winsure
FUNCTIONAL OVERVIEW

WI

Complete modular solution for insurance companies

The *winsure* policy management system is a complete and comprehensive solution for insurance companies to manage data relating to partners, offers, contracts and claims. Its modular design means that *winsure* can also be deployed as a component solution. The extensive range of functions makes it possible to implement *winsure* quickly and simplifies integration with existing environments.

General

- No multiple storage of data (redundancy free)
- Fast navigation within the application via the navigation tree
- Object-switching via the navigation tree
- Uniform dialogue structure across all products
- Functional design oriented to business processes
- Uniform user guidance thanks to business transaction processing in the entire application
- Multi-currency processing
- Multi-language processing
- Country-specific modifications for Austria and Switzerland
- Product-related default values in dialogue fields
- Product-related list values and plausibility checks in dialogue fields
- Historical partner and business data, logging and history of all changes to data, possibility of logging all table changes at field level
- Low training costs for clerks
- Drag-and-drop functionality
- Extended customising with application events: individual calculations and plausibility checks with field lengths and process execution can be assigned

Partner management

- Central storage of data for all natural and legal persons who are connected with the insurance companies, including brokers and external insurance companies

- Phonetic searching possible
- Stored customer groups
- Allocation of partner roles
- Assignment of any addresses to a partner
- Stored partner relationships
- Management of information about competing contracts
- Premium profitability examination – claims payment via the partner
- Specification of an unlimited number of partner bank accounts
- Policy transfers and merging of duplicates
- Automatic cancellation processes

Policy management

- Storage of data from product bundles (contracts) with different product payment methods
- Billing preview
- Reversal of changes via an "Undo" function
- Administration of clauses and conditions per contract
- Premium profitability examination – claims payment via the contract
- Presetting or selection of bank accounts from existing partner bank details
- Policy and invoice preview and printing
- Assignment of any broker to the product
- Specification of different recipients for correspondence, invoice and bookings
- Managing and processing easement confirmations
- Additional charges or deductions possible at all levels

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- Calculation of premium or minimum premium via tariff calculator including additional charges and deductions
- Processing in the present, past and future
- Preparing tenders

Claims processing

- Support for claims processing within dunning and when checking liability and cover
- Settlement and regress processing also in foreign currencies
- Differentiation of payments according to type of expenses or services
- Access to the version of the contract valid at the time of the claim
- Examination of the provision curve
- No-claims bonus reclassification

Collections/disbursement

- Different payment methods and broker collection procedures
- Electronic data exchange with banks
- Recording incoming and outgoing payments in the current account
- Processing returned cheques
- Processing returned direct debits
- Various direct debit processes (incl. direct debits in Switzerland (LSV+))
- IBAN/SWIFT/SEPA

Broker/commission

- Management of all brokers
- Option of storing general, broker and contract-related commission fees
- Mapping of broker hierarchies
- Inventory transfers, single contracts/entire inventory
- Broker collection

General ledger accounting

- Posting premiums, commissions and claims
- Voucher-oriented and account-related posting
- Automatic and manual processing of posting transactions
- Automatic determination of processing results
- Annual closing, contribution accruals, contribution balances
- Interface to financial accounting (e. g. *INFINA*)

Collection procedure

- Qualified, historical collection procedure complying with legal provisions for first and subsequent premiums as well as regress and partition of loss agreements
- Multi-level process can be defined by insurance company

Passive reinsurance

- Management of reinsurance contracts
- Proportional and non-proportional reinsurance
- Per risk loss
- Accumulation
- Reinsurer billing
- Reinsurance tranche

Co-insurance business

- Administration and booking of the leading and participating business
- Stored historical distribution plans
- Insurer billing

Correspondence

- Management of the entire outgoing and incoming correspondence
- Functional interface to Word and Open Office
- Interface to Crystal Reports
- Link to the document management system

Calendar management

- Cross business unit calendar function
- Switching between appointment and the assigned business unit
- Automatic process creation

Product designer

- Individual adaptation of existing and new products
- Control of dialogue behaviour as per the product definition
- Storage of individual field contents and descriptions

The following products are integrated:

