

# INSURANCE CONFERENCE 2022

**STRENGTHENING RESILIENCE IN A CHANGING  
ECONOMIC LANDSCAPE – THE CASE OF INSURANCE**

**Topic:** State of Insurance technology in Zambia and trends for the future

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**Organisation:** Hobbiton Technologies



**OVERVIEW**



**INTRODUCTION**



**HISTORICAL REVIEW**



**CURRENT ANALYSIS**



**FUTURE TRENDS**

**HISTORICAL  
REVIEW**



**PAPER FILES**



**UN - INTEGRATED  
SYSTEMS**



**TEXT FILES**



**DOS SYSTEM**



**DESKTOP APPLICATIONS**

```

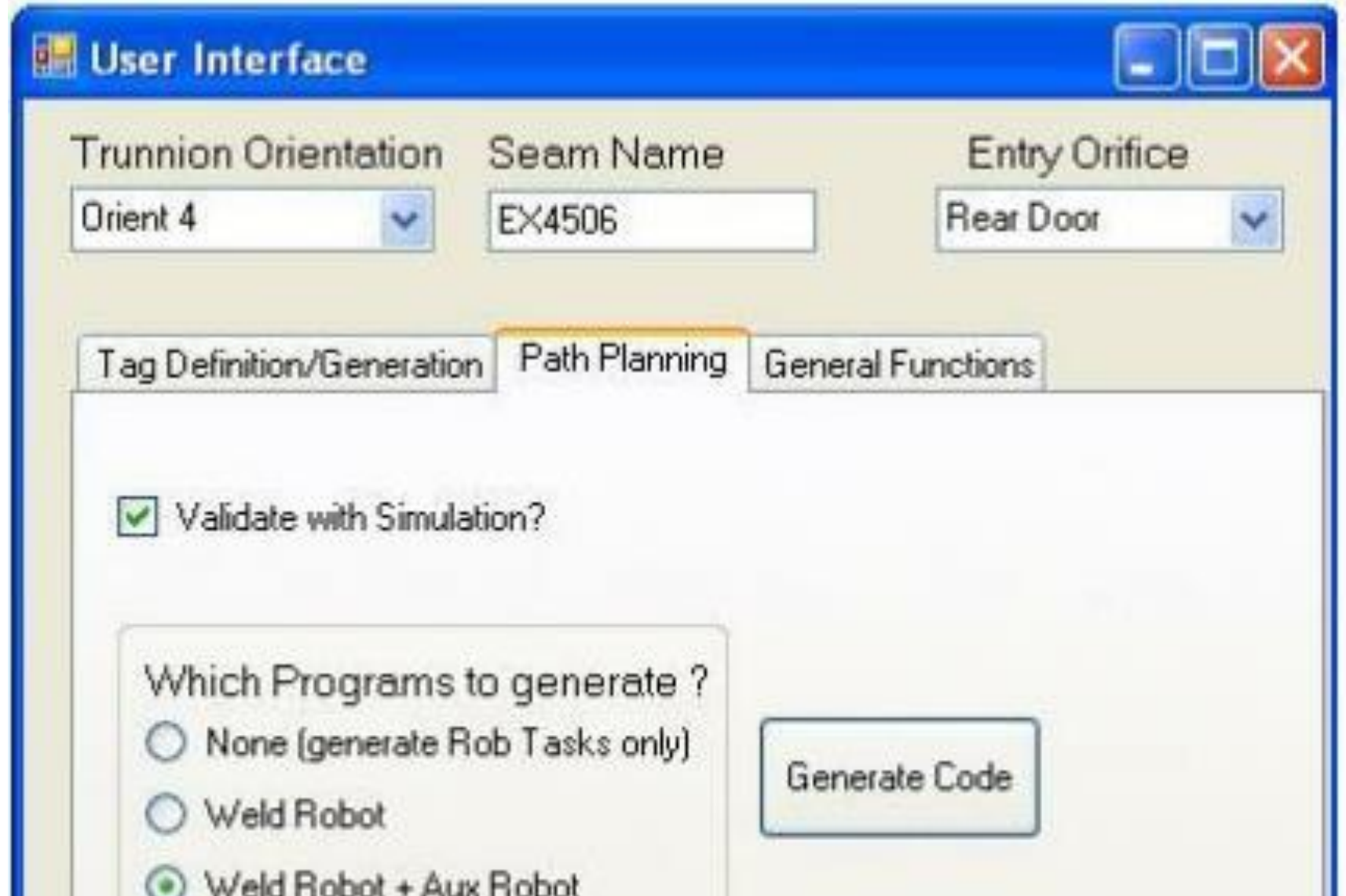
C:\>dir
Volume in drive C is media 02
Volume Serial Number is BC2E-0ED8

Directory of C:\

06/10/2004  03:59 PM                0 0000_
09/15/2003  10:01 AM                90 AUTOEXEC.BAT
02/07/2003  12:33 PM                 2 autoexec.ixl
10/21/2008  01:18 PM                <DIR>      Batch_Upload
01/27/2003  03:19 PM                0 CONFIG.SYS
06/13/2005  02:58 PM            3,197 DEBUG.TXT
02/28/2005  02:47 PM                <DIR>      dell
01/30/2009  07:12 PM                <DIR>      divx
10/13/2008  03:26 PM                <DIR>      Documents and Settings
02/28/2005  02:48 PM                <DIR>      drvrtmp
04/20/2009  01:52 PM                <DIR>      ev97dos
02/11/2009  12:14 PM            330,347 fwlog.txt
02/10/2009  05:27 PM          4,194,402 fwlog.txt.old
05/30/2008  03:58 PM                <DIR>      KPCMS
03/09/2004  11:12 AM                <DIR>      Microtek
04/16/2009  05:59 PM                <DIR>      My Downloads
01/27/2003  05:19 PM                <DIR>      My Music
10/24/2005  01:42 PM                <DIR>      NPS
11/05/2008  04:42 PM                <DIR>      nuptdown
  
```

DOS COMMAND





Caption

**CURRENT  
ANALYSIS**



**Automated ERPs**



**Agent/Broker Portal**



**Self Service Platforms**



**Digital Market Places**



**Third Party Distribution**



**Web  
Based**



**1** ERPS, Broker  
Portals, Client Apps



**Mobile Apps**



**2** Client Apps, Agent  
Apps



**APIs**



**3** Third Party Distribution,  
System Integration

# ERP Modules

**1** CLIENT

**2** QUOTATIONS

**3** UNDERWRITING

**4** CLAIMS

**5** FINANCE

**6** REINSURANCE

**7** INTERMEDIARY

**8** REPORTS



# AGENT/BROKER PORTALS

**1** CLIENT

**2** QUOTATIONS

**3** UNDERWRITING

**4** CLAIMS

**5** INVOICING/RECEIPTING

**6** DATA UPLOADS

**7** REPORTS

# SELF SERVICE PLATFORMS

**1** REGISTRATION

**2** ONLINE QUOTATIONS

**3** POLICY PURCHASES

**4** DIGITAL PAYMENTS

**5** CLAIMS INTIMATION

**ERPs  
(Policy  
Admin)**

**Client  
Platforms**

**Intermediary  
Platforms**

**APIs**

**FUTURE TRENDS**



**API Product Distribution**



**Predictive Analytics**



**Embedded Insurance**



**AI**



**Joint Venture with Insurtechs**



**Chatbots**



**Low Code / No Code Frameworks**



**Telematics**

# QUESTIONS?