



## Structured HR Policies

Comprehensive guidelines and procedures that establish organizational standards, ensure compliance, and promote employee well-being

- Performance evaluation systems
- Compensation & benefits frameworks
- Code of conduct & ethics

## 💡 Team Management Best Practices

✔ Regular feedback cycles and open communication

✔ Clear performance metrics and expectations

✔ Recognition programs for outstanding contributions

# Processes & Quality Assurance

Operational excellence through structured methodologies



## SOPs

Standard Operating Procedures that provide detailed instructions for routine operations, ensuring consistency and compliance across all business activities



## KPIs

Key Performance Indicators that measure critical success metrics, enabling data-driven decision making and continuous improvement of operational performance



## Curated QA Processes

Methodical quality assurance frameworks that systematically evaluate deliverables, identifying defects early and ensuring products and services meet defined quality standards



## Well-defined TATs

Turn-Around Times that establish clear service level expectations, enhance accountability, and optimize resource allocation to improve overall operational efficiency

# Marketing & Client Acquisition

Growth levers for business development and market expansion



## Strategy Consultation

Expert guidance to develop customized business strategies that align with market opportunities and organizational goals. Provides actionable insights for sustainable growth and competitive positioning.



## Networking Capabilities

Establishing and nurturing strategic business relationships through industry events, partnerships, and professional communities to create valuable connections that drive referrals and business opportunities.



## Digital Marketing

Comprehensive online marketing strategies including SEO, content marketing, social media campaigns, and PPC advertising to increase brand visibility, engagement, and lead generation across digital channels.



## Multi-Platform Portfolios

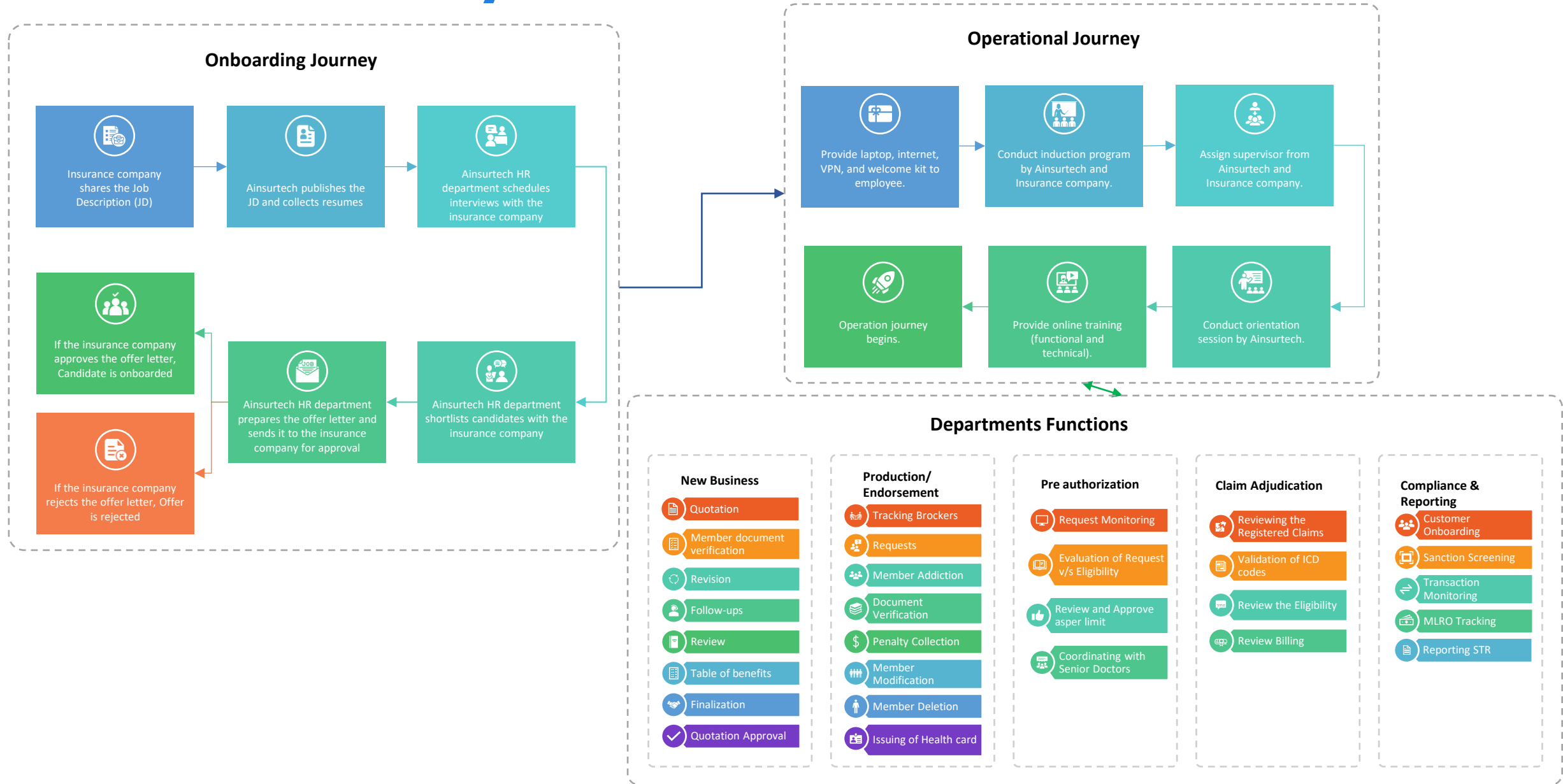
Diversified content and service offerings across multiple channels and platforms to maximize reach, engagement, and conversion. Ensures consistent brand messaging while adapting to platform-specific requirements.

