

Distinctive. Choice.



