



Global Innovation Awards 2025 - Finalist

Submission Category: Property & Casualty

1. LOGISTICS

Submission Title	End-to-End Motor Claims Transformation
Company Name	Tawuniya
Impact: What is the scope of the problem being solved, whether for your employees, customers, industry, or society?	<p>Tawuniya revolutionized the motor claims process through a fully digital, end-to-end solution that simplifies and accelerates every step—from accident reporting to final settlement. This initiative addressed a major pain point in the insurance experience: the traditionally slow, paper-heavy, and customer-unfriendly claims process. The transformation has led to faster settlements, improved transparency, and higher customer satisfaction, impacting over 1 million customers annually.</p> <p>Key achievements:</p> <ul style="list-style-type: none"> • Reduced claim processing time. • Integrated the full motor claims journey into the Tawuniya App. • +90% digital adoption for motor claims filing. • 104K+ motor policies issued via WhatsApp automation.
Creativity: How does this innovation stand apart from alternatives in the marketplace?	<p>Unlike traditional insurers that digitize parts of the claims process, Tawuniya built a complete digital claims ecosystem. From AI-powered first-notice-of-loss (FNOL) to automated assessment and workshop integration, the solution eliminates manual handoffs.</p> <ul style="list-style-type: none"> • Claims can be initiated via WhatsApp, App, or Web. • RPA bots handle backend tasks, reducing human error. • Live status tracking and real-time notifications improve transparency.
Scalability: How can others, whether inside or outside the insurance industry, leverage this innovation to enhance its impact?	<p>This model is applicable beyond motor insurance. The architecture supports:</p> <ul style="list-style-type: none"> • Expansion into property and travel claims. • Integration with external partners (e.g., auto repair shops, telematics). • Replication by global insurers seeking efficient digital claims solutions.

Additional information:	In 2024 alone, this digital claims solution contributed to SAR 107M+ in policy revenue, reduced support center load by 40%, and helped Tawuniya achieve a customer CSAT score of 80%+ on digital claims. The solution is recognized internally as one of the more transformative P&C projects in Tawuniya's history.