



Latest Insurance Technology



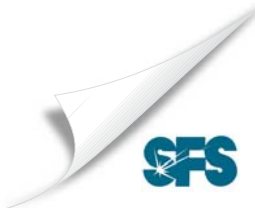
Winsure.Net



**Winsure.Net**



**Elementer**  
Digital Insurance  
Platform



# ➔ What is Winsure.Net?

Your assistant  
in planning  
your strategies  
and applying changes:



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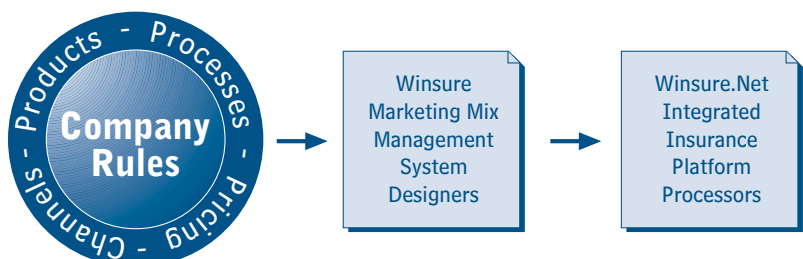
Winsure.Net Insurance Platform is, something unique in this world, an integrated complete back office and front office insurance software system supporting Customer Relationship Management philosophy where all insurance companies work in harmony with all their units, channels, customers and service providers. It has been designed to direct existing and new strategies of an insurance company, and to be used in the fast and healthy application of change when your strategy alters.

The Winsure.Net platform ensures sales channels, service providers (claims adjusters, repair workshops, assistance companies etc.) to work with real time connections to the company's head office using the corporation's working systematics to provide insurance corporations with a competitive edge.

The system is designed to develop new products, create special products, and change processes such as sales, collection, claims, reinsurance etc. without the need of changing software codes. It has been produced for international use by SFS with flexible tax, address designers, and with a structure that can operate in different languages and different currencies. Focused on the insurance sector since 1992, SFS combined its accumulated knowledge and experience, enhanced by the contributions of leading global insurance corporations worked with through to the state of art technology of Winsure.Net.



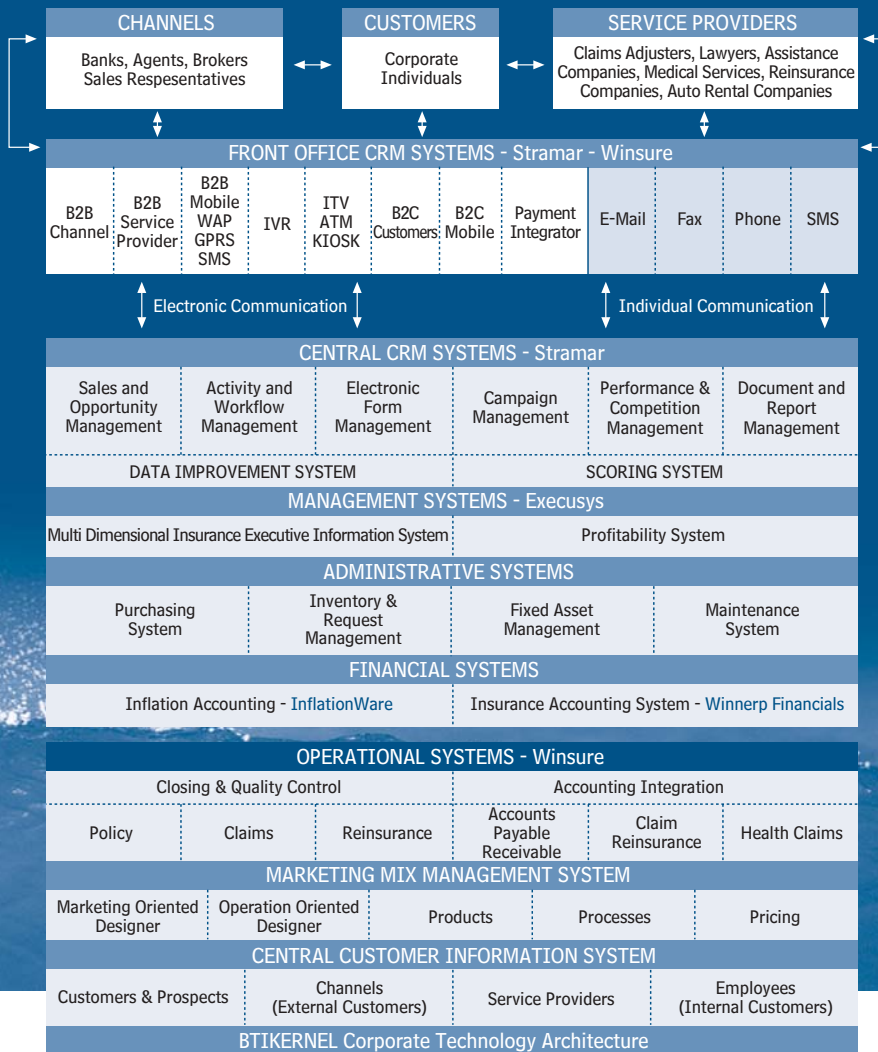
When your rules are defined in the Winsure.Net platform, it becomes a software system which is specific to your company.



Real-time, Online Communication with your Sales Channels,  
Service Providers and Customers using Winsure.Net

## Winsure.Net Insurance Communication Platform

Winsure.Net modules  
for single or integrated use



## Advantages provided by Winsure.Net

- Integrated Insurance Modules
- Multi-currency Modules
- Customer Oriented Work Environment
- Fast and Efficient Communication
- Access to Different Channels with Different Technologies
- Cross Sales
- Ability to Develop New Products Quickly
- Controlled and Fast Change in Existing Rules

