



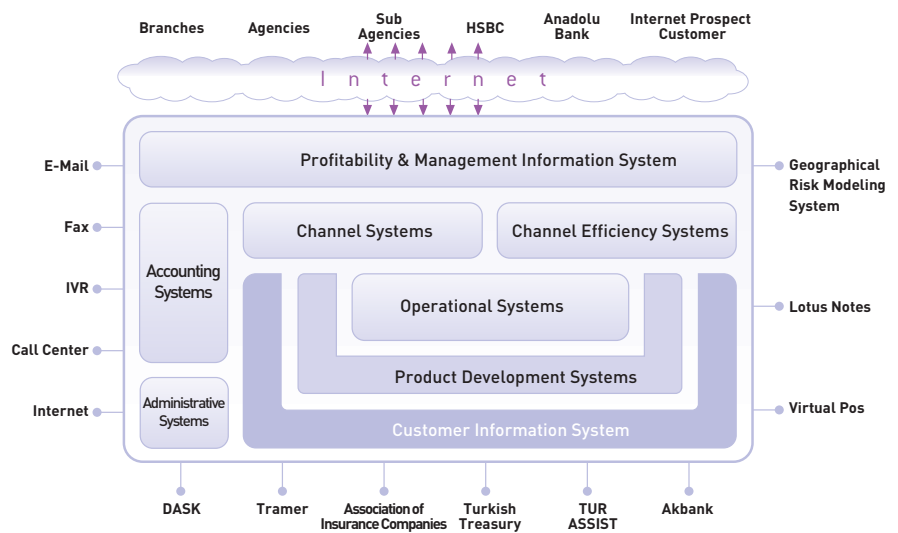
“Aviva has been working with SFS BackOffice & FrontOffice integrated Complete Nonlife Insurance Systems since 1994”

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## BackOffice & FrontOffice Integrated Complete NonLife Insurance System

Aviva has been working with SFS systems since 1994. All the departments in the central office, district offices and agencies including banks are all using SFS insurance systems with real-time connections. Both the back office and the front office modules are working on UNIX Oracle database server as well as windows and IIS based servers. By SFS innovative designers, the system works 100% personalized to Aviva needs without any requirement to change software code. From proposals to accounting vouchers, all Aviva functions are followed up by SFS systems through a CRM based structure.

### AVIVA Insurance Information Technologies Infrastructure



Operational Systems	Channel Systems	Channel Efficiency System	Administrative Systems
<ul style="list-style-type: none"> <li>• Production</li> <li>• Claim Management</li> <li>• Collection</li> <li>• Reinsurance</li> <li>• Accounting Integration</li> <li>• Quality Control</li> </ul>	<ul style="list-style-type: none"> <li>• Production</li> <li>• Collection</li> <li>• Claim Management</li> <li>• Installment Cards</li> <li>• Virtual Pos</li> </ul>	<ul style="list-style-type: none"> <li>• Sales Automation Systems</li> <li>• Call Center Sales System</li> <li>• Internet Sales System</li> <li>• Report Management and Distribution System</li> <li>• Content Management</li> </ul>	<ul style="list-style-type: none"> <li>• Enterprise Spend Management</li> <li>• Human Resource Management</li> <li>• Employee Performance Management</li> <li>• Survey Management</li> </ul>



### **CRM Based Modules & Single Customer View**

All modules of SFS Systems, including backoffice modules like claims and reinsurance, have been working on the customer management system. This means that one can see all the information about a customer and his relations. Customers' policies, proposals, claims, all the claim information, payment information, insured information, reinsurance information etc. can be seen on a single customer view. With the advanced navigations the user can explore different information.

### **Automatic GL Vouchers**

The system creates production, claims, claims reinsurance, reinsurance AR/AP vouchers automatically into the SFS General Ledger system. All modules work with different currencies. Aviva can follow all the formal and adhoc accounting reports from SFS systems. Day and month closing engines with data quality control systems enable Aviva close the accounting periods rapidly.

### **Simple, Easy, Realtime Agency Connections**

Very similar to the Windows user interface, even uneducated new agents can use the system without trouble. Aviva do not need to install any software for the agent, the users can start to use the system immediately. It is a full thin client system called Winsure E-Agent, working with Internet Explorer in SFS VPN. No matter if they work with dialup connections or ADSL, all the agents are highly satisfied with the speed of the system.

