

Who is Desaisiv?

Desaisiv is an insurtech company specializing in health insurance management through AI-powered solutions. Founded in 2022 by serial entrepreneurs Saed Khawaldeh and Mohamad Nabhan, the company operates primarily in the Middle East and North Africa (MENA) region, with a presence in Saudi Arabia, Jordan, and the United Arab Emirates.

In July 2023, Desaisiv secured \$2 million in a pre-seed funding round led by 500 Global, Terra VC, Oqal angel investors, and other notable investors from the MENA region, the UK, and the USA. This funding aims to fuel Desaisiv's growth in the MENA region, enabling further development of AI products, expansion of operations and teams, and entry into new markets.

Desaisiv's mission is to revolutionize the insurance sector by leveraging artificial intelligence to create smarter, more efficient, and customer-centric insurance solutions. By collaborating with top machine learning scientists from the University of Oxford and accessing an extensive database of patient records, Desaisiv has achieved an impressive average prediction accuracy of over 95%.

Desaisiv Ledger (bucket)

Desaisiv has 1 ledge total of insurance claims of over 1 billion SAR.

محفظة تأمينية تتجاوز المليار ريال سعودي لشركة تكنولوجيا التأمين ديسايف

General Features

Desaisiv's platform offers a range of features designed to streamline health insurance processes for insurers and third-party administrators (TPAs):

- **Effortless Data Management:** Simplifies the input and maintenance of employee lists, claim experiences (CE), and interaction data, reducing the need for manual data entry.
Advanced OCR Technology: Utilizes Optical Character Recognition to extract data from PDFs, ensuring accuracy and efficiency in data processing.
- **AI-Powered Analytics:** Provides comprehensive insights into health insurance consumption, including employee utilization patterns, preferred healthcare providers, and types of medical visits.
- **Future Cost Predictions:** Offers predictive analysis to anticipate future health insurance costs, aiding in effective budgeting and planning.
- **Customization and Optimization:** Allows for tailoring of health insurance benefits to align with organizational needs and budgets, either manually or through an optimization algorithm.

Key Features of Desaisiv

- **Claims Experience Analytics**

- Gain deep insights into historical claims data to estimate future pricing with high accuracy.
- Utilize various factors, such as claim frequency, severity, and trends, to optimize pricing strategies.
- Ensure competitive and data-driven pricing models that align with market conditions.

- **Quotation Comparison**

- Easily upload multiple quotations from different insurance companies for side-by-side analysis.
- Compare key factors such as coverage, pricing, deductibles, and policy terms.
- Simplify decision-making by identifying the most cost-effective and comprehensive insurance option.

- **Request New Quotation**

- Upload claims experience reports and active policies to receive tailored quotation offers from insurers.
- Enable insurers to revise offers, negotiate terms, and finalize agreements with clients seamlessly.
- Streamline the quotation process, reducing manual effort and improving transparency between all parties.

- **Provider Comparison**

- Compare provider networks across different insurance classes and tiers to assess coverage quality.
- Upload network lists and evaluate them against competitors to identify the best options.
- Ensure policyholders receive access to top-tier healthcare providers while optimizing costs.

- **Underwriter Tool**

- Automate the conversion of PDF documents into structured Excel files for underwriting purposes.

- Reduce manual data entry and errors, allowing underwriters to focus on risk assessment.
- Improve efficiency in policy pricing, claim evaluation, and overall decision-making for insurers.

Required Files for Feature Usage

To utilize the platform's features effectively, the following files may be required:

- **Claims Experience (CE)**– Essential for historical claims analysis and pricing estimation.
- **Active List** – Contains details of active policies necessary for generating quotations.
- **Raw Data (Optional)** – Additional data that can enhance analysis and accuracy.
- **Providers List** – Used for comparing provider networks across different insurance plans.
- **National address** – Used for requesting new quotation.
- **Commercial License** - Used for requesting new quotation.

For specific file requirements per feature, please contact the Product Manager, **Mohammad Rababah**.

Desaisiv Partnership

Health insurance companies that Desaisiv has partnership with

- Al Rajhi Takaful
- Al Saqr Insurance
- United Cooperative Assurance
- Al Etihad
- Arabian Shield

شركات التأمين التي يوجد بينها شراكة

- تكافل الراجحي
- الصقر للتأمين
- المتحدة للتأمين التعاوني
- الاتحاد للتأمين التعاوني
- الدرع العربي

Contact, Support or Inquires

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