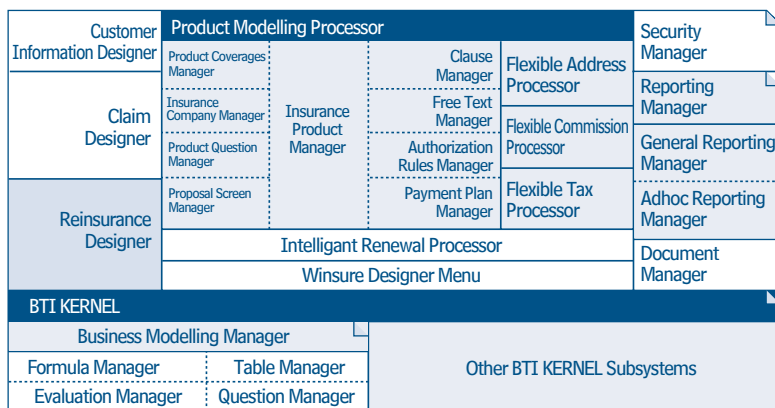
- Customer-specific Products, Rules
- Agency, Customer, Product, Policy Profitability
- Integrated Claims Management System Reducing Claim Costs
- Automatic Reinsurance Management System
- Collection and Payment Follow-up of all payment instruments
- Automatic Accounting Integration
- Easy to Manage
- Low Hardware and Software Maintenance Costs

# → Winsure Designer

Let the software adapt  
to your company,  
and not your company  
to the software.

Winsure Designer allows the transfer of your company processes to Winsure.Net in a fast and integrated way. Using Winsure Designer, companies can define their products, necessary information affecting premiums, defining the risk or that are necessary in terms of statistics, information not available in the customer system that they want to add, the operation of claim system, reinsurance agreements and rules on the system. In this way, Winsure can become a special software that is specific to each company. When the rules and processes of the company change, the most important feature of the Winsure system is that it can adapt to such changes in a very fast and integrated way and without need to make any changes in the software codes.

## Winsure Designer Architecture



## Sample changes that can be managed with Winsure Designer

- When marketing strategies change
- When new products are developed
- When existing products are changed
- When there is additional information to be followed up
- When new coverages are added
- When proposal and policy print-out templates change
- When new taxes and funds are imposed
- When new discounts and surpremiums are defined

- When prices and commissions change
- When premium calculation methods and collection methods change
- When underwriting rules change
- When information to be followed-up about customers, agencies, experts, lawyers, and insurance companies changes
- When reinsurance processes, and agreements change
- When claims processes change
- When prints and reports change
- When renewal rules change etc.

With Winsure Designer, it is much easier to manage strategies and change

## Advantages

- The system adapts to the change quickly
  - Maintenance costs are reduced
  - It ensures that strategies are applied throughout the whole organization in a fast and effective way
  - Makes it easy to work fast and without error
  - The structure of each corporation remains specific to the company since rules of the corporation are defined without being included in the software codes
  - The software is never out of date
- Rule-based system provides quality to the company
  - The processes are documented
  - The company can change the software using its own team without being dependent on the software company
  - Changes are kept in the system with their history, and applied in the system on their due dates
  - The rules can be modified until the best one is achieved

## Marketing Oriented Product Designer

- Your products can be reached via Internet, and used in the call center. With Marketing-Oriented Product Designer, products appropriate for pre-sales can be designed
- Comparative Products (comparison of a company's different products and sales alternatives, and comparison of different companies' products and sales alternatives, and product characteristics of more than one company) can be created
- In a formula, Excel macros and VBScript can be used along with SFSScript
- Your sales processes, claims processes and all other processes can be defined on the system and tasks within the defined processes can be routed to the relevant employee by Winsure.Net

## Integrate Insurance Business With Technology

## Security Systems

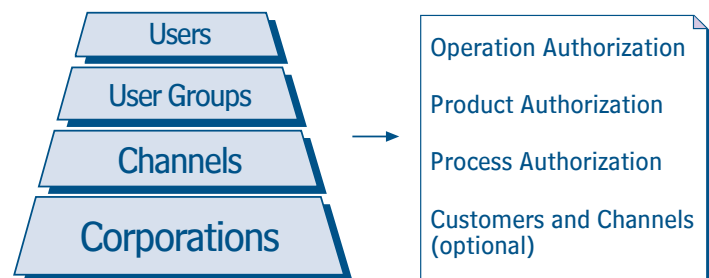
BTIKernel.Net architecture, used in all products of SFS, has been developed for all corporate software solutions.

### BTIKernel.Net Advantages

- A fast and secure software architecture
- Ability to operate in different languages simultaneously
- Ability to work on different databases
- Integration tools for other systems
- Performance and operation management with SFS Management Console
- Quick, easy and economic maintenance processes

And other functions that reflect SFS's organizational software knowledge and experience.

### Winsure.Net Authorization Architecture



### Password Features Parallel to Windows Operating System

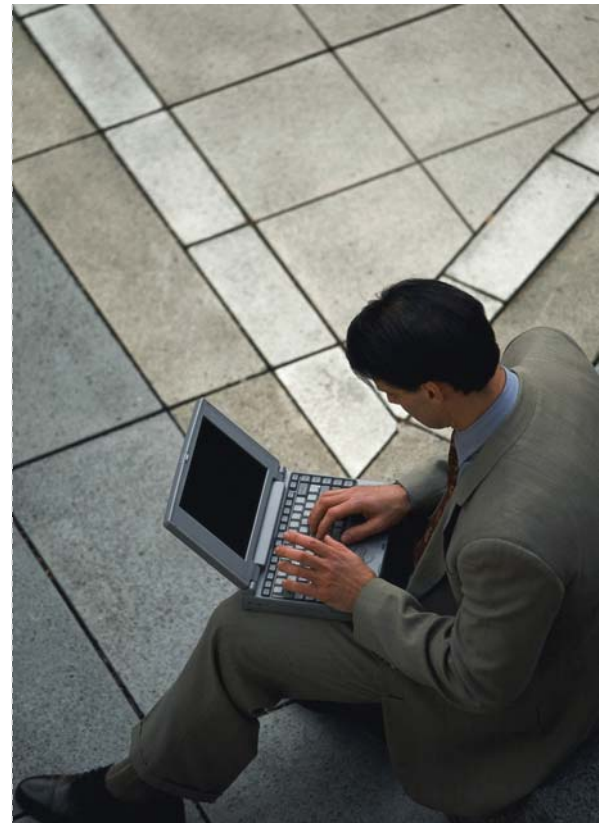
- General and User-based Usage
- Min and Max Password Expiry Dates
- Password Length Setting
- Password History
- Singular Passwords

More than one company can work in the same environment over Winsure.Net. Users who use the application can be grouped, and menus specific to these groups and users can be created. All users have authority definitions based on operation and product. User based processes can be authorized for those who use Winsure's Front Office CRM Systems. Sales channels and sales representatives can work on their own customer portfolios.

