Voyager CX
BY VOYAGER IT

NON-LIFE INSURERS

A STORY OF ONE CLAIM

A policy is a promise. The claim is the day it is kept.

How an insurer turns a bump on the Ring Road into a claim that explains itself, a claims desk that runs on clear signals, cover that sells and renews before Dashain, and a policyholder who stays for years.

Try it live, now

Scan for a 15 or 30-minute demo on autopilot. Ask anything. No meeting needed.

SERVICE · OPERATIONS · REVENUE · RELATIONSHIP

WHAT IS VOYAGER CX?

One platform that listens to every policyholder, remembers them, and acts.

Voyager CX is one platform that brings claims, policyholder service, renewals and growth together on WhatsApp, SMS, phone, app and social media. AI prepares the work and answers first. People decide every claim.

EVERY CHANNEL · ONE MEMORY · YOUR BRAND · AI ON YOUR SIDE · ENGLISH AND NEPALI

WHY YOU NEED IT NOW

Why insurers in Nepal need it.

1. **Claims decide trust**
   A policyholder judges the insurer on the day of the claim. News within hours keeps them.
2. **Monsoon peaks hit the desk**
   Rain on the highways brings a rush of claims. A live board shows the backlog before it grows.
3. **Renewals lapse unseen**
   Before Dashain, people travel and forget. A reminder with a pay link keeps the cover alive.
4. **Policyholders are on WhatsApp**
   They ask on WhatsApp and Facebook, in English or Nepali. One inbox, one record answers them.

WHAT YOU GAIN

The benefits, from the first month.

- **Claims that explain themselves**
  Report, status and offer reach the policyholder at every step.
- **A calmer claims desk**
  One board with badges, workload and service-level alerts.
- **Warning signs, never decisions**
  Staff see reasons in words. A person always decides.
- **Renewals before they lapse**
  Reminders, pay links and renewals at risk flagged early.
- **English and Nepali**
  Chat, voice and app, including romanised Nepali.
- **Every channel, one record**
  WhatsApp, SMS, phone, app and social in one case.

HOW YOU WILL KNOW

We measure it with you, from the first week of the pilot.

SERVICE
Claims that explain themselves
Time from report to first answer, and how many policyholders needed to phone to ask.

OPERATIONS
A branch that never slips unseen
Claims past their service level by branch, surveyor workload, and the age of the oldest open claim.

REVENUE
Renewals that arrive on time
Share of policies renewed before they end, and quotes started in chat that became policies.

RELATIONSHIP
Policyholders who stay
Claims score after settlement, appeals upheld, and how fast a low score was called back.

HOW IT WORKS · A DAY AT HIMAL SHIELD INSURANCE

The worst hour of the year, made manageable.

Nobody wants an insurer on the day of an accident. They want to be told what to do, to be believed, and to know what happens next.

	YESTERDAY	WITH VOYAGER CX
SERVICE	A phone call, a paper form, a photocopied police report, and no news for weeks.	The loss is reported in the app or WhatsApp, with photos, the place on a map and the other driver. Roadside help is one tap. Every step comes back by message.
OPERATIONS	Claims in a spreadsheet, surveyors booked by phone, and the monsoon backlog found when complaints arrive.	A live claims board, warning signs for staff only, a fast-track suggestion for simple losses, each surveyor's workload, and an alert when a branch slips past its service level.
REVENUE	Quotes only at the branch, premiums chased by phone, and renewals found after they lapse.	A quote and a policy bought in the app or chat, paid by card or mobile wallet through your payment provider, one-tap renewal, and renewals at risk flagged before they end.
RELATIONSHIP	The insurer is met twice: at the renewal notice and at a loss. A bad claim is a lost customer.	One thread with the surveyor, a survey after settlement, appeals and complaints with an owner, and a customer record every channel shares.

SERVICE

TUESDAY · 17:50 · RING ROAD, KALANKI — 01

A truck clips his scooter. He opens one app.

Pemba is shaken, not hurt, and the headlight is gone. Under Policies, the app shows the emergency line and Roadside help. One tap sends the nearest tow partner to his phone's location, with an arrival time he can follow.

Roadside help · Phone location · Emergency line · Insurance card

TUESDAY · 18:20 · ON WHATSAPP — 02

He reports the loss once, with the evidence in hand.

Pemba writes on WhatsApp. Each answer decides the next question: the other vehicle, the traffic police, the photos. He drops a pin and adds the truck's plate. The chat only gathers it. It never decides cover.

WhatsApp chat · Report in depth · Map and GPS · The other driver

OPERATIONS

WEDNESDAY · 08:15 · KATHMANDU CLAIMS DESK — 01

Kabita opens one board, and the day sorts itself.

Every claim carries a badge: new message, appeal, offer sent, review, fast track. A Rs 18,000 mirror and headlight claim, nobody hurt, premium paid, is suggested for fast track. Pemba's is above the limit, so it goes to Kabita.