# Implementation Roadmap

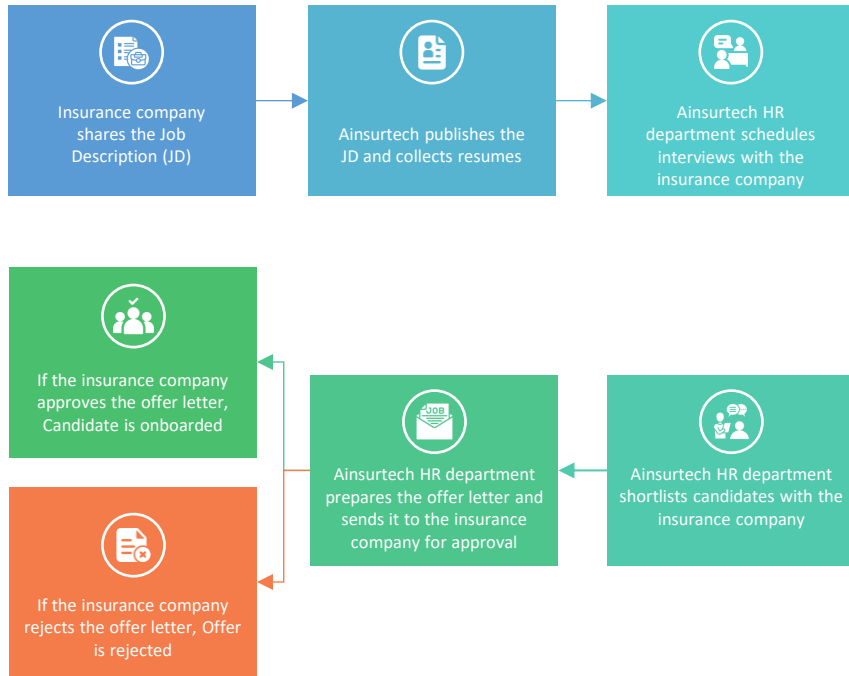
Step-by-step journey towards operational excellence



