

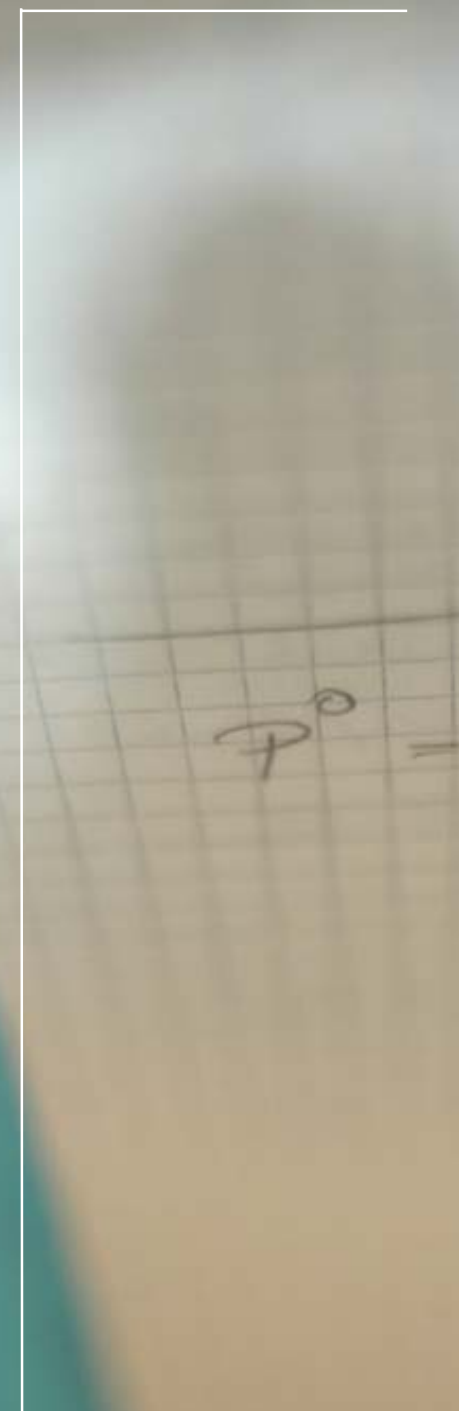


Automatizacija izmjena u portfelju osiguranja

ICTI 2007 – Informacijska i komunikacijska tehnologija i osiguranje
Brijuni, Oktobar 17-20

Andrej Kline, FJA OdaTeam (Slovenia)

<http://www.fja-odateam.com>, andrej.kline@fja-odateam.com



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FJH enjoys a successful first half-year 2007

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August 8, 2007

CIGNA Group Insurance Goes Live with FJA-US' Product Machine

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Welcome to FJH

The FJH Group is a leading supplier of software and consultancy services for insurance companies and other financial services providers.

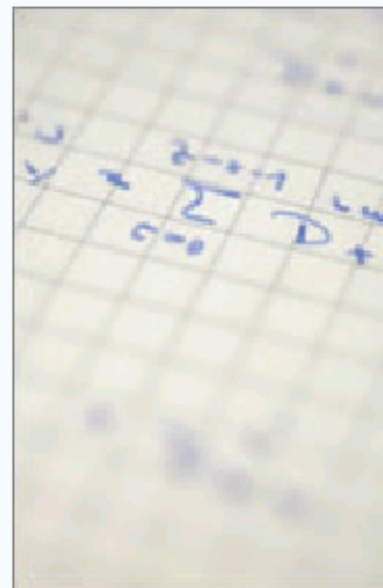
FJH offers a successful combination of IT know-how and insurance expertise plus decades of experience. PYLON GmbH is a strong partner that boosts our core areas of expertise and completes our portfolio.

About half of all German life insurers number among our longstanding clients. Our products are also in demand internationally: FJH software is used for 26 countries throughout the world.

Our complete, integrated solutions support our clients in all key business processes.

For further information about our comprehensive portfolio of products and services please refer also to

- FJA-US for the US market
- FJA OdaTeam for eastern europe

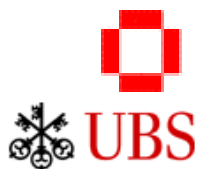


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»FJH Group

Poslovni partneri FJH

»FJH Group



Württembergische



ÖFFENTLICHE
VERSICHERUNG BRAUNSCHWEIG



Münchener Rück
Munich Re

SwissLife

HEIDELBERGER
LEBEN



Allianz



Swiss Re

R+V VERSICHERUNG
R+V Lebensversicherung AG

POCHO
РОССИЙСКОЕ СТРАХОВОЕ НАРОДНОЕ ОБЩЕСТВО

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Versicherungen

ASPECTA
SPIRIT AND SOLUTIONS

Gothaer
Versicherungen

PHOENIX

GERLING
Wir unternehmen Sicherheit.

