# Delonia
## SOFTWARE

# INSURANCE
# SOLUTIONS

## TECHNOLOGY ENABLING
## BUSINESS GROWTH

# Improve your business adding value to customers



**Delonia**
SOFTWARE

# INTRODUCTION

Delonia Software team has provided Insurance solutions for the last 15 years to companies worldwide. Our services are based on the understanding of business processes and requirements: that's where Delonia adds value as a software provider.

In this document we describe our experience and knowledge on Insurance Solutions: from the product workbench to end customers' portal or cutting-edge mobile governance dashboards.

We understand every company is different, so we do not provide products. Our solutions can be adapted, integrated and evolved independently depending on each specific customer. We create customized solutions to support unique businesses.



**insurance** solutions

**PRODUCT DEFINITION**
The core of Delonia's solutions is based on structured and flexible product definition, dynamic subscription and claims management processes.

FLEXIBILITY

**CLAIMS & SUBSCRIPTION**
Fully integrated Subscription process, product data capture and policy submission. Advanced claims management

PRODUCTIVITY

INTEGRATION

**PLUGABLE MODULES**
Our solutions are prepared for integration and constant improvement. The platform grows with and for your business

COOPERATION

**BUSINESS AUTOMATION**
Supporting business process automation, customized reporting, real time monitoring and full compliance and auditing.

## CORE FEATURES

Delonia's Insurance Solutions are the result of years of experience, technological knowledge and market exposure.

What do we offer? A modular, flexible and adaptable platform for any insurance company, providing:

1. Structured product information, with specific solutions for every LoB.
2. Automated business process management, maximizing efficiency on core activities such as Subscription, Claim Handling, Reporting or Policy Management.
3. Integration at any level: from insurers to reinsurers, brokers, agents and third parties, our solutions can be integrated between them and any external platform, easing the data management and speeding up business growth.
4. Proven success in many customers, our solutions are solid and practical.
5. State-of-art technology: we apply stable cutting-edge technologies in our projects, maximizing its life span.

Delonia's team will be pleased to demonstrate these features on any of our solutions, and adapt them to specific needs or requirements your company may have.

## BUSINESS VALUES

We are a technology firm, but we understand the Insurance business and its challenges.

The solutions we create for our customers have important business values, as technology must help business to grow.

Our mission is to empower business by supporting cost reduction, revenue maximization, process efficiency or service quality improvement.

Global competence, emerging markets, the need of expanding business and the changing technologies are a serious challenge for Insurance companies. Delonia has been helping companies in those challenges with specific, robust and reliable solutions.



Our scope of solutions reaches insurance, reinsurance, brokers, agents, experts, captives, bank-assurance and large corporations' risk management departments.

# PRODUCT WORKBENCH

As an insurance company, you need to be able to create, test, evolve and optimize products as fast as market demands.

In order to meet business expectations we have built a product workbench with the most extensive capabilities, including a configuration management and full integration to online quoting and automated subscription modules:

- Create and version products, add coverage lines, risk definitions and quoting calculations.
- Set-up cost control, taxes, commercial margins, discounts and any other financial figure.
- Apply complex technical calculations, tables and rate formulations.
- Decide what version of plans & rates to publish and control subscription channels.



# PRODUCTION MODULE

The production module manages the different aspects of policy management: from issuance to renewal, subscription process, endorsements and specific product operations (i.e. Unit Linked investment funds management).
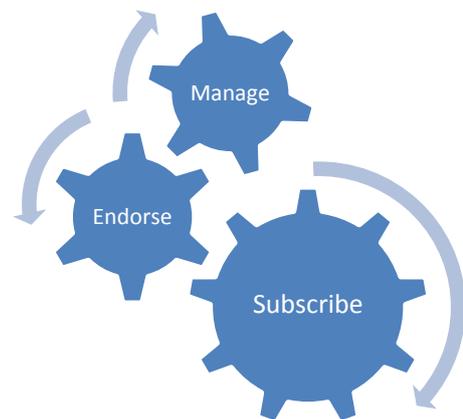


At Delonia we have worked on different corporate contexts, line of business, international markets and with very specific products. As a result of this experience we are able to provide information systems to manage Health, Life, Accidents, Motor / Fleet, Corporate Risks, Credit, PD, BI, Liability, Handsets and many more areas.

Endorsements, receipts, services, co-payments, document generations, digital signed policies are a few of the capabilities of our production solutions.

# CLAIMS MANAGEMENT

After policy underwriting & management, Claims is the most important entity for any insurance company. Economic control, workflow management and added value services are key aspects of Delonia's solutions for claim handling & management.