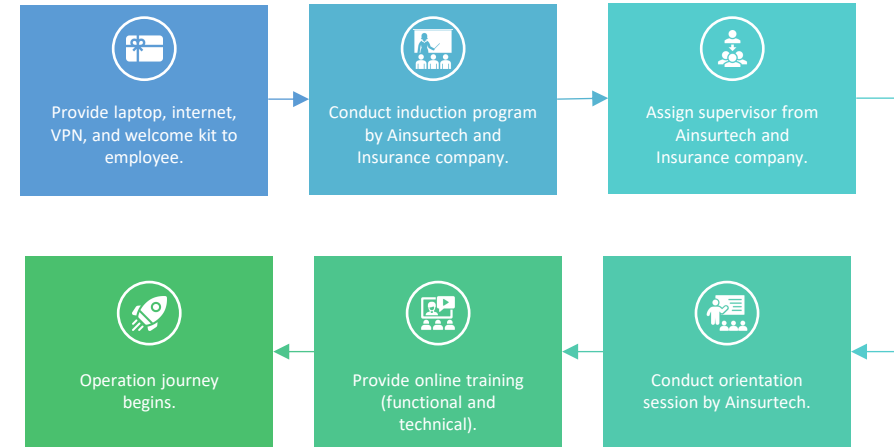
# BPS Journey



## Onboarding Journey



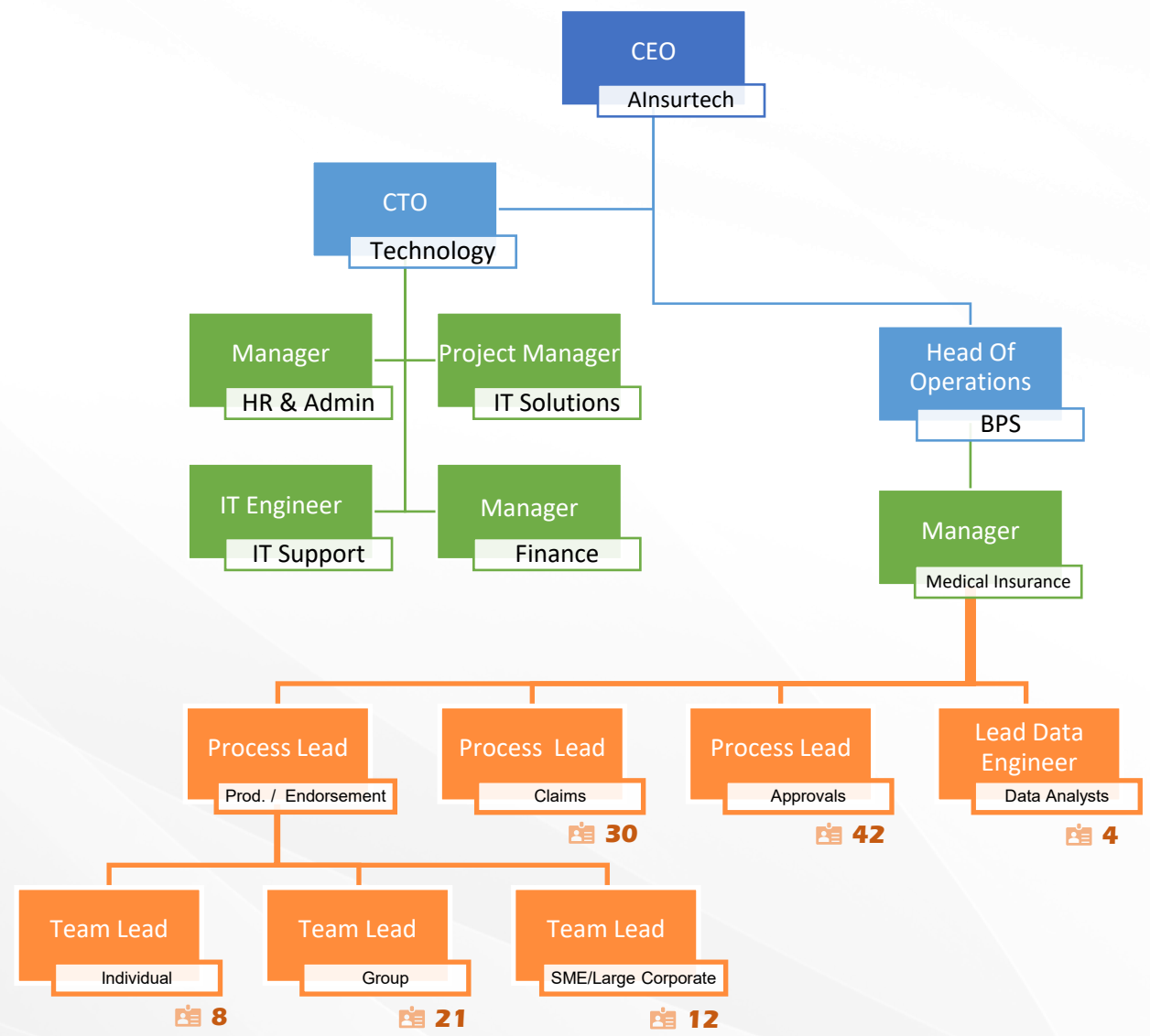
## Operational Journey



## Departments Functions



# Functional & Operations Hierarchy



# HR Management – Talent Acquisition

Acquiring the right kind of talent is very crucial in any organization. It is also a very time-consuming process.