- Winsure.Net is not only a software system, but also a platform that increases the communication of all employees, channels and service providers. The Ad Panel and News Band managed by the company's head office, along with the Communication Box that allows collaboration among users, and the Desktop which users can customize, all add a new dimension to the organizational process.
- When users sign-in to the system, the ID is recognized by Winsure.Net together with information about the users, where they work, their authority levels etc. Each user has their own desktop functions.
- User Desktop does not only include operation menus that access the provided SFS products but also includes non SFS product operations. Book marking frequently-used operations, and providing links to customers and policies, increases the speed and ease of operations.



## Not only an Insurance Management System but also a Communication Platform



### Communication Box

As soon as the user signs in, incoming messages are viewed on this communication box. For example, a claims adjuster can view an assigned task message sent to him/her, whereas a sales representative can view a reminder message related to a customer's birth date, and a message that the agency statement is ready. The sales representative is also reminded about his scheduled customer visits.

### Ad Panel

Ads published by the company are viewed on the Ad Panel. An advertisement for a new product, good news, or a presentation for educational purposes can be announced using the Ad Panel with visual expressions. With this Ad Panel, companies have the opportunity to connect visually with their personnel, channels and service providers. When clicked on, advertisements, presentations or descriptive documents can be viewed, and advertisements can be set to appear on the desktops of selected people at different times.

### Links on User Desktop

Users may place certain customer, document, and Internet links on their desktops. A single link for a customer or links consisting of more than one customer can be added. With just one click on a customer link, the customer review system displays all the information of that customer on the screen.

### News Band

News related to the company is processed by the head office and delivered to the relevant users. This increases the communication within the company. The user assigned to publish the news at the headoffice can choose the users and channels that will see each news and the publish period of the news.



## Proposal and Authorization System

When defining each product, the system asks whether a proposal stage is required or not. All information included in that proposal is freely defined by Winsure Designer. After the entry of proposal, it can be printed. Whether the proposals are in compliance with the previously defined Risk Acceptance rules and the company's authorization rules can be checked and those that are appropriate are approved. Those that are not appropriate are subject to authorization.

## Proposal, Policy and Endorsement Prints

Printing templates are defined by Winsure.Net A template that will be valid on the first day of May is prepared, tested and identified to the system in advance. In May, prints are made with the new template. They can be printed out with laser printers in graphics, or with dot matrix printers in texts. Single page or multi-page templates can be defined. The Insured, the customer, channel and policy information can all be subject to the terms when requested.

## Policy Review System

Information relating to a policy, coverages, payment schedule, explanations, clauses, endorsements, claims, reinsurance distribution, collection data, insured and customer information of the policy can be viewed on a single display very quickly. Customer information can be viewed over the policy, and claims information can be viewed over the customer information. The recent status of the policy, and profitability of the policy can be examined. Whether the policy has any claims, or whether it is a renewal or not can immediately be viewed on the display.

## Endorsements

Endorsement types particular to products can be defined, and rules of operations can be determined. While endorsements are entered to the system, policy, other endorsements and the final version of the policy can be viewed. When endorsements are entered on the system, all necessary checks are performed by the system, and entry of faulty endorsements is not permitted.

# Customized Products with Winsure Designer

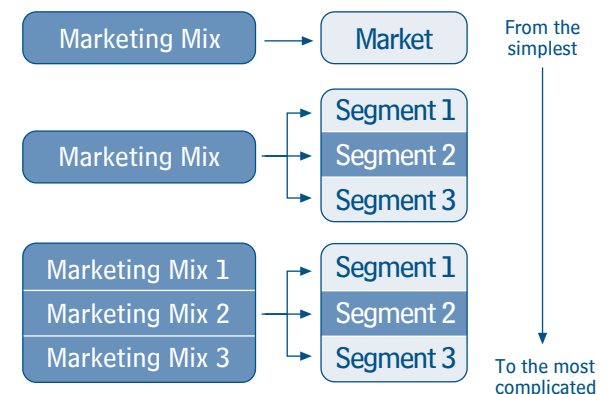
- All branches
- Individual products
- Corporate products
- Group products
- Products in foreign currency
- Short-term products
- Long-term products
- Customer-specific products
- Channel-specific products

It makes it possible to define simple and complex marketing mix definitions based on pricing rules, payment schedules and, commissions that can be changed according to customer information, sales channels, and risk characteristics and apply them throughout your organization.



## Faster and Productive System with Customer Oriented Proposal and Policy Management

### Marketing Mix According To Market Perspective With Winsure.Net





## Channels and Service Providers Can Reach Their Policies via Winsure.Net



Winsure.Net

Elementer  
Digital Insurance  
Platform

### Automatic Commission System

It is possible to group channels by commission groups. Commission rates that can be defined on product and coverage basis can be changed in time. Commissions can be defined by formulas that may vary according to the payment schedule, customer and channel information, and questions answered in the proposal. For special policies issued by the head office, commissions can be changed based on their coverage. Special commission rates and amounts based on policy can be given for a policy, and the system automatically distributes the commission over the coverage of the policy. Commission tracking can also be performed on sub-agency basis.

### Intelligent Renewal Operations

With the batch renewal system, policies that must be renewed, or which are appropriate for renewal are renewed automatically by the system according to the intelligent renewal rules given. Even a single policy can be renewed. Various information such as renewal over the previous or new price, addition of coverages, discount and change in surpremium rate, etc. can be completed by the intelligent renewal processor, and it can be ensured that the system performs the whole renewal operation.

### Real-time Connected Channels and Service Providers

Direct sales organizations, agencies, sub-agencies, brokers, banks and branches, shops, call centers inside or outside the company, Internet sales and service channels, claims adjusters, auto repair shops, assistance firms, and medical companies can work with a real-time connection to the insurance company. They can learn about the claims and collection status, enter notices, or view policies that are related to them. Each external channel can reach their own customer portfolio, and it can be ensured that sales representatives view only their own portfolios. The Winsure.Net platform that can be used over the Internet increases operation speed and communication, reduces costs, and speeds up collections.

