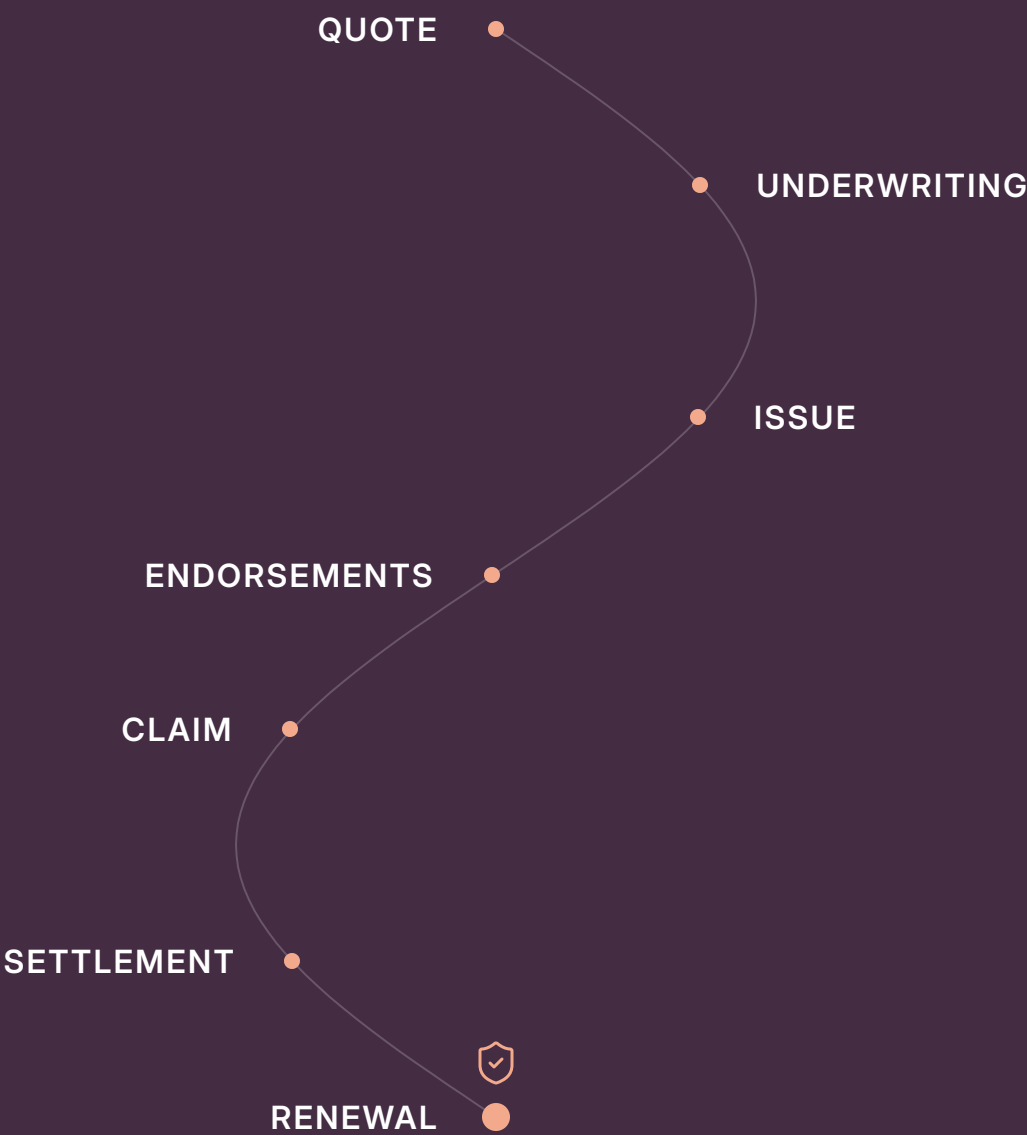


Customer intelligence, built for insurance.

Telonic builds specialised AI agents that understand how an insurer operates, and act on that understanding across every customer interaction.



SPECIALISE

Built around your policies, cover, claims and rules.

CENTRALISE

Telephony, WhatsApp, SMS, email and web, one agent.

COMPLETE

Policy, claims and CRM records updated every time.

A policy is a promise held across more systems than any customer sees.



A policy relationship spans quotation, underwriting, issue, endorsements, claims and renewal, and for corporate clients, group schemes, member changes and broker servicing. The outcomes that matter most are decided in conversations no single team owns and no single system records in full.

Revenue.

Quotes and renewals convert or lapse at the first question on cover, premium or documents.

Risk.

Claims, complaints and cancellations carry regulatory exposure when a statement on cover goes unrecorded.

Reputation.

The claim is the moment the promise is tested, and it decides whether a policyholder renews.

Domain first. Conversation second.

General-purpose agents have made conversation inexpensive. They have not made it correct. In insurance, a correct answer depends on the policy wording, the cover and its exclusions, the status of the claim, the applicable regulation and the policyholder's history, held in different systems and governed by different rules.

Telonic agents begin from the domain, not the dialogue.

