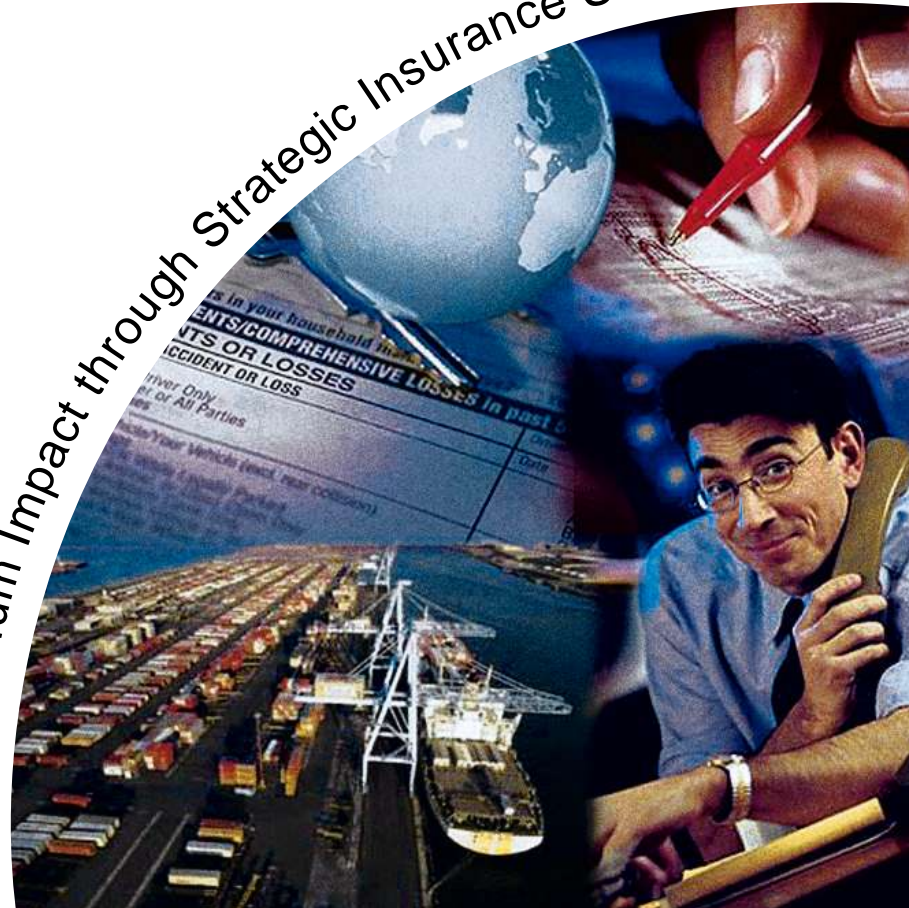


# *Policy Servicing* WITH *Speed & Reliability*



Maximum Impact through Strategic Insurance Solutions



## Introduction

In this day and age where the threat of terrorism looms large over us, and other risks such as accidents, burglary, arson, riots and strikes, sicknesses are prevalent there is an existing need to guard against such risks. As such Insurance is a booming market in the world today.

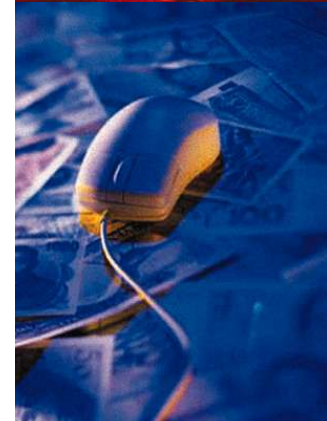
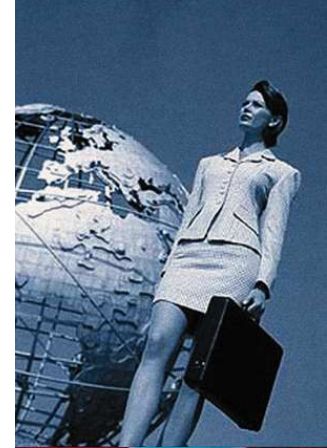
In this highly competitive and dynamically evolving market segment to gain competitive advantage insurance companies have to be very innovative and stay abreast new technologies in order to serve their customers more effectively and efficiently. Detecting and eliminating frauds in the insurance process is also proving to be a very tedious task in most insurance companies.

*InfoIns* is a fully-fledged insurance solution catering to all aspects of General Insurance. This is an integrated client driven insurance system encompassing the full policy lifecycle from Quotation, Underwriting, and Receipting, through to Re-insurance, Claims, Sales & Marketing, Unearned Premium Reserve, and Commissioning. *InfoIns* is a proven high performance solution that has been tried and tested.

*InfoIns* takes full advantage of modern windows based technology, providing improved productivity, flexibility, and faster reaction to the changing needs of the insurance market place. High degrees of automation ensure that greater emphasis can be placed on analysing and improving the business.

The highly parameterised and table driven design provides users with the greatest degree of control over the modification and addition of new products. *InfoIns* has excellent integration characteristics enabling you to take advantage of 3rd party products in your business while remaining current with emerging technologies.

Our flagship product, *InfoIns*, has evolved through continual dialogue with our clients and by addressing the specific demands of the evolving insurance and technology markets.



## Infolns Components

**Customer Care** - This is the base module of both life and general insurance. As one of the main features of Infolns, the customer is common across both insurance types. The customer can be linked to a holding company thus facilitating reports by the individual company or by the group of companies, giving the entire business picture of the customer.

