

PREMIA™

Taking the risk out of insurance



3i Infotech

Innovation • Insight • Integrity

Insurance Software Solutions for Business Safety, Growth

The rise in the number of calamities, manmade and otherwise, in recent times, have aggravated the risk factors in your life and business. This has given a whole new meaning to the concept of 'insurance'. You require an insurance software solution that is proactive enough to anticipate your needs well in time, **ensuring you a predictably safe journey through these unpredictable times.**

You can completely depend on PREMIA, our globally acclaimed, versatile enterprise-wide Insurance Management Solutions Suite. Caters to the needs of major lines of business such as Property, Motor, Fire, Engineering, Marine Cargo & Hull, Aviation, Life, Health, Personal & Commercial Auto, General Liability, Business Owners' Policy, Workers' Compensation, etc.

Channels of processing covered: Direct, through Brokers / Agents, Inward Reinsurance, Fronting and Retrocession In / out.

Technology Facts

PREMIA works on

- Oracle 9i (or higher) RDBMS Database Server and Oracle 9i Application Server, on the server side
- Windows 2000 Server
- Windows NT Server Version 4.0 (or a higher version)
- Novell Netware
- UNIX

The client machines require :

- Pentium PC with a minimum of 256 MB RAM
- Microsoft Windows 98 or a higher operating system
- Internet Explorer 5.0 / Netscape Navigator 4.6 or a higher version browser

Unmatched Flexibility

Employs technology to provide you the flexibility and scalability to cater to your future business needs. Get the flexibility to define any policy the way you want it with the help of a standard set of schedules that can be modified and plugged in quickly.

Multi-country Statutory Needs

Comes incorporated with your country's statutory requirements. Works in accordance with your business modalities irrespective of the country you operate in.

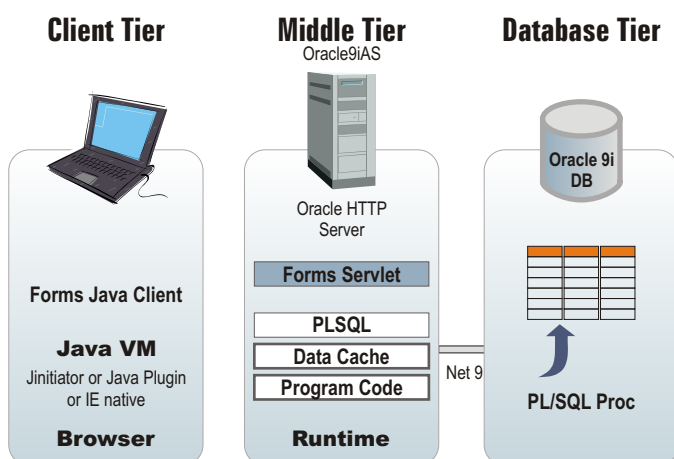
Our Partners in Progress

Our customers include recognized names in the global insurance industry such as American International Group (AIG), Middle East; The Oriental Insurance Company Ltd; Takaful Ikhlas Sdn Bhd; and The Tokio Marine and Fire Insurance Co., Ltd in the Middle East & Africa where over 60 percent of the premium is written on PREMIA. Our long association with these established organizations has helped us continually enrich our insurance solutions. The trust they have reposed in us, makes us see them as our partners in progress, rather than as customers.

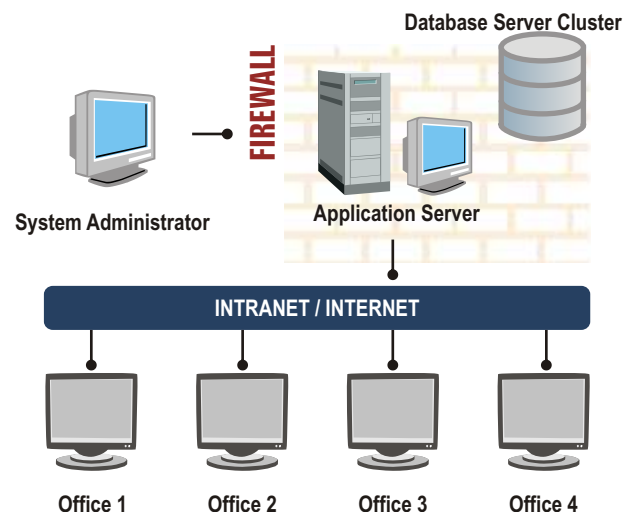
Working with the Industry to Serve the Industry Better