We build specialised agents for insurance, run them across every channel from one record of each policyholder, and finish the work each conversation creates inside your own systems.

01

Specialise.

- Built for insurance workflows
- Knows where each policyholder is
- Your policies built in

02

Centralise.

- One policyholder, every channel
- One history, every department
- See what conversations produce

03

Complete.

- Outcome recorded every time
- Systems updated as it happens
- Escalations arrive complete

5

channels: telephony, WhatsApp, SMS, email and web/app

4

forms of Arabic, plus English and many other languages

24/7

including public holidays

1

continuous record for each policyholder and policy

4

ways to host: UAE, Saudi Arabia, on-premise or your own cloud

01 · SPECIALISE

A working model of the insurance business.

Every deployment starts from a structured model of how an insurer operates, extended to your products, lines and policies.

1 Entities.

WHAT THE MODEL KNOWS

Policies, cover, limits, exclusions and excesses, endorsements, premiums, claims and pre-approvals, and for corporate clients, group schemes, members and brokers.

2 States and dependencies.

WHAT MUST HAPPEN FIRST

A claim proceeds only if the policy was in force on the date of loss and the documents are in. A pre-approval depends on the plan and the provider network.

3 Obligations.

WHO OWES WHAT, AND BY WHEN

What the insurer and the policyholder owe each other, from acknowledgement and decision timelines to premiums, documents and disclosure.

4 Behaviour.

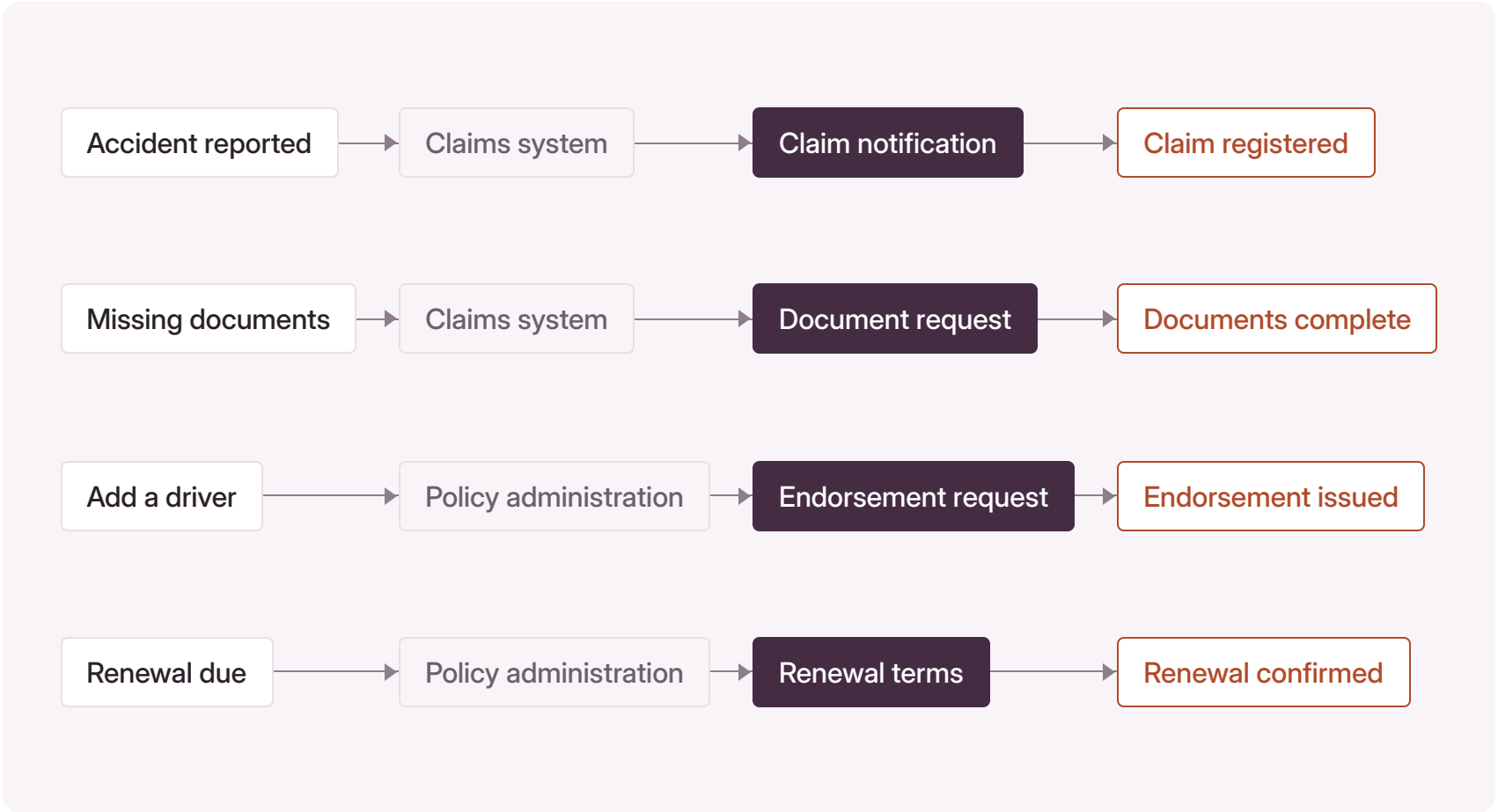
WHO IS ASKING, AND WHY

A policyholder after a loss, an employer, a broker and a third-party claimant ask the same question for different reasons.

