

Broker



SFS BROKER BUSINESS SOLUTIONS



Reduce Your Workload and Costs with
The Right Solution

Fast Adaptation to Your Business Needs

Insurance brokers have heavy operational workloads and ever increasing customer demands. Information Technology is crucial for operational efficiency and customer satisfaction. SFS Broker provides a complete solution for brokerage companies and their subsidiaries. The SFS technology infrastructure provides an adaptable application to business needs, resulting in long-term investment savings for brokerage companies of all sizes.

SFS Broker solutions have been successfully implemented within top multinational broker operations since 1993. This living solution continues to expand in features and functions of all SFS customers. Whether it is a demand from SFS customers or a solution developed by SFS, new functionality is frequently added to the solution and supported by effective maintenance services thus incorporating the expertise of the world's top brokers

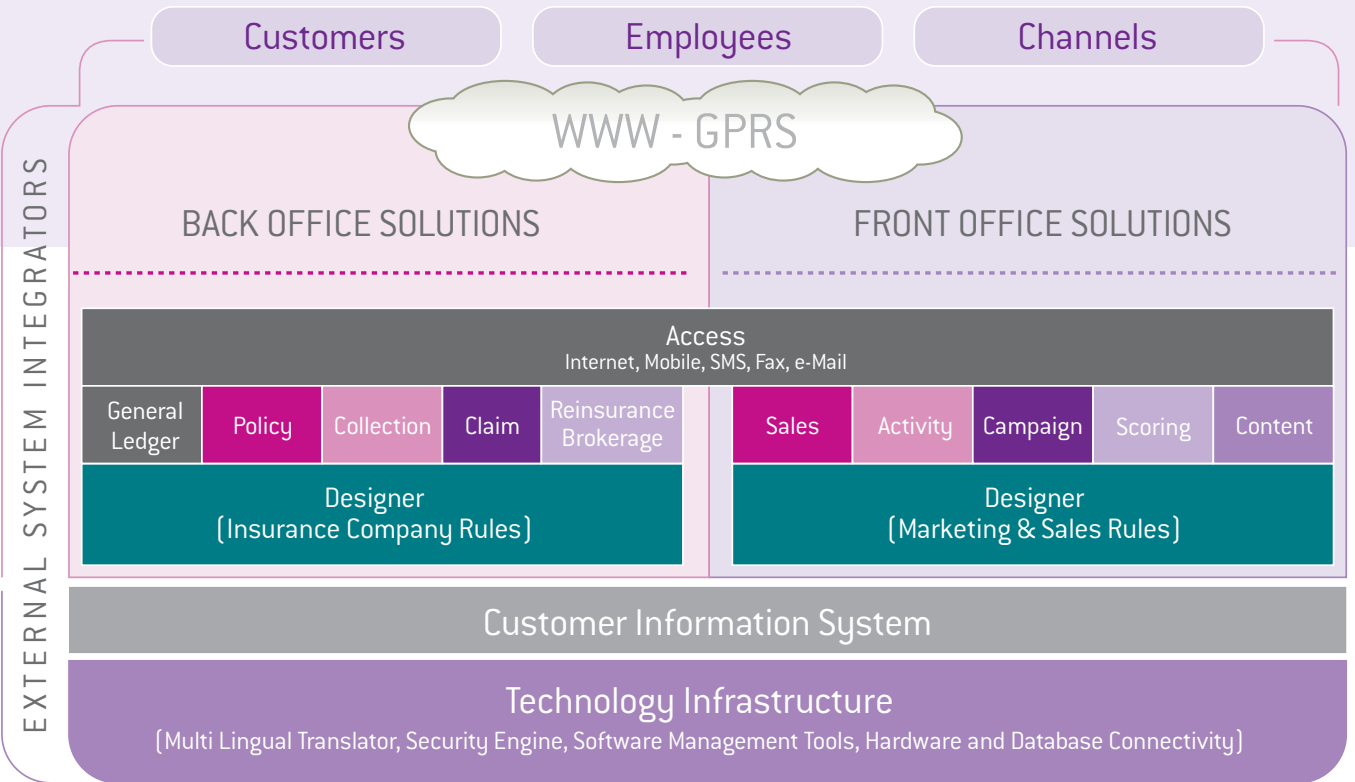
The key to quick deployment is in the software designer tools that SFS has developed which allow detailed definitions of company process rules with minimal programming.

