



# WinSure<sup>+</sup>

CLAIMS

Be Sure To Win



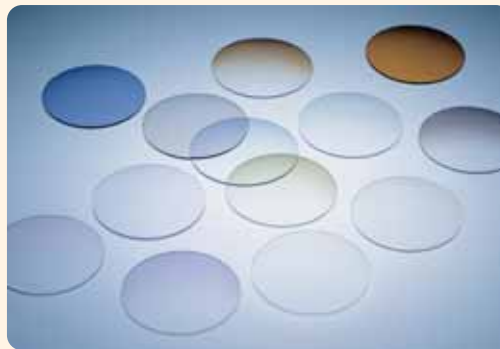
- + Customer Centric
- + Service Oriented
- + Internet & Mobile Based
- + For WorldWide & Local Needs

# Claims Relationship Management System

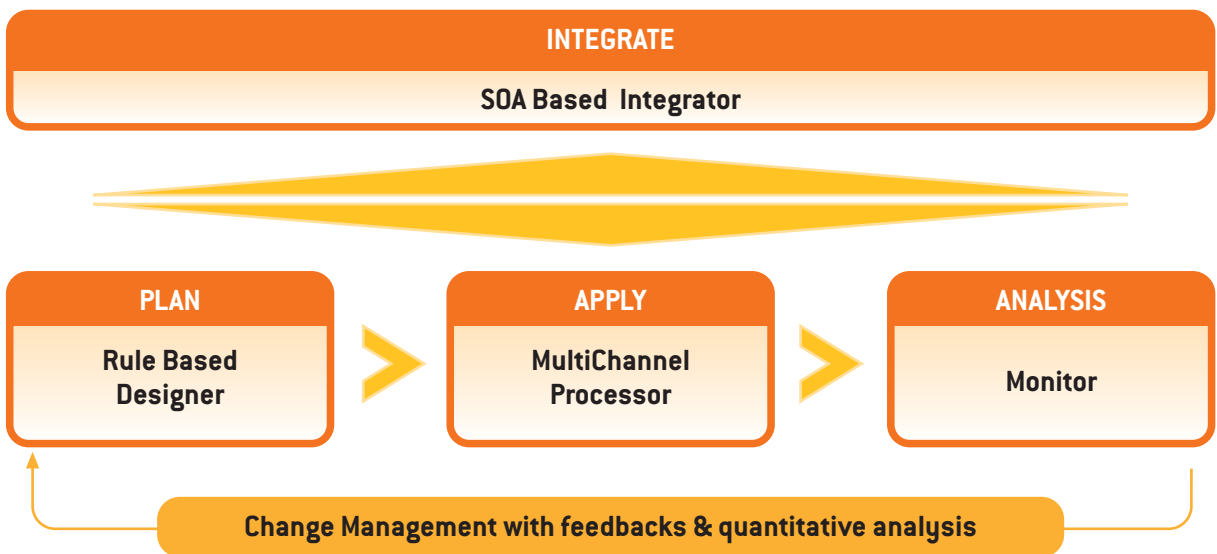
WinSure Claims<sup>+</sup> is the claims relationship management system that provides competitive advantages in applying the end to end claims process from the event to the closure. While being a collaboration hub for the insurance carrier to manage all relationships with its employees, customers, channels & service providers shortly all its ecology, it helps the company reaching the best happiness ratio of its ecology and the cost reduction.

WinSure Claims<sup>+</sup> can be adapted to the company strategies very quickly. Rule based claims designers are used to tailor customer centric processes without software code changes.

WinSure Claims<sup>+</sup> is an integrated component of WinSure<sup>+</sup> Enterprise solution that can be implemented as a standalone component integrated with your own environment.