**Product Builder** - Insurance products are entirely defined by the end user. Dynamic Product Builder Interfaces facilitates adaptability to any new product without having to change the actual software. Using product builder, you can create flexible product models. Through a comprehensive series of menus and options, you define the criteria for the product models. This no doubt will cut costs and time associated with development processes while maintaining the integrity of the solution.

**Policy Engine** - Quotations and policies are entered through this engine. The salient feature of this engine is that the look and feel of the GUI is common across all classes of general insurance. The function of the engine would depend on the definition at the product builder. The range of transactions supported includes quotation, quotation revision, new business, endorsements, renewals, and cancellations.

**Receipting** - Infolns receipting module is fully automated facilitating multiple payment methods and multi-currency transactions. The range of functions includes Direct Receipts, Debit Notes, Credit Notes and Sundry Receipts.

**Claims** - Claims is fully integrated with Underwriting such that the exact picture of the policy is obtained based on the Date of Loss of the claim intimated, thus eliminating possible frauds at claims level. An extensive claims status tracking facility to show the status of any claim at any given time is provided.

**Re-insurance** - Re-insurance involvement of the relevant product is defined at the product design. Once this is done Infolns automatically queues policies for re-insurance authorization. Both proportional (treaty and facultative), and non-proportional (excess of loss) arrangements are covered by the system. Treaties can be pre-defined for a product including retention and number of lines from where facultative re-insurance takes place.

**Diary Management** - A personal diary is available to each user on the system. Events and tasks can be recorded against the principle business objects. Renewals / Lost Business can be tracked via the automated diary management for sales agents.

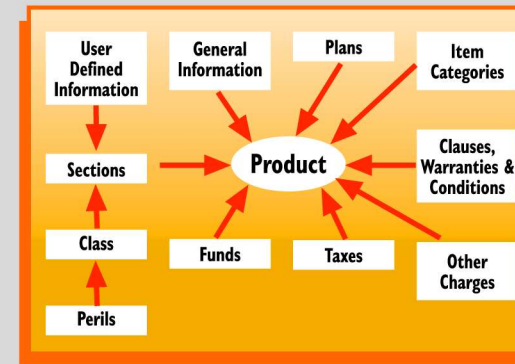
**Budgeting** - Company budget fulfilment against sales is an important part of Infolns in order to analyse performance of individual sales persons which is a useful measure for performance appraisal and incentive schemes.

**MIS Reporting** - The system provides a comprehensive set of reports from each module, covering most requirements of an insurance company. In addition the system provides the facility for the end-users to build and run their own reports.

**EDI** - Electronic Data Exchange enables branch connectivity and smooth data exchange between branches. This makes possible the maintenance of a

consolidated database which contains data of all branches combined, in order to report the complete picture of the position of the company. In addition each branch can work independently in case of a data link failure.

**Web Care** - Infolns enables you to deliver a personalized, compelling experience to your customers via Web Care by supporting selected customer interaction channels through the internet.

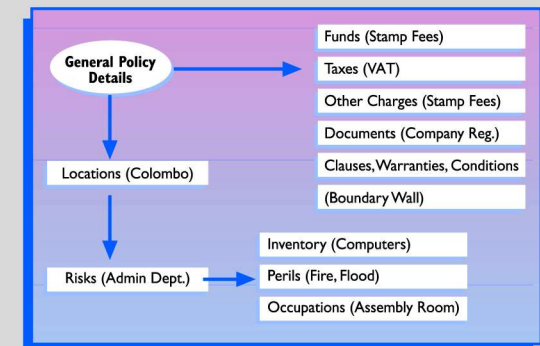


## Product Structure

Functions have been included to support the specific requirements of all Commercial, Engineering, Household, Medical (Hospital Plan), Motor, Personal Accident, Pet, Marine, Term, Travel, and Warranty Insurance products within a common design architecture which provides the features covering all insurance types.

## Policy Structure

The single package format makes Infolns applicable to any scale of business. The structure and behavior of a policy is determined by the product definition. Policy administration encompasses all quotation and policy transactions, including new business, endorsements, renewals and cancellations. Quotation administration is available to support the pre-sales activities of an insurance outlet. Quotes can be issued prior to new business, or at renewal. Re-quotes can be provided on the anniversary of an original quote, which was not taken up as a policy.



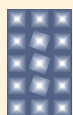


## Equally Reliable Professional Services & Support

Our 15 years of experience in the Insurance Industry means that you will benefit not only from our innovative solutions, but also from our Domain Expertise.

Our Consultants will present you with the best practices, guidance and implementation services throughout the project life-cycle.

You will also find our Support Services to be exceptional, with flexible plans & speedy responses; including on-site or off-site support.



**Informatics**  
Building Better Solutions Through Intergration

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[info@informaticsint.com](mailto:info@informaticsint.com)

As a dedicated Insurance Solutions provider with a history of 15 years the InfoIns team is part of 500-strong professionals from a leading IT Company in the Asia Pacific region – Informatics International. The InfoIns team is dedicated to providing the best End-to-End solutions that are both functionally rich and high on ROI.

Our dedication to the Insurance industry means that you can depend on us to understand your concerns and needs, and know that our products will evolve with your changing needs in meeting the needs of the future. Furthermore, our procedures and practices are ISO 9001:2000 certified, enduring strict Quality Control.

Quality InfoIns solutions are currently being enjoyed by a wide range of Insurance Companies from small to large scale. Our range of customers include the largest private sector insurer in Sri Lanka, and the most innovative insurer in Asia for 2003.



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