Several universities teach their Insurance Undergraduates using methodology that SFS has developed for defining Insurance Products.

SFS Broker users can design all proposal and report templates just as they can make changes to product and marketing definitions. The software takes the form of a proprietary solution specific to each corporation, in just a few months.

The SFS Integration Tools and Products allow application systems to work in perfect synchronization with existing IT systems. SFS is experienced in a wide range of B2B integration projects covering a variety of technology platforms.

Collaborative and Integrated Work Environment from Single Application Solution



BROKER SOLUTION SOFTWARE ARCHITECTURE

[1] SFS Broker

COMPLETE SOLUTION FOR ALL
BUSINESS LINES & PROCESSES

Broad Insurance Broker Functions

Broad Insurance Broker Functions

SFS Broker software architecture is developed to respond to all complex business needs. Although the application is easy to use and only requires simple training, it includes hundreds of complex insurance functions and calculation abilities. The solution provides a collaborative medium and a safe, interactive, knowledge-sharing environment among the company and its subsidiary users. The solution also includes necessary data transfer and real-time integrations with the service providers and the head office. A standard solution is provided throughout the enterprise with detailed portfolio categorization, and all business line definitions.

All Business Lines and Areas of Risk Management

- Specialties Including Marine, Aviation, Financial Products, Reinsurance, Transportation, Political And Financial Risks Etc.
- Industrial Risks And Large Accounts
- Mid/Small Corporations
- Government Authorities
- Affinity Lines Including Associations, Brands, Corporate Customers' Potential Individuals, Personal Lines
- Reinsurance Brokerage
- Consultancy
- Waged Services

Categorize and follow your portfolio according to

- New/Existing Business
> One Time/New/Renewal/Volume Increase
- Global/Local Business
- Multinational/National Customer Business
- Customer Representatives
- Customer Groups
- Business Lines
- Segments
- Territories

And Track All Potential Business That Are Not In Your Portfolio



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IMPROVE YOUR CUSTOMER
SERVICE WITH AN
INTEGRATED BROKERAGE
SOLUTION

Broad Insurance Broker Functions



CUSTOMER INFORMATION SYSTEM

- Individual/Corporate Customers
- Major Accounts and Customer Groups
- Customer/Business Line Assigned Customer Representatives
- Global/Local Accounts Management
- Partner, Employee, Prospect, Subsidiary Tracking
- Potential Customers/Insureds/Relations
- Customer Data Processing
- Flexible Customer Information Definitions
- Chronological Customer Tracking System
- Customer Data Improvement System
- Duplicate Record Control System
- Customer Segmentation
- Documents, User Notes
- Customer Portfolio Transfer Management
- Customer Review System

Cross Sales System

- Regional Product Saturation
- Product Selection Suitable for Customers
- Occupation, Sector, Location Segmentation
- Total Policy Rates and Ratios per Client
- Renewal Frequency
- Customer Loyalty and Duration
- Customer Product History Report
- Customer Product Renewal Notifications & Authorizations
- Cross Sales and Potential Reports

Customer Portfolio Inter-Relations

- Business Partners
- Relatives
- Business Relations
- New Relation Type Definitions
- Employee-Customers
- Referred Customers

RULE BASED DESIGNER

- All Marketing Mix Definitions and Rules of the Company
- Product Mix Definitions of Different Companies
- Parametric Regulations Definitions
- Flexible Tax and Commission Processors
- Change Management Without Programming Effort
- Document and Reporting Manager
- Flexible Address Processor