### Foreign Exchange Rate Operations

Necessary difference of exchange rate operations required for policies denominated in different currencies can be performed, difference of exchange endorsements can be created, and difference of exchange rate in payments can be calculated automatically and related endorsements can be produced. It is possible to apply one of many methods according to the operation of the company.

## Individual and Corporate Marketing

Individual and corporate customers are tracked along with their segmentation criteria. Necessary codes for customer segmentation are defined as requested. Information that is not included in the customer system can be defined with Winsure Designer. Employees working under corporate prospects or customers, are kept in the system as potential customers. The insured customers included in the policy are assigned a number so that they can be viewed as prospects.

## Major Accounts and Customer Groups

While customers are followed up separately, major accounts and customer groups of these customers can also be tracked. For example, a corporation can be defined as a customer group, and corporate companies can be linked to that group. Responsible customer representatives from customer groups and agencies can be defined, and the portfolios and targets of these representatives can be tracked. All reports in all modules operate on a customer group and customer representative basis.

## Duplicate Record Control System

Prospects and customers are defined to the system after being subject to a duplicate record control system. Criteria required for duplicate record control are defined separately for individual and corporate customers. When a new customer is defined, which agency's or sales representative's portfolio that a duplicate record resides in is defined, duplicate entry is not permitted, and the customer is granted or assigned to the disposal of a different agency or sales representative according to the procedure desired by the company.

## Cross Sales

The most appropriate potential customers for a certain product can be determined among existing customers and prospects. Also used by channels, this tool determines prospects who have not purchased the product, but have previously purchased other products, and who meet criteria such as profession, sector, city, etc., and views them together with their total number of policies, years of company engagement, and number of renewals.



In order to increase customer retention and gain new customers, let your whole organization know your customers

Channels, employees, and service providers can access the customer information they require within the confines of their authorities in a quick manner. Only a single central customer information system is used in the back office, front office and all points of arrival. Not only customers, but also all channels, internal customers (employees) and service providers (a wide range of customers) are tracked in the central customer information system. Changes in information are kept with their history. Full definition of the company's organization structures, and tracking of changes can be recorded.

## Share Customer Information Across Your Organization Based on Their Authorization

### Customer Review System

- General Information
  - Segmentation Criteria
  - Managers & Staff
  - Partners
  - Notes
  - Explanations
  - Documents
- Cross Sales Suggestions
- Related Customers
  - Relations and their policies
- Policies
  - Proposal Review
  - Policy Review
- Claims
- Due Payments
- Payments Realized
- Profitability

#### Customer Review

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All information about a particular customer can be reached from a single point. Customer's identity details, address details, managers, partners, user notes, free explanations, relations with other customers, channels, service providers or employees are displayed. For those whose relations are shown, policy portfolios that belong to those people or corporations are also displayed. In addition, policies, proposals, claims, and payment relating to the customer are shown. When a customer has many policies for different products, the system allows the user to display all the information about the policy that he/she wants to examine by the help of the policy review system. Customer and policy profitability can also be reviewed with this tool.

## A Fast and Efficient Claim Management Process

Customers can be retained by performing a claim management process for the right person at the right time and with the right information. When strategies change, your system is your assistant to apply changes. All processes like the notification of the claims, tracking outstanding records chronologically, document management, claim adjuster assignments and operations of their payment decisions and processes, file close operations, recourse and legal operations, and claim reinsurance operations, can be used within an integrated structure real-time by channels and service providers.

## Quick Claim Notice Through Any Channel

Channels or service providers can report their claims over Winsure.Net. Claims may also be reported through the Internet or mobile devices by customers. They may be received by your call center, claim management center or your regional representative. The system automatically checks the existence of the policy of the claim, its coverage status, whether or not the claim is within the policy period, its collection status, or whether the same notice was made earlier or not. According to the claim information, the file can be automatically sent to a specific responsible person based on defined rules. For the next stage, claim management workflow may be performed as desired. Information to be monitored for specific products is chosen and defined on the claim system. The system ensures full adaptation to your claim processes.

## Communication with Claims Adjusters

Claim notification is sent to managers via e-mail and if necessary, claim information is transmitted to their calendars according to predefined rules. Claims adjusters are selected according to the characteristics of the claims and the characteristics of the claims adjuster. Assignments for the claims adjuster can be sent via e-mail or fax. Claims adjusters connected to the Winsure.Net system are able to see their assignments on their communication box at their desktop when they log in to the system. They can view the recent status of information related to the claim, as well as the policy of the claim which covers it. They may write their claim report. Tasks for the claims adjusters are automatically created and put into their calendars according to the predefined libraries on the system.

## Communication with Service Providers

Contracted repair workshops are informed after the notification of the claim through e-mail, fax or Winsure.Net that they are connected. Over Winsure.Net, information about the claim and, policy can be accessed, and proforma invoices can be sent over the system. Documents, and photographs related to the claims can be sent to the head office immediately. By contacting technology companies working in this field, video images of damaged vehicles, for example, are transmitted over the Winsure.Net without claims adjusters having to go to the repair workshop. Assistance companies can work over the Winsure.Net within the frame of their authority for all operations related to the claim.

A Claim Network  
capable of minimizing  
claim costs, and fast  
enough to satisfy  
customers.



## Winsure.Net

Elementer  
Digital Insurance  
Platform

Integrate your channels,  
service providers and  
customers with your claim  
management  
processes



## Claim File Status

The status of the claim file can be viewed by customers, channels and service providers over the Internet, telephone, or Digital TV. The status of the claim file and payment dues can be informed through SMS.

## Document Tracking According to the Reasons of Claim

Required documents, according to the reasons of claim are determined by the system, and missing documents are searched for. Related responsible people are warned, and missing document reports are created.

