



Şenol Ortaç

Fiba Insurance Assistant General Manager

## Thanks to support of SFS, we integrated online insurance activities in a short period

Fiba Insurance; having the 1st place in insurance profitability, 6th place in personal accident insurance and 8th place in automobile insurance in Turkish insurance market as of 2008; has increased the number of its agencies to 1000 and its customers to 1 million using the support of SFS solutions. As of 2008, premium production has been stated as 161,169,004. Fiba Insurance has 280 employees, 1077 agencies and bank branches, 6 regional directorates and 3 representation offices. The market share has increase to 3,13% from 2,88% in the first half of 2008 and the company holds 11th place in terms of production.

Fiba Insurance uses SFS Insurance Solutions since 2002; the first policy has been drawn out on 6 May 2002, in 2 months from the project start date. The system was activated in 110 agencies throughout Turkey in July 2002.

Working on SQL Server 2005, developed with Microsoft development platform, web based and SOA based Architecture, Fiba Insurance success story is one of the unique Microsoft Enterprise Insurance Solutions in the world.

### **Bank Insurance**

Within the scope of agency agreement for selling products in elementary branches between Fiba Insurance and Finansbank, work flows and operations related with the policies are automatised over a structure agreed on by Fiba Insurance.

### **Monitors**

Fiba Insurance users can customize their screens and select the data to be displayed (customer, agency, user, etc.) as they request through agency, user, customer and damage monitors.

Furthermore, they can perform their authorized operations on the selected data and shift to another monitor over the selected object.

### **iNet**

Thanks to iNet Bank Insurance Services Fiba Insurance has produced approximately 1 million policies in a period as short as 1.5 years.

### **Virtual Pos**

Collections are now much easier by the application, which allows collection of insurance charges from installment cards and other credit cards at policy entry. Online policy withdrawal, collection and other campaigns have been provided from 8 cards in Turkey.

## Integration with External Systems

Fiba Insurance has completed integrations with systems like DASK and TRAMER quickly and without any problems thanks to SFS Insurance Solutions.

## Auto Analysis Integration

The project, which started on December 2005, completed as of January 2006. Transfer of expert assignment at notification entry to Auto Analysis System makes the tracking of filer easier for experts. Information entered into Auto Analysis System by experts is also integrated to Fiba Insurance system, this makes file tracking, and data transfer easier. Spare part, workmanship, supplier and payment information, which are entered to Auto Analysis system with the expert report, are also integrated into SFS Insurance System.



Sağlam Fikir Sokak No:5

Esentepe 34394 İstanbul Turkey

Tel : +90(212)216 27 80

Fax : +90(212)274 72 98

[www.sfseurope.com](http://www.sfseurope.com)

Information related with damage and date of necessary documents is entered into the system automatically.

## Integrated Claim Relationship Management

Collaborative claim processes among channels, service providers including assistance companies, claim adjusters, auto repair shops and customers can work in one single customer based system. Fast automatic claim adjuster assignment by claim adjuster scoring can be made. Payment workflows, automatic adjuster and claim file administrator assignments decreases process time and costs. Automatic SMS, email and fax interactions are generated for channels and customers. Claims law tracking system with all interest and other calculations. There is a fraud detection mechanism working with rules. From the notifications to the salvage and recourses, the system is used in each small part of the claim processes. We do claims reinsurance and accomplish claims and claims reinsurance accounting automatically. Automatic claims status tracking mechanisms provide fast tracking and process easiness. All types of claims & outstanding reports are created with different dimensions from SFS system.

## File Status Structure

Damage file status has been arranged to be structured automatically by the available information on the system rather than manual tracking of the customers. The customers can inquire the status of any file via mobile devices,

internet, telephone and IBR system at any phase.

## File Colors

The insured can inquire the damage record of the vehicle and individual through TRAMER system, which logs vehicle information, citizen ID, and central damage records. The score points of the file is identified according to the policy and file information on the system. Score parameters can be added dynamically, point information of the parameter can be changed and the file scores can be modified directly by the authorized managers. A specific color is assigned to the file according to the score point determined and different services are provided during damage payment process according to the colors.

## Claims Scoring

Integrated claim scoring for customers allows full claim control. Score rules by using different criteria from different modules can be defined without programming. Claim scores can be used for claims decisions and renewal decisions. Claim adjusters, claim file administrators can also have scores to be used in automatic assignments.

## Customer Segmentation

Fiba Insurance customers can be scored according to profitability and history information, profitability and loyalty levels and these scores can be used effectively during pricing, renewal and damage processes.