

A 70-Year Legacy, Rebuilt for the Mobile-First Insurance Customer

How **IGI General Insurance** brought policy discovery, purchase, claims, and support for six insurance lines into a single self-service app.





Client Overview

IGI General Insurance traces its roots to 1953, when International General Insurance was founded in Pakistan, and today operates as the flagship general insurance arm of the Packages Group, carrying a financial strength rating of AA+ from PACRA and JCR-VIS, and PACRA's "AA" Insurer Financial Strength rating for nine consecutive years running. The company offers fire, motor, marine, travel, health, personal accident, and home insurance, serving roughly 4,000 corporate clients and 19,000 individual customers through offices across 9 cities in Pakistan. As customer expectations shifted toward digital-first, self-service experiences, IGI partnered with Devsinc to bring policy discovery, purchase, management, claims, and support for its General and Life lines into a single mobile app.

Business Challenges

As customer expectations shifted toward digital-first insurance, the systems and processes underneath IGI hadn't caught up. What should have been simple, routine actions instead ran through branches, call centres, and paperwork.

Every Routine Action Meant a Branch Visit or a Phone Call

Policy purchase, claims, and support all depended on physical branches, the call centre, or paperwork, creating friction, slow turnaround, and no unified digital channel for individual policyholders.

Six Insurance Lines, No Single View

Customers had no single place to view, buy, and manage policies across IGI's General and Life portfolios. Offerings sat siloed across disconnected channels, making unified visibility and cross-sell difficult.

Claims That Were Hard to Digitise Without Losing Rigour

Motor and travel claims involved many conditional steps: FIR, CNIC, and vehicle imagery, survey scheduling, and a time-bound Temporary Cover Note window, all of which needed to move online without losing auditability.

A Deep, Two-Way Dependency on the Life Insurance System

The app had to reuse existing Life Insurance functionality, pull active-policy data for policies sold through other channels, and sync app-originated policies back to the central database, a complex integration rather than a standalone build.

Six Personas, One App

New customers, policyholders, agents, support staff, workshop vendors, and administrators each needed distinct workflows and permissions inside a single, consistent design language.

Regulated Data at Every Step

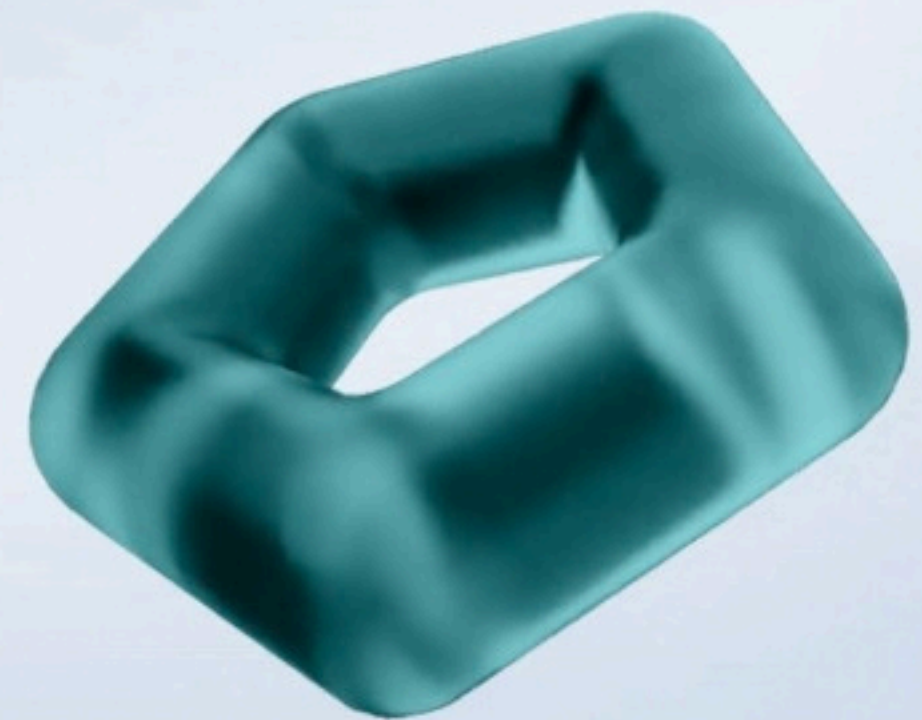
CNIC numbers, FIRs, payments, and policy data all demanded strong authentication, encryption, and governance throughout, not bolted on afterward.

Together, these gaps meant that nearly every interaction a customer or partner had with IGI ran through a person rather than the product, limiting reach and slowing an insurer that otherwise had six lines of business to offer digitally.

The Approach

Devsinc's opening move wasn't a proposal, it was an audit. Before committing to how a new mobile app would integrate with IGI's live systems, Devsinc reviewed the existing Life Insurance codebase and architecture end to end. That review is what won Devsinc the broader mobile programme: in the audit itself, IGI could see exactly how carefully a two-way sync between a brand-new app and a decade of live policy data would need to be handled, and that gave them the confidence to hand over the full build.