This strong trust is a result of delivering solutions that surpass client expectations consistently, over a number of years. Our highly skilled and experienced software professionals work in close coordination with industry experts, many of who are insurance industry veterans.

TECHNICAL ARCHITECTURE



DEPLOYMENT ARCHITECTURE





Taking the risk out of insurance

General Insurance



High Premium at Low Risk

PREMIA General Insurance gives you the flexibility to choose / sell insurance covers based on customer requirements, while ensuring feasible risks and high premium.

It is an advanced general insurance software product that encompasses proactive management of underwriting, endorsements, claims, reinsurance, and financial accounting. Developed on the Oracle platform, it can be implemented on a wide range of hardware and operating system platforms supported by Oracle.

The solution encompasses all major classes of business including fire, general accident, engineering, marine cargo & hull, aviation, and motor. You can also fine-tune its interface to accommodate only those classes of business you are concerned with.



Technology Facts

PREMIA General Insurance works on

- Oracle 9i (or higher) RDBMS Database Server and Oracle 9i (or higher) Application Server, on the server side
- Windows 2000 Server, LINUX, UNIX, SOLARIS

The client machines require :

- Pentium PC with at least 256 MB RAM
- Microsoft Windows 98 or a higher version Operating System
- Internet Explorer 5.0 / Netscape Navigator 4.6 or a higher version browser



Taking the risk out of insurance

General Insurance



High Premium at Low Risk

Capitalize on flexibility

- Define products as you wish, with a standard set of schedules that can be quickly modified
- The solution gives you a flexible hierarchical organizational structure comprising departments and classes of business
- Set approval limits for users
- Transfer data to various Windows tools

One-stop shop solution

- Provides a single interface facility for every entity interacting with an insurance company such as Members (Customers), Agents, Brokers, Third Party Administrators (TPAs), etc

Claims management

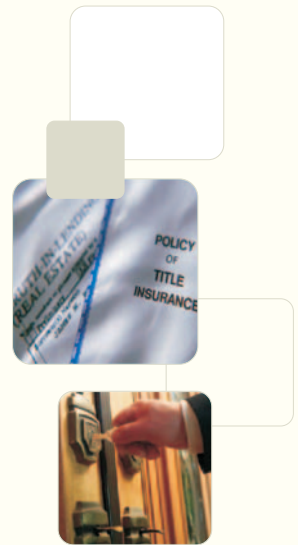
- Streamline turnaround time for claims settlement
- Take absolute control of your claims registration, processing, recovery, settlement and salvage

Manage reinsurance

- Automates processes for underwritten risks, allocation of risks, portfolio management, and treat amendment concerning participant reinsurers

Improve customer service levels

- Complements PREMIA Collaborator to help you leverage the power of the Web for enhancing service levels, reducing cost and increasing sales capabilities





Optimize Your Entire Life Insurance Processes

PREMIA Life is a proven insurance software solution that caters to every requirement of life insurance companies, with modules for Individual Life, Group Life, and Group Pension.

The solution ensures quick integration with legacy systems, while optimizing different processes in the life insurance business. It offers a robust and multi-layered security infrastructure, and controls access to menus and functions, parameters and master definitions, transactions, queries, and reports.

