

Digitize, automate, and integrate insurance

operations through a unified platform covering policy administration, claims processing, premium collection, and customer engagement. Built for Zambia with RTSA integration, mobile money, USSD collection, and full PIA/ZRA compliance. Hosted at Zamtel Infratel Tier III Data Center.

91%
AI
UNDERWRITING
CONFIDENCE

91.5%
FRAUD
DETECTION
ACCURACY

50+
API
MODULES

PLATFORM MODULES

● **Policy Administration & CRM**

Full lifecycle for Motor, Life, Health, Property. Client 360, billing, document generation, audit logging.

● **Underwriting & Premium Computation**

Risk assessment, automated rules, risk-based pricing, tax/levy calculations, product config.

● **Claims Management**

Registration, document upload, assessment, approval workflows, fraud detection, settlement.

● **Payment Gateway & Collections**

Airtel/MTN/Zamtel mobile money, USSD *388#, Visa/Mastercard, bank debit, auto-reconciliation.

● **RTSA & Regulatory Compliance**

Real-time vehicle lookup, AML screening, KYC verification, PIA/ZRA reporting, 7-year audit trail.

● **Agent & Broker Management**

DSA onboarding, 5-tier commissions, performance dashboards, territory management.

● **Self-Service Portal & Mobile App**

White-label portal (38 endpoints), Flutter app (Android/iOS), zero-touch onboarding.

● **AI Underwriting & Fraud Detection**

ML auto-underwriting (91%), fraud detection (91.5%), predictive risk scoring, churn prediction.

● **Retention & Workflow Automation**

30-day pre-expiry alerts, auto-renewals, 11-step workflow builder, SMS campaigns.

● **Reinsurance, Actuarial & Contact Center**

Treaty/facultative reinsurance, rating engine, bordereaux. VoIP/SIP, IVR, omnichannel.

● **Cyber Security Compliance & ICTM**

Cyber Security Act 2025 — ZCSA CII registration, incident reporting, cyber audit. Powered by ictm.ontech.co.zm

● **Omnichannel Communication**

SMS, Email, WhatsApp, Facebook, LinkedIn, TikTok. Renewal reminders, claims updates, campaigns.

Setup costs based on team size, client base, and implementation requirements

 **GET YOUR SETUP ESTIMATE**

crm.ontech.co.zm/insuretech/estimate

WHY ONTECH



Built for Zambia

RTSA, mobile money, USSD,
PIA/ZRA — native integrations



Data Sovereignty

Tier III data center, Lusaka.
DPA 2021 & Cyber Security
Act 2025



AI-Powered

4 ML models for underwriting,
fraud, risk & default prediction



Go Live in 4 Weeks

Modular SaaS — start with
core, scale as you grow

✔ ZICTA Licensed

✔ ICTAZ Member

✔ DPC Registered

✔ PIA Compliant

✔ ZRA Compliant

✔ IAZ Aligned

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