## Claim Files and Photos

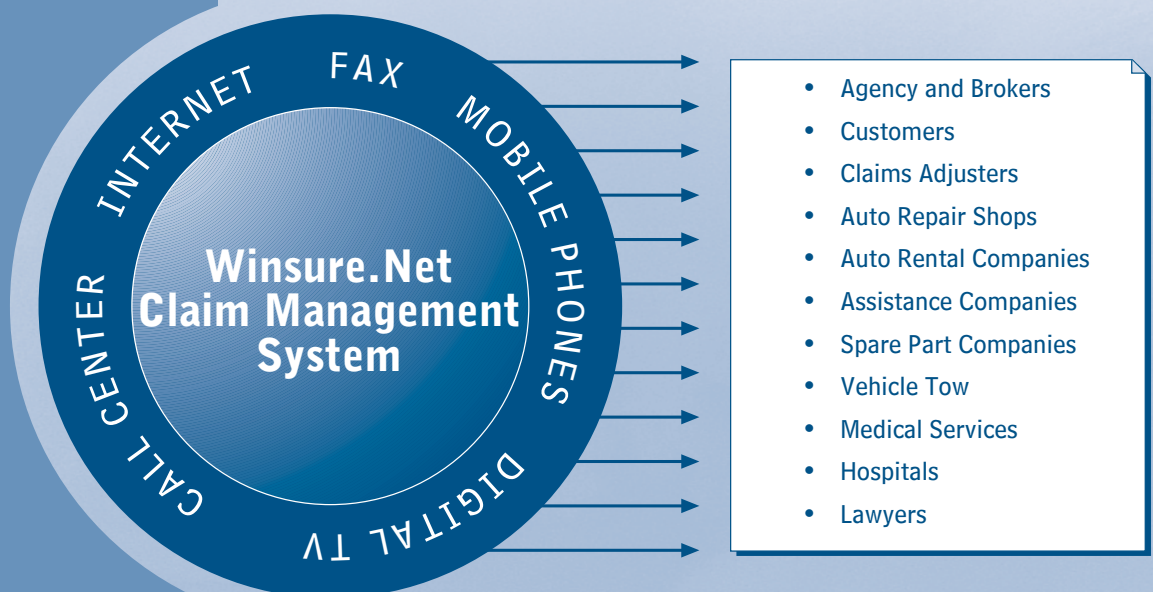
Certificates of release, file covers, and folios are defined in the form of templates on a product basis. Documents are automatically prepared by the system according to these templates. Photos of damage and video images can also be kept on the system.

## Outstanding Claim Tracking System

Outstanding claim changes are followed-up by the system with historical information. Outstanding reports are automatically generated.

## Claim Payment System

Payment decisions are monitored on the system. Payments can be made to customers, agencies, contracted repair workshops, and insurance companies. Different types of payment such as cash, check, credit cards etc. can be carried out. Claim adjuster, lawyer and service provider payments are followed-up separately.



## For an integrated, fast and healthy financial management : Winsure.Net



### Integrated Collection Tracking System for Insurance Industry

Winsure.Net manages all the financial relations with channels, customers, and service providers. In the form of a pre-accounting system, all your financial transactions are created by the system automatically according to your policy, claim and reinsurance transactions. Taxes, commissions, and policy payment plans are automatically processed.

Payment collection transactions are monitored in great detail, and it is possible to increase collection speed by ensuring a fault-free and quick operation. With comparative data analyses, the system helps you with the necessary decisions to direct your financial relations in a healthy manner.

### Collection Entry with multiple payments

Collections performed with different means of payment are entered. All payments taken from a direct customer or a sales channel can be entered into the system as a whole. Different methods of payments can be used. In this way, your financial operation becomes faster.

### Distribution of Financial Transactions

Credit transactions can be distributed to debit transactions and also the opposite can be done. You can see if the installments of a policy or an endorsement are paid or not and the payments and the amounts that close each installment. Distribution of financial transactions can be accomplished by manual selection, or automatically by the system according to the FIFO principles. In this way, while collections are monitored on a policy and installment basis, follow-up analysis on a channel and customer basis can be performed concurrently. Cancellation endorsements may close their own policy installments or installments of another policy.

### Aging System

On a single table, it is possible to display the age of debt amounts of your customers or channels, and the performance and details of the payment collection performed. The system helps to compare the payment performance of different channels and customers.

### Payment Collection Control System

The selection of those whose payments are delayed more than a given period, and the analysis of delayed payments, is performed by the system automatically. A policy's status can be manually changed into 'suspension' with the help of suspension operations in the system.

Payment Instruments that can operate with different currencies





## Ease Your Strategic Management with Winsure.Net as well as Your Financial Processes

### Collection Reports

Checks, receipts and slips are defined as templates by the document designer, and their printouts in text or graphics are automatically run by the system. Print-outs can be designed according to the payment instruments and the status of the payment transactions. By means of cash flow reports, collection projection reports and balance summaries, the company status can be tracked.

### Statements

- Policy-based statements
- Customer statements
- Statements of third party companies and people
- Statements for which explanation lines can be written
- Product-based statements
- Cash and credit account statements
- The ability to create a statement according to the types of transaction (policy, commission, tax etc.) selected by the user on customer, sub-agency, and insurance company
- Printing of statements in text or graphic form

### Collection From Customer Groups and Customer Representatives

Collections can be examined on customer group and customer representative basis, in addition to sales channels, customers and service providers.

### Integration with Financial Institutions

With the help of Winsure Bank Integrator, payment data related to credit cards or other means of payment may be shared electronically among financial institutions and your company. The data structure of the transmitted information can be defined separately for each company. No software coding is necessary for this operation.


## Winsure.Net adapts to your rules to provide an easy and fast reinsurance operation

Reinsurance distributions operate automatically within the framework of treaties and rules defined into the system. Distributions of different sub-branches under a policy may operate separately. Retention ratios, treaty and company shares are calculated automatically by the system. Distributions of policies and their endorsements may operate individually or batch. All treaties and methods of work can be defined into the system through Winsure Designer, which means that the retention amount calculation for a policy can be predefined according to customer characteristics.

The system which provides a detailed and a fully integrated reinsurance structure with different reinsurance methods and operation of more than one treaty ensures integrated operation with reinsurance corporations.







## Integrated, Fast and Accurate Reinsurance Management

### Claim Reinsurance Operations

Claim reinsurance operations are performed automatically. Distribution operations are performed and reported according to reinsurance distributions.

### Automatic Accounting Integration

With claim reinsurance, accounting integration for reinsurance is done automatically, and reinsurance data is carried into the company profitability and the management system automatically.

### Accumulation Follow-up

By means of detail and coded address structure, address accumulations such as district, family, etc., and in transportation ship accumulations, and terror accumulation can be monitored. A history of policy transactions into or out of accumulations are traced. Reinsurance distribution can be made with accumulation.