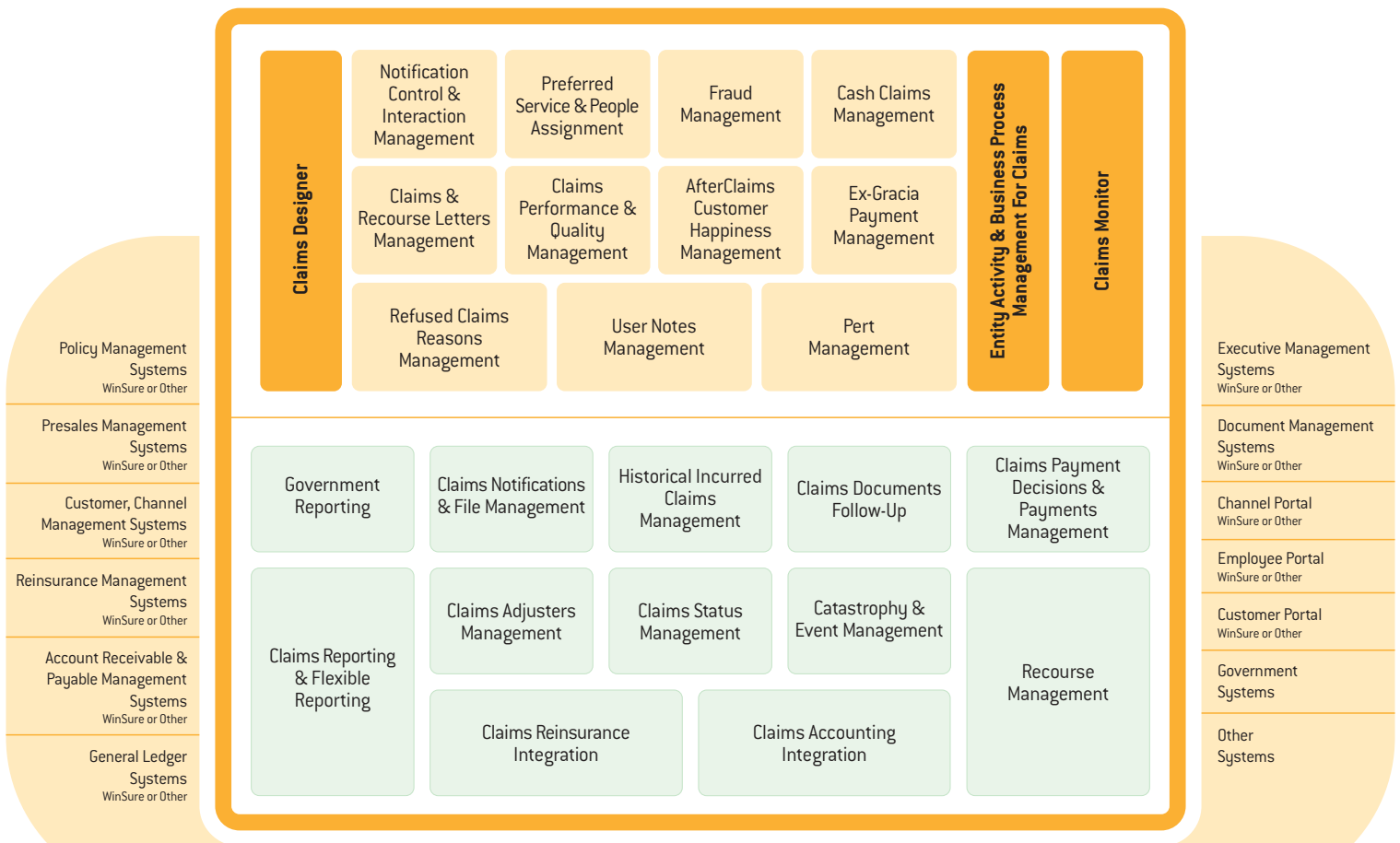
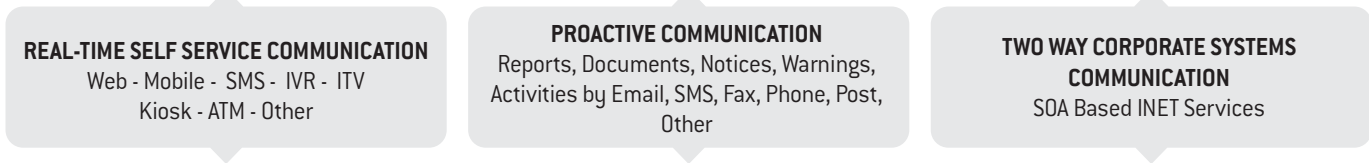
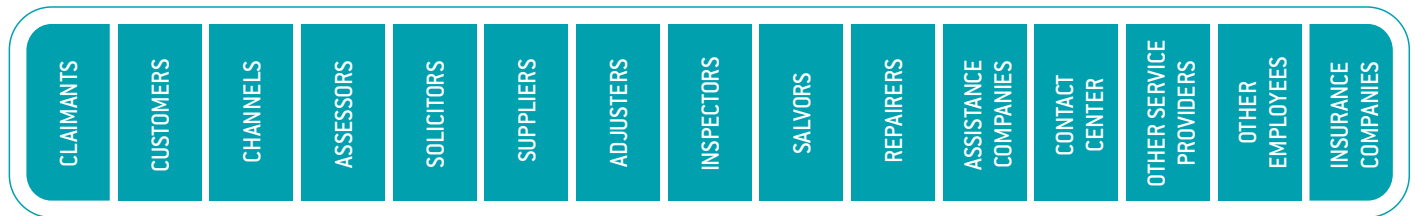
## CLAIMS DECISION MAKING PROCESS WITH WinSure<sup>+</sup> INNOVATIVE ARCHITECTURE