Schutz und
Sicherheit
im Zeichen
der Burg
NÜRNBERGER
Versicherungen

Basler Securitas
Versicherungen

SOKA-BAU
Service - Vorsorge für die Bauwirtschaft

VER
SICHER
KAMMER
BAYERN
UNGS

DBV-winterthur

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UnitedHealth Group™

SIGNAL IDUNA



VPV
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Ingosstrakh LMT

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- » Merkur zavarovalnica, Ljubljana (Slovenia)
- » Merkur osiguranje, Zagreb (Croatia)
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- » Merkur osiguranje, Belgrade (Serbia)
- » Wüstenrot poistovna, Bratislava (Slovakia)
- » Wüstenrot životna poistovna, Prague (Czech Republic)
- » Signal Iduna, Warsaw (Poland)
- » Signal Iduna Services, Bucharest (Romania)
- » INTER Polska, Warsaw (Poland)
- » KD Life (Slovenia, Slovakia, Czech Republic)
- » KD Life, Bucharest (Romania)
- » KD Life, Sofia (Bulgaria)
- » ARAG, Ljubljana (Slovenia)
- » AXA (Czech Republik, Slovakia)
- » Aspecta Zycie, Warsaw (Poland)
- » + nekoliko osiguravajućih kuća u fazi uvođenja sustava u produkciju

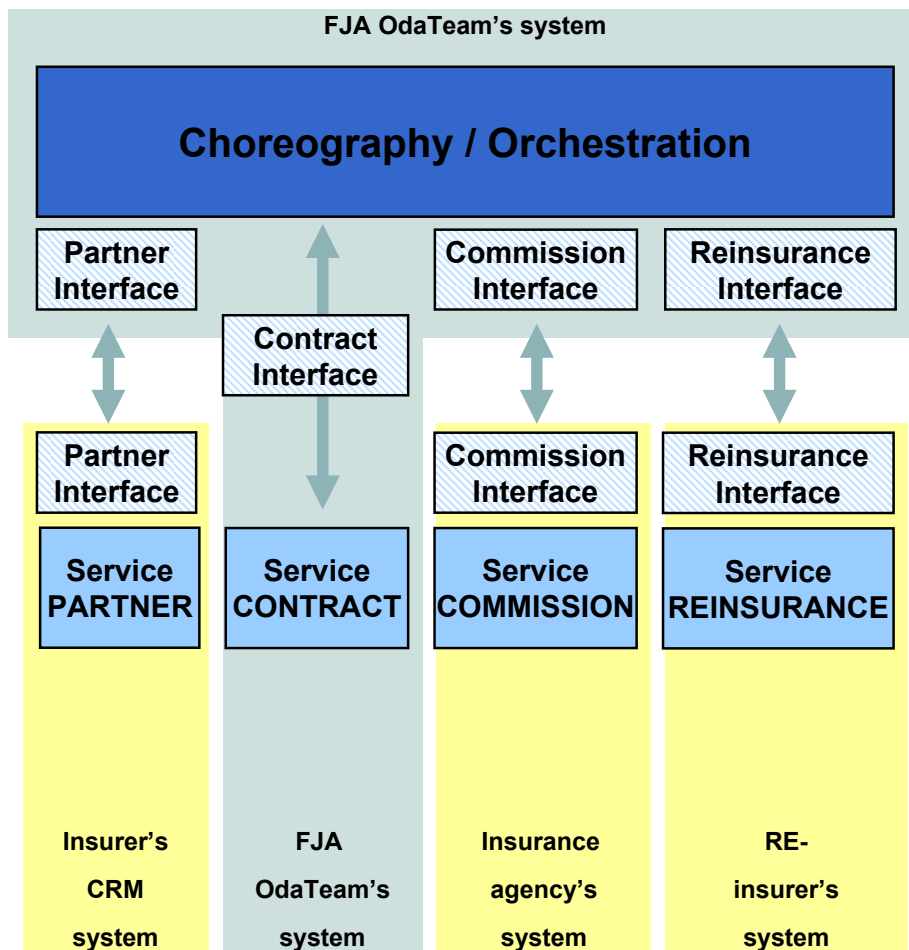
» FJA OdaTeam – partneri

Poslovni partneri FJA Oda Team – fokus “život”