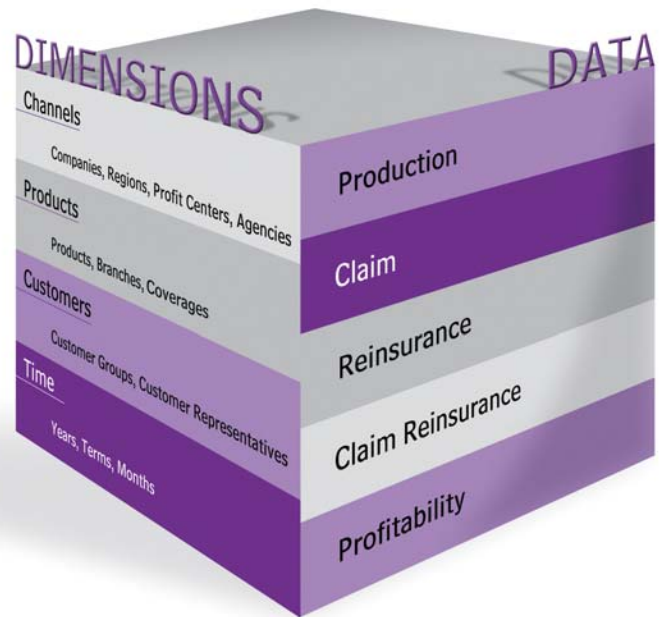
### Examples of Reinsurance Reports

- List of Non-distributed Policies
- Company-based Distribution Reports
- Distribution Reports Based on Types of Treaties
- Branch-based Distribution Reports
- General Reinsurance Reports
- Risk Profiles
- Risk Profile for Active Policies
- Branch-based Reinsurance Summary Report
- Reinsurance Summaries Based on Types of protocol
- Earthquake Accumulation Distributions
- National Reinsurance Bordereaux
- Reserve Distribution Bordereaux
- Bulletin Printing
- Claim Treaty Distribution Report
- Claim Distribution Report
- Claim Distribution Summary Report
- Given Reserve Bordereaux

and other reports

## An Insurance Information Cube that allows you to direct strategic decisions and analyses for continuous observation of your profitability

Senior management of insurance corporations, and department managers can monitor their strategies with the management and profitability system of Winsure.Net. They make their decisions through analysis performed over this system. The system, designed as an insurance management and profitability cube, allows managers to evaluate the company status, distribution channels, and products in any time dimension they wish. No matter what their volume is, this data is brought before the manager fast enough to enable him/her to make an analysis, and decide what action to take. While the management reports produced by Winsure.Net document the current status for the managers, Execusys provides the environment necessary to better observe the overall view, and make decisions. Designed to convert data in ten thousands of combinations into information, the system allows managers to see company data from various angles.



### Switching Between the Branches of a Tree

All dimensions have been prepared in a tree view structure. You can switch between dimensions as you switch between the branches of the tree structure. You can pass from main branch to sub-branches, from regional directorates to agencies in that region, from products to coverage or sub-branches of that product, from years to semi-annual and quarterly periods, from periods to months with just a single touch.

### Percentage Analysis and Sorting

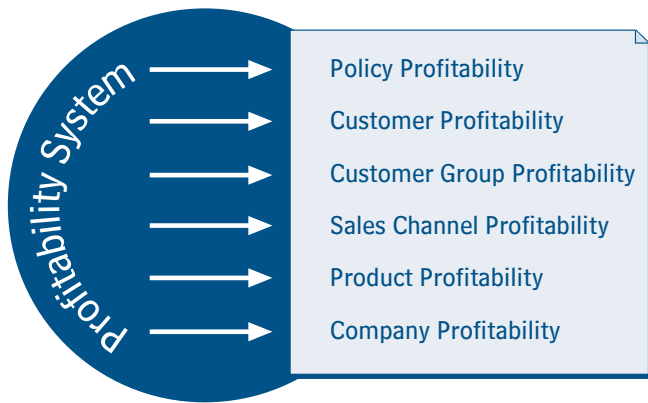
For all analysis, lines and columns viewed on the display, the performances of channels, products and customer groups can be examined by percentage, and in order, with the help of the percentage and sorting feature. In this way, for example, you can display in which months your regional directorates reached the highest production, or which channels performed what percentage of the company's production at what product or branch. It helps you establish your strategies and make decisions.

### Charts

All analyses can be examined graphically, and different perspectives are viewable by selecting from a great variety of charts.

### Quality Controller

After production, products in factories undergo quality control inspection. However, for insurance companies, the products produced are policies, reinsurance, claim, and collection transactions. The Quality Control System inspects all the transactions hundreds of controls and rules, and reviews their accuracy. It does not permit the day close operation, or month close operation, if an error is found. In order for any branch in production to be closed, first the stamp of the quality control system is needed. At the subsequent stage, this data is carried to the insurance information cube in summary form.



## Monitoring

## Profitability

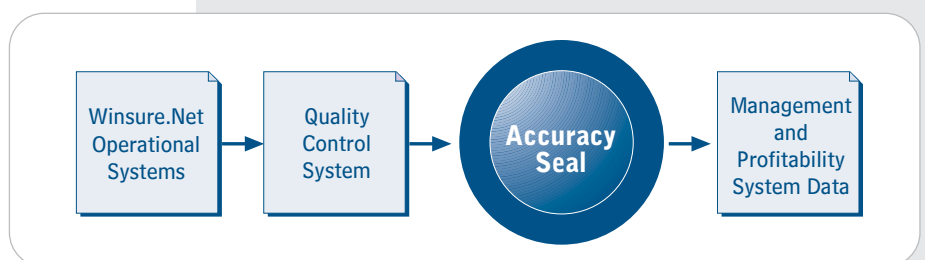
## Continuously

A profitability system which includes internationally accepted methods, customizes information that need to be included in profitability calculations for the company through formula definition. Profitability figures classified on a yearly, period, or daily basis, are also visible for different categories. While reinsurance information may not be used in sales agency and agency profitability analysis, it can be used for policy profitability. Profitability information can be obtained from Policy Review and Customer Review systems.



## Excel Integration

Data that are obtained as a result of the analysis can be carried automatically to the Excel environment. Once transferred to Excel, data can be used or interpreted in different ways.