[1] SFS Winsure Claims +

# As A Complete Solution With WinSure + or As a Component Integrated With Your Own Architecture

## WinSure Claims + SOA & Web Based Solution Architecture



SOA Based Inet Integration or PreIntegrated with Winsure



## All lines of business

WinSure Claims<sup>+</sup> like all other Winsure<sup>+</sup> components supports all lines of insurance business with multicompany, multivendor capabilities. All documents, attributes, rules, processes can be designed by means of Claims Designer without programming.

## % 100 Personalization

Like all modules of Winsure, claims component provides % 100 personalization. By means of Claims Designer, all claims rules, attributes, processes are defined with the help of Activity Designer. Different internal and external resources and different pathways can be designed and changed at any time. Tailor made rules & processes can be improved at any time.

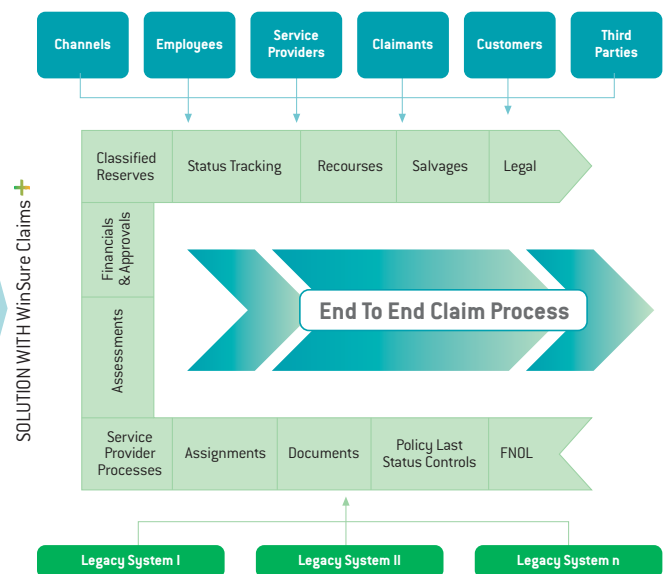
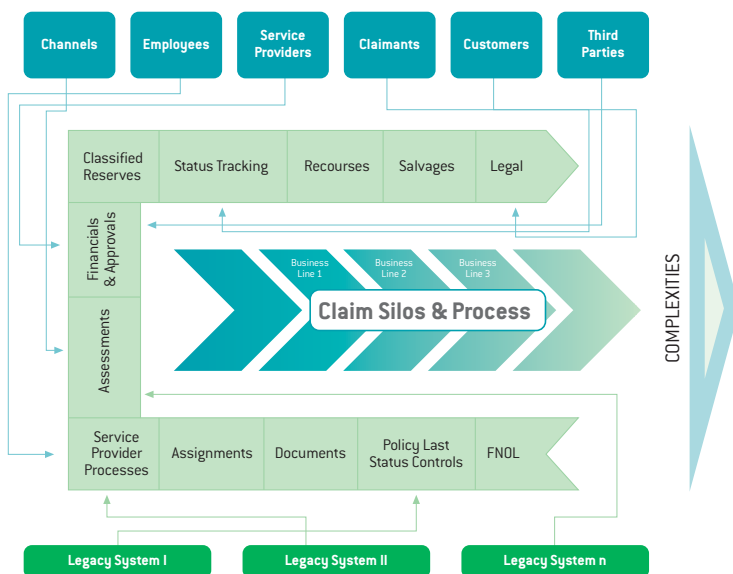
## Paperless Office With Customer Centric Claim Tree