Technology Facts

PREMIA Life works on

- Oracle 9i (or higher) RDBMS Database Server
- Windows 2000 Server
- Oracle Discoverer for MIS Reports
- Can be implemented on all Oracle-supported hardware and operating system platforms
- D2K application environment

The client machines require :

- Pentium PC with a minimum of 256 MB RAM
- Microsoft Windows 2000 Professional or XP
- Internet Explorer 5.0 or a higher version browser





Optimize Your Entire Life Insurance Processes

PREMIA Individual Life

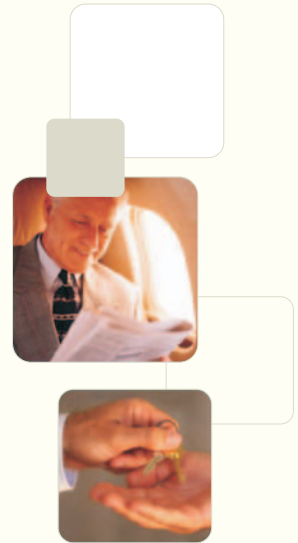
- Incorporates statutory requirements of different countries
- Operations covered include creating new products, underwriting policies, premium collection, loans management, registering claims, reinsurance, agency management, and financial accounting
- Manages flow of all relevant documents within the organization, starting from quotation to the generation of financial documents
- Agency Management module: Covers activities ranging from registration to the payment of fringe benefits. Seamlessly integrates with the Individual Life application

PREMIA Group Life

- Supports Group Life and Group Mortgage
- Cover: Define basic / ancillary covers, and configure different cover features
- Product: Configure the basis of rating. Define mandatory and default cover during creation of proposal / policy, product level discounts and loadings, and product level conditions
- Tariff: Set up rates for basic and ancillary covers based on age, occupation, and category of assured
- Medical examination: Define medical examination types by using sum assured, age and product, as the range
- Reinsurance: Manage treaty-based and facultative type of reinsurance ceding
- Facultative (Fac) pool setup: Set up a Fac pool by grouping various facultative participants, and define the list of covers and Fac percentage applicable to each group
- Highly customizable features for treat setup, underwriting, endorsements, and claims

PREMIA Group Pension

- Supports Group Pension, Individual Pension, Provident Fund, Immediate Annuity, Deferred Annuity
- Set up contribution limits for normal contribution. Any contribution in excess is treated as 'extra' contribution
- Optimize procedures for interest rate definition and processing
- Optimize procedures for interest rate definition and processing
- Supports year-end, withdrawal, maturity, claims, and annuity processing
- Define various tax slabs with tax rates applicable for different cash limits
- Assign trustee, custodian and fund manager for the policy





Create Multi-dimensional Health Products Cost-efficiently

There is a dearth of feature-rich health insurance software solutions that help you create multi-dimensional health products, while optimizing activities such as benefits management, Provider contracting, Member enrollments, and claims processing - all with minimal expenses.

PREMIA Health, our comprehensive solution for Health Benefits Management, gives you an enhanced ability for defining innovative medical plans, and streamlining your interactions with Members, Third Party Administrators (TPAs), Provider networks, etc. It also allows your operations to be extendable to empower your TPAs and Agents.

The solution streamlines your core operations pertaining to claims management, check writing, financial accounting (including payable / receivable), agency management, among others.



Technology Facts

PREMIA Health works on

- Oracle 9i (or higher) RDBMS Database Server and Oracle 9i (or higher) application server (Enterprise Edition)
- Windows 2000 Server
- Oracle Discoverer for MIS Reports
- Can be implemented on all Oracle-supported hardware and operating system platforms
- TOMCAT Server

The client machines require :

- Pentium PC with a minimum of 256 MB RAM
- Microsoft Windows 2000 Professional or XP
- Internet Explorer 5.0 or a higher version browser



Create Multi-dimensional Health Products Cost-efficiently

System scalability

- Get the flexibility and scalability to cater to your future business needs

High security features / HIPAA-compliant

- Robust, multi-layered security infrastructure, restricts unauthorized access
- Role-based access model to take care of HIPAA security and privacy guidelines
- Controls access to Menus, Features, Approvals, Queries, Processes, etc

