

GIMS, a modular property & casualty insurance company solution



Since 1992, Tritech Financial Systems Inc. has implemented solutions for stock and mutual insurance companies in the USA, Canada, Bermuda and the Caribbean. Our clients include small MGA's to divisions of the top ten P&C companies in North America.

GIMS "General Insurance Management System". This is a modular client based system supporting all lines of business and designed to support multiple - companies, branches, States/Provinces, and languages. GIMS supports your choice of Unix, Linux or NT Servers, user interface is Windows screens and provides easy access thru leading Relational databases. GIMS modules include;

- Policy Underwriting; full on-line history, rate, quote, issue
- Billing; agency and direct (EFT, Credit Card, Lockbox).
- Claims Management; reserves by loss or expense, salvage, subrogation, bulk and re-occurring payments
- Reinsurance; facultative, treaty, excess, cat
- Management reporting
- Bureau filing (NAII, ISO, State/Province)
- Financial reporting (GL&AP), ODBC and API interfaces available
- 3rd party interfaces, banks, MVR, claims history, credit reports, misc. reporting

POS "Point of Service" This is an agency automation solution for companies to provide to their agents. POS is a single entry solution that can support any line of business and State/Province. POS supports a stand-alone Windows and / or Internet Web deployment. POS features include;

- Client contact
- Integration to Windows tools (Word etc)
- Quick Quote
- Application entry and verification
- Printing of applications and offering letters
- Risk scoring and expert underwriting
- Upload of accepted Applications to Head Office systems (ASCII and XML).
- Docking server to manage uploaded Apps and downloading of new rates, coverages, factors and forms.



Policy Administration

This module is the center of customer activities where application information is transformed into policies. It supports agent and customer information and through its Diary features ensures that all required information and processes are completed on time.

Client (Person) Information

Demographic: Name: [First Name] [Last Name], SSN: [SSN], Date of Birth: [DOB], Sex: [Sex], Marital Status: [Marital Status]

Address: Street: [Street], City: [City], State: [State], Zip: [Zip]

Transactions:

Code	Policy	Status
PM	2000410	ACTIVE
PM	2000410	ACTIVE
PM	2000410	ACTIVE

Homeowner Information

Home Info: Policy: [Policy], Address: [Address], Contact Info: [Contact Info]

Vehicle Policy Information: Vehicle Description: [Vehicle Description], Make: [Make], Model: [Model], Year: [Year]

Product Details:

Policy	Description	Amount
PM
PM
PM

- Applications and Quotes
- New Business
- Endorsements
- Cancellations
- Reinstatements, with lapse
- Automated renewals with coverage replacements
- Manual and automated correspondence
- Document issuance
- MVR, Credit and Claim reporting
- Agency Portfolio Transfer
- Automated Diary Processes

Vehicle Coverage Summary

Policy Details: Policy Number: [Policy Number], Effective Date: [Effective Date], Renewal Date: [Renewal Date]

Coverage:

Code	Description	Amount
125
126
127
128
129
130

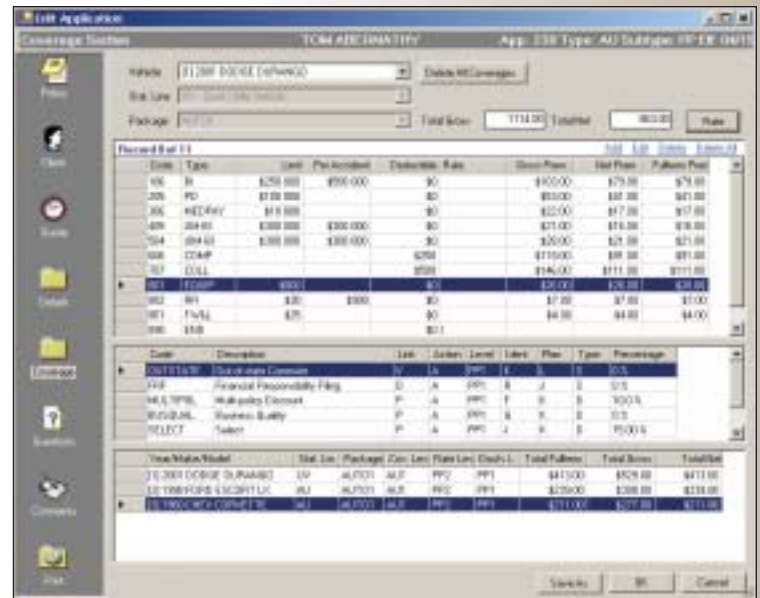
Rate, Quote and Issuance

Personal Lines

- Personal Auto (std & non std)
- Motorcycle, all terrain, snowmobile etc
- Homeowners
- Dwelling Fire

Commercial Lines

- Business Auto
- Garage Auto
- Farm
- General Liability
- Surety
- BOP & CPP



Billing

The billing module supports both agency and direct billing for all lines of business. Automated billing processing supports; Over/Under payments, Partial payments and write-offs within defined amounts, Cash receipts, Premium refunds, Collections processing with laser generated letters and 3rd party notices, and Agent deductions. Automated policy processing supports; Cancellation and reinstatement based on payment or non payment parameters defined on user tables.

Agency Bill • Full Pay and Installment Billing

- Commission checks
- Monthly aged Statements

Direct Bill • Company Defined Pay Plans

- Pre-Authorized Payment
- Lock box
- Credit Card

Document Management

Provides a stand-alone or fully integrated laser document issuance facility to create and issue insurance forms. Forms development is supported on Windows XP with Word or Office 2000. Supports PCL Laser printers or Windows WMF supported printers. Provides a fast and flexible laser printing solution that will print anywhere on your Lan/Wan with minimal network usage and fully utilize laser printer features.

- Declaration pages, Letters, Schedules, Checks, MICR and Bar codes.
- Forms can be printed, faxed or E-mailed as PDF
- Issue on demand or under batch schedules that provide collating and mail management.
- Issued documents can be selected for automatic archiving and retrieval.



Reinsurance

This is automatically applied to all policy and claim transactions as required, based on lines of business and insurable amounts.

- Treaties, on various layers
- Quota share and Surplus
- Excess of loss
- Catastrophe
- Commissions and Taxes
- Reinsurance statements and interfaces to financials

Claims Management

The claims module seamlessly integrates to the Policy system to verify coverages, and update the policy with claim details. Claims are tracked by the Diary system from first notice of loss to final payment.

- Loss and Fee reserving
- Single, Bulk and re-occurring payments
- Salvage and Subrogation
- Litigation tracking
- Claims history reporting

Financial Reporting

Provides a strong P&C insurance General Ledger and Accounts payable module for daily posting and reporting of all premium, claim reserves & payments, commissions, taxes, reinsurance, receipts and disbursements.

- Daily posting and audit trails
- Journals, re-occurring journals
- Payments and receipts
- Vendor file (Payees).
- P&L Statements and Balance Sheets
- Budgeting
- Export to 3rd party financial system
- ODBC and XML interface to 3rd party tools (Excel, Crystal, Cognos).