



Case Study: Lean X Tawuniya

Transforming Disbursement Processes for KSA Insurers
with Lean's Account Verification Solution

94.8%
Success Rate
on disbursement
transactions

50%
Reduction
in disbursement
processing time

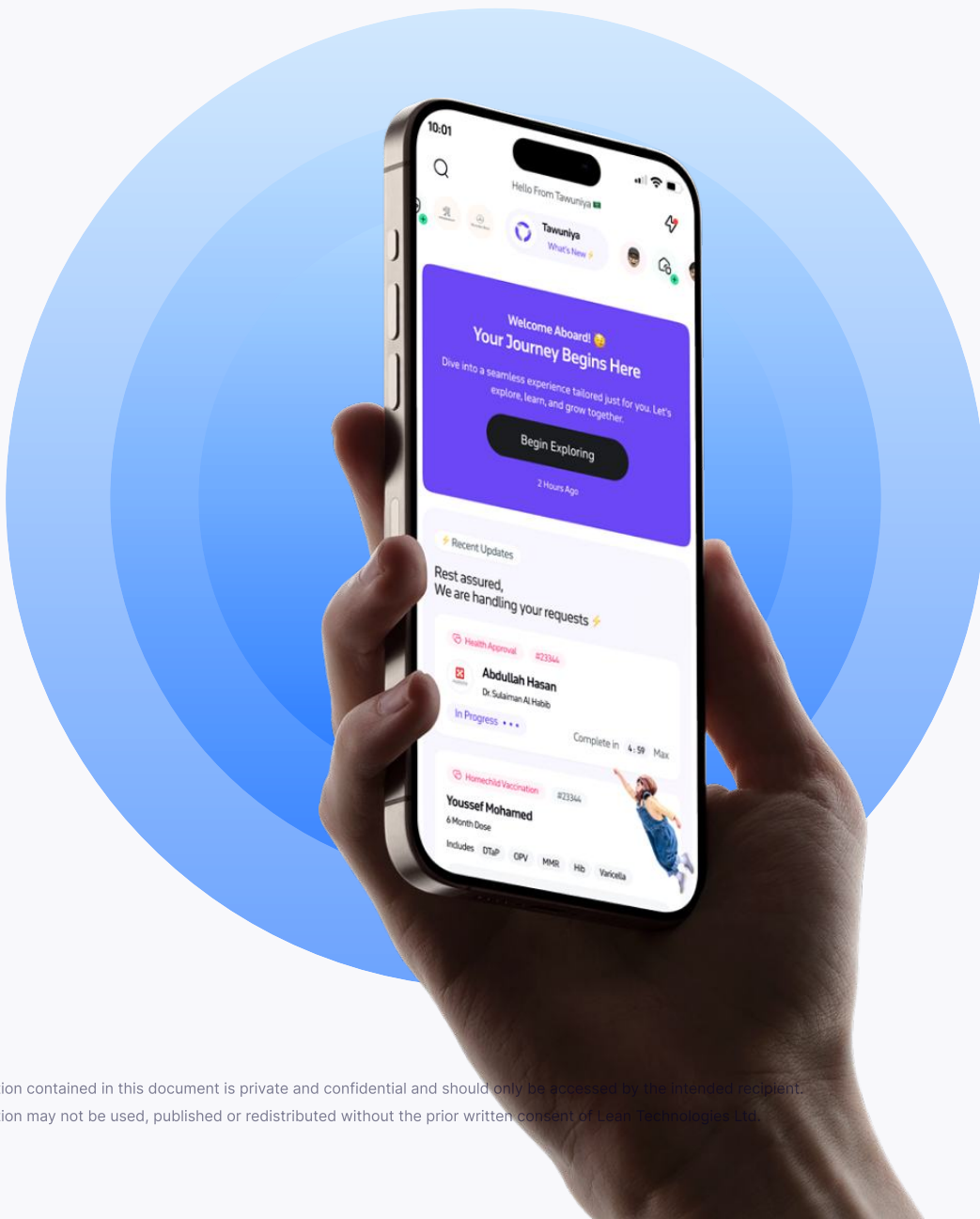
100%
Automated
account verification
process



Introduction

Tawuniya, one of KSA's leading insurers, offers a comprehensive range of coverage options, including health, motor, takaful, property and casualty, travel, and asset liability insurance. With a strong focus on enhancing customer experience and operational efficiency, Tawuniya set out to improve its verification process to better serve clients and streamline internal workflows. This forward-thinking initiative not only optimized operations but also reinforced Tawuniya's commitment to delivering exceptional service.

This case study delves into the challenges Tawuniya faced in verifying customer bank account ownership and highlights how Lean's Account Verification solution effectively addressed these issues.

