

iGeneral

A Modern General Insurance Administration System

Product Overview

iGeneral is a comprehensive, multi-currency, global, enterprise solution for the day-to-day management of general or non-life insurance operations. Using an advanced, rules-based, and scalable J2EE architecture, iGeneral offers flexible business functionality and a browser interface within a comprehensive, mature solution.

iGeneral provides support for virtually all general or non-life insurance products including marine, fire, motor, accident, contractors' risks, bond, livestock, public liability, employee compensation, domestic helper, office & shop package, and more.

iGeneral utilizes exclusively modern technologies and platform independence to facilitate fast and easy deployment, speed and scalability, and extensive management reporting.

It is designed to support all key functional areas of policy administration, including:

- Product Definition /Configuration
- Application Processing (including electronic applications), Underwriting (including auto-underwriting), Policy Issue, Endorsement, Renewal and Adjustment, Reinsurance inward, Reinsurance Outward (including Treaty and Facultative)
- Billing and Collection
- Claims Processing
- Reinsurance
- Interfaces to third party systems (e.g., accounting, imaging and workflow, actuarial systems, etc.

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iGeneral System Highlights

Product Definition/Configuration

iGeneral provides tools for rapid product development. This dramatically reduces the effort and cost required to build and maintain products, allowing a carrier to introduce new products quickly. This in turn can help differentiate a carrier in a competitive market or allow for a quick response to market changes.

Products with similar features can be introduced very quickly using product cloning, and code changes are not required for developing new products or modifying existing products. Product features that can be changed without touching code include (but are not limited to): premium calculation, modal premium calculation (monthly, quarterly, semi-annually, yearly or single premium), levy, surcharges and much more.

Application, Underwriting and Policy Issue Module

iGeneral has full underwriting capabilities (including workflow) built into the system:

- New business submission
- Issuing and printing policy documents
- Application data capture (for both paper and electronic applications)
- Manage outstanding underwriting requirements
- Underwriting/auto-underwriting (rules-based)
- Alerts based on combined policy customer risk (where customer has existing in-force policies)
- Policy approval (with approval limits)
- An undo function is also provided

Billing and Collection

iGeneral supports both credit card or direct debit authorization (DDA) processing and premium notice for premium collection.

Key functions include:

- Credit Card /DDA generation, NSF's, chargebacks, adjustments (interest or premium adjustment)
- Outstanding premium notices to the customer
- Premium notice generation/settlement
- Policy status update
- Commission processing
- Premium refund processing

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Policy Inquiry

iGeneral uses an easy-to-use interface to support ad hoc inquiries for client/policy status and information. Producers and/or customers can retrieve client/policy information by policy number, customer ID, agent code, etc. Comprehensive search functions are provided for easy information retrieval.

Policy Services

iGeneral has a complete policy services module for policy changes including both non-financial and financial information changes to the policy. Changes include servicing agents, customer relationship, customer information, banking details, payment mode, payment method, discounts, and much more. Endorsement changes and outstanding premium notices are handled automatically.

Claims Processing

iGeneral has a comprehensive claims processing module. Key functions include claims application and capture, claims reservation, claims reserve adjustment, claims settlement, reinsurance and recovery handling, etc.

Standard External System Interfaces

Interfaces to third party systems are provided (e.g., accounting, imaging and workflow, actuarial systems, etc.).

Security, Audit & Compliance Features

iGeneral provides a comprehensive set of features and functions for security and control, as well as audit and compliance requirements in order to meet the latest statutory and regulatory requirements for insurance and financial institutions.

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