### **Channel Management**

Channels can issue and examine their proposals, policies and endorsements in the system. Commissions and taxes are all calculated automatically and analyzed with different reports. Not only production and underwriting but also claims and collection functions are being used by channels. By realtime bank integrations, Aviva agents use different types of credit, debit and installment cards. This makes their sales and collections very easy.

### **Channel Promotion Management**

Aviva can classify and segment channels. Different kinds of marketing contents and news can be shown on channels' desktops. By commission groups and channel groups, different commissioning strategies can be followed easily. By means of Aviva's exclusive premium bank system, the agents can be promoted in a different way then commissions which provides Aviva another competitive advantage.

### **Realtime HSBC Connections**

HSBC has been working realtime online with Aviva. Fast renewal systems, automatic credit card and installment card processes strengthen not only Aviva but also HSBC processes.



### **New Product Development**

Aviva can create new products and introduce these products to the market very quickly with SFS systems. Unique designers in SFS Systems give the ability to define not only the product itself but all the related marketing mixes i.e different pricing rules, risk selection rules, claims rules, channels, promotions etc. Special products for special channels or customer segments can be created.

### **Change Management**

Without software coding, many strategic changes can be accomplished in SFS systems by the help of designers. Products, pricing, payment plans, renewal rules, risk selection rules, claims rules, even taxes, commission rules and many other definitions can all be changed easily by designers. This provides easier and cost effective maintenance and change management.

Aviva sometimes uses its own team and sometimes take service from SFS for change management.

### **Automatic Risk Selection**

Rule based SFS System gives the ability to define risk selection rules by using risk subject properties, payment criteria, reinsurance criteria, channel properties, customer and insured properties. The system checks all the rules and do not allow any agent or central user to issue any proposal without asking for an authorization first. The responsible person for that proposal is informed by email at the same time. When the authorization is given by that person after necessary changes, the user can issue the policy.

### **Integrated Geographical System**

The system works in integration with geographic database. Prices and risk selections are calculated according to the automatic information and rules according to this information taken form the database with the geocode of the address of the building.

### **Integrated Presales System**

Proposals can be prepared automatically with sales alternatives. They can be emailed with a product presentation and/or faxed to the customer. Aviva will also use SFS mobile systems in the near future.

### **Profitability & OLAP System**

All the profitability information is calculated by SFS System with 1/365 or any other selected methods. Product, channel, company, customer and policy profitability can be seen. OLAP System called Execusys contains channel, product, coverage, branch and time dimensions with production, claims, reinsurance, profitability information. Reports and analysis with functions like drill down, graphics, sorting, Excel integrations provide additional decision making tools for effective management.

## Operational & Management Reports

Reports can be taken by policies, products, agencies, agency groups, districts, customers, customer groups, insureds, customer reps and other criteria. There are many fixed reports in the system that can all be taken with multicurrency, multilingual and exporting (Excel, pdf, mail etc.) properties. Parametric adhoc reporting engines also give the ability to define other reports. Aviva has implemented SAS system integrated with SFS systems.

## Automatic Reinsurance Management

All the facultative and non-facultative treaties of Aviva are defined in the SFS systems. The system automatically calculates the retention by rules and all the calculations including commissions and premiums for different reinsurance companies. Changes in distributions can be tracked. All claims reinsurance calculations and vouchers are made by the SFS system.

## Collection Management

Collections from direct customers and channels can be easily tracked by SFS systems. Aviva use checks, cash, bank transfers, credit cards and installment cards for collection. All the collections are tracked also with policy and endorsement distribution. Channels are realtime online connected for collection. All the credit card and installment card transactions and provisions are made realtime online with different banks. All collection reports including aging reports are taken from SFS systems to track collections.

## Claim Management & IVR

All backoffice workflows are followed up integrated with some of the workflows in Aviva's Lotus Notes system. SFS system also works integrated with Aviva's Intelligent Voice Recognition system (IVR). Payments, claim reinsurance, claim reports, incurred follow ups, claim accounting have all been followed by Aviva in SFS systems.

## SFS Service

Aviva is taking full service from SFS. All Aviva's software systems are outsourced to SFS. SFS has assigned a dedicated customer representative to Aviva to manage all Aviva needs. Problems and requests are taken by SFS Help Desk. Through service level agreements and weekly given SFS Service ScoreCard, Aviva is following the quality level of SFS services periodically. This scorecard shows all the grades of SFS services for bugs preventions, new requests and R&D functions according to the service levels.



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