The audit also set the direction for everything that followed. It surfaced the real shape of the problem, that a fragmented, branch-dependent experience across six insurance lines was, underneath, an integration problem as much as a design one. From there, Devsinc scoped and built the programme knowing exactly which parts of IGI's existing stack it had to work with, not around.



Scope of Engagement

Devsinc's domain experts audited IGI's existing systems and scoped a two-phase mobile programme, a roughly 12-week MVP followed by a roughly 15-week extension, around the products, workflows, and integrations needed to move IGI's insurance experience fully into a self-service channel.

Key Priorities

- ✓ Cross-platform iOS and Android app built on a single Flutter codebase, cutting build and maintenance overhead in half.
- ✓ Product catalogue, premium calculator, and policy issuance spanning both General and Life insurance lines end to end.
- ✓ Digital claims intake for motor and travel, covering document capture, inspection scheduling, and TCN issuance.
- ✓ Two-way integration with IGI's Life Insurance system and central policy database for one unified policy view.
- ✓ In-app payment gateway with staged, transparent issuance status from application through to policy issued.
- ✓ Support and engagement tools spanning WhatsApp, complaints tracking, office locator, agent booking, and renewal reminders.
- ✓ Role-based access, encryption, and compliance controls applied consistently across all six user personas.
- ✓ AWS cloud infrastructure with staging, pre-prod, and production environments, backed by a full CI/CD pipeline.

The Solution

Devsinc's consultants worked as an extension of AGI's own D365 team rather than a separate vendor track, covering four connected areas of the engagement.

Policy & Product Management

A full product catalogue, premium calculator, and product comparison tool sit behind a guided, stage-by-stage issuance flow, application, inspection, verification, payment, issued, covering motor and travel purchase end to end. Customers move from quote to policy without a call or a branch visit.

Digital Claims

Motor and travel claims run through in-app camera and FIR capture, inspection scheduling, and an auto-assigned claim number, replacing manual, branch-based intake with a self-service flow a customer can start the moment something happens.

Security & Cloud Infrastructure

Role-based access, encryption, and secure authentication run across all six personas, on an AWS architecture with staging, pre-prod, and production environments and CI/CD for controlled releases.

Enterprise & Life-System Integration

The app integrates directly with IGI's existing Life Insurance system, policy-data APIs, and a tax-calculation API, syncing app-originated policies back to the central database. A customer now sees every active policy in one place, regardless of which channel it was originally sold through.

Customer Support & Engagement

One-tap WhatsApp support, a trackable complaints centre, office locator, agent appointment booking, an FAQ hub, renewal reminders, and a discounts engine give customers a way to resolve routine needs themselves, cutting the reasons to call in the first place.

The result: a scalable delivery model in which Devsinc's augmented consultants and managed services support AGI's D365 platform as it extends across new legal entities and sectors, without AGI having to grow its in-house team at the same pace.

Measurable Outcomes

100%

of the motor and travel buy journey completed in-app, quote to issuance, removing the branch visit for covered lines.

Under 5

minutes to initiate a claim, 24/7, replacing branch and phone-based submission. 48-hour settlement promise tracked and surfaced to the customer for every quick-claims journey.

100%

of active policies visible in one place, regardless of original sales channel, via the Life-system and central database integration.

100%

of policies covered by auto-triggered renewal reminders, sent within 1 month of expiry.

10+

functional modules delivered, spanning policy management, claims, buy-insurance and issuance, support, and IGI system integrations.

Additional outcome: case resolution times also improved following the support restructuring, specific percentage not yet available.

Client Testimonial

"This is going to be a game changer for us, not just for General but for Life as well. We're moving to one common app across the board, not only for our own group's customers but for the general consumer market too, across auto, travel, home, and the full range of products on our shelf life. It's going to be a great experience for anyone looking to buy insurance from us.

What makes this partnership work is that our IT team and Devsinc's are genuinely aligned, we speak the same language, and both sides are geared up and on their toes to make this happen as soon as possible."

**Faisal Khan, CEO,
IGI General Insurance Ltd.**

Looking Ahead

With Phase 1 live, IGI is positioned to extend the platform rather than rebuild it. Phase 2 will bring end-to-end claims review, inspection-team and workshop-vendor workflows, premium history, online refunds, and an enhanced notification system, building on the same data foundation and integration already in place.

Looking to scale your Dynamics 365 team or strengthen post-go-live support?

Talk to Our Dynamics 365 experts.

About Devsinc

Devsinc is a global technology partner partnering with enterprises across North America, the UAE, and the wider MENA region to build, scale, and transform through enterprise application engineering, AI and data solutions, technology advisory, product development, and digital transformation. With over 15 years of experience, more than 3,000 successful projects delivered, and over 230 active clients across 23 countries, we combine proven execution with deep technical expertise. As a certified partner for Microsoft, Salesforce, AWS, and Shopify, we bring platform excellence together with world class engineering talent while taking an AI centric approach to every engagement, helping enterprises identify where AI can create meaningful business value and develop the systems needed to realise it. Our aim continues to be helping more enterprises grow further and faster, with AI at the core of that journey.

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