

ESKA[®] Insures

E-Insurance

ESKADENIA's **E-Insurance** system replaces the traditional communication between the insurance company and its brokers, agents, customers and reinsurance companies. Through the Internet, the brokers can issue quotations, policies, endorsements and preview them based on preset underwriting configurations for standard insurance products.

Due to its wide exposure to insurance companies in various parts of the world, ESKADENIA Software has been able to foresee the market trend and future direction of insurance companies towards outsourcing their basic production functions to outside parties. By this, insurance companies get to enjoy an effective and wide reach for their business, outsourcing data entry to outside parties, while maintaining an outstanding prestigious image in technological development.

The E-Insurance system supports a number of ESKADENIA core insurance systems including General, Medical, and Travel Insurance, covering the following functionalities:

Setup

The Setup module within the E-Insurance system allows the insurance company to manage its agents and brokers with parameterised security settings and privileges. Agents and brokers can issue policies for certain assigned products, classes of business, and policy types with predefined financial limits, fees, commissions, and discounts.

General E-Insurance

The General E-Insurance system supports a number of advanced functionalities including:

Production

The Production module supports the following classes of business:

Motor Third Party Liability

The system allows agents and brokers, with certain privileges, to remotely issue Third Party policies and endorsements such as policy cancellation, change of owner, and change of plate number.

Motor Comprehensive

Customers, agents, and brokers can remotely preview their customers' policies and get endorsements.

Marine Open Cover

Customers can remotely record new endorsements and certificates or cancel existing ones.

Claims

The Claims module allows agents, brokers and customers to retrieve claims history and be up-to-date with claims information and status.

Medical Insurance

The Medical E-Insurance system supports a number of advanced functionalities including:

E-Policies

The E-Policies module allows agents to issue medical policies, enter insured members or import them from Excel sheets, calculate premiums, and print schedules and member cards.

Agents can follow up on their policies with the underwriters using the E-Notification feature. Notifications will be saved and attached to their policies.

Two hierarchical levels are supported for access privilege, whereby each broker can view his/ her own policies and those of the subordinates.

E-Endorsements

Using the E-Endorsements module, agents can add or cancel members through member addition or deletion endorsement types, and print all required reports.

SMS Service

The E-Insurance system automatically sends SMS messages to customers and agents when issuing new policies and endorsements to update them with the new status on their policies.

E-Claims

The E-Claims module allows medical network providers to register their claims online and to search for the status of their batches and claims. The system provides medical network providers with access to the claims knowledge base.

Medical network providers can also import their claims using predefined Excel formats on behalf of the insurance companies. This can easily be done from the providers' premises.

E-Approvals

The E-Approval module allows hospitals to submit a pre-authorisation form and get approvals automatically or with the interference of the insurance company's doctors.

Travel Insurance

The Travel E-Insurance systems provides an E-Policies module which allows agents to issue travel policies, calculate premiums and print schedules and member certificates online.