The model deepens with every deployment. Your data stays in yours; what carries forward is the understanding of the domain.

Designed around outcomes, not exchanges.

Telonic comes from telos, a structure that behaves to serve a specific purpose, or oriented toward an ultimate end. Each interaction is mapped to the obligation it serves, and is complete only when that obligation has moved: a claim registered with its documents complete, a pre-approval requested, an endorsement issued, a renewal confirmed. An agent that not only responds, but resolves.



Reasons across systems.

Assembles the answer from your policy administration, claims, CRM and third-party administrator systems and approved documents within the conversation itself.

Acts within its authority.

Completes the transaction in the system of record: the claim notification, the document request, the endorsement request, the appointment.

Measured on completion.

Performance is reported on obligations completed and time to completion, not on messages answered.

Every conversation has a method.

- 01

Hear what they mean.

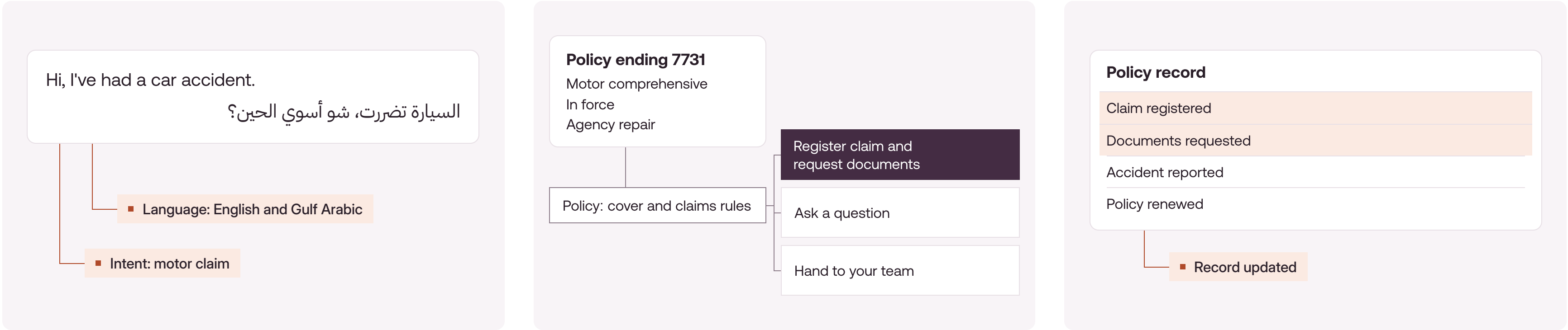
Policyholders mix Arabic and English, and rarely open with the real request. The agent follows multiple languages and works out what they need.
- 02

Check your rules.

Before it answers, the agent looks up the policy, cover or claim in your systems and checks what your policy allows. It cannot offer anything else.
- 03

Finish the work.

The change is made, the record is updated and your team sees the outcome. Nothing waits for someone to remember.



Specialists, not generalists

Each agent is built for insurance: its entities, its workflows, its rules. It takes the volume at any hour and gives your team everything it needs for the conversations that need a person.

Service agent.

Answers questions on cover, excess and exclusions from the policyholder's own policy, issues certificates and documents, and logs the work in your systems.

● **Certificate issued**

Policy ending 7731

Sent by email

Changes and bookings agent.

Takes endorsement requests and books surveys, inspections and repair appointments within your rules, at any hour.

● **Survey booked**

Claim CL-2048

Confirmation sent

Cases and claims agent.

Takes first notice of loss, claim updates and complaints at any hour. Decisions stay with your people.

● **Claim notified**

Handed to your claims team

Full history attached

Outreach agent.

Contacts policyholders first for renewals, outstanding premiums and missing claim documents, only within the hours you allow.