Finger-friendly access to information

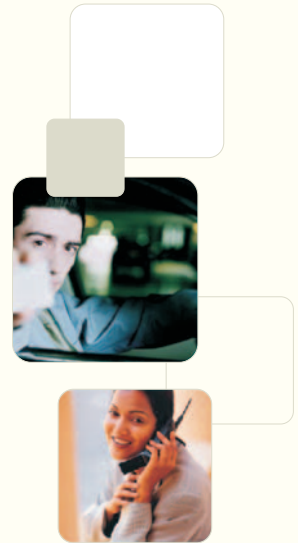
- Finger-friendly features to give you extremely easy and quick access to data on claims, customers, TPAs, agents, etc

Enrich usage of your legacy systems

- Built on the industry-leading technology platforms that integrate with your legacy systems with ease

Card management utility

- Manage information pertaining to medical cards, smart cards, etc





Use Internet Effectively for Enhancing Insurance Business

The popularity and utilities of the Internet have created a whole new opportunity for the insurance industry. PREMIA Collaborator provides an effective Internet-based medium to offer customized and specific information in real time to entities in your entire value chain comprising Customers, Agents, Vendors, Third Party Administrators (TPAs), Employees, etc. Providing an interactive interface, it also helps in receiving vital information from these entities.

The solution enables you to leverage Internet capabilities for enhancing service levels, reducing service costs and increasing sales capabilities. It enables your administrative transactions and allows you to introduce CRM functionality through the help of Web. It can be seamlessly linked to your existing claims administration operation / system. It provides real-time, self-service access to your user groups round the clock.

Technology Facts

PREMIA Collaborator works on :

- Oracle 9i (or higher) RDBMS Database Server
- Windows 2000 Server
- Oracle Discoverer for MIS Reports
- Can be implemented on all Oracle-supported hardware and operating system platforms
- .net Framework

The client machines require :

- Pentium PC with a minimum of 256 MB RAM
- Microsoft Windows 2000 Professional or XP
- Internet Explorer 5.0 or a higher version browser





Use Internet Effectively for Enhancing Insurance Business

Get more time to improve operational efficiency

- 24x7 self-service access to Customers, Agents, TPAs, etc.,
- Time saved thereof gives you more avenues to enhance service, operational efficiencies

Utilities for Agents

- Check claims status, access their commission and payment status
- Policy information and tracking
- Policy information and tracking
- Generates proposals / quotations for customers
- Correspondence management system for queries, complaints, and suggestions

Utilities for Customers

- Make product search and enquiries, get quotes
- Place requests, view request status
- Track claims status

Utilities for Employees

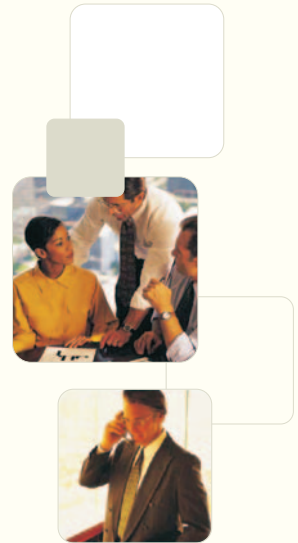
- Access to Sales Force Automation (SFA), Customer Relationship Management (CRM), and Management Information Systems (MIS)
- SFA covers quotation / proposal generation, contact / prospect / account management, sales process management, sales activity reporting, competitor analyses, etc
- Manage customer requests
- Send out company-related news, promotions, events, etc

Utilities for Service Providers

- Claims status, eligibility checks
- Submission of claims
- Get authorization for services planned for insured Members
- Find / view Explanation of Benefits / Payment remittance advice
- Correspondence management system for queries, complaints, suggestions
- Form management system
- Standardized links to other useful Web sites

Keep your user groups updated

- The news and bulletin board facility enables your user groups to get news and other updates about your company, products, activities planned for the year, etc





Excel in the Islamic Method of Insurance

PREMIA Takaful is an integrated software solution for Takaful insurance companies. Adhering to the Islamic Shariah law, PREMIA Takaful supports Mudharabah and Wakala modes of operations.