Our experience with Claims Management for Insurance, Reinsurance, Brokers and Captive companies, results on a wide range of solutions for each and every company:

- Meta-data based incident / claim data capture.
- Customized workflow, including notifications, alerts and task management.
- Advanced payment management, interacting with reserves and expenses registration.
- Re-insurance support, full communication support.
- Key indicators for quality analysis, process tracking and threshold alarms.



Apart from generic Claims management, Delonia provides specific line of business solutions: health expenses reimbursements, motor or handsets are some of the examples where a dedicated IT system can be in place.

# CRM & MORE

Know your customer, and provide quality services: that's what our CRM and Customer Care solutions do. We integrate and aggregate all the information our platform gathers from products, claims, customer requests, questions and incidents, plus third party data.



Together we create users profiling, adding marketing and communication tools.

With proper user profiling and product information we can enable active up & cross-selling, introduce related products and services, identify user preferences and maximize both customer retention and new portfolio caption.

# REPORTING AND DASHBOARDS

Delonia's insurance platform includes a complete suite of reporting tools: from basic listing and search (exported to Excel spread sheets) to customizable charts, geographical representations, colour maps and many others.
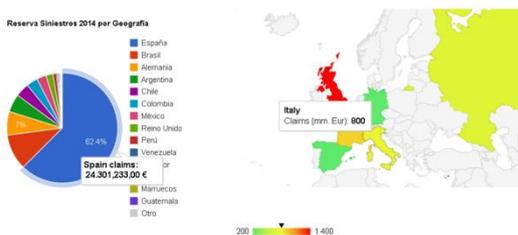


These reports can be automated and programmed to be sent as system alerts, within a report subscription module.

The dashboards, or control panels, are special reporting modules that aggregate and publish global platform information.

These dashboards extend the functionality of reports and analytics, providing a Real-Time of each aspect of the company stored or managed from the Platform.



One example could be the reserve evolution, current status and currency exposure in real-time. It may be aggregated by country, LoB, Program or Claim cause.

Apart from providing actual information, evaluating positions and exposures, the information is presented on screen for an interactive experience:

- Filter the data, aggregate or decompose the different dimensions and categories.
- Drill-drown to get a higher detail of the information i.e. claim total cost per regions within a specific country.
- Obtain detailed lists of the claims / contracts responsible of certain information, such as high claim / premium rates.
- Establish threshold values on certain indicators or values, so the system generates alerts to management teams.

# PROCESS OPTIMIZATION

By including metrics and KPIs in our solutions, specific reports and analytics may be extracted from these systems. Bottleneck identification, GAP analysis and opportunity discovery are some of the business optimizations that can be achieved.

# INSURED SERVICES

Customers require services, regardless of the nature and properties of the insurance products they may have. And today these services are mostly based on technology.

At Delonia we have specific technology teams specialized on mobility, social media and user interaction: our solutions for Insurance include Customer (insured) web and mobile applications, targeting the most used channels and devices.



From these web portals and apps the customers are able to:

- Access my policies, claims and services from anywhere
- Receive alerts and information about my products
- Locate services, receive assistance, quote new products, anytime

As a platform, the customer solutions create traction, increase retention and improve overall satisfaction, adding quality and innovative services.

# COMPLIANCE & AUDITING

Solvency II is the latest compliance regulation, but many others may be satisfied within an Insurance company.

At Delonia we have a vast experience with MIFID, Intellectual Property, Data Protection, SOX, Business Continuity Plan and Solvency II requirements, between others.

From auditing point of view, the platform can store trace of each and every access, data visualization and transaction performed within the different modules of the system.

From Solvency II we can provide support for technical risk solvency analysis and QRTs automatic generation. Currently we are working on integration with certain country regulators, so the information can be transferred every month / semester to the agency with the minimum human intervention (just validation and authorization). We also provide Process Consultancy and Documentation services.

We partner with specialized insurance and reinsurance business consultancy firms, when it's required a customized solution involving Pillars I & II of Solvency II regulation.

# RISK MANAGEMENT

When the Insurance companies want to provide added value services to its customers, Risk Management acquires a big importance.

Once we have all the data from a specific customer, market or program, it's easy to provide advanced analytics and reporting to extract risk specific information.

Knowing the most costly risks, the mayor accumulation of claims per region or the most used deductible within a program is valuable information for the customers or companies involved.
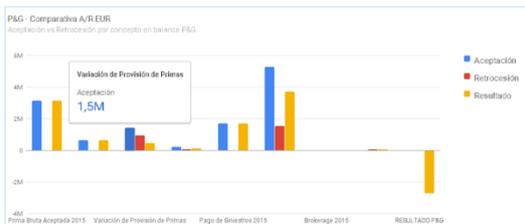


We can measure the exposed risk; the business interruption caused by delays or bottlenecks in Claims Management Process, and we can help the companies and customers to improve their insurance strategy.