● **Renewal due**

Terms sent

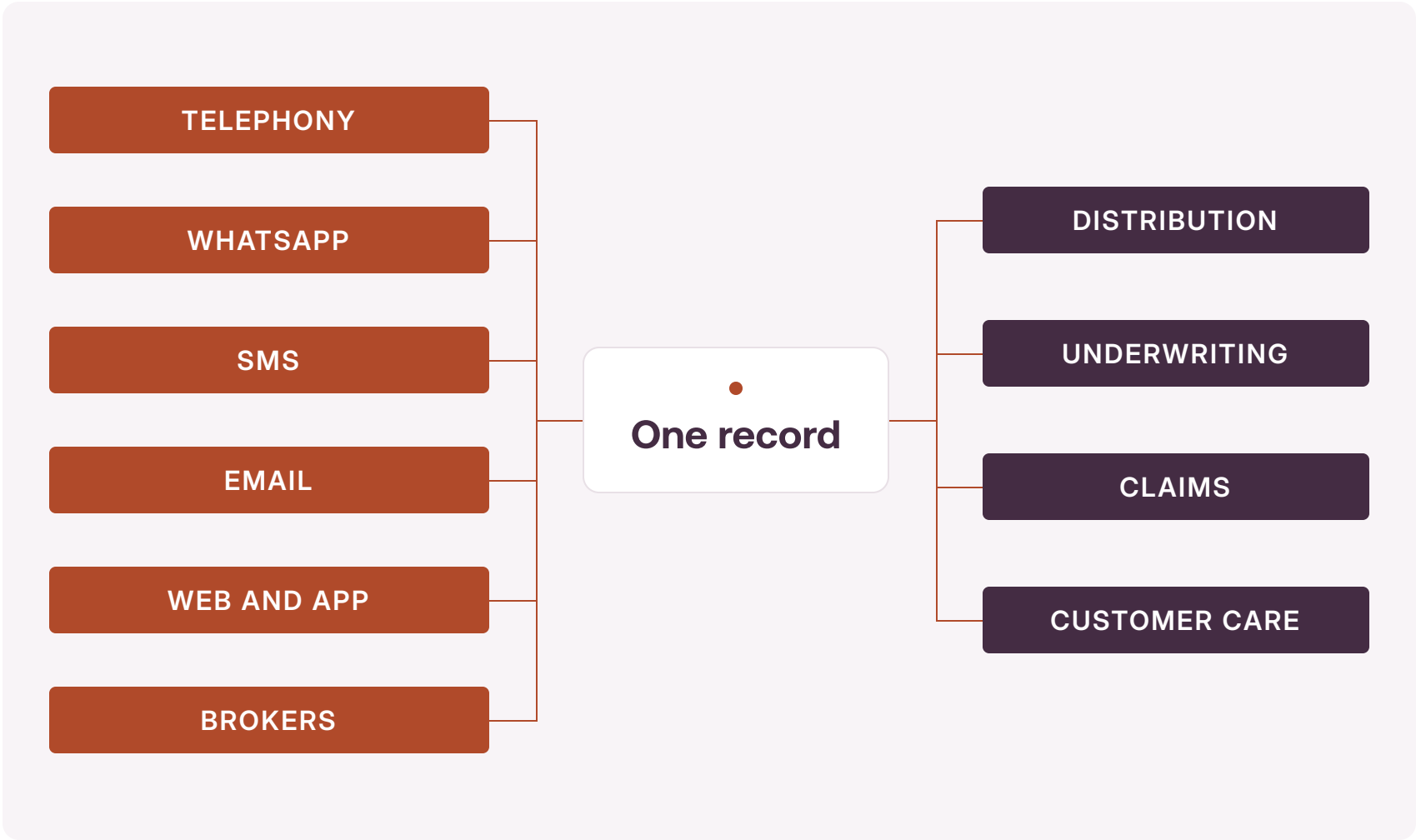
Confirmation requested

02 · CENTRALISE

One continuous record of every policyholder, policy and commitment.

Telephony, WhatsApp, SMS, email, web, app and broker correspondence consolidate into a single longitudinal record for each policyholder and each policy. Commitments made in any interaction are captured with a date and tracked until met, visible to every function that follows.

What the broker was told at inception, claims can see. What customer care promised, the claims team can honour.



Every channel, in the languages your policyholders use.

- Telephony.

Your existing numbers and carrier, connected over SIP. Calls pass back to your team whenever needed.
- WhatsApp.

Your own WhatsApp Business number. We handle Meta's verification.
- SMS.

Two-way texts on the same conversation, for policyholders who aren't on WhatsApp.
- Email.

Your Exchange or Google Workspace mailbox. Each thread is handled as one issue until it's resolved.
- Web and app.

A widget on your site, customer portal or app. Logged-in policyholders are already known.

Hi, يمكن أعرف وين وصلت المطالبة؟ I sent the documents last week.

Preference saved for next time

Modern Standard Arabic and Gulf, Egyptian and Levantine dialects, English, and many other languages, including Urdu, Russian, Chinese and Spanish. When a policyholder switches language mid-sentence, the agent follows.

