

SISE® ▶ ▶ ▶

SISE is a fully functional web-enabled insurance solution that reduces the cost of doing business through automation and optimizing risk selection through the use of rule based underwriting.

SISE is the result of almost 30 years of experience in the insurance industry and over 150 successful customer implementations.

SISE is designed to improve internal efficiencies by automating policy lifecycle processes and by allowing business analysts to quickly respond to changing rate and regulation issues. It comes with a powerful functionality to support the rapid development and launch of new products that allows your company to innovate, adapt and react fast.

Straight-through processing (STP) and integrated workflow capabilities automate the end-to-end processing of policies and endorsements providing low cost transactions and high efficiency.

SISE provides features that enable agents with on-line system access and automated underwriting to greatly reduce the cost of policy processing. Mobile solutions can be deployed, for you or your sales force, on almost any mobile device.

Based on Service Oriented Architecture (SOA), SISE allows for easy integration with other systems.

The availability of SOA, now common among insurance software solutions, is in many cases being provided as part of a “wrap” approach to extend the useful life of a system and not as part of the core code as SISE does.

Reduced development time and maintenance, plus STP capabilities and easy integration with third parties

using SOA, provides a lower cost base to achieve your business goals.

It is not just a matter of doing it cheaper, but also faster. With SISE you get both.

SISE SOLUTIONS

SISE suite of insurance solutions includes the following systems:

- Fast and Full Quote
- Issue and In Force Administration
- Insurance Portal Solution (b2b & b2c)
- Mobile Quote and Issue
- Insurance Product Designer
 - Business Rules Engine
 - Rating Engine
 - Scripts
- Business Workflow
- Integration BUS

FAST AND FULL QUOTE

Fast & Full Quote is designed to provide a web-enabled and mobile data entry system to rate products.

Products automatically reflect pre-defined characteristics introduced through the Insurance Product Designer such as coverage, rates, and forms.

It uses the Rating Engine from the Insurance Product Designer or connects to an external rating engine if necessary.

Both simple and complex products can be rated and they are stored for future retrieval, whilst supporting tailor made quotations as well.



Fast & Full Quote key features include:

- Web-enabled data entry
- Mobile data entry
- Quote Printing
- Ability to view detailed breakdown of premium summary.
- Ability to edit and save multiple quote versions.
- Supports multiple companies, branches, lines, risks, currencies, buyers and states.

ISSUE AND IN FORCE ADMINISTRATION

Issue and In Force Administration provides STP capabilities through automated and assisted underwriting using mobile devices or just a browser to capture the data at the quote stage.

It enables easy transition from fast quote and/or full quote to policy. Underwriters can also design tailor made policies.

Issue and In Force Administration key features include:

- Policy Issue and Printing
- Policy Inquiries and changes
- Policy Endorsements (including out of sequence)
- Cancellations and reinstatements
- Renewals and Non Renewals
- Supports multiple companies, branches, lines, risks, currencies, buyers and states.

INSURANCE PORTAL SOLUTION (B2B & B2C)

The Insurance Portal Solution provides agents and customers with a web-enabled data entry system to rate and buy products.

The look and feel and personalization of screens is user configurable.

User based configuration provides access to

functionality such as:

- Quotation
- Issuance
- Renewals
- Endorsements
- Inquiries
- Quote and Policy Printing

There is no need to maintain separate parts of applications to provide web enabled features to your agents and customers. The Insurance Portal Solution uses the product definition and services provided by the Insurance Product Designer and the Issue and In Force Administration Systems to rate, quote, issue and print the policy.

It can be integrated to existing portals to leverage the capabilities and functionality currently available for customers and agents.

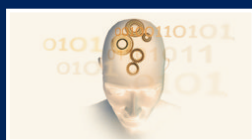
MOBILE QUOTE AND ISSUE

Mobile Quote and Issue provide agents with a mobile data entry system to rate and buy products. Agents can deliver policies faster and provide a better service to your customers, no matter where they are.

There is no need to maintain separate pieces of applications to provide mobile features. Mobile Quote and Issue uses the product definition and services provided by the Insurance Product Designer and the Issue and In Force Administration Systems to rate, quote and issue the policy. It uses a PDF format document to deliver the electronic printing of the Policy.

INSURANCE PRODUCT DESIGNER

The Insurance Product Designer defines how each product operates. Business analysts determine the business logic to be applied and link all the components of the product. The rules based technology integrates business rules into processes and transactions and



eliminates time consuming development. It supports internal or external rating solutions with rates, formulas and algorithms.

