

# Anyone, Anywhere

We adopt the 'Insurance in a Card' concept to simplify processes and make IFM products available even in the remote parts of developing Asia.

Customers have a choice of purchasing Insurance Cards electronically via smartphone apps or in print at retail stores.

Insurance coverage can be easily activated using their personal mobile phones or via an accessible network of IFM machines



## Quick & Easy Settlement

Loss settlement using parametric triggers is quick and easy. There is no need for on-site surveys and damage assessments, thus significantly reducing the payout time and related settlement expenses.

Payouts are computed in the cloud and automatically credited into the accounts of affected IFM policyholders.

Policyholders have a choice of receiving payments electronically via mobile payment systems, or collect cash at accessible locations nationwide to kickstart their rebuilding and recovery needs.

## Simple & Fair Payouts

Payout conditions are communicated upfront to IFM customers during underwriting in the form of a payout table. The payout amounts vary according to the severity of the event, by deploying suitable parametric triggers. The more severe the event at the customer's location, the higher the payout amount.

After a catastrophe, we obtain digital post-event maps from independent verifiable sources and overlay these with the geographical database of active IFM policyholders. Insurance payouts are 'triggered' based on actual event parameters and customer information in our database (location, construction type, etc).

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