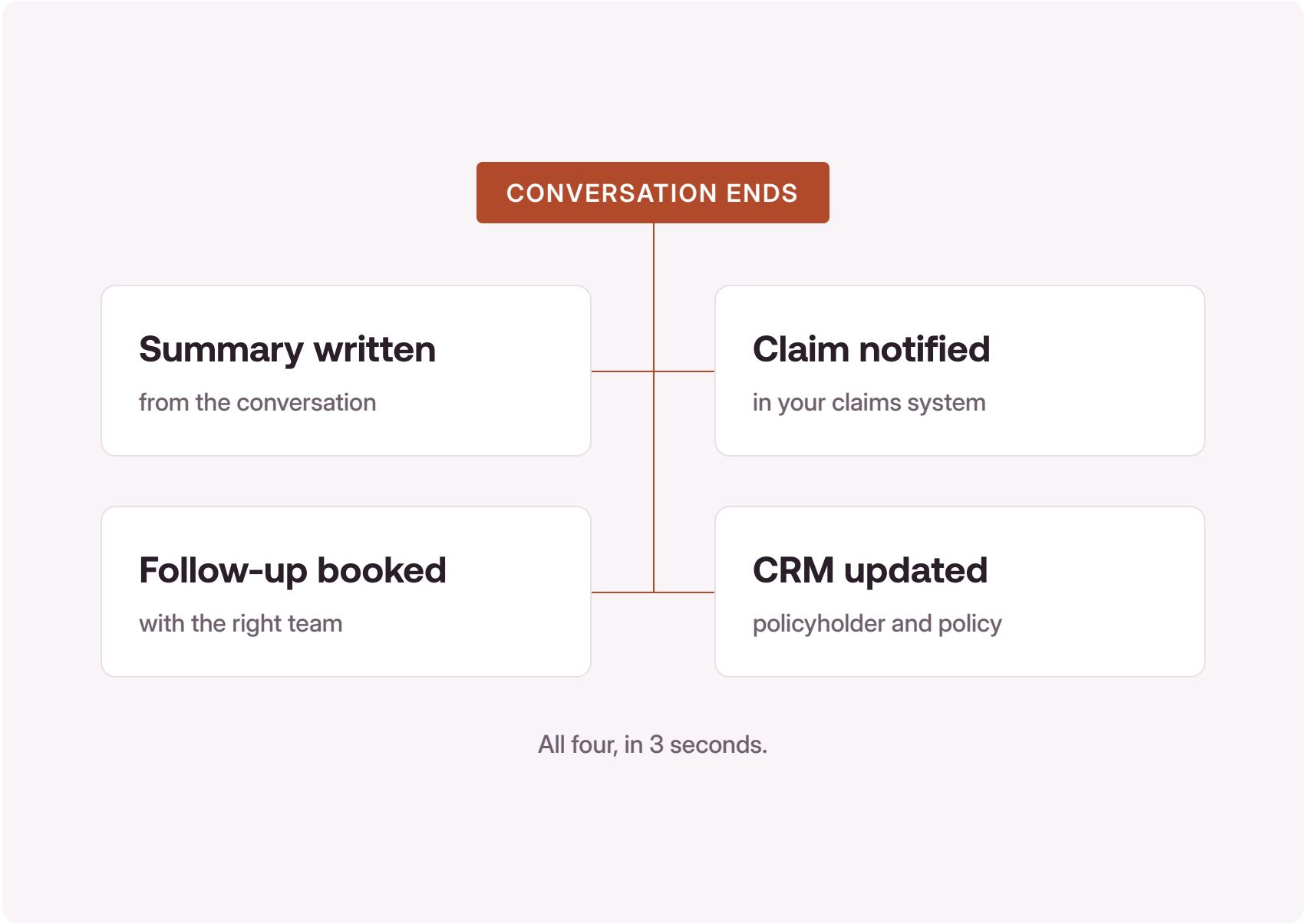
03 · COMPLETE

The work after the conversation, done every time.

1 The outcome is recorded on every conversation.
A summary, a classified outcome and the sentiment, captured automatically rather than when someone has a spare five minutes.

2 Your systems are updated while the queue is long.
Claims notified, documents attached, follow-ups scheduled, and policy, claims and CRM records written back to, inside the systems your team already works in.

3 Escalation arrives with everything attached.
When a person is needed, they get the whole conversation and a summary, so your policyholder never starts again from the beginning.



Your systems at the base. The agent on top.

04 The agent.

Holds the conversation within limits your team sets and changes. Hands over with the full conversation. Every decision recorded with its reasoning.

03 Your insurance model.

The policies, cover, claims and products you run on, with their rules.

02 One policyholder record.

Every call, message and email joins one history per policyholder and policy.

01 Your channels and systems.

Your phone lines, WhatsApp number, policy administration, claims and CRM systems. Nothing is replaced.

Ready at any hour, and ready for the rush.

Every hour, every day.

Nights, weekends, Eid and public holidays run to the same standard as a Tuesday morning.

Replies without a pause.