Claims board · Fast-track suggestion · Surveyor workload · Record a part payment

THURSDAY · 10:40 · THE SAME BOARD — 02

A large theft soon after the cover began is looked at twice.

A Rs 14 lakh car theft is reported nine days after a policy was bought online. Voyager reads the insurer's own records and marks it Review, with reasons in words. A photo seen before is flagged. Only staff see it. A person decides.

Warning signs with reasons · Photo seen before · Staff only · A person decides

Every channel, one inbox

Policyholders reach you the way they already talk. Each conversation lands in one inbox, with the same assistant answering first, the same memory, and a person whenever it matters.

WhatsApp
The bot answers at once: points, offers, bookings, requests, complaints. A person takes over in the inbox when needed.

SMS
Two-way SMS: surveys, reminders and replies, on any phone, with no data needed.

Web chat and social
Website chat, Messenger, Instagram Direct, Telegram, Viber and LINE: the same assistant, one inbox.

Your own app
iOS and Android in your brand: notices, offers, bookings, requests and the chat in one place.

Kiosk, QR and e-mail
A tablet survey that works offline, a QR on every receipt or room, and e-mails that become requests.

USSD
For basic phones: menus that work on any network, in English or Nepali.

The phone line
An AI voice assistant answers your number, day and night. It helps from your knowledge and data, transfers to a person for complaints or when asked, takes messages and books callbacks after hours, records with notice, and makes reminder calls. It connects through a Twilio number today; a SIP link to your own PBX is next.

Cover that sells and renews without chasing.

A claim handled well is the best advertisement.

REVENUE

SATURDAY · 21:30 · FACEBOOK 01

A stranger asks the price, and gets a quote.

Sita comments on the insurer's page about cover for her new car. The growth agent answers within the brand's rules and sends a tracked link. In the chat she answers a few questions, sees the price line by line, and pays by card or mobile wallet through the payment provider.

Growth agent · Tracked links · Quote in chat · Pay by card or wallet

TWO WEEKS BEFORE DASHAIN · SMS 02

The renewal arrives before the festival, not after the lapse.

A month and a week before Anil's motorbike policy ends, a reminder arrives with a pay link by text. No app, no sign-in. He renews on the bus to Pokhara. Dashain shopping and tika travel do not push his cover into a lapse.

Renewal reminders · Pay link by text · Renew now · Lapse forecast

RELATIONSHIP

FRIDAY · 11:00 · IN THE APP 01

The offer appears, and he can say no with a reason.

Kabita asks for the garage estimate in the claim's own thread, and Pemba answers from his sofa. On Friday an offer appears: the estimate less his excess, Rs 42,500. He accepts. The payout is shown masked and each part is on the timeline.

Thread with the surveyor · Settlement offer · Accept or decline · Payments in parts

A WEEK LATER · BHAKTAPUR 02

A rejected claim is heard again, by a senior.

Priya's bumper claim is rejected for late notice. She appeals in the app. A senior surveyor reviews it, the complaint is linked in the complaints register, and she hears back before her renewal, in Nepali if she likes.

Appeals · Complaints register · Senior review · Owner and deadline

Social media on autopilot

- **A plan every week** from your goals and Nepal's calendar (Dashain, Tihar and more), in your brand's voice, with pictures from your brand kit.
- **Posts** to Facebook, Instagram, TikTok, LinkedIn, YouTube and Google, approved first, then automatic within limits.
- **Every comment answered** within your rules; complaints go to a person; messages sorted into sales, service and spam.
- **Boosts** created paused, approved, capped and tuned hour by hour. Every lead keeps the post it came from.

> *"Claim pass bhayo, dherai dhanyabad Himal Shield!" answered in minutes, with a link to book.*

Hear everything said about you

- **Voice of the customer 360:** surveys, social comments, reviews, messages and web mentions in one picture.
- **Read for tone, topic and complaint**, in English and Nepali, linked to the place and the person.
- **One signal, not four:** the same topic across channels becomes one case with an owner and a deadline.
- **Results you can trust:** reach, tone, spend and cost per result, with "not enough data" said plainly.

> *A Facebook comment, a call and a WhatsApp about the same claim become one case with one owner.*

ON AUTOPILOT

Three flows run day and night; a person decides what matters.

The world comes in

Social media → the insurer

21:30 · FACEBOOK
"Motor insurance ko rate kati ho, new Hilux, Butwal?"

AI · GROWTH AGENT
Answers within the brand's rules and sends a tracked link to the quote.

PERSON · 08:30 · SALES
The lead arrives with its source. Sales questions reach the growth inbox.

The policyholder speaks

Policyholder → the insurer

18:20 · WHATSAPP
"Truck le mero scooter thokyo, Kalanki ma. Kasto garne?"

AI · UNDERSTOOD
The words and photos become a claim on his motor policy. Cover is not decided.