Products can be deployed for multiple companies, lines of business, risks and states.

Insurance Product Designer key features include:

- Reduced timeframe for development and launch of new products.
- Easy maintenance and versioning of products and existing books of business.
- Re-use of product definitions and decision flows across multiple lines of business.

The Insurance Product Designer includes a Business Rule Engine, a Rating Engine and Scripts to create dynamic forms.

Business Rule Engine:

This component administrates the business logic through the system. No codification is required.

A user friendly rules interface allows you to enter the rule in a standard format of condition-action or through decision tables.

The user defines the actions to be executed according to preset conditions and links information and components from the rating engine in order to perform product rating when accessed from the Quotation, Issue and In Force Administration systems.

User messages and service messages to be used for integration can be defined as well.

Rating Engine:

The Rating Engine allows you to create multi-risk packages or single risk packages. Each of them is supported by different sets of coverage packages and you can add coverages at your convenience.

This component manages all rates, formulas and algorithms required to support insurance product rating for all lines of business. Commercial, technical and financial conditions of the products are defined in the rating engine.

In combination with the Rule Engine it executes the business logic allowing you to come up with the exact rating for the product.

Scripts:

Create dynamic forms according to the specific information required for rating each product. Provides you with a simple but effective way to extend the use of the system without codification.

Integrated within the Rule Engine, it allows you to apply the business rules and decisions as the information is entered by the user into the different systems.

BUSINESS WORKFLOW

Allows you to easily design business processes within the system in order to ensure compliance with your own business workflows.

The Business Workflow component associates transactions between interested parties through defined processes. Events are triggered for notification and authorization purposes.

Through a web-based browser you are able to analyze and control work queues and metrics in order to improve processes.

INTEGRATION BUS

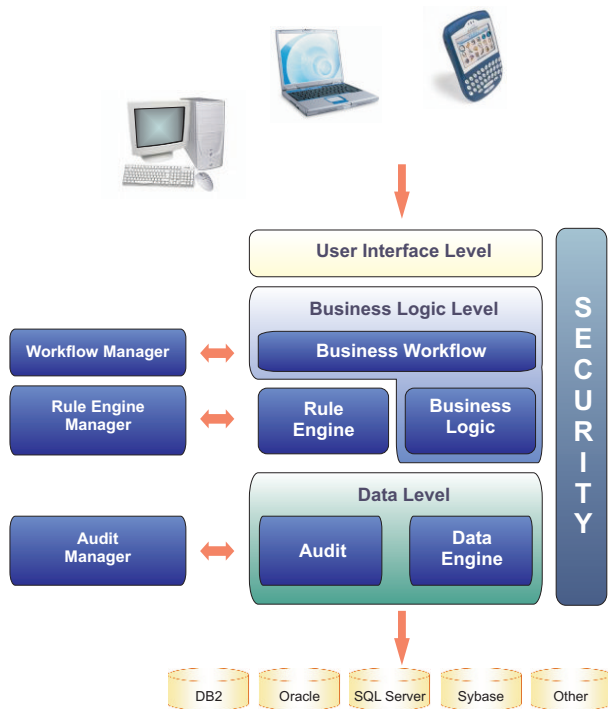
Reduces the complexity of integration with multiple systems and complex environments.

Integration BUS aims to centralize the integration of systems within the company or from third parties.



ARCHITECTURE:

SISE uses an extremely modern technology stack and is available in .NET.



INFRASTRUCTURE

SISE n-tier architecture, offered in conjunction with a very modern code base (.NET), provides you with good platform flexibility.

Customers are able to run the system on a variety of databases, operating systems, and application servers. SISE supports Windows; Unix; Linux; Solaris; OS 400. Major vendors including DB2; Oracle; SQL Server and Sybase are supported.

Finally, you can choose any hardware platform that supports the operating systems and databases mentioned here.

If you still can't find the one of your choice, please contact us.

ABOUT SISTRAN

SISTRAN provides cutting-edge software solutions and consulting services for the global insurance industry.

Our software delivers full life cycle policy processing for broking, underwriting, claims re-insurance and accounting, within front and back office environments.

Our solutions are used by more than 100 Insurance companies.

Act now and move forward towards the future.

Please visit www.sistran.com for more information.

For further assistance e-mail: sistran@sistran.com or give us a call on (787) 274 1224, and we will be glad to assist you.



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