Proposal and Policy Management

- Policy Production Record and Reporting
- All Processes From Proposal to Policy Status
- Customer/Customer Representative/Customer Group Based Policy and Proposal Monitor
- Tracking with Internal & External Policy and Endorsement Numbers
- Risk Selection and Authorization System
- Broker Proposal and Other Printouts
- Detailed & Combined Endorsements, Claims and Renewal Reports
- Tracking Independent Policies (Not in Portfolio)

Renewal Processes

- Flexible Renewal List (Production, Claim Data)
- Renewal from Different Insurance Company
- Renewal Reference Number Assignment
- Accident and Marine Whole Renewal Process
- Non Renewal Policy Report
- Renewal Report Containing License Plate, Claim and Collection Information
- Renewal History
- Customer Representative Based Renewal Reports
- High Risk Policy Notification and warnings

Broad Insurance Broker Functions

Broad Insurance Broker Functions

Reconciliation Reports

- Multiple Currency Report and Statements
- Commission Report Selections (For Each Product Category)
- Product - Insurance Company, Production & Commission Reports
- Production and Commission Reports Based on Customer Groups
- Statement Summaries

Claim System

- Claim Recording for Delayed Policy Inputs
- Customer Representative Distribution
- Group Policy Claim Admission
- Claim Recording Based on Plate Number
- Claim Documents and Photograph Tracking
- Claim Adjusters and Lawyer Tracking System
- Recourse Tracking System
- Claim Notes and Sharing
- Claim Suspension Reports
- Claim Categorization
- Claim Payment Transactions & Distribution
- Insurance Provider Information

Reinsurance Brokerage System

- Payments of Reassurance and Insurance Companies for All Policy Records
- Commission Reports
- Insurance and Reinsurance Company Based Policy Lists And Statements
- Reports Containing Debit and Credit Information
- Fast Reconciliation

Health Insurance System

- Claim Tracking for Group Health Policy Certificates
- Classification of Cover Limits for Group Health Policies into Separate Plans
- Tracking Health Claims in terms of Customer, Group Policy, Certificate, Invoice and Covers
- Automatic Creation of Insurance Company Reconciliation Reports and Messages
- Automatic e-mail Notification for Current Claim Payment Status and Missing Documents
- Quick, Reliable and Consistent Indemnity Tracking System
- Report and Statement Template Definitions for Reconciliations, According to Insurance Company Requirements

Affinity Network System

- Online Access for Corporate Customers to their Data via Secure Passwords
- Gaining Individual Customers through Corporate Customers
- Controlled Access for Subsidiary Users
- User Based Access and Screen Privileges for Password Holders
- Online Debit and Payment Status Analysis
- Online Claim Information Analysis
- Online Health Claims Status Analysis
- Authenticated Policy and Proposal Information Access
- Accelerated Information Sharing and Reduction of Communication Costs
- Improved Operation Performance and Quality
- Proposals Containing Insurance Company Comparisons sent via e-mail and Fax Server
- Mobile Device Access and Functionality



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INTEGRATED MODULES &
SOPHISTICATED FEATURES

Broad Insurance Broker Functions

With SFS Broker system, a company can follow and report all its financial relations. Automatic financial transactions - premium, tax, commission etc.- after issued policies for customers, insurance companies and channels are recorded by the system automatically. By SFS Broker Flexible Commission Processor, different kind of commission structures can be handled so that all commission transactions can be recorded automatically. By the help of distribution and reservation systems, credit transactions can be distributed to debit transactions and also the opposite can be done. A payment from a customer (different currency, different payment instruments are possible) can be distributed to different policies of different insurance companies. SFS Broker Financial System meets even small details of broker company needs covering all business lines including waged business, reinsurance brokerage.