PERSON · OWNED AND TIMED
A surveyor is chosen from the people who can take it.

The insurer reaches out first

The insurer → the policyholder

AI · EVERY CLAIM STEP
Received, being looked at, papers needed, offer, paid. By text if there is no app.

AI · 30 AND 7 DAYS BEFORE THE END
A renewal reminder, then a premium reminder with a pay link by text.

PERSON · LOW SCORE OR COMPLAINT
Opens a case, and the policyholder hears back before the renewal.

> Be the insurer people thank on the worst day of the year.

Pemba Sherpa
Policyholder · motorbike

Kabita Rai
Claims surveyor, Kathmandu

Bikash Maharjan
Branch manager, Butwal

Sunita Karki
Head of customer experience

Himal Shield Insurance is the demonstration organisation behind the QR code. Names and stories are illustrative; what they do runs in Voyager CX today.

WHY VOYAGER CX

The advantages: why this, and not five separate tools.

One platform, not five tools
Feedback, chat, social media, loyalty, the app, operations and AI in one product, with one memory and one audit trail.

Made for Nepal
English and Nepali (Devanagari and romanised), rupees, Dashain and Tihar, and a Voyager IT team in Kathmandu.

AI included, not extra
Answers from your own data first. No paid AI is required; bring the model you choose, or run your own.

Your brand everywhere
Your own app, chat, kiosk, messages and receipts carry your name, not ours.

Your cloud or your servers
Hosted by us, or in your own data centre in Nepal, with bank-grade security and every action audited.

Try first, pay later
See it live today from the QR code, then a pilot in one place, measured together, before you decide.

AI ON YOUR SIDE

An AI colleague for every person, grounded in your organisation.

Shreeyansi, the presenter
Runs live demos on autopilot and trains your own staff, role by role, by voice or text.

Ask the memory
One memory of policies, cases, decisions and documents. Every answer names its source, and each person sees only what their role allows.

The AI with an e-mail address
Copy the assistant on any e-mail. It files the message, opens the request, drafts the reply and follows up.

Ask your data
Ask in plain words, such as “which branch slipped this week, and why?”, and get the answer from your own numbers.

No paid AI needed
Answers come from patterns, search and your own knowledge first. A model is optional: the one you choose, or none.

Your own AI, on your servers
An in-house model in your data centre, and AI on the phone itself, so conversations never have to leave the building.

EVERYTHING INCLUDED

One product. Switch on what you need.

Listen
- ✓ Surveys on the kiosk, QR, web, WhatsApp, SMS, e-mail and app
- ✓ Survey flow designer with conditions and a share step
- ✓ Social listening and Voice of the customer 360
- ✓ Reviews brought in, with sentiment in many languages

Act
- ✓ Alerts and alert rules
- ✓ Inbox and cases with service levels
- ✓ Corrective actions with before-and-after
- ✓ Morning briefing, priorities and forecasts

Grow
- ✓ Loyalty, tiers, points and vouchers
- ✓ Personal offers proven against a control group
- ✓ Campaigns, audiences and occasions
- ✓ Digital business cards that capture leads

Social media
- ✓ Growth agent: plan, write, post and reply
- ✓ Facebook, Instagram, TikTok, LinkedIn, YouTube, Google
- ✓ Boosts with approval, spend caps and an optimiser
- ✓ Tracked links, landing pages and leads

Run
- ✓ Requests with an approval matrix (DoA)
- ✓ Leave, shifts, meetings and decisions
- ✓ Budgets, purchase orders, assets, policies
- ✓ Workflows with people, AI agents and robots

Connect
- ✓ Tool Studio: connections, actions, processes
- ✓ API gateway: publish processes as APIs with keys
- ✓ Signed webhooks, OpenAPI, tools for AI agents
- ✓ Power BI feed and exports

Trust
- ✓ Single sign-on and two-step sign-in
- ✓ Roles down to each page and action
- ✓ Data separated per organisation
- ✓ Tamper-evident audit trail and e-mail security

Your way
- ✓ Our cloud, or your own servers
- ✓ Releases that roll back by themselves
- ✓ Nightly verified backups
- ✓ English and Nepali, and more languages, no code

For insurers
- ✓ A live claims board with badges and surveyor workload
- ✓ Roadside help and an emergency line in the app
- ✓ Reports with photos, a map and the other driver
- ✓ Warning signs with reasons, for staff only
- ✓ Fast-track suggestion for simple losses
- ✓ Quote, buy and pay in chat, by card or wallet
- ✓ Renewal reminders and renewals at risk
- ✓ Appeals, complaints and a claims score

Open the live demo

Try it now, procure later.

Scan the code and you are inside Himal Shield Insurance, live. Shreeyansi, our AI presenter, guides you on autopilot; stop her and ask anything: a director's question, an IT question, a money question.

15 min the highlights · 30 min the whole story · ? ask anything · 90 days to a measured pilot

TALK TO A PERSON
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