The solution is designed for deployment across General and Family Takaful products. It makes your processes across underwriting, claims, Re-Takaful, financial accounting and surplus distribution, integrated as well as cost-effective.

The highly parameterized product allows you to host multiple Takaful models in one database. It empowers you to create individual personal accounts for each participant, be flexible in surplus distribution and investment profit sharing, and cater efficiently to different business types. It also gives you the ability of consolidation and the flexibility of tracking the flow of funds.

Technology Facts

PREMIA Takaful works on

- Oracle 9i (or higher) RDBMS Database Server
- Windows 2000 Server
- Oracle Discoverer for MIS Reports
- Can be implemented on all Oracle-supported hardware and operating system platforms
- D2K application environment

The client machines require :

- Pentium PC with a minimum of 256 MB RAM
- Microsoft Windows 2000 Professional or XP
- Internet Explorer 5.0 or a higher version browser





Excel in the Islamic Method of Insurance

Streamline your operations across all business types

- Caters to multiple business types such as family, general and annuity, etc
- Consolidates analysis, finance and statutory returns at the company level
- General and Family Takaful products can reside in the same database - empowering you to consolidate the surplus or investment returns for a participant into one account

Surplus distribution

- Allows parameterization of receipt of premium, policy having claims, short payment of premium, and total / actual premium received
- Define surplus percentage for each year by class of business
- Policies expiring during the period can be considered for surplus distribution
- Generate and post accounting entries to the relevant account (as defined in the setup)

Highly automated Re-Takaful module

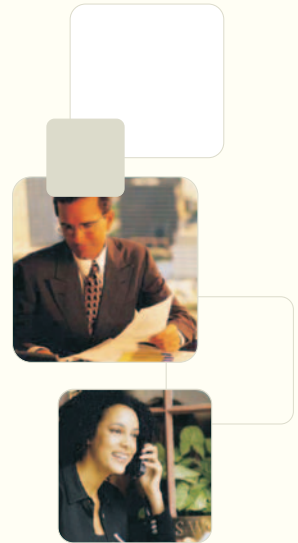
- Streamline your operations for facultative Re-Takaful, outward Re-Takaful, Re-Takaful billing and risk accumulation
- Though business rules are pre-defined, you can convert it into a manual process

Streamline interactions with participants

- Maintain individual accounts for participants. Keep track of the day to day surplus and investment profit flows, and also flows of risk funds to individual accounts and vice versa
- Know a participant's cash value at any point of time with a mere mouse-click
- Treat participants' contributions as unitized or non-unitized depending
- Allocate investment profits to the participants on the basis of pre-defined parameters
- Allocate investment profits to the participants on the basis of pre-defined parameters
- Calculate and distribute underwriting surplus among participants with relevance to every Takaful model
- Calculate surplus on a monthly and annual basis, or on a monthly basis to be distributed annually
- Calculate surplus on a monthly and annual basis, or on a monthly basis to be distributed annually

Overcome complex situations of fund flows

- Smoothly handles the complexities related to flow of funds
- Monitor and control the fund flows based on your business performance





About 3i Infotech

- A US \$68 million Information Technology Company providing a range of solutions for Insurance, Banking & Finance and ERP (Manufacturing, Retail & Distribution)
- One of the top 5 Indian Software Product companies*
- Fastest growing Indian Software Product company in FY 2004-2005, with respect to both domestic as well as overseas software product sales*
- A SEI CMM Level 5 complaint for its software services and ISO 9001:2000 for its Infrastructure and BPO Services
- Over 2300 employees
- Over 500 customers in more than 40 countries
- Offices in 14 cities across 9 countries in 4 continents
- Development and delivery centers in Mumbai, Chennai, Bangalore, Kuala Lumpur, Dubai, New Jersey

(*) Source: Dataquest Special Issue: Industry Overview (July 15, 2005)



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