AR/AP & COLLECTION MANAGEMENT

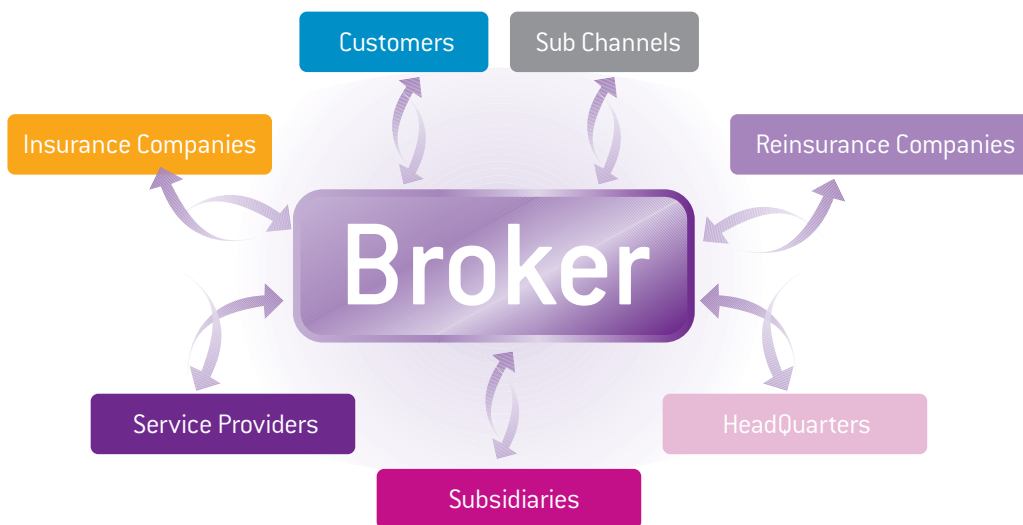
- Two Way Distribution of Credit / Debit Transactions
- Automatic Premium Transactions
- Automatic Commission and Tax Transactions
- Manual or Automatic Distribution (FIFO)
- Collection Reservation System
- Single Transaction for Closing Foreign Currency Debits
- Debit Termination via Different Currency (Cancellation endorsements)
- Aging Reports
- Undistributed Collections Report
- Fixed Term Debit Reports
- Statements (Customer/Groups/Representatives)
- Cash Flow
- Collection Status & History Reports
- Insurance Company Payment Status & History
- Multiple Credit Card, Check, Bond and Cash Payment Records

- Automatic Currency Rate Download and Process
- Bank Integrations for Deposit Transactions
- Automatic Transaction - Accounting Integration

General Ledger

- MultiCompany Accounting
- International Accounting Standards
- Flexible Coding System
- Chart of Accounts
- General Ledger Journals
- Account Segments and Lists
- Flexible Reporting System
- Audit Trial Balance
- Flexible Month Closing Periods
- Security System
- Integration to other systems

ALL FINANCIAL RELATIONS WITH SFS BROKER



PAYMENT INSTRUMENTS THAT CAN OPERATE WITH DIFFERENT CURRENCIES



BTI Kernel (Business Technology Interface)

SFS Broker has a strong software infrastructure called BTI Kernel. It acts as a bridge among hardware, operating system and all SFS applications and modules. The complete application system can be easily managed by the use of this layer, which includes modules like Environment Control Manager, Operation Manager, Business Flow Control Manager, Exception Manager, Multilinguality Manager, System Translator, Business Modeling Manager, Print Manager, General Security System, Component Checker, Environment Checker, SFS Management Console, and Database Link Manager. IT managers find it very convenient for its simplicity in managing the application platform. All modifications made on the Kernel apply to all application objects. This platform allows SFS Team to provide the right solution in the shortest time possible.

SECURITY FEATURES

- Single Sign-On
- Password History
- Virtual Keyboard
- VPN-SSL Support
- Password Expiration Control
- Predefined User & User Group Privileges
- Menu Definitions
- Password Length Setting
- Singular Passwords

OTHER FEATURES

- Multi-Channel
- Multi-Lingual, Multi-Currency Operation
- Microsoft Office Integration
- Automatic e-mail, Fax and SMS Notifications
- Supports a Variety of Databases



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Multi-Company

Multi-Channel

Multi-Lingual

Multi-Currency

BROKERAGE TECHNOLOGY

Customer Centric Brokerage

One of the most important features of a brokerage company is that it focuses on customer characteristics and needs to formulate a customized insurance solution. SFS Broker is a customer-oriented solution that stores as much available information as possible about customers and all possible combinations of products.