A claims can be processed with all the information around the loss file presented as a claim tree. Claim tree is built under the main insured then the related person and companies including the insurer, their policies, their loss

files, the claimants under these files and all info like documents, service providers, suppliers, assessors, adjusters, notes, reserves, payment decisions, payments, credit recourses, positive legals, debit recourses, negative legals and their classifications. Users can easily navigate through the claim tree and make his operations under his/her privileges.

## Service Oriented Claims Architecture

Tight collaborations and integrations with internal and external systems can be made easily with a standard integration framework. WinSure is service oriented in all aspects with its applications, processes, user interfaces, validations, reports providing maximum level of no human touch processes. Many kind of technologies can be used in the collaborations like EDI, XML, Acord standards, file, http etc. Service oriented architecture supports all needed features like authentication, encryption, transformation, logging, validation.



[3] SFS Winsure Claims +

# 22 Key Advantages of WinSure Claims +

## Competitive Power Advantages

Sometimes effectiveness is much more important than efficiency. While providing the insurance carriers the tools to manage claims efficiently, **Winsure+** concentrates more on competitive power and effectiveness of the end to end claims process. It provides the company to have an efficient process while changing its strategies to be more effective.

1. Changing & Managing Strategies Effectively
2. Service Differentiation
3. Differentiating among claims processes
4. Ecology interaction & collaboration
5. Managing processes, employees & partners by performance
6. Managing customers, channels & partners by their expectations
7. Focusing on measurable happiness & retention of all ecology

## Cost Reduction & Profitability Increase Advantages

Claims expenses & loss adjustment expenses constitute more than % 65 of insurance carriers' overall expenses. Cost reduction on claims has a profound impact on profitability.

8. Significant reduction in head counts & outsourced bodies
9. Reduced claims cycle times
10. Lower processing costs
11. Improved pricing
12. Large reduction in maintenance costs

## Intelligent Control Advantages

By means of event driven rule based Claim Designer, the insurance carrier can make **WinSure Claims+** learn and be sure that each case will be controlled by the system automatically.

13. Control by the first notice of loss
14. Improved risk selection & reinsurance
15. Electronic payment & reserve control workflows

## Worldwide Management Advantages

**WinSure Claims+** is designed to be used for all insurance carriers with different scales. International insurance carriers who have different offices and companies in different parts of the world can use the system as a worldwide management system to standardize while bringing knowhow and control to these units.