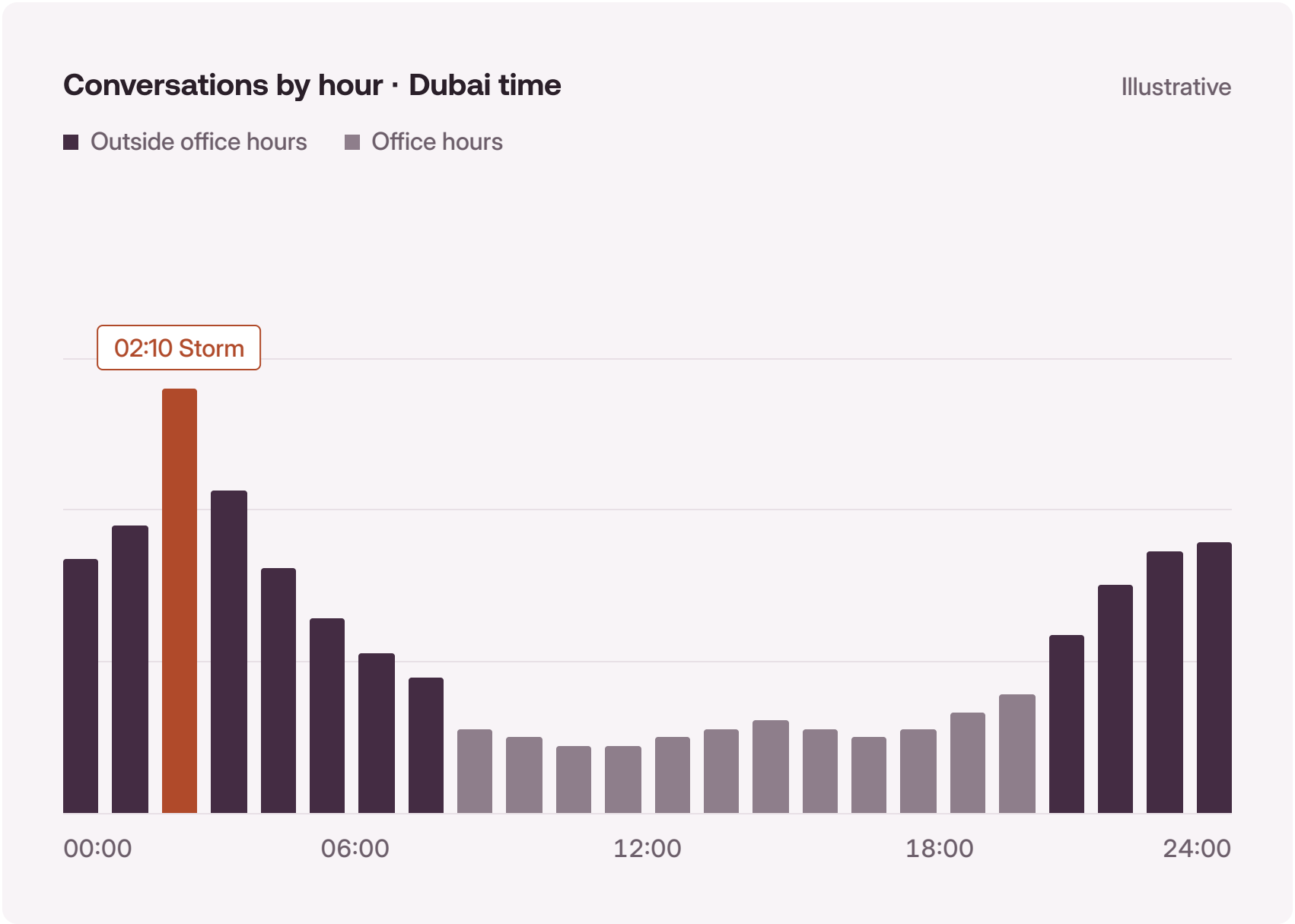
The agent starts forming its answer while the caller is still finishing, so nobody is left waiting in silence.

Capacity that follows demand.

Many conversations run at once. A storm, a flood or a renewal season does not create a queue.

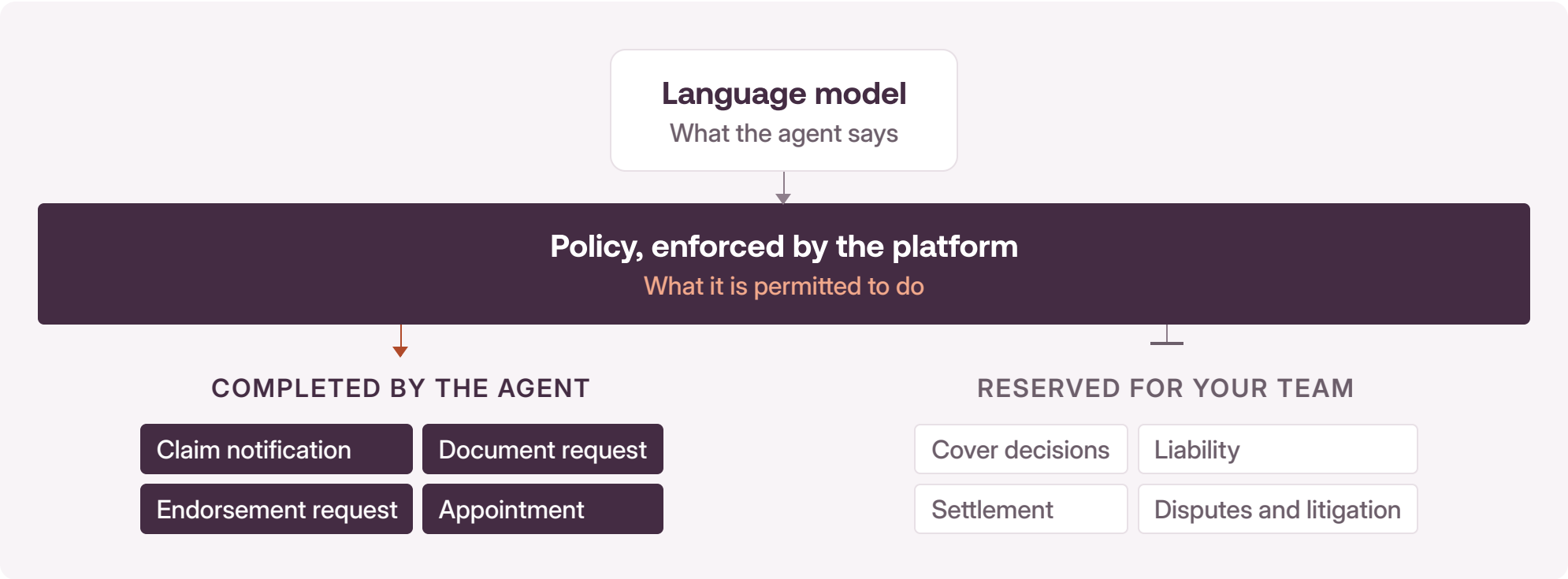
A person when it matters.