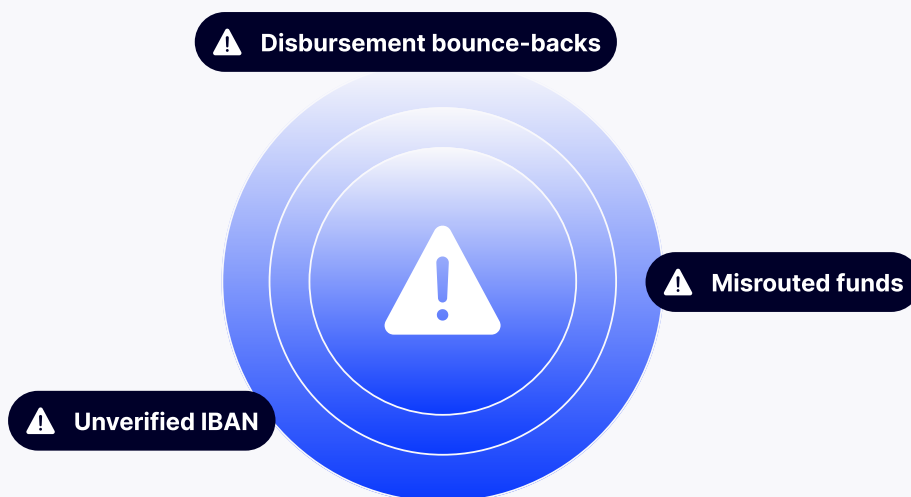




Challenges Faced by Tawuniya

Tawuniya faced significant challenges due to its reliance on manual verification processes for claim disbursements. This approach led to frequent errors, increased operational workloads, and ultimately hindered the efficiency of the overall system. To improve accuracy and streamline operations, it became essential to address the following specific challenges:

- **Increased risk of disbursement bounce-backs:** Incorrect information provided by customers, particularly in bank details like IBANs, led to a high number of bounce backs and misrouted funds, resulting in disbursement delays.
- **Operational inefficiencies in disbursement processes:** Tawuniya's manual handling of claim disbursements presented opportunities for enhancement to tackle issues with delays and human error. These challenges underscored the need for a more streamlined and automated solution to further elevate operational performance.





Lean's Solution

Streamlined Account Verification for Tawuniya:

By adopting Lean's Account Verification solution, Tawuniya enabled real-time validation of account ownership, allowing customers to easily verify their accounts for claims disbursements.

Customers can simply submit their IBAN through the Tawuniya app. Tawuniya then forwards the provided IBAN and NID to Lean for instant verification, receiving real-time results in return. This seamless process allows Tawuniya to accurately disburse funds to the intended recipients, speeding up the process while enhancing reliability and customer trust.

The implementation of this solution eliminated the operational inefficiencies of manual verification, reducing disbursement bounce-backs and enhancing overall customer satisfaction.



Transfer To

Account Holder Name

Ahmed Al-Farsi

IBAN

SA03 8000 0000 6080 1016 7519

Please make sure the IBAN is correct, wrong IBAN may incur fund loss!

Transfer To

Account Holder Name

Ahmed Al-Farsi

IBAN

SA03 8000 0000 6080 1016 7519

Instant IBAN verification powered by Lean



How Tawuniya leveraged Lean's Account Verification Service:

Type of insurance	How Lean plugs in	Status
Motor insurance claims	When a customer submits a motor claim, Lean is used to verify the destination for claim disbursements.	Live
General insurance claims	When a customer submits general claim, Lean will be used to authenticate the destination prior to funds being disbursed.	Coming soon
Health insurance claims	When a health claim is filed, Lean will be used to verify the destination prior to disbursing the funds.	Coming soon



Key Benefits for Tawuniya

- **Elimination of manual verification errors:** Using Lean's Account Verification solution, Tawuniya has implemented a **100% automated account verification process**, streamlining approvals and minimizing operational workloads.
- **Reduced risk of disbursement bounce backs:** Lean's real-time account verification drastically reduced the number of disbursement bounce-backs and misrouted funds, resulting in a **94.8% success rate on all transactions** and faster claims processing.
- **Enhanced operational efficiency:** By automating the account verification process, Tawuniya eliminated disbursement inefficiencies, leading to a **50% reduction in disbursement processing time**, and improved overall operational performance.



100%
automated
account
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50%

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Future Plans

Building on the success of Lean's Account Verification in streamlining Tawuniya's motor insurance claims process, the company is now planning to expand these efficiencies across its entire portfolio of insurance products. With Lean's solution having significantly improved operational workflows, Tawuniya is also preparing to apply this approach to premium refunds and surplus payments, ensuring greater accuracy and speed across all disbursement processes.

Type of disbursement	How Lean plugs in	Status
Claim disbursements	Tawuniya leverages Lean to verify fund disbursements for insurance claims by customers.	Live
Premium refunds	Tawuniya will utilize Lean to verify refund disbursements for canceled insurance plans by customers.	Coming soon
Surplus payments	Tawuniya will use Lean to verify account destinations for unused business insurance disbursements.	Coming soon



Why Lean

Tawuniya chose Lean as its partner due to several key factors that set Lean apart:

- **Largest retail bank account and market coverage:** Lean provides its clients with access to 98% of the UAE retail banking industry with an aim to achieve 100% KSA retail bank coverage by the end of 2024.
- **Market leaders:** Lean is trusted by 190+ clients and their 550,000+ customers, making it a market leader in the region.
- **Fully regulated:** Lean is the only live and fully regulated Open Banking aggregator in both the UAE and KSA, ensuring the highest standards of security and compliance.



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Learn more
www.leantech.me