- Liability
- Glass
- Combined buildings
- Accident (single/ groups)
- Industrial fire
- Interruption of operation
- Commercial property
- Combined household goods
- Electrical equipment
- Hail
- Motor/motor vehicles
- Travel insurance
- Transport
- Legal expenses
- Financial loss liability

User and authorisation manager

- Checking authorisations for transactions, brokers and products for each authorisation group
- Checking authorisations with regard to claims for the settlement amount
- Second signature function

Other service programs

- Statistics
- Premium refund/ distribution of profits
- Index adjustment/dynamisation
- Import/export (GDV, data import etc.)
- Print (invoice printing, printer setup)
- Motor (B/M reclassification, etc.)
- Archiving
- Product change

Other customising service programs

- System table: global company settings
- System designer for editing system tables
- Tariff designer: managing tariffs
- Process designer: possibility of designing your own business processes
- Options: user settings

winsure extensions/modules

- BiPRO
- ESW-addressware
- HIS
- Infoscore
- MIS (Management Information System – "*winsure* BI")
- ZÜRS
- *winsure Webservices*

winsure Webclient

- Direct access by external partners to their own business information via the web portal or web service interface
- Direct retrieval of partner data, business data, reports (commission statement, statistics, etc.), claims, etc.
- Direct modifications to business data and creation of a new application by external sales partners
- Relieving clerks from unnecessary external enquiries concerning business data as well as avoiding error-prone double entries
- Full automatic processing
- Changes made can be processed fully automatically or corrected immediately by clerks if necessary. The clerk is always in control of the changes
- Direct linking of external or internal systems possible (extranet, tariff calculator, broker portal)
- The web service can be integrated in existing customer systems and internal customer system processes (e.g. batch processing)
- High level of protection against unauthorised access to business data

- The application is verified by security specialists in terms of OWASP security gaps (SQL injection, command injection etc.)
- Integration in the internal customer security architecture is possible

winsure Webclient functions at a glance

- Partner management
- Policy management
- Calendar management
- Tender preparation
- Display of reports and statistics (broker billing, claims statistics, etc.)
- Broker management
- Claims processing
- Product configuration querying
- Link to external systems
- Provision for external systems

Reporting and controlling system

Help system

- Online help and manual

Technical data

- DB server application with Oracle capability, e.g. under Windows® XP/Windows Server 2003/2008, UNIX, Citrix
- Windows client
- Data storage: Oracle database version 10g or higher
- Application server with Java capability for running the webclient, e.g. Tomcat 6 or higher
- JDK 1.6

Innovative standard software solutions for financial service providers

ISS is amongst the leading providers of software solutions for the financial services sector in Germany, Austria and Switzerland. We have over 20 years of experience focusing on standard software development and maintenance, implementation consulting and integration into existing system environments. The products cover key task areas tailored to insurance companies, such as portfolio management, asset management, financial accounting, registration and Solvency II.

Our comprehensive sector and technology know-how is based on extensive experience gained from an array of projects in numerous financial services companies. In close cooperation with our clients and complementary solution providers, we engage in integrated software development and implementation projects and provide our customers with comprehensive product support.

Several hundred well-known financial service providers in Germany and abroad use ISS products, and trust our expertise, reliability and innovative spirit. The long-standing, trust-based relationships we maintain with our clients are valuable assets that we are particularly proud of.

Throughout the changes, we have preserved our corporate philosophy and the underlying values of our service culture. Pragmatic, target-oriented recommendations as a basic principle, fairness as a business ethos, creativity, entrepreneurial spirit and transparency in the development of innovative solutions, are features which distinguish us and set us apart from competitors.

Portfolio Management

Wi — *winsure / winsure Webservices*
Portfolio and claims management system for insurance companies

Asset Management

Ka — *KAVIA / KAVIA-ALM*
The solution for asset management and asset liability management

Financial Accounting

In — *INFINA*
Financial accounting system for insurance companies

Registration

Dv — *DÜVA*
Data transmission to insurance supervisory authority

Da — *DÜVA-Austria*
Supervisory authority reports for insurance companies in Austria

Ga — *GALA*
Profit analysis with supervisory authority reports

Vs — *Versicherungsstatistik*
Insurance industry data

Solvency II

So — *SOLVARA*
Solvency and Risk Analyser – the solution for Solvency II

So — *SOLVARA-QRT*
The solution for reporting under Solvency II