The system has redundant information control and quality checks for inconsistent data. Unique customer records and prevention of duplicate ones provide a solid base for Customer Relationship Management (CRM) functionality.

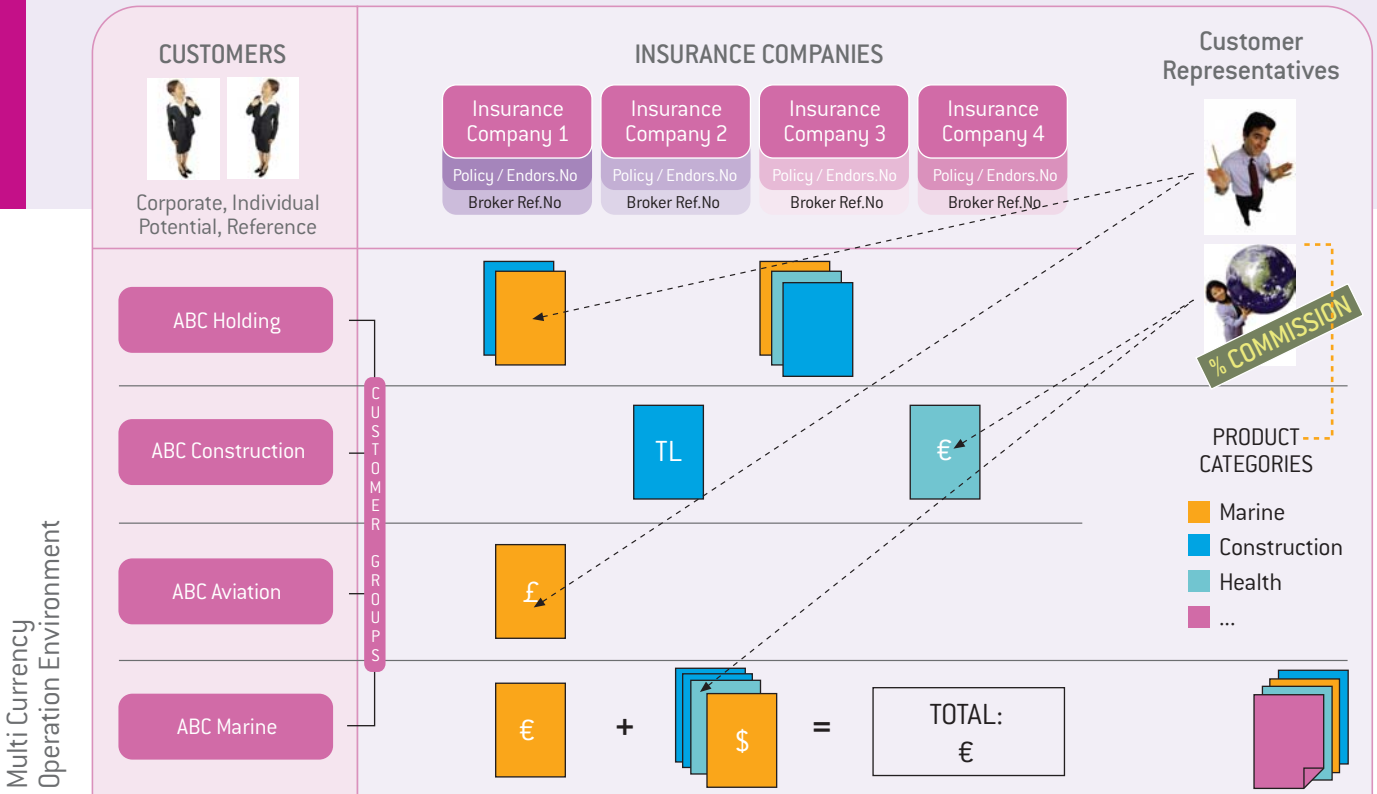
When accessing customer information, drill down technique can be used to access details. Users can move from basic customer information such as address, phone, fax, e-mail etc. to given proposals, sold policies and endorsements, related claim information etc. Users can further navigate to coverage information for each policy with figures, cumulative debit and credit information, claim history, currency transactions, payment plans and so on. It is also possible to monitor similar information of subsidiaries, compare and analyze their sales performances.