- » **Merkur zavarovalnica, Ljubljana (Slovenia)**
- » **Merkur osiguranje, Zagreb (Croatia)**
- » **Merkur osiguranje, Sarajevo (Bosnia and Herzegovina)**
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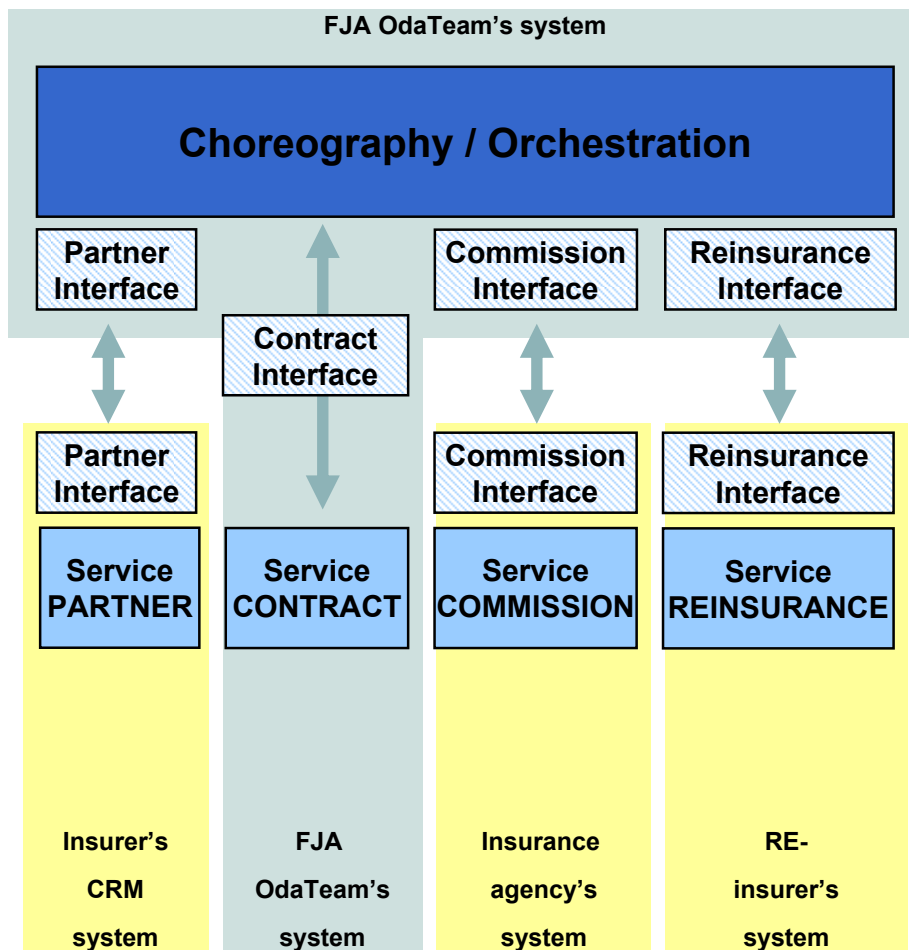
SOA – Integracija servisa (usluga)



Poslovni vidiki

- » Inter-connectivity (B2B)
- » Automatizacija poslovnih procesa
- » Business process management
- » Upravljanje životnog cikla ugovora osiguranja

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Upravljanje životnog cikla osiguranog ugovora (1/3)

Primjer: Unit-linked ugovor – registracija i izmjene

Neraspoređeni
poslovni
proces

*Registracija police
Pretpis prve premije*

Izmjena premije

Prva etapa

Druga etapa

Treća etapa

Raspoređeni
poslovni
proces

- Registracija
naplate
- Investicija
premije

- Registracija
naplate
- Investicija
premije

- Registracija
naplate
- Investicija
premije

*Indeksacija
(promjena premije)*

Obračun
provizije

-Automatski
pretpis premije
-Uzimanje
troškova i riziko
premije sa fonda

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Obračun
provizije

Upravljanje životnog cikla osiguranog ugovora (2/3)

- » Transparentan pregled svih operacija (procesa), vezanih uz osigurani ugovor u čitavom životu police
 - » Primjer: Historični pregled svih obavljenih procesa, raspoređenih i neraspoređenih, u danom vremenskom isjeku života osiguranog ugovora

| HISTORY TRACK FOR CONTRACT: 123456 | | | | |
|---|------------------|----------------|---------------|--------------------|
| PROCESS | ENTRY DATE | EFFECTIVE DATE | USER | PROCESS PARAMETERS |
| Registering of new policy | 25.02.2006 16:00 | 25.02.2006 | Smith | <<details>> |
| Debit of first premium | 26.02.2006 11:00 | 26.02.2006 | Brown | <<details>> |
| Registering of paid premium | 05.03.2006 14:10 | 05.03.2006 | Wills | <<details>> |
| Investment of premium | 05.03.2006 15:14 | 05.03.2006 | Harris | <<details>> |
| Commission settlement | 15.03.2006 10:00 | 15.03.2006 | Administrator | <<details>> |
| Change of investment strategy | 01.04.2006 09:53 | 01.04.2006 | Harris | <<details>> |
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| Investment of premium | 08.05.2006 05:00 | 08.05.2006 | Harris | <<details>> |
| Commission settlement | 15.05.2006 02:00 | 15.05.2006 | Administrator | <<details>> |
| Indexation | 01.06.2006 12:45 | 01.06.2006 | Rooney | <<details>> |
| Performed business processes on contract 123456 in the period 01.01.2006 – 05.06.2006 | | | | |