Decision making support is provided from elaborated dashboards and applications, accessible from web and mobile devices, accessing results within a single click:



Advanced analytics, combining all the previous modules, may add interesting insight on claims causes and natures, affected structures and, finally, identifying mitigation actions to improve the overall insurance and reinsurance costs.

# OTHER DELONIA SOLUTIONS

Our wide range of solutions for the Insurance Industry reaches every business area and activity. We have been providing IT solutions and services to Insurers, Reinsurers, Captives and Brokers: some of these solutions are presented here.

### INSURERS
Policy Subscription
Online quoting
Health Claims
Claims Management
ESB Integrations

### REINSURERS
Technical Area
Reinsurance Claims
Programs
Accounting
IBNR

### BROKERS
Placement
Claims Management
Policy Management
Content Managem.
B2B Integrations

### INSUREDS
Claims Management
Assets Coverage
Online Dashboards
Analytics
Digital Policy

### CORPORATE
Risk Management
Insurance Costs
Mitigation Actions
Captive Solutions
Employee Benefits

### HORIZONTAL
Mobility Solutions
Solvency II
QRTs, Reporting
Social Media
BPM

Delonia offers its talented and experienced team, international project management, software development capabilities and solutions delivery and integration. From requirements analysis to system integration, tailor-made software platforms and customized industry-specific solutions, Delonia is your IT provider insurance.

**TALENT**          **DEVELOPMENT**          **SOLUTIONS**

# HOW DO WE WORK?

Delonia Software offers a team of professionals with international experience and specific knowledge of Insurance and Reinsurance industry.

We approach every project differently, analysing the business and technical requirements, designing the solutions and integrations needed and planning the implementation and validation of the systems as part of the rollout of the resulting systems.
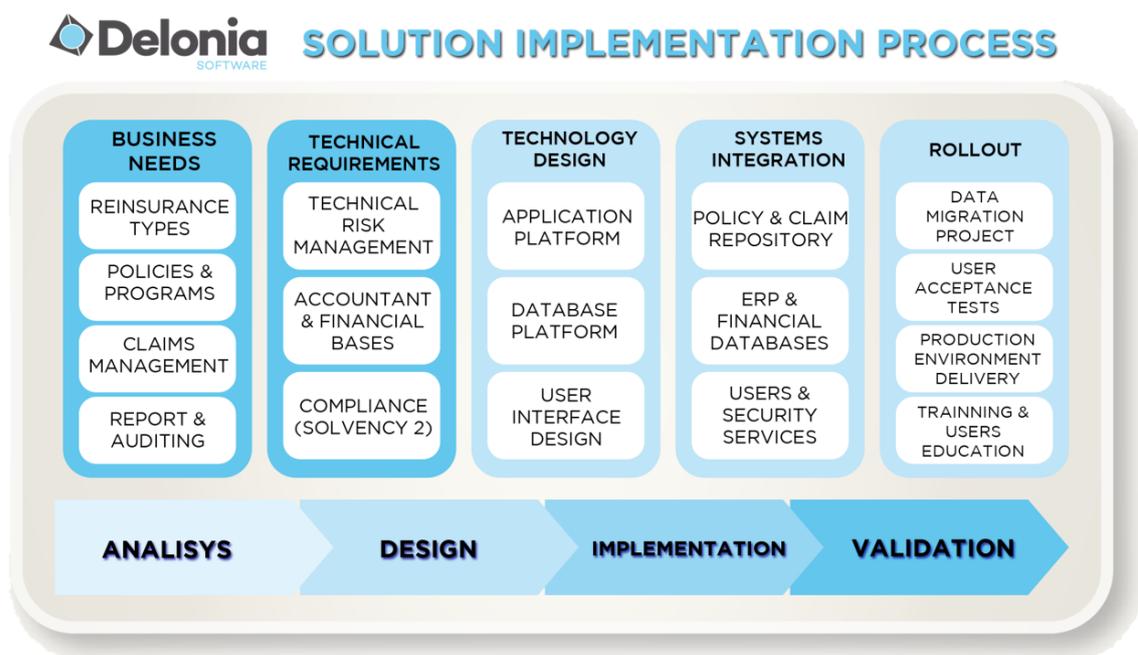


Quality is a priority for Delonia, as we apply strict standards to each and every phase of the projects we participate in. Documented quality plan and test plan is generated to align user validation with IT deliverables, and integration and security tests are performed as part of our methodology.

Our understanding of your needs and requirements is the base of our capacity to successfully deliver the solution you are looking for.

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