

ONTECH

InsureTech Platform Insurance Digital Management System

your end to end Technology Enabler

WHO WE ARE

About Ontech Solutions

Ontech Solutions is Zambia's premier technology enabler, delivering comprehensive enterprise solutions that power businesses across the region. We provide end-to-end digital infrastructure -- from cloud services and communication platforms to custom software development and managed IT services.

As a trusted local aggregator, Ontech maintains **direct partnerships with MTN, Airtel, and Zamtel**, ensuring seamless connectivity and service delivery across all major networks in Zambia.

10+

Years Enterprise ICT Solutions

Tier III

Zamtel Infratel Data Center

3 MNOs

MTN, Airtel, Zamtel Direct

DPA 2021

Registered Data Processor

 ZICTA Licensed

 ICTAZ Member

 DPC Registered

 PIA Compliant

 ZRA Compliant

 IAZ Aligned

 Cyber Security Act 2025



Our Mission

To empower businesses across Zambia and surrounding regions with innovative, integrated technology solutions that drive digital transformation, enhance operational efficiency and foster sustainable growth.



Our Vision

To be the leading technology enabler in Africa, recognized for our comprehensive solutions, service excellence and commitment to advancing digital innovation while maintaining the highest standards of reliability and customer satisfaction.



Our Goal

To digitize, automate, and integrate insurance operations through a unified platform that seamlessly combines client management, policy administration, claims processing, and mobile-first communication tools.

PROPOSED SOLUTION

Insurance Digital Management System

An integrated enterprise platform designed to help insurance companies streamline operations, from policy administration to claims processing, all powered by AI and real-time analytics.

50+

API Modules

76+

Endpoints

4

AI/ML Models

5

Channels

14

Core Features

10

Modules

Core System Features

01

Policy Administration

- Policy creation and issuance
- Endorsements and amendments
- Renewals and cancellations
- Automated document generation
- Customer profile management
- Policy history tracking

02

Underwriting Management

- Risk assessment workflows
- Automated underwriting rules engine
- Risk scoring models
- Approvals and escalations
- External risk database integration
- Underwriting analytics

03

Premium Computation

- Automated calculation engine
- Risk-based pricing algorithms
- Discount and surcharge management
- Tax and levy calculations
- Custom product configuration

04

Premium Collection & Billing

- Automated billing schedules
- Payment tracking and reconciliation
- Mobile money (MTN, Airtel, Zamtel)
- Bank and payment gateway integration
- Automated receipts and invoicing
- Payment reminders

05

Claims Management

- Claims registration and tracking
- Document uploads and management
- Assessment and evaluation workflows
- Approval workflows and escalations
- Fraud detection and flagging
- Settlement and payment processing

06

Customer Relationship Management

- Customer profile management
- Interaction history and tracking
- Complaint and inquiry management
- Customer segmentation
- Service ticket management

- Customer status updates

07

Omnichannel Communication

- SMS, Email, WhatsApp
- Facebook, LinkedIn, TikTok
- Renewal reminders
- Payment reminders
- Claims status updates
- Marketing campaigns

08

Renewal Management

- Automated renewal reminders
- Renewal premium calculations
- Renewal payment processing
- Policy lapse alerts

09

Reporting & Business Intelligence

- Real-time operational dashboards
- Financial reports and statements
- Claims ratio analysis
- Policy performance metrics
- Regulatory compliance reports
- Custom report builder

10

Agent & Broker Management

- Agent registration and onboarding
- Commission management
- Sales tracking and analytics
- Performance dashboards
- Agent portal access

11

Fraud Detection & Risk

- Suspicious claim detection (91.5%)
- Risk pattern monitoring
- Claims anomaly alerts
- Fraud investigation reporting

12

Document & Records Management

- Policy, claims, customer documents
- Regulatory document management
- Secure digital archiving
- 7-year retention compliance

13

Regulatory Compliance & Security

- Secure authentication and RBAC
- Full audit trails
- Encryption at rest and in transit
- AML screening
- Compliance reporting
- Cyber Security Act 2025

14

Integration Capabilities

- Banking systems integration
- Mobile money (Airtel, MTN, Zamtel)
- RTSA vehicle database
- External risk databases
- Payment gateways
- Government systems

Advanced Features

AI-Based Risk Assessment

Machine learning models trained on local and regional insurance data for automated underwriting and fraud detection.

91%
Auto-Underwriting
Confidence

91.5%
Fraud Detection
Accuracy

ML
Predictive Risk
Scoring

Customer Self-Service Portal

A secure web portal enabling customers to manage their insurance lifecycle independently.

- View policies and coverage details
- Submit and track claims
- Make premium payments online
- Update personal details

38 API Endpoints

Mobile Application

Cross-platform mobile application built with Flutter for Android and iOS.

- Biometric login (fingerprint, face)
- Push notifications

Digital KYC Verification

Automated identity verification and document validation for seamless customer onboarding.

- Offline capability
- Full policy and claims management

Cyber Security Act 2025

Powered by **Ontech ICTM** — ictm.ontech.co.zm


- ZCSA CII registration
- Incident reporting
- Cyber audit and vulnerability scanning

Get Your Setup Estimate

Use our interactive estimator to configure the perfect package for your insurance business.

No login required | Instant results | Print or email

[Open Estimator](#)


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