



General Insurance Management System



INTUITIVE

Rule-based automated system generated underwriting decisions.



TIME-TO-MARKET

Optimizes time for new product launch as well as TAT for all operations.



FLEXIBLE

Multi-modal access on web and mobile for customers, service providers and intermediaries.



CONFIGURABLE

Products, rates, currency, commisions and incentives.



CUSTOMER DELIGHT

Real-time engagement for an informed and connected experience.





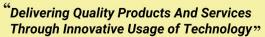












Amity for General Insurance



The Need

Rapid technological advances, and continually evolving business models, over the past two decades have revolutionized the insurance business approach, both for companies as well as customers. Today, customers want minimal human interaction, while companies, too, are interested in providing a seamless environment to facilitate all operational requirements across the process. Today, in this dynamic paradigm, companies have increased their concentration on enhancing their core business activities, using automation for interpreting as well as streamlining processes, across all core and support activities.



AmityAssure General Insurance Management System is a comprehensive ERP system, that enables companies to provide coverage to both individuals as well as groups. Incorporating the latest technologies, as well as industry best practices, AmityAssure supports all core insurance functions for new business as well as reinsurance. It further blends established technologies and cutting edge tools to provide stakeholders a slew of choices for multi-modal access over web as well as mobile browser-based. The systems is supported in Safari, Google Chrome and Mozilla Firefox.





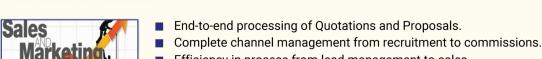


Key Benefits

- Enhanced customer experience by removing redundancies, eliminating duplication, and minimizing response time, with real-time alerts on mobile and email.
- System generated underwriting decisions based on business rules.
- Direct online access to customers for evaluation and issuance/purchase of policy without agents, anytime and from anywhere.
- Cost optimization through streamlined processes across operations, efficient utilization of resources, improved productivity, and reduced time-to-market.
- Interpreted and reliable data analytics, enabling informed decision-making, more focused planning and development of best-suited products and solutions for customers.
- Powerful engine to ensure 100% compliance to mandatory/statutory requirements.

^{*} Samples of menus for indicative purposes

Process Overview





- Efficiency in process from lead management to sales.
- Configurable products.
- Browser-based, multi-modal sales by intermediaries, or direct purchase by customers, through optimized selling process.



Marketing & Sales

- Fully configurable premium rates and benefits for all products.
- Auto Underwriting Engine.
- Conversion of quotation to policy.
- Policy endorsements and issuance of policy document.
- Co-insurance, reinsurance and facultative reinsurance.



- Structured workflow for reminders and notifications for premium payment, lapses, etc.
- Policy renewals, lapses, cancellations, reinstatements, extensions, etc.
- Real-time regular information updates to customers and intermediaries.



Policy Administration

- Easy operational procedures allowing notification & registration of claims.
- Capturing of loss details for claims.
- Settlement of claims.
- Integrated salvage process.
- Data Analytics for improvement of products, processes and services.



- Real-time status visibility for the call center and authorized users.
- Complete service request and complaint management system with SLA monitoring.
- Contact through mail/phone or chat with call center executives.
- Status tracking at all stages of the process flow, ensuring transparency.
- Real-time information updates to customers and intermediaries.



CRM

Finance

- Easy setup of finance/accounting books.
- Automatic posting of transactions, by type, to respective GL accounts.
- Simplified reconciliation process with system enabled matching of transactions.
- Availability of reports, both on demand as well as per schedule.
- Structured payment process workflow.
- Multi-currency functionality.
- Cashless remittances (Inward/Outward).



Audit & Compliance

- Audit plan preparation and execution.
- Continuous monitoring to ensure zero slippages and 100% compliance to all statutory and mandatory requirements, on schedule.
- Audit and Compliance reports and analytics.
- Preventive maintenance, resolution and updation of processes.



Administration

- Structured vendor management and procurement process.
- Inventory and Stock management.
- Appointment of service providers.
- Facilities management
- Logistics management



Simplified, structured, rule-based process flow to enable faster decision making.

- Secure environment with proper access control and authorization level as per organizational requirements.
- Audit trail for all transactions.
- Reduced time-to-launch at any new location for ease in expansion of business.
- Multi modal access with high response availability and uptime over web and mobile through easy-to use portal and apps for customers, agents and service providers.



About Amity



Amity Software was founded with a focus to provide technology driven solutions in line with industry best practices. Pioneers in providing Software & Smart Card technology based products and solutions, Amity's solutions are tailored to meet the specific requirements and in use across a wide range of industries including Insurance, Sugar, Steel, Cement, Agriculture, Retail, Health, etc.

We are SAP implementation partners for India and East Africa. Our expertise and experience is specially geared for the end-to-end execution of projects, from Conceptualization, Design, Solution Architecture, Process Re-engineering, Development, through till Installation, Testing and Commissioning. Our project execution methodology is backed by matured processes and secured work methods, as is evidenced in our CMMI Level 5, ISO 27001 and ISO 20000 certifications.



- Quick solution delivery and rapid roll out of new products and services.
- Faster processing of claims within the regulatory framework.
- Real-time access to all policy and claims information.
- Better underwriting decisions with multiple checks against configured rules.
- Compliance with geography-specific regulatory requirements.
- Reduced number of fraudulent claims.
- Intuitive and intelligent customer responsiveness.
- Efficient data, document and image handling capabilities.

Our Customers:

- Kenya Orient Insurance Limited
- Family Bank Insurance Agency
- Bunna Insurance S.C.
- Trident Insurance Company Limited
- Kenya Orient Life Assurance Limited
- Orient Asset Managers Limited
- Berhan Insurance S.C.



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