

The New Smart Digital Distribution Enabler

**NTT DATA**

# Alondra

B2C Model. Alondra as a Middle Layer.

## **ATM Robbery Insurance**

Know more about Alondra by visiting [insurance.nttdata.com/](https://insurance.nttdata.com/)

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# Use Cases

## ATM Robbery Insurance

1

### STARTING POINT



The client needs to **take our money** from their bank's ATM.

2

### THE NEED



However, the client runs the **risk of being robbed** within minutes of withdrawing the money. A new need for being insured emerges.

3

### CONNECTING THE DOTS



In order for the insurer to be able to cover such risk, it needs all the **data from the ATM to be compatible with its current core systems**.

4

### OUR SOLUTION



Alondra acts as a **middle layer**, processing all the data from the ATM's transaction to integrate it to the insurer's core system in a **simplified, decoupled manner**.

5

### THE BENEFITS



The insurer receives all data from the customer to be able to insure its transaction. Data is **validated, cleaned and transformed**, and is guaranteed to be **accurate, complete and consistent**.

# Use Cases

## ATM Robbery Insurance

### Some Key Figures and Results

<p><b>+ 2.6 mm</b> <b>+ 1.3 K</b></p>	<p>Customers ATMs</p>
<p><b>+ 50 K</b></p>	<p>Policies issued per day.</p>
<p><b>USD 1</b></p>	<p>Average premium per policy</p>
<p><b>USD 1.5 mm</b></p>	<p>Avg. monthly premium</p>
<p><b>&lt; 6 Months</b></p>	<p>ROI</p>

### WHY ALONDRA?

**Time to Market + Robustness**

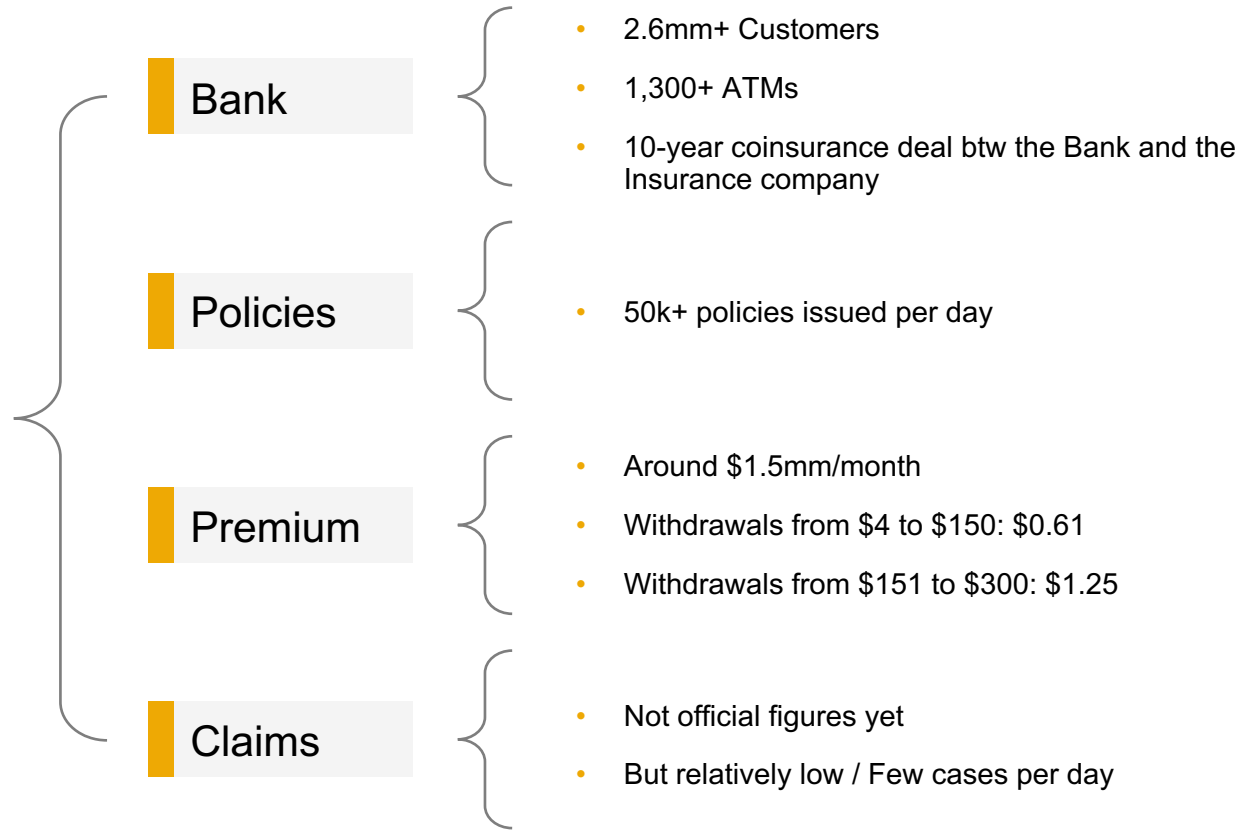


# Use Cases

## ATM Robbery Insurance

Insurance product that covers money theft for the next 3 hours after a cash withdrawal at an ATM. Customers have 3 hours to report the theft to the police and then call to the insurance company. Compensation is 100% of the withdrawal.

### MAIN FACTS



### MAIN CHALLENGES

- 4 months to setup a full new operation .
- High volume of policies with very short duration.
- Current CORE is only able to process up to 30k policies per day.

### OUR DEAL WITH

- 5-year deal (\$150k/y per licence) + BigContent (\$50k/y)
- AM Service (over \$300k)
- Projects (over \$1mm)
- Derived Services: BPO, Clonika

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