When the agent reaches its limit, it hands over to your team with everything said so far.



The conversation adapts. Your rules do not.

Telonic separates what an agent says from what it is permitted to do. Cover terms, premiums, eligibility and approval limits are enforced by the platform, outside the language model. An action that has not been granted does not exist for the agent.



Defined authority.

You set what the agent completes, what it prepares for your team, and what remains reserved: decisions on cover, liability and settlement, and anything approaching dispute or litigation.

Full traceability.

Every statement is linked to its source and every action is logged with its reasoning, retrievable in an audit, a regulatory review or a disputed claim, for as long as you keep it.

Assurance before release.

Agents are evaluated against insurance-specific scenarios before launch. Every change is tested apart from live, versioned and reversible.

Built for the teams that have to sign it off

Operations wants resolution. Compliance wants control. IT wants it inside the systems it already runs. The agent is built to satisfy all three before it goes live.

01

Clear lines it never crosses.

Topics it won't discuss, answers that must be word for word, and decisions that stay with your people.

02

Every conversation reviewed.

Every conversation is scored against your standards. All of them, not a sample.

03

People step in where it matters.

You decide when a conversation goes to a person, and it arrives with the full history.

04

Looked up, never invented.

Cover, excesses, premiums and dates come from your own systems.

05

Current when your rules change.

When a policy wording, premium or rule changes, the agent works from the new version.

06

Set up by us, run with you.

We map, connect and agree the measures before launch, then extend channel by channel.

Hosted where your organisation needs it

In the UAE, in Saudi Arabia, in your own cloud or on your own premises. All processing stays where you choose.

UAE region
Hosted and processed in the UAE.

Saudi Arabia region
Hosted and processed in Saudi Arabia.

Your own cloud
Runs inside your own cloud account.

On your premises
Set up in your own data centre, to your requirements.

Choose the region.

Deploy in the UAE or Saudi Arabia, and all processing, including speech and language models, stays in that region.

Or keep it in-house.

Run it in your own cloud account, or on your own premises, set up for your requirements.

Decide what is kept.

Nothing is stored without your permission, and you set how long anything is kept. Personal information is redacted before any data leaves your deployment, and calls are recorded only once consent is given.

The full detail for your technical team is at telonic.ai/docs.

One view of every conversation your policyholders have

We build and connect the agents. Your team runs them day to day: adjusting the rules it owns, stepping into conversations, and seeing what every channel produced.