It is possible to store contact information of a person responsible for a large enterprise including their member company representatives. SFS Broker is able to group, link and categorize information regarding an enterprise customer, its member companies, and even their staff information.

Tender, policy, endorsement and claim data for the insured and the insurance providers are all accessed quickly through these contact searches. Customer Representative information is parametric on the system and the structure can be edited at any time. In case of an organizational change, customer portfolio is transferred to the new assigned representative containing all customer information. This information may contain all contact information including visits, Internet access, complaint calls, support requests and other activities. It is important that this information is not lost during the organizational change and that the new representative does not lose time in getting to know these customers and their relations with the company.

All customers including references, prospects, service providers, even brokerage and insurance company employees are stored with information regarding their interrelations on the customer database. Users can define relations between two customer identities. Common examples are family relations such as son, daughter, or spouse and business relations such as partner, representative, boss, secretary etc. Users may define more relation types and use them corporate wide. This feature allows Brokerage Company representatives to be aware of other contacts in relation with their important customers and serve accordingly when they communicate.

W I N S U R E B R O K E R M O N I T O R I N G S Y S T E M



CREATE, SHARE AND RETRIEVE
REPETITIVE REPORTS BY TOUCH OF
A BUTTON

Employee Satisfaction is Important for Success



Applications that are easy to learn and that have user-friendly screens, improve employee performance. SFS Broker interfaces allow users to manage their time efficiently. They no longer have to produce the same reports over and over by obtaining data from multiple separate systems. Retrieving such common reports will be performed with a push of a button. This will reduce their overtime and improve their overall performance as well as their service quality.

Since business rules can be predefined onto the system, the standards for the work processes can be applied easily. This important feature will create a work environment that will reduce time spent in front of the computer by sales people and allow them to spend more time with their customers. Service is then improved via efficient customer follow-up and relation management development.

When SFS Broker is used, employees do not lose time retrieving data from various systems, copying, pasting data and spending time reformatting them. Since custom lists and layout designs are created through designers, major reports will be completed during the project implementation.

The application has many common operation features that are similar to Microsoft Windows Operating System; from menus to navigation, and from screen objects to keyboard functions. All these features are convenient in terms of application training and user adaptation.

SFS Broker Feature Benefits

- Users can create shortcuts for frequent operations.
- Each customer's user desktop can be customized to include menu functions.
- Automatic Report Transfer to Microsoft Excel by a push of a button.
- Flexible Reporting System that allows user report design.
- Each user has their own defined menus that determine their operational access.
- Information can be shared securely, on a single platform allowing a collaborative interactive work environment.
- Minimization of errors by controlled data entry and operation cross checks.
- Multi-Lingual System where users can operate in different languages simultaneously.
- Terms used within the company apply to user interfaces.
- Subsidiary and User Level Encrypted Data Access is used for Security.
- Fast and Responsive data flow through XML based Web Technology [optimized network traffic, fast operation].
- Chronological information storage and retrieval.
- Access through Notebook and hand held devices using Internet and GPRS infrastructure.



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WORK WITH RELIABLE SPECIALISTS

SFS Project Experience

Information solution technology does not necessarily mean advanced software that includes brilliant features. If this were the case, any software genius could provide an IT solution. Perhaps it is more important that the Information Technology is a long-term solution that can adapt to changes, make use of new technologies, require minimum budget for implementation, training and support, develop through additional features, and have a maintenance and support guarantee for the future. All of these important factors can only be provided by an experienced, knowledgeable team of technicians and consultants that are good listeners and observers.