16. Immediate Management Control
17. Global Customer Management
18. Simultaneously Multilingual
19. Multicurrency
20. Empower All Organization
21. Manage by worldwide info
22. Share claims knowhow & technology



# COMPETITIVE POWER ADVANTAGES



## 1. CHANGING & MANAGING STRATEGIES EFFECTIVELY

- + Easy to focus on a common claims strategy that can be executed by all detail processes and objectives to reach the strategy
- + Quicker times for strategic decisions to plan, apply, analyze and rechange by means of Claims Designer with workflow designer, processor and monitors
- + Encouragement of rethinking and changing of the pathways for resolving claims
  - Like reducing the number of internal claims management sites and external repairers, and by consolidating claims processing and relying on large-scale facilities
  - Like relying on third party networks or its own repairers
  - Like outsourced or internal loss adjustment / contact center

## 2. SERVICE DIFFERENTIATION

- + Setting different service priorities & processes for different customers, service providers or channels by tailor made rules
  - Like putting better deadlines for the customers who has high claims scores (still keeping the others in the acceptable deadlines)
  - Like sending the mobile claim service vehicle to the event immediately after the accident and pay advance payment if the customer has a high claim score
  - Like approving the loss notice coming by the repairer according to the repairer's historical performance
  - Like paying from the channels without any adjuster

assignment in case of small sized events with a good claims scoring comparatively

- + Include channels & service providers to the claims process with your own strategy, service priorities, processes, targets & deadlines
  - Like not leaving the repairers to set their own repair periods without carrier's touch
  - Like compulsory SMS to the customers from repairers for the target repair periods and contact info of the person assigned to the customer. Repairer fills the electronic form on the system after which SMS is sent automatically

## 3. DIFFERENTIATING AMONG CLAIMS PROCESSES

- + Directing to the preferred service provider by predefined rules
- + Encouraging the channels to direct the customer to the preferred service provider by different methods like returning claims commissions
- + Handling small claims with a different process
- + Increasing the site visits to adjust losses according to the loss nature & claimant by using personalized rules
- + Increasing recourse & salvage collections from third parties by better recourse & salvage management
- + Developing prediction models for severity of claims on related variables



## 4. ECOLOGY INTERACTION & COLLABORATION

- + Sharing all needed information among the employees, channels and service providers
- + Automatic generation and delivery of the reports to the related people by different delivery methods
  - like the list of the files without loss adjuster reports to the loss adjusters ;
  - like the daily loss notices and payments reports to the related file keeper & assessors
  - like the paid losses with recourses without any recourse process for certain days to the related person in charge of recourses
  - like the report of missing documents of the losses to the distributional channels
- + Automatic periodical calculation and email delivery of loss adjusters' pricing tables
- + First notice entry from different service points like repairers by real-time system decreasing the cost of central workload and increasing the customer satisfaction
- + Automatic financial relationship with the service providers like repairers, assistance companies, loss adjusters and others by means realtime self service or periodically sent reports like statements

## 5. MANAGING PROCESSES, EMPLOYEES & PARTNERS BY PERFORMANCE

- + Activity and process times measurement
- + Tailor made scores and reports for all internal & external roles to be used in processes like automatic assignments

## 6. MANAGING CUSTOMERS, CHANNELS & PARTNERS BY THEIR EXPECTATIONS

- + Setting and sharing deadlines with customers, channels and service providers by email, SMS, fax and following up the deadlines and the ratios of reaching the deadlines not forgetting the fact that
  - A Customer expecting a response on a claim within 14 days and receiving it in 10 days is more satisfied than a customer who has expected a response within 5 days but is forced to wait 8 days
  - Corporate expectations can remove the negative effects of unmanaged personal expectations that can be delivered unconsciously to the customers

## 7. FOCUSING ON MEASURABLE HAPPINESS & RETENTION OF ALL ECOLOGY

- + Deliver all information, warnings and deadlines at each stage of the claim process from the notice to the settlement through the preferred contact point i.e. SMS, email, fax, post, customer's own system, agency, call center, bank internet site etc.
- + Decrease in employee & provider turnover providing happy employees & turnovers that can concentrate better on adjudication rather than operation which also decreases the hiring and training costs
- + Easily establish and analyze periodic happiness surveys and happiness grade targets for customers, channels and service providers
- + Easily establish intelligent complaint processes and dynamic response mechanisms to lower them and use them as opportunities to improve