However, with our streamlined processes and connections to professional platforms, we can help you acquire the right kind of talent.

Our solutions also lead to reduced administrative burdens



# HR Management – Operational Journey

Conduct induction program by both AJMS and the Insurance company.

Conduct orientation session by AJMS



Provide laptop, internet, VPN, and welcome kit to employee.

Assign supervisor from AJMS and Insurance company.

Provide online training (functional and technical).

# New Business

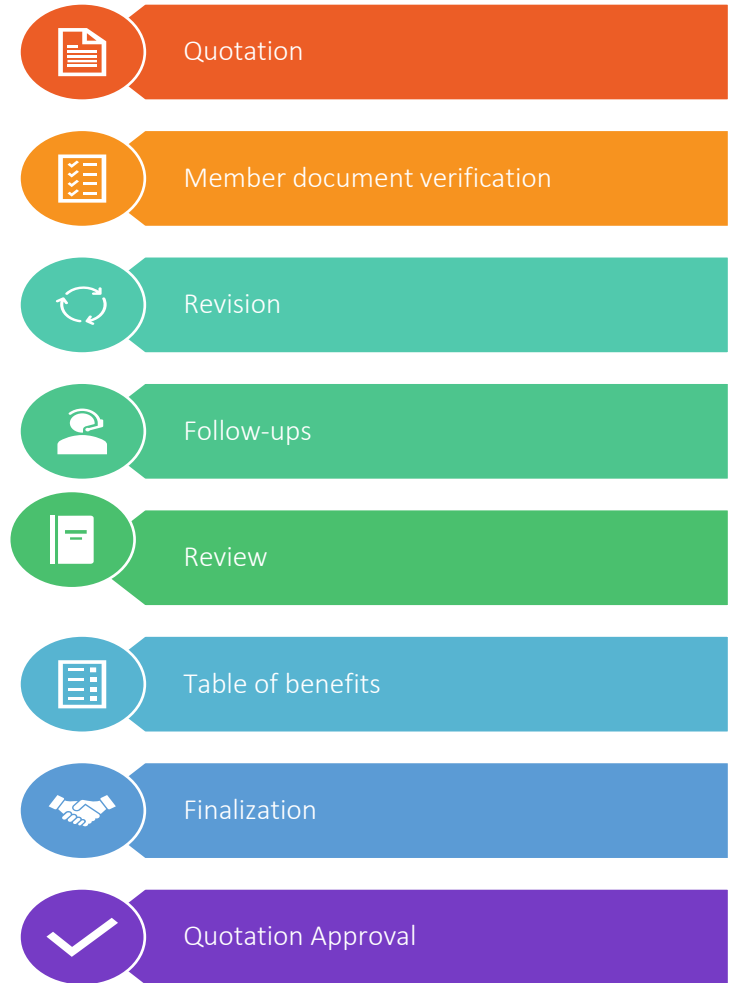
Underwriting requires a high level of expertise and experience in assessing risks and determining appropriate coverage.

With our BPS solutions, the insurance company gains access to professionals with a deep understanding of various industry sectors and risk factors, which can result in better underwriting decisions.

Underwriting support services include quote preparation, data processing, message processing, data modeling, data entry, data manipulation, risk capture, technical processing, quality assurance, slip/risk verification, and contract certainty.

Benefits of outsourcing claim underwriting:

- Increased premium income as policy issuing abilities are enhanced
- Decreased IT expense as maintenance and support costs are borne by us



# Customer Experience

Our customer experience will help the customer, agent and the organization.

During times of increased call volumes, we can quickly mobilize additional resources to handle the influx of customer inquiries.

Effective and efficient customer care can lead to higher customer satisfaction levels, which can enhance customer loyalty and retention.