Information Technology investments must be planned for long term, since possible system transition may be costly later. The IT system will soon become a repository for delicate information that must be easily processed and automated throughout the enterprise.

SFS has accomplished many successful projects through its major investments to its products for the financial market. Successful project members have extensive knowledge in IT and Insurance markets. They have merged brokerage domain expertise and advanced technology to provide the best solution. Qualified SFS services offer reliable maintenance, system training, support and documentation delivery. The applications become a living solution that constantly improves and expands according to new technologies and market demand.

SFS has proven that its rapidly expanding solutions are reliable through its satisfied customers that have gained added value and a competitive edge.



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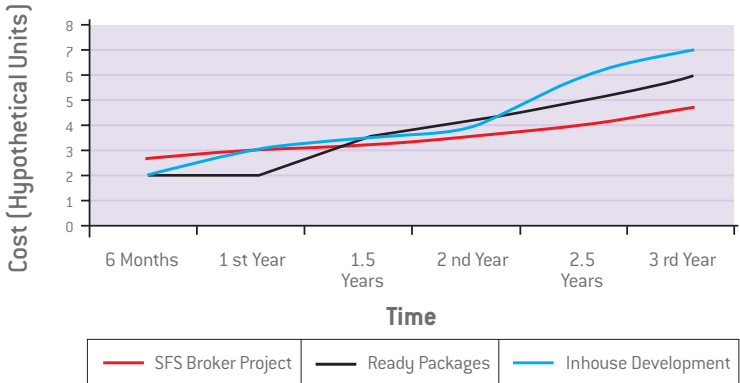
Quick Return On Investment

The most important factor perhaps is the Return On Investment (ROI) when selecting an IT solution for your company. Technology is there to reduce costs and improve operations in order to increase profit. Scale of investment is important because return on large investments often takes longer than that of a small one. Although ROI is quite difficult to measure for IT Projects, some important criteria may be the loss of time, the loss from human errors, communication and change of management costs, cost of creating and managing crowded departments, executive coordination costs etc. All these factors are broad issues that cause hidden expenses to brokerage companies. IT investments must reduce these costs and these savings should pay for the system as rapidly as possible. The service improvement contributed by technology will catalyze the process. Once savings and improved performance materialize from the system investment, the company will reach the maximum profit and the organization will advance. Therefore, the earlier the right investment is made, the faster the profit and competitive advantage will be gained.

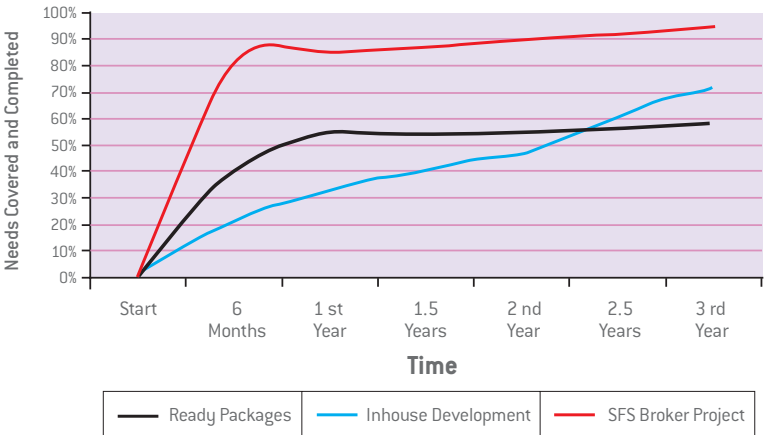
The insurance market generally invests on Information Technologies in order to avoid the intense operational nature of policy customization and underwriting procedures. Instead of extending IT units and running into managerial problems, it may be feasible in terms of cost and efficiency to provide IT solutions from experts that focus on such complex issues. When developing software, one of the most vital matters for solution lifetime is the architecture. Unless the solution has a strong infrastructure, it may be costly to add new features and functions and eventually drain profits.