## Integrated, Automatic Insurance Accounting



### For Fast and Accurate Accounting Operations

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The accounting integrator (GL Integrator) found inside the operational system allows corporations to integrate their insurance operations with General Ledger. Using the accounting integrator, corporations are allowed to choose the integrated insurance accounting system of SFS or another system.

Integrator works daily and/or monthly, work in line with day closing system of SFS that is specific to the insurance sector. Integrators work daily and monthly, work in line with day closing and month closing procedures.

Accounting integration of data that do not pass through the quality control system is not performed.

Accounting of production, reinsurance, claims, outstanding claims, collections, claim payments, current risk reserve, earthquake reserve transactions are performed automatically.



## For Fast and Accurate Accounting Transactions

The accounting system which is specific to the insurance industry and developed in accordance with the internationally accepted principles has also been prepared according to the local legislation and standards. Legal books are automatically generated, and detailed financial analyses are performed in a quick manner. The system is designed to handle multi currency accounting operations and transactions. Furthermore, all transactions are analyzed through reports that can be converted from a flexibly defined rate to the requested type of foreign currency.

By means of the flexible balance sheet and income statement tool, balance sheets and income statements can be designed and reported in different formats. Reports meeting the requirements of international companies can be generated.

### Basic Features of the Insurance Accounting System

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- Parametric Chart of Accounts with multi dimensions
- Account code breakdown that can even be changed on account basis
- Ability to operate at the maximum level to receive authorization and consolidation reports in different account plans with an unlimited number of companies.
- Different Accounting Periods
- Flexible Balance Sheet and Income Statements
- Ability to Work with Different Foreign Currencies
- Ability to Work in Different Languages
- Ability to Take Consolidated Reports
- Ergonomic Design
- User friendly
- External Integration System
- Security System

## Integrated CRM Structure at Front Office and Back Office Systems

A central CRM structure that can work in an integrated manner is established with the combination of operational systems, central customer information system and marketing mix management. This structure which is designed to be fully integrated, also manages the front office CRM systems that reach channels, customers and service providers.

### Sales and Opportunity Management

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This is a sub-system from which those companies with a different operational system may also benefit. This module, called StraMar Sales, can be used on a completely integrated basis within the Winsure.Net architecture. This system is able to show how the comparative proposals of different company products, or different products of the same company, alternatively work together with the Marketing-oriented Product Designer in the Marketing Mix Management System. The sales and opportunity management which can be used in channels drives up sales in an efficient way, increases productivity, and allows performance measurement. Developed products can be viewed by customers and channels over the Internet and can be reached via the call center. When integrated with Activity and Work Flow Management, integration of the sales process with the service is ensured. For example, after the status of a proposal is changed into accepted, which means that the sales is accomplished, the system can automatically put a visit task 3 months after the date of sales to the calendar of the sales representative responsible from that sales.

### Activity and Work Flow Management

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The insurance company may establish and define the work flow among all the units in the company along with its distribution channels, customers, and service providers, and also ensure that these flows are used in an integrated structure within Winsure.Net.

### Electronic Form Management

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Forms used by the company can be defined in the work flow. For example, companies that want to trace customer visits with a form can define the necessary information on the form without any software changes.

## Examples of Electronic Collaboration Between the Agency and the Insurance Company

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### Communication Within the Agency

- Corporate Customer and Prospect Customer Visits,
- Individual Customer and Prospect Visits,
- Customer Phone Calls,
- Sub-agency Visits,
- Customer Visit at the Expiry Date of the Rival Product,
- Customer Cancellation Requests,
- Customer Renewal Requests.

### Customer-Oriented Activities Sent to the Insurance Company

- Customer Complaints,
- Cancellation Requests (Agencies who have no privilege to issue a policy)
- Customer Cancellation Survey,
- Customer Satisfaction Survey

### Other Activities Sent to the Insurance Company

Brochure Requests, Printed Document Requests, Agency Complaints

### Messages delivered by the Insurance Company

Responses to the Agencies (Result of Work Flow),  
New Product Announcements,  
Official Monthly Printed Agency Statement,  
Press releases,  
Announcement of an Organizational Change related to the Agency,  
Corporate Customer Visit Activity,  
Payment Warning,  
Sales Target Assignment Form,  
Missing Documentation Request,  
Customer Claim Payment Notice,  
Notification of a New Law



## Integrated CRM in Sales, Service and Marketing Processes

### Data Improvement System

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Companies that do not have a customer duplication system in their existing system can determine duplications with this tool. The system determines similarities automatically and automatically works on similarities and performs work distribution for the personnel who will decide on duplication. The system can determine information such as wrong telephone numbers, improve customer information, and inform the number of corrections that have been made quantitatively.

### Scoring System

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Customers, channels and sales representatives can be evaluated numerically according to formula defined by the user utilizing information within Winsure.Net and information from other systems. It can be used for the potential customers of a new product, for the measurement of channel performance, and for other different purposes.

### Campaign Management

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Electronic lists for customers and prospects can be used to prepare campaigns, and they can be delivered via e-mail, fax, internet, and SMS. Campaign Proposals and activities performed can be traced, and campaign performance can be measured.

### Target, Performance and Competition Management

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Targets and performance of channels, sales representatives, customer groups and customer representatives can be traced. Competitors and their products can also be followed by the system.

## Direct Sales



With its cross sales supporting structure, Winsure.Net allows your direct sales organizations to perform all kinds of functions, to contact customers with mobile computers and phones, and to communicate with everybody in the organization. Sales teams and direct sales organizations of channels can work with other channels in an integrated manner within a range covering sales, service and marketing functions.

## Shop Insurance

Points of sales at shops, store chains and web points can work via Winsure.Net with real-time connections. Quick proposals with different options can be given, e-mail and fax proposals can be sent, and stores may use many functions such as policy management, claim, collection, activity management, call center, and the Internet, integrated to the insurance company.

## Bank Insurance



Banks are indispensable points of sale for insurance companies. Users at the bank branches and at the head office are allowed to work integrated with the insurance company. Proposals and policy processes are being generated for bank usage, and the use of many functions such as policy management, claim, collection, activity management, call center and the Internet in integration with the insurance company is allowed. Banks using SFS's StraMar Bank product, making use of financial robot characteristics, can process their own banking products along with the products of different insurance companies' products on a single customer database.