ENHANCING CUSTOMER, CHANNEL, EMPLOYEE & SERVICE PROVIDER RETENTION PARALLEL WITH EFFICIENCY

**WinSure<sup>+</sup>**  
**CLAIMS**  
Be Sure To Win

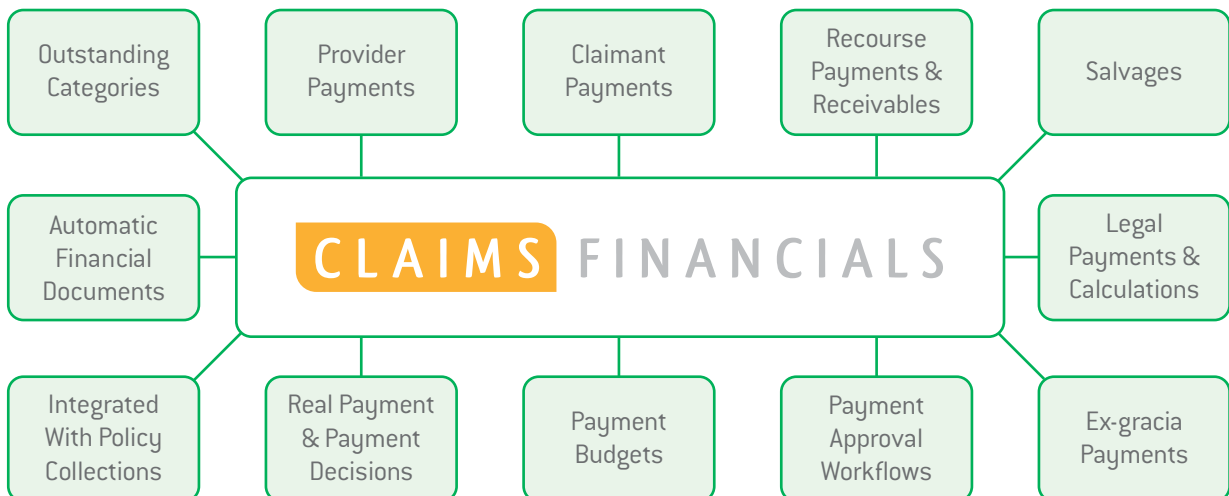
# COST REDUCTION & PROFITABILITY INCREASE ADVANTAGES

## 8. SIGNIFICANT REDUCTION IN HEAD COUNTS

- + No human touch processes by your tailor made rules
  - Like automatic assignment of related file keeper & adjuster
  - Like automatic delivery of the loss files and policy information to adjusters at the assignment
  - Like automatic information delivery to and from the third party service providers
- + Reduced queries because of real-time web based connections with the distributional channels & service providers
- + Reduced queries because of self service customer claims service points on company internet sites, channel sites, IVR, kiosks, digital TV s etc.
- + Reduced queries because of proactive information & report delivery to customers, channels & service providers
  - Like automatic SMS of first message after first notice
  - Like automatic message of missing documents ; loss adjuster assignment
- + Automatic creation & delivery of outbound letters, forms & notices in batch or after the related process by any kind of delivery method like fax, email, SMS, post , print , XML, EDI etc. using templates that can be changed at any time
- + Electronic payments & claims financial relationships with the claimants, service providers, channels & third parties

## 9. REDUCED CLAIMS CYCLE TIMES

- + Decreasing operation times over decision and adjudication times of a claim resource
- + Provide all kinds of claims information in front of the related person for operation, adjudication or decision at any place i.e. office, home or mobile
  - Like an automatically prepared loss file document showing all details including customer claim history, collections, reinsurance, last policy status at the claim date etc.
  - Like interactive queues for the waiting files to be processed according to the automatic priorities calculated
- + No human touch processes
  - Like automatic claim adjuster cost calculations
  - Like interest & cost calculations for legal activities
  - Like automatic messages sent to financial department to get their approval for the policies having payment problem
  - Like automatic interaction with the old and new adjusters when there is a change by delivering all the documents
  - Like sending all info to employees by SMS, email, fax and other methods (e.g. sending an info to different managers according to the size of the claims)
  - Like sending all info to customers and channels by SMS, email, fax and other methods (e.g. sending the adjuster change with its contact details or payment day and info)
- + Manage different claimants under one loss file with different claim status and processes
- + File and claimant status tracking & reporting