SFS has many years of experience, focusing on the Insurance Market and developing software solutions through its advanced software infrastructure. SFS Broker offers an economical IT solution for Insurance Brokers that has fast Return On Investment and long term cost savings. SFS customers have benefited from SFS Broker innovative IT solutions and were able to expand their business in a short period of time.

Software, Hardware and Maintenance Costs (For Same Projects Specs)



Solution Provided for Needs



About SFS

Established in 1992, SFS is an application software development, consulting and Information Technology Services Company, with over 120 professionals focused on providing products and services for the Insurance and Finance sectors.

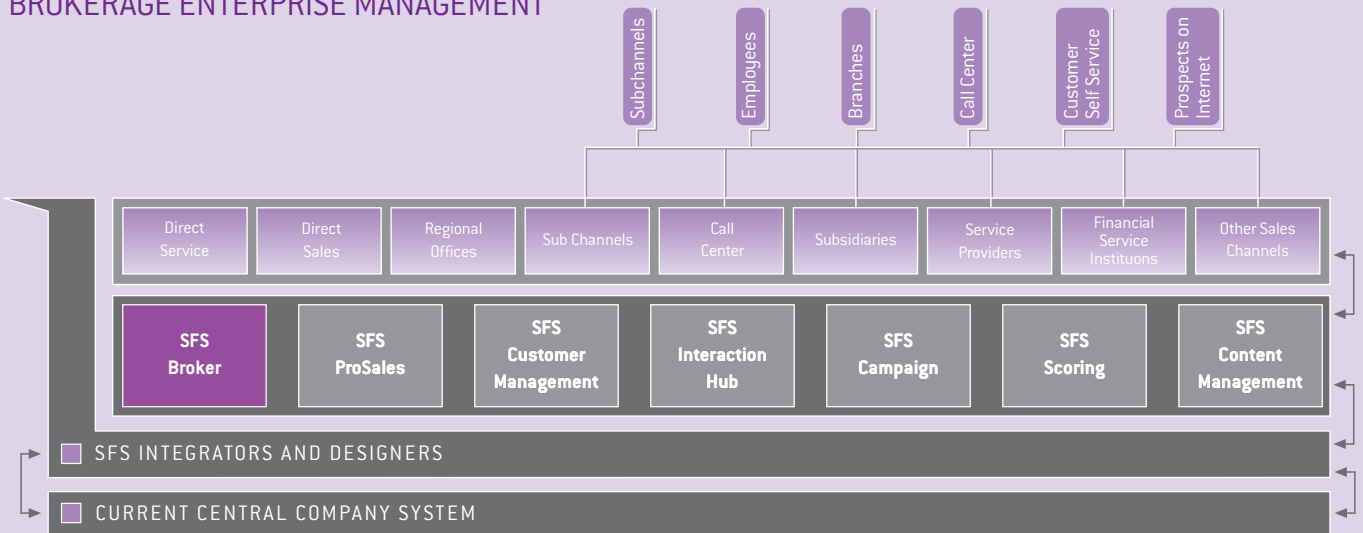
SFS is a member of the SFS Group companies that also include SFS DEV and SFS MAN, each specialized in their own field. SFS DEV has gained valuable corporate references in the field of Financial Systems and Spend Management Systems. SFS MAN is a company focusing on Human Resources, Recruitment and Performance Portals. Awarded by Microsoft for three consecutive years, the three companies provide a wide variety of integrated, economical IT solutions through their innovative product and project teams. All companies are devoted to solving customer problems and providing supportive solutions.

Why SFS?

- Insurance experience and domain expertise since 1992
- Extensive knowledge of key success factors for brokerage solutions
- Concentration on customer needs
- Project management experience in complex insurance projects
- High quality post-project services
- Reliable web based technology
- Reduction of costs through rule based Brokerage Business Models
- Integrated CRM framework specialized for Insurance Market
- Low operation, hardware and communication costs
- Reduced software maintenance cost by designer modifications
- Choice of leading International Brokerage Companies

SFS BROKER BUSINESS SOLUTIONS

□ BROKERAGE ENTERPRISE MANAGEMENT



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