

# ESKA<sup>®</sup> Insures

## Travel Insurance

The **Travel Insurance** system enables insurance companies to better manage and control the entire travel insurance process. The system automates and accelerates the services of individual and group travel insurance policy issuances, endorsements, claims, and reporting in a simple and user friendly manner.

### Main Functionalities

#### Setup

The Setup module forms the core of the Travel Insurance system. Parameterised definitions and setup for the travel insurance business are performed in this module, covering areas, periods, fees, loadings, benefits, and other required details.

The system enables insurance companies to connect periods, fees, benefits, and treaties with a specific area in order to create travel insurance products that satisfy customer needs and requests

#### Production

The Production module allows users to easily issue and manage travel insurance policies and endorsements.

#### Travel Insurance Policies

The Travel Insurance system allows insurance companies to issue travel insurance policies covering both life and medical benefits during a specified travelling period for the insured person. Premiums can be automatically calculated based on the geographical area and duration of stay.

Policies can be filtered using a number of chosen parameters such as policy number, policy type, period, agent, and area.

The system users can easily and quickly add insured members to the policy whether at the time of issuance or endorsement. In addition, travel insurance premiums and fees can be automatically calculated as defined in the Setup module and authorised users can edit calculations if needed.

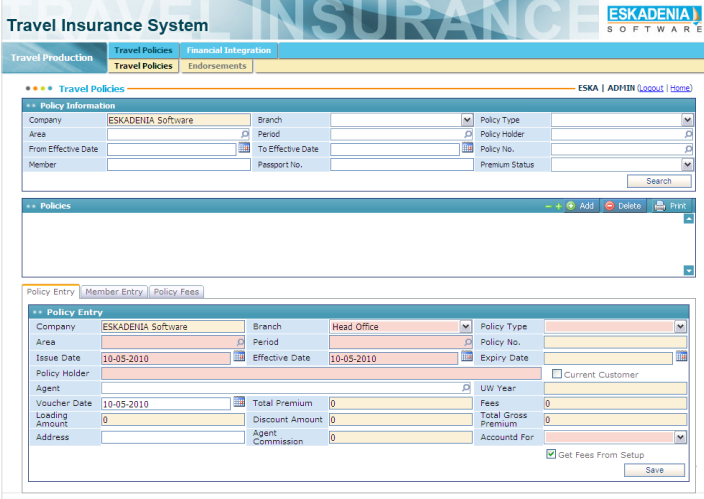
Loadings can be defined on policy and member levels, providing flexibility in policy issuance and maintenance.

Travel insurance policies can also be connected to an agent previously defined for a specific area and period.

#### Travel Insurance Endorsements

Policy endorsements can be made on a policy level where policy members can be affected by a single transaction, or on a certain policy member's level where each member is affected separately.

Travel insurance policies can be modified, cancelled, and



The screenshot displays the 'Travel Insurance System' interface. At the top, there are navigation tabs for 'Travel Production', 'Travel Policies', and 'Financial Integration'. Below these, there are sub-tabs for 'Travel Policies' and 'Endorsements'. The main content area is divided into two sections: 'Policy Information' and 'Policy Entry'. The 'Policy Information' section contains fields for Company (ESKADENIA Software), Branch, Policy Type, Area, Period, Policy Holder, From Effective Date, To Effective Date, Policy No., Member, Passport No., and Premium Status. The 'Policy Entry' section contains fields for Company (ESKADENIA Software), Branch (Head Office), Policy Type, Area, Period, Issue Date (10-05-2010), Effective Date (10-05-2010), Expiry Date, Policy Holder, Agent, Voucher Date (10-05-2010), Total Premium (0), Fees (0), Loading Amount (0), Discount Amount (0), Total Gross Premium (0), Address, Agent Commission (0), and Account For. There are also checkboxes for 'Current Customer' and 'Get Fees From Setup', and a 'Save' button at the bottom right.

reactivated. In addition, system users can add new members to a policy within the policy's effective period and modify members' details at anytime.

Member addition, modification, and cancellation are other endorsement types supported by the system on the members' level.

Despite the various changes that apply on a policy and its members, all historical data and endorsements are well saved for retrieval whenever needed.

#### Claims

The Claims module handles the travel insurance claims processing and settlement. Powerful search tools are also provided for users to search for policies, members, or claims.

In addition, the system enables users to attach claim documents and images of the actual accident with the recorded claim.

#### Reinsurance

The Reinsurance module enables users to define reinsurance treaties. Users can search for treaties by name and underwriting year. In addition, the system generates comprehensive reports for reinsurance companies.