Satisfied customers are also more likely to recommend the insurance company to others.

We help minimize wait times for callers and reduce the likelihood of customers abandoning calls due to long hold times.

Additionally, we will see:

- Increased customer acquisition and retention
- Reduced claims processing time
- Enhanced claims handling effectiveness

## Production/ Endorsement

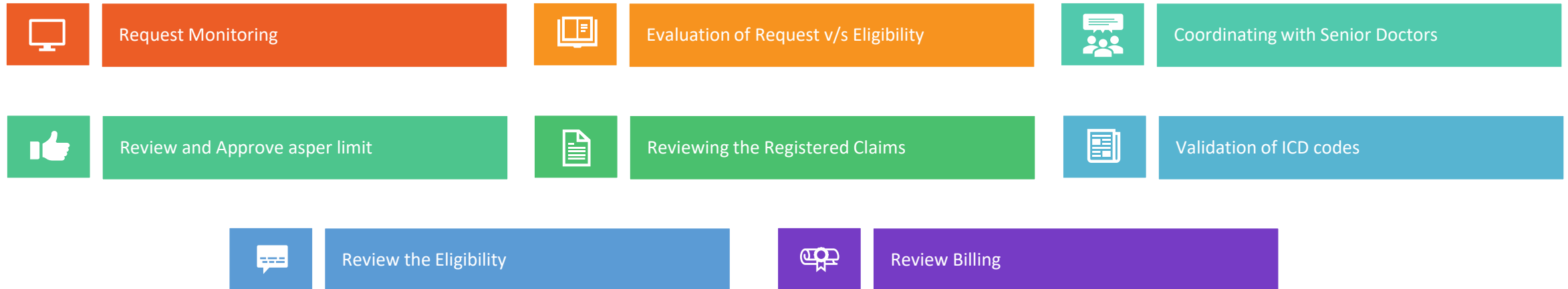
-  Tracking Brokers
-  Requests
-  Member Addition
-  Document Verification
-  Penalty Collection
-  Member Modification
-  Member Deletion
-  Issuing of Health card

# Claims management

Claims management requires specific expertise in assessing and processing various types of insurance claims. We can help tap into a team of professionals with extensive experience in handling claims efficiently and accurately.

Claims leakage refers to instances where an insurer incurs more costs than necessary due to errors, omissions, or fraudulent claims. Our experts can help reduce claims leakage through meticulous reviews and fraud detection measures.

## We will look after the following authorization and claim management functions



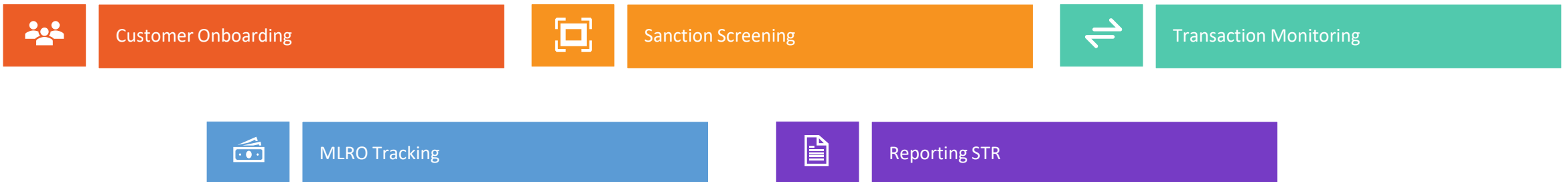
# Compliance and Reporting

Compliance and reporting requirements in the insurance industry is complex and constantly evolving.


By outsourcing to us at AJMS, we ensure access to a team of experts who have a deep understanding of regulatory changes and can implement best practices effectively.

As the insurance company's needs change, we can also quickly adapt and scale the compliance and reporting functions accordingly, which may be challenging to achieve with an in-house team.