DEMO prezentacija (uvid u sustav FJA Symass II)

- » Proces vrijednovanja ugovora
- » Manualna promjena premije “za nazad”
- » Naprijedovanje ugovora na “vrjemeosnoj osi”

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Automatizacija izmjena – što je važno

- » Ergonomija izmjena
 - » Niži troškovi rada
 - » Manje grešaka sa strane korisnika

- » Modeliranje poslovnih procesa, Standardizacija!

- » Više ciklova obrade pojedinačnog osiguranja
 - » Paralelne obrade (izmjene)
 - » Međusobno zavisne obrade

- » Automatizacija izvođenja izmjena na čitavom portfelju
 - » Različiti produkti (vrste osiguranja)
 - » Različiti poslovni procesi
 - » Različita kompleksnost izvođenja izmjena

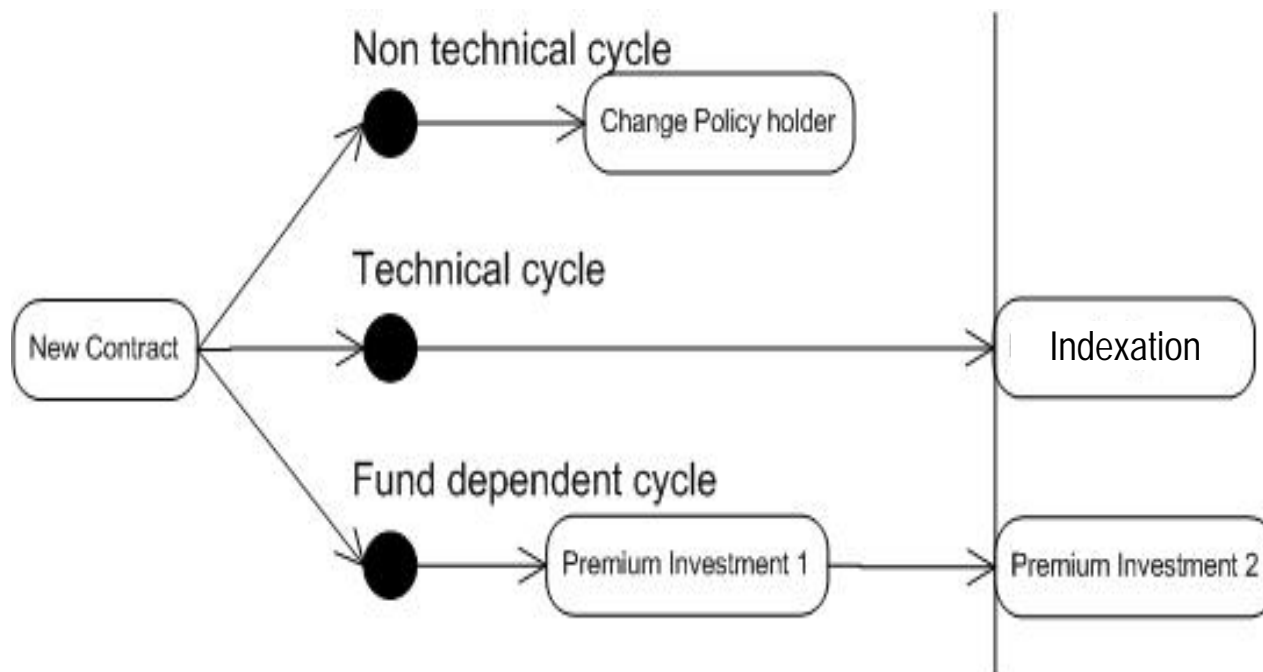
- » Integracija u ostale poslovne procese (dnevni rad, nove police, reporting, idr.)

- » Auditability (historija izmjena)

Upravljanje životnog cikla osiguranog ugovora (3/3)

Primjer:

Cikli u čitavom trajanju osigurane police životnog osiguranja, vezanog za investicijske fondove



Diskusija, mogućnost detaljne prezentacije

Posjetite <http://www.fja-odateam.com>

ili

Pišite na: andrej.kline@fja-odateam.com

 **OdaTeam**

SymAss



complete solution
for insurance business
process management