



# Infosion

## DIGIMI

*The Digital Transformation of Motor  
Certification Issuance*

# DIGIMI

DigiMi Paper, a cloud-based platform from Infosion, empowers the insurer transition safely from paper or sticker based certificates to digital motor insurance certificates, to enhance premium income, reduce premium leakage, reduce fraud and related costs associated with motor insurance certificate issuance Process.

Managing a de-centralized, manual process of issuing paper-based motor insurance certificates is a cumbersome process for the insurance companies, authorities, and associations as it exposes them to risks such as

- Double insurance instances
- No provision to revoke a certificate for non-premium payment
- Fraudulent Insurance certificate
- Difficult to instantly validate insurance validity
- Lack of visibility of total number of motor vehicle with valid insurance certificates

Issuing digital motor insurance certificates bene fits both the insurance companies and Insurance Association by addressing challenges relating to premium leakage and fraud. The DigiMi platform revolutionizes the entire motor insurance certificate issuance process, introducing speed, responsiveness, digital collaboration, anytime access, reliability, and security into certificate issuance and management.

## KEY BENEFITS



**Prevent duplicate motor insurance issuance**



**Real-time access to certificate information**



**Effortless certificate validation by traffic authorities**



**Maximize premium income & prevent fraudulent practices**

## PLATFORM FEATURES

-  **Cloud-based Digital Platform**  
An easy-to-implement, highly secure platform integrated with insurer's core systems, traffic authorities, and insurance associations.
-  **Certificate Allocation**  
Insurance associations can allocate digital certificates to insurers, allowing auto-approval limits and internal allocation at multiple levels.
-  **Paperless Certificate Issuance**  
Minimize waiting times with digital certificate issuance, enabling insurers to efficiently provide certificates to insured parties.
-  **Real-time Certificate Access**  
Easy to access digital certificates anytime, anywhere for policyholders, insurers, traffic authority and regulatory bodies, streamlining validation and documentation processes.
-  **Real-time Validation on Insurance Coverage**  
Enable traffic authorities to validate certificate expiry and assess vehicle insurance coverage in real-time.
-  **Dynamic and Real-time Dashboards**  
Monitor registered insurers and valid certificates through real-time dashboard.
-  **Mobile App for Traffic Authority**  
Validate the authenticity of motor insurance certificates by scanning the QR code in the digital certificate, ensuring efficient verification processes.
-  **Certificate Revocation**  
Easily search and revoke lapsed certificates based on name, number, or premium status, maintaining data integrity.

# Infosion

Infosion Software Private Limited founded in 2005, is a global insurtech company delivering proven technology solutions across the insurance ecosystem. We combine deep insurance expertise with intelligent technology across Core Insurance, Connected Ecosystems, and Digital Business.