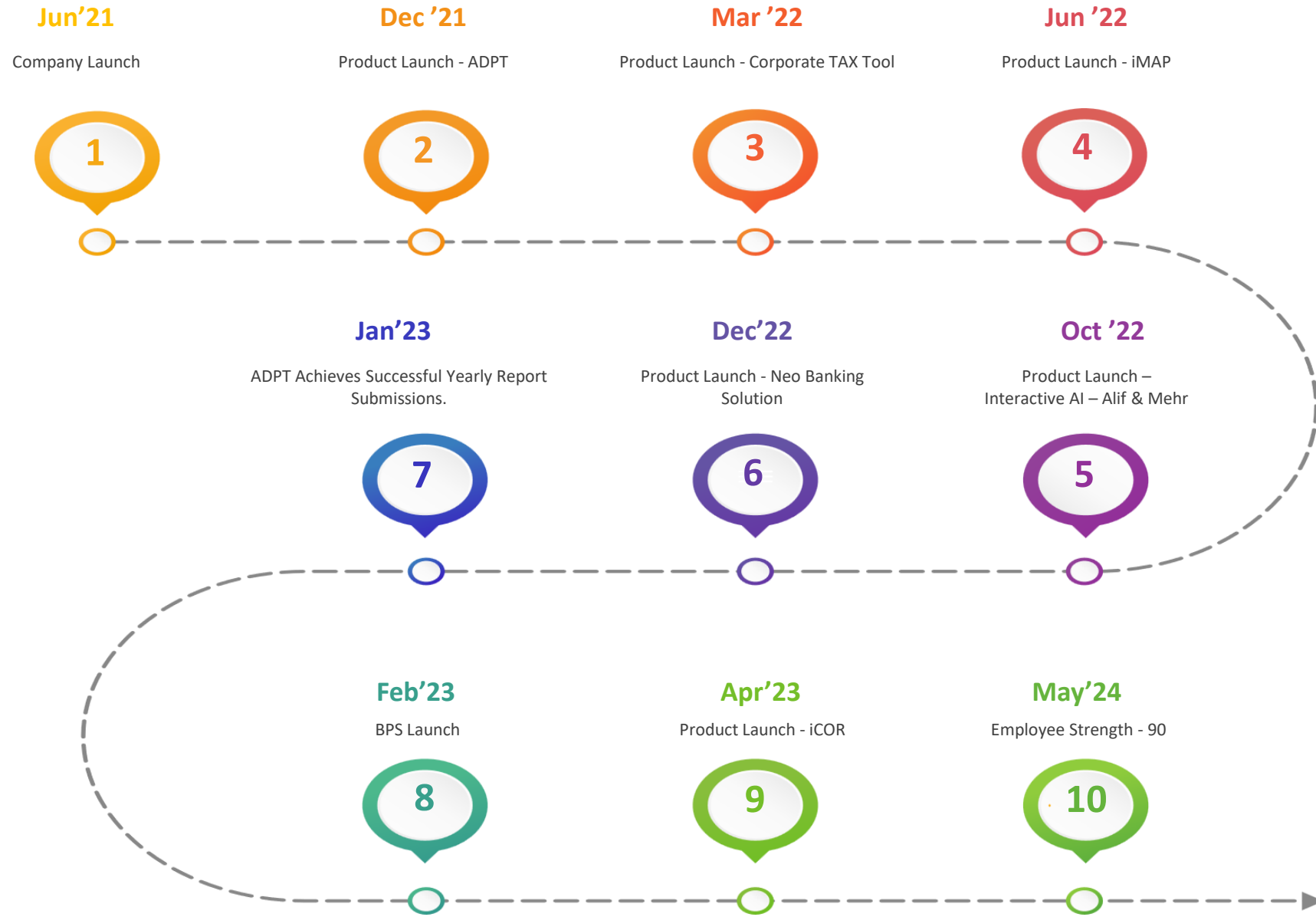
By implementing our BPS solutions, the insurance company can reduce the risk of errors, omissions, or non-compliance. This can lead to a better reputation with regulatory authorities and customers.



# Our Infrastructure

-  9,000 Squarefeet Office setup fully operations 24X7 with 3 shifts for 120 Staff
-  Office Interiors, Cabins, Fall Ceiling, Lighting, branding, interior work
-  Plush Furniture and fixtures including conference rooms, Meeting Room and Pantry area
-  Un-interrupted Water & Electricity connection with UPS & Power Back facility
-  High speed internet lines( 5 dedicated lines for the teams with Dedicated networking / Wi-Fi)
-  CCTV Surveillance for both offices with separate DVR's & Biometric access
-  Laptops, LED TV units, special Headsets, Spare Laptops etc
-  Dedicated Network personnel, cleaning staffs

# Our Journey



# Our Insurance Leaders



**Dr. Abhishek Jajoo**

Founder and Group CEO –  
AJMS Global

### Professional Qualifications

- Masters of Business Administration (MBA), XIMB (India) & Euromed Marseille (France)
- Chartered Financial Analysts (MS-Finance) – ICAI University, India

### Experience

Dr. Abhishek has experience in risk management and related regulations within banking industry.