- 1

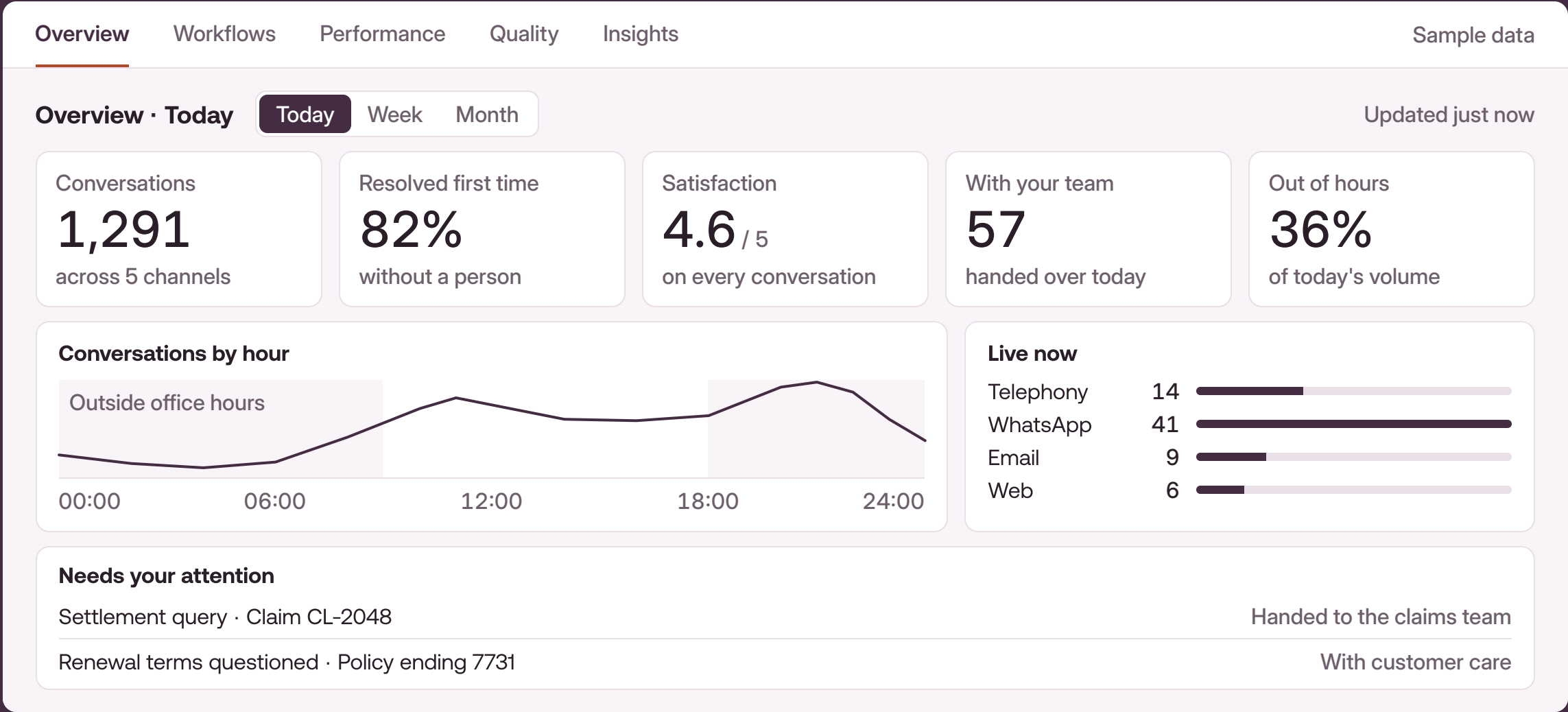
Your whole operation, at a glance.
- 2

Your processes, mapped before launch.
- 3

Measured on every conversation.
- 4

Quality you can check, line by line.
- 5

What your conversations are telling you.



The conversation layer as an operating signal.

Surveys capture the few who respond. Every interaction, classified by intent, outcome and sentiment, captures every policyholder and surfaces what management reporting does not.

Sample data

Readiness by line

Motor

Health

Home

Group medical

Demand quality.

Intent and readiness by product, line, channel and broker, read from the conversation rather than a quote field.

Excess questions up 140

Cause: motor policy summary unclear

Fix: update it and brief the team

Approve

Root cause.

Recurring questions traced to their origin: a document, a process, or a policy wording.

Group medical · 3 policies at risk

Repeat contact · open commitments

Policy ending 7731 · repeat contact

Policy ending 4120 · open claim

Policy ending 9056 · sentiment falling

Leading risk.

Lapse and complaint risk identified across a product or scheme, from repeat contact, sentiment and open commitments.

Complaints by partner, 30 days

Garage A 3%

Surveyor B 11% ↑

TPA C 4%

Provider D 2%

Partner performance.

Garages, surveyors, loss adjusters, third-party administrators and provider networks assessed on complaints, delays and repeat contact.

Works inside the systems you already run.

Your agents connect to the policy administration, claims, CRM, payment and telephony systems you already run.

POLICY ADMINISTRATION
AND CLAIMS



CRM



CASE MANAGEMENT AND
WORKFLOW



PAYMENTS



TELEPHONY AND CONTACT
CENTRE



MESSAGING AND EMAIL



PRODUCTIVITY AND
DOCUMENTS



CLOUD AND HOSTING



Many more systems are supported, and custom integrations can be built for yours.

If your system isn't here, the agent can usually still act on it through a standard interface. Logos are trademarks of their owners. Their use shows systems our agents can connect to and does not imply partnership or endorsement.

Deployed within your estate. Extended one workflow at a time.

The agent operates through your existing policy administration, claims, CRM and telephony systems, within permissions your IT team grants.

- 01

Define.

One workflow with material volume and a clear owner, such as first notice of loss for motor claims or renewals for one corporate segment.
- 02

Baseline.

Completion rate, time to completion, escalation rate and repeat contact, measured before go-live and agreed with you.
- 03

Extend.

Each further workflow builds on the same integration, record and model.

Live on your first workflow within weeks of approval.

One monthly figure per channel. Everything included.

Pricing is set per channel group and sized to your volume, so the cost follows the conversations you actually handle.



Telephony
Calls

Everything included



Messaging
Conversations

Everything included



Web
Sessions

Everything included

A monthly figure for each channel group, sized to your volume: calls for telephony, conversations for messaging and sessions for web.

One monthly figure that includes the technology. Speech recognition, voice synthesis and language models are in it. There is no separate line for them.

Every capability is included, however much you use. You pay for volume, not features.

Every conversation, to the standard you'd choose.

Tell us your volumes, channels and out-of-hours load, and we'll show the agent working on a scenario from your business.

Telonic

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