## Internet Insurance

It is possible for channels and customers to perform all insurance operations over a website on the Internet. Without any help, customers may receive alternative proposals at their e-mail addresses or fax numbers, and purchase their policies by making payment with their credit cards. They can view a claim file status, and post a claim. The call center of the Company recognizes the transactions performed by customers and channels immediately. Agencies can access all functions for which they have at their agency automation over Internet. Internet is not only a sales channel but also a service channel, which also increases customers' and agencies' retention, and is also useful in acquiring new agencies and customers.

## Call Centers and IVR



At call centers, all processes that are appropriate for sales and service are provided. All call centers from inbound and outbound operating call centers to call centers within the company, or outsourced call centers, are supported. Call centers equipped with software systems where all technologies can be used can operate as a contact center. The system ensuring communication with all the units of the company through the internal work flow management tools ensures integration of the call center with other channels. With the help of IVR, insurance corporations can allow channels, customers or service providers to access information relating to policies, claim, and collection, without having to contact any personnel. IVR can transmit information as voice, fax, email or SMS. IVR can be integrated with the call center. In addition, integration can be realized through other means of call center technology.

# Communication by Different Channels, with Different Technologies





## CRM for Channels

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Not only companies but also sales channels should have CRM. The performance of a sales channel increases the performance of the company. Insurance Companies can provide its channels CRM tools that provides communication of the channel with its subagencies, if any, and customers. Having call center and internet functions, these tools are integral parts of Winsure.Net architecture, but if desired, they can be used integrated with other systems.

## Mobile Insurance

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It is possible to work in integration with the head office or channels by accessing Winsure.Net from mobile phones and any mobile device that can be used as an Internet terminal.

## Reminder Services

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Over Winsure.Net, the date of claim payments and the payment date of the customers can be sent as a reminder via e-mail, fax and SMS. These services, working in integration with the modules in the head office increase communication with customers, service providers and channels.

## ITV, ATM, Kiosk

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Insurance operations can be performed in integration over Digital televisions, kiosks at airports, shops, and ATMs.

## Communication with Service Providers

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Repair shops, claims adjusters, lawyers, other insurance companies, reinsurance companies, assistance companies and other service providers can work in real time connection with the insurance company over Winsure.Net under the frame of authorities granted to them. The agenda of each user allows them to communicate with all other users integrated to the system, and other users in their companies. For example, when claims adjusters are assigned a claim file by the insurance company, they see it on their agendas at the desktop when they login to the system. They can send their invoices and claim reports over Winsure.Net, and view those assigned claim files, and the recent status of the policies with endorsements at the date of loss.

A Corporate  
Knowledge Treasury  
which you can share  
with your sales  
channels and service  
providers

## Document and Report Management System

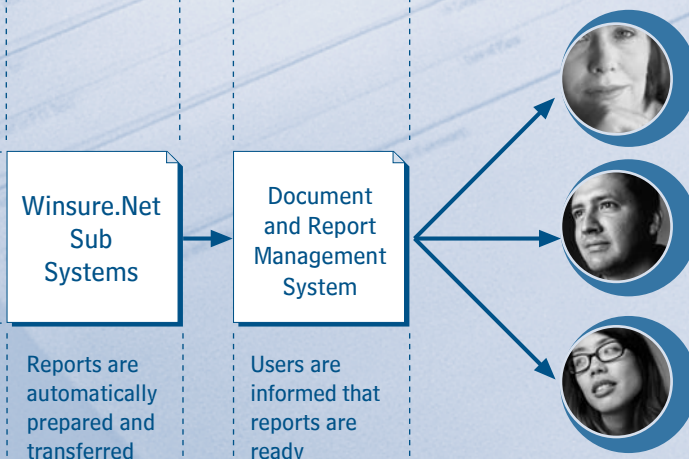
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All reports and documents (Text, Word, Excel, Acrobat files, image, video) generated by subsystems such as operational systems, CRM systems and management systems within Winsure.Net, can be collected in the system within Winsure.Net using Strador. Strador is a system that can be used alone. In Strador, all reports and documents are kept with their revisions and they can only be accessed by authorized personell. Strador also ensures that other documents within the corporation are kept at a single center. Market research reports, sales reports, total quality management documents, and technical documents are all stored here. Information is shared more quickly, and when requested it is accessed and protected by authorized users.

## Main Features

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- Search according to key words, document descriptions
- Access to different types of documents
- Search within the document
- Document history & revisions
- Relevant documents
- Document transmission via e-mail
- Categories, and sub-categories
- Document and report portal functionality



## Integrate your Information with your Documents

### Integration of Channels and Service Providers

All channels and service providers can access reports generated at the head office within their authority, or reports they have generated themselves. Different authority levels can be assigned to different users at the channels.

### Report Standards

All reports are generated within the frame of certain standards within Winsure.Net. Report titles and forms are standard. Reports can be printed from dot matrix printers in text, or from laser printers in graphics.

### Reports in Different Languages

All reports can be produced in different languages. For this purpose, Winsure Translator is used.

### Integration with Excel and Other Software

All reports can be transferred to Excel, recorded as rtf files, or sent via e-mail.

### Flexible Reporting

Flexible reports generated by technical users are defined in a template, and allow users to access reports through an easy-to-use interface. Companies can define special reports that are specific to them as needed.

### Integration with Other Document Management Systems

Winsure.Net can work in integration with other document management systems. Archiving, image recording and management systems are complementary systems to the Winsure.Net architecture.

## A b o u t S F S



Since 1992, SFS Group has been specialized in Insurance and Banking industry software. SFS, providing services for multinational and financial institutions, has been developing its Corporate Software Systems for global use. With its over 100 specialized staff, SFS adds value like a business partner to Insurance Companies. Winsure.Net is one of the unique products developed with CRM philosophy for the insurance industry worldwide. Winsure.Net has been developed by SFS, with the contribution of many insurance companies. Goal of SFS is to present Winsure.Net to all the insurance corporations around the world. SFS would like to thank all the insurance corporations that have helped to develop Winsure.Net.

# Winsure.Net

Elementer  
Digital Insurance  
Platform

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S T R A T E G I C F U N C T I O N A L S Y S T E M S