He has gained experience in risk based auditing and supervision including CAMEL BCOM, corporate governance standards, BASEL II/III, ICAAP and stress testing.

Abhishek has handled advisory services for key clients including FAB, ADCB, Rak Bank among others.



**Vivek Mundhra**

Senior Partner – AJMS Global

### Professional Qualifications

- Masters of Business Administration (MBA), XIMB (India)
- Bachelor of Technology (B.Tech.) India
- Certified Prince2 Practitioner, Six Sigma Black Belt

### Experience

Vivek has been a trusted advisor with over 14 years of experience in strategy consulting, corporate finance, business transformation and program management across banks within Middle East, USA, Asia and Europe.

He has supported multiple banks in their expansion strategy, new product development and feasibility studies.

He is involved in embedded finance projects for banks



**Gaurav Baid**

Senior Partner-AJMS Global

### Professional Qualifications

- ACA – Associate Member of the Institute of Chartered Accountants of India (ICAI)
- Bachelor of Commerce – University of Calcutta

### Experience

Gaurav has over 18+ years of experience in assurance and consultancy spread across financial institutions in the Gulf.

He has hands-on experience in development and deployment of IFRS 9, 13, 16 & 17.

He has advised regulated financial institutions domiciled across the globe, on matters relating to business process reengineering, strategy, financial reporting, valuations, etc.

# Our Technology Leaders



Satish Menon P

CEO – Remitex Technologies

## Professional Qualifications

- Master of Arts – Economics

## Experience

Satish has over 30 years of experience in Financial Sector. He is an outstanding professional with expertise in all aspects of banking, remittance and MSB services. He has a vast experience in setting up corporate systems and governance in Banks and other financial entities. He brings in global perspective in compliance having closely worked with regulators in various countries.

He was heading the Banking and Governance in a leading exchange company in UAE for almost 8 years. He was also involved in ensuring compliance in other group companies in foreign locations. He was a key official for the exchange and has participated in the discussions with CB UAE