ORGANIZATIONAL EFFECTIVENESS – DOING RIGHT THINGS  
ORGANIZATIONAL EFFICIENCY – DOING THINGS RIGHT





## 10. LOWER PROCESSING COSTS

- + Lower communication costs of the insurance carrier by using email and other lower cost methods
- + Lower communication costs of the channels & service providers because of the automatic information delivery by the real-time system, information delivered by the services directly to their own system or by mail, fax, SMS
- + Easier change of service providers like using internet fax provider instead of internal fax servers to improve the delivery time and cost

## 11. IMPROVED PRICING & COMPENSATION

- + Develop different statistics and information in claims process feeding dynamic pricing rules used by Winsure Policy Plus or external systems
- + Quantitative claims scoring calculated by your own rules fed by information gathered from different parts of the claim process
- + Develop different compensation methods for the employees for handling claims and reaching their objectives; for the channels having less claim ratios; for the service providers accomplishing cost reductions and reaching service objectives

## 12. LARGE REDUCTION IN MAINTENANCE COSTS

- + Getting rid of the huge maintenance costs of legacy systems
- + Getting rid of the maintenance costs of claim silos for different lines of business
- + Getting rid of the maintenance costs of external and internal resources by removing or changing them with better alternatives

# INTELLIGENT CONTROL ADVANTAGES



## 13. CONTROL BY THE FIRST NOTICE OF LOSS

- + Develop personalized detection model for the fraud probability of the loss files by giving intelligent rules making the system to learn
- + Automatic control, detection and classification of the losses according to these intelligent fraud rules and sending warnings to the related person
- + Directing the loss to different flows according to its nature
  - Like printing an automatic letter after 3 loss files of a policy or creating an automatic cancellation endorsement
  - Like controlling the cash limits & XOL limits parallel to the reinsurance treaties and sending warnings if the loss is above the limits
  - Like controlling the reinsurance & collection of the policy

## 14. IMPROVED RISK SELECTION & REINSURANCE

- + Improve risk selection rules by detecting claims trends for the similar nature of losses or scoring or claims history
- + Reinsurance retention selection if treaty allows according to the claims criterias, history or scoring

## 15. ELECTRONIC PAYMENT & RESERVE CONTROL WORKFLOWS

- + Electronic approval workflow when there are increases in reserves
- + Payment workflow according to the nature of the loss and privileges in the company
- + Payment agreements , workflows & reports among the service providers & the carrier



IT IS NOT ENOUGH TO HAVE GOOD INTELLIGENCE, THE PRINCIPLE THING IS TO APPLY IT WELL. - DESCARTES

# WORLDWIDE MANAGEMENT ADVANTAGES



## 16. IMMEDIATE MANAGEMENT CONTROL

- + Payment & reserve approvals by regions & headquarters
- + Electronic Claim Alerts
- + Controlling Risk Selection in an international manner with claims

## 17. GLOBAL CUSTOMER MANAGEMENT

- + International People & Company Black Lists
- + Global Served Customers, Global But Local Served Customers, Local Customers

## 18. SIMULTANEOUSLY MULTILINGUAL

- + International Employees in the same office
- + Cultural Marketing with Document Designer & Customer SelfService
- + Multilingual Local & International Claims Reports

## 19. MULTICURRENCY

- + Base Currency
- + Transaction Currency
- + Reporting Currency

## 20. EMPOWER ALL ORGANIZATION

- + Empowering other companies in other countries
- + With all employee, service provider and channel types & structures

## 21. MANAGE BY WORLDWIDE INFO

- + Electronic operational and MIS information integration
- + International reporting
- + Intelligent & Electronic Share Of Claim Handling Bulletins

