



SmartCover Case Study

Best Assurance

July 2025

The Journey

Imagine filling out a boat load of paperwork just to onboard clients for an insurance premium. Long wait times, errors and inefficiencies are the result. This was the case for Best Assurance, a leading insurance company in Ghana. The adaption of digitalization by their competitors was a wake-up call for the organization, their mission? An efficient means to automate most of their manual processes.

The solution? smartCover powered by Enterprise Computing Limited, a lead IT solutions provider with expertise in Business Process Automation, Software Development, Hybrid Cloud Infrastructure, Cybersecurity, Data Backup and Recovery.

Enterprise Computing Limited (ECL) conducted a process discovery workshop, understood the pain points of the organization and delivered a solution that represented a wholistic digital transformation for Best Assurance.

The Challenge

The company was burdened with the following:

- **Customer Acquisition Difficulties:**

Without digital channels, the company relied heavily on traditional methods like phone calls, in-person meetings and paper applications. This created friction in the customer journey, as modern consumers expect to research, compare and purchase insurance policies at their convenience.

- **Competitive Disadvantage:**

Other insurance companies with digital platforms offered instant quotes, streamlined applications and immediate policy issuance. These insurance companies had a competitive advantage, and Best Assurance was losing their clients to their competitors.

- **Operational Inefficiencies:**

Manual processes for policy management, claims processing and customer service were resource intensive. Paper-based workflows were prone to errors, delays and higher administrative costs.

- **Lack of Real Time Revenue Monitoring:**

Without a digital platform it was difficult to monitor business operations in real-time. They lacked insights into key metrics such as policies sold, policy renewals, conversion rates, agent performance etc. This created a reactive rather than a proactive management approach.

- **Reconciliation Issues:**

Relying heavily on manual data entry and matching introduces a risk of reconciliation discrepancies. These reconciliation challenges created a cascading effect where small errors compounded into larger financial discrepancies, regulatory compliance issues and operational inefficiencies that ultimately impacted profitability and customer satisfaction.

The Solution

ECL addressed Best Assurance's challenges by implementing a comprehensive application available via mobile and web with the following features:

- Proposal underwriting for motor, travel and fire policies.
- Allows customers to purchase and renew their single and multiple risk insurance policies.
- The software provides a centralized dashboard for management, real time revenue monitoring, report generation and data analytics.
- Policy validation using mobile number, policy number and vehicle number.

- Instant generation and printing of stickers.
- Seamless integration with NIC's Motor Insurance Database through REST APIs, third-party platforms and payment gateways.
- Provides android, IOS, web portal and web versions synced flawlessly, while the admin portal empowers intermediaries to manage accounts effortlessly.
- Administrative portal for intermediary user account management.

The Business Impact

smartCover provided the following benefits:

01

Created a convenient and end-to-end service.

02

Provided seamless payments channels.

03

In built analytics for real time monitoring of field activities and report generation.

04

Fully customizable to suit all underwriting needs.

05

Robust anti-fraud measures to prevent revenue loss.

06

Enhanced customer experience through instant quote generation, self service capabilities, policy renewals etc.

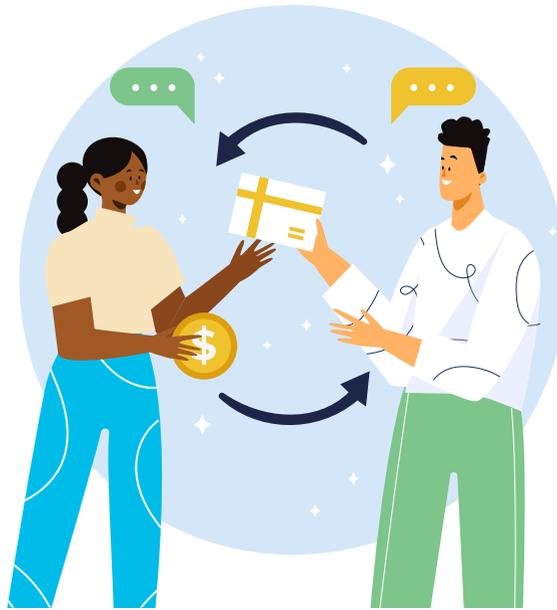
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Competitive positioning allowing the organization to retain existing clients and attract new ones.

To Our Future Clients

The success the team chalked at Best Assurance represents just the beginning of what is possible through digitization. Whether you're looking to automate workflows, improve customer service and operational efficiency, we have the expertise and experience to deliver.

Your journey to digital transformation and sustained growth begins with us, contact us today to enjoy the benefits of innovation.





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