Rajkumar TR

CEO - AInsurtech

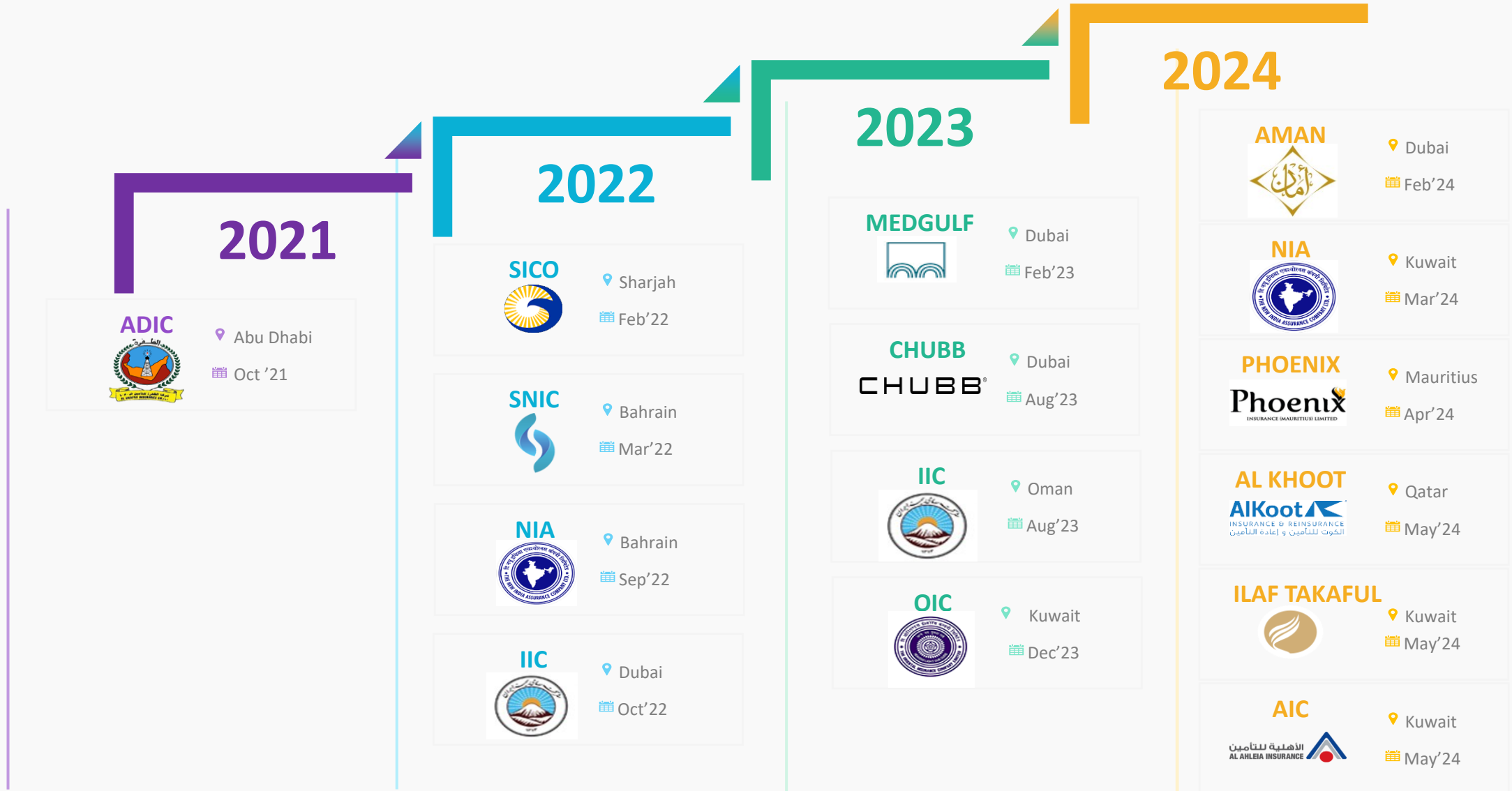
## Professional Qualifications

- Insurtech Specialist
- Delivery Expert
- Thought Leader
- Strategist Aerospace Tech

## Experience

Raj has over 20 years of experience in developing and implementing insurance solutions for Middle East & Africa market in helping our customers to outdo their competition. He is a successful Entrepreneur and Domain expert with proven skills of repeating the success in implementing Insurance ERP solutions. He has expertise in applications built with innovative ideas, latest tools & technologies. Deep Domain Knowledge in General & Medical Insurance.

# Our Insurance Sector Credentials



# AJMS Insurance Sector Credentials

# Geographical Presence



## **AINSURTECH PVT LTD**

704 D, North Tower,  
Emirates Financial Tower  
Dubai International Financial Centre  
Dubai, United Arab Emirate  
Email: [info@ainsurtek.com](mailto:info@ainsurtek.com)  
Website: [www.ainsurtek.com](http://www.ainsurtek.com)

**DUBAI**



## **AINSURTECH PVT LTD**

Office: 301, 3rd Floor,  
Sugeeth Complex,  
Ulloor Junction, Ulloor P.O.,  
Thiruvananthapuram, Kerala – 695011  
Email : [info@ainsurtek.com](mailto:info@ainsurtek.com)  
Website: [www.ainsurtek.com](http://www.ainsurtek.com)

**INDIA**



## **AINSURTECH PVT LTD**

Office: 106, 2nd Floor,  
Samson Yellow Sapphire,  
TKD Road, Muttada P.O.,  
Thiruvananthapuram, Kerala – 695025  
Email : [info@ainsurtek.com](mailto:info@ainsurtek.com)  
Website: [www.ainsurtek.com](http://www.ainsurtek.com)

**INDIA**

# AINSURTECH

N704D, Emirates Financial Towers,  
Dubai International Financial Center,  
P.O. Box 122804 Dubai, UAE

✉ [sales@ainsurtek.com](mailto:sales@ainsurtek.com)

☎ +91 9539890659