## 22. SHARE CLAIMS KNOWHOW & TECHNOLOGY

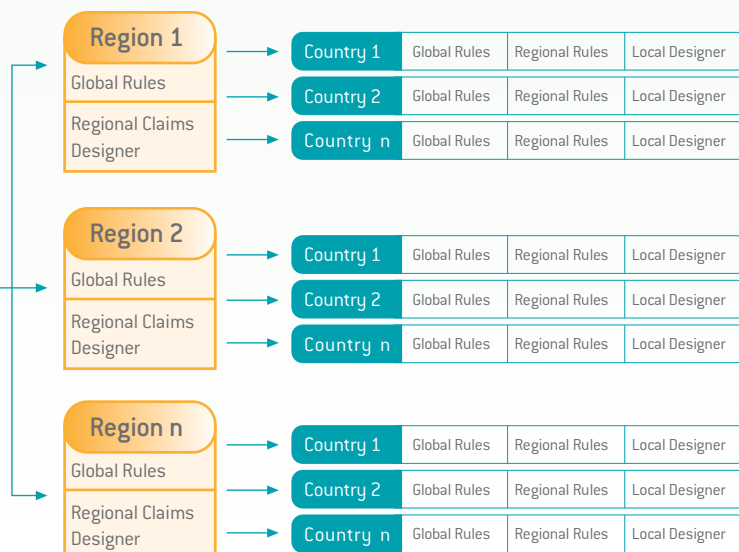
- + Implementing your own Worldwide Claims Strategy like Domino's 30 sec pizza with service differentiation features
- + Standardized international processes bringing knowhow
- + Decrease technical environment costs by sharing application servers, database servers and other standard environment
- + Ready to be hosted and outsourced
- + Ready to be used as a service network

DON'T DECIDE WITH TODAY'S LOCAL NEEDS WITHOUT CONSIDERING LONG RUN GLOBAL NEEDS

**STANDARDIZED & %100 TAILOR MADE WORLDWIDE CLAIMS MANAGEMENT**



Global Claims Designer



**WinSure +**TIME TO MARKET & STRATEGIC MANAGEMENT ADVANTAGES  
WITH  
ENTERPRISE INSURANCE SOLUTION**STRATEGIC ARCHITECTURE**

- > Customer & Ecology Centric
- > % 100 Personalization
- > All Lines Of Business
- > All Backoffice & Frontoffice Features
- > Realtime Channels, Customers, Providers
- > Integrated BPM
- > Local & WorldWide Use

**SUPERIOR TECHNOLOGY**

- > Full Thin Client
- > Web & Mobile Based
- > Fast & Scalable
- > Service Oriented
- > Semantic & Rule Based
- > Ready to Be Hosted
- > Easy to Use and Learn

**HIGHEST SECURITY**

- > SSL/VPN
- > All Types Of Privileges
- > Encrytion & Authentication
- > Login & Password Security
- > Quality Audit Controller
- > Audit Trails
- > Virtual Keyborad

**FULL FUNCTIONAL**

- > MultiCompany
- > MultiVendor
- > MultiChannel
- > MultiInteraction
- > MultiLingual
- > MultiCurrency
- > MultiEquipment

WinSure Claims<sup>+</sup> is a component of WinSure<sup>+</sup>. WinSure Claims<sup>+</sup> can be used integrated with your own systems and external systems . It is your choice of time to start to use other WinSure<sup>+</sup> integrated components or full enterprise framework.

**WinSure<sup>+</sup> FOR ALL OF YOUR NEEDS**

USE ONE OR MORE INTEGRATED COMPONENTS OR AS AN ENTERPRISE SOLUTION



SFS

Saglam Fikir Sokak No.5 Esentepe  
34394 Istanbul TURKEY  
Tel : +90 212 216 27 80  
Fax : +90 212 274 72 98

info@sfsglobal.com

1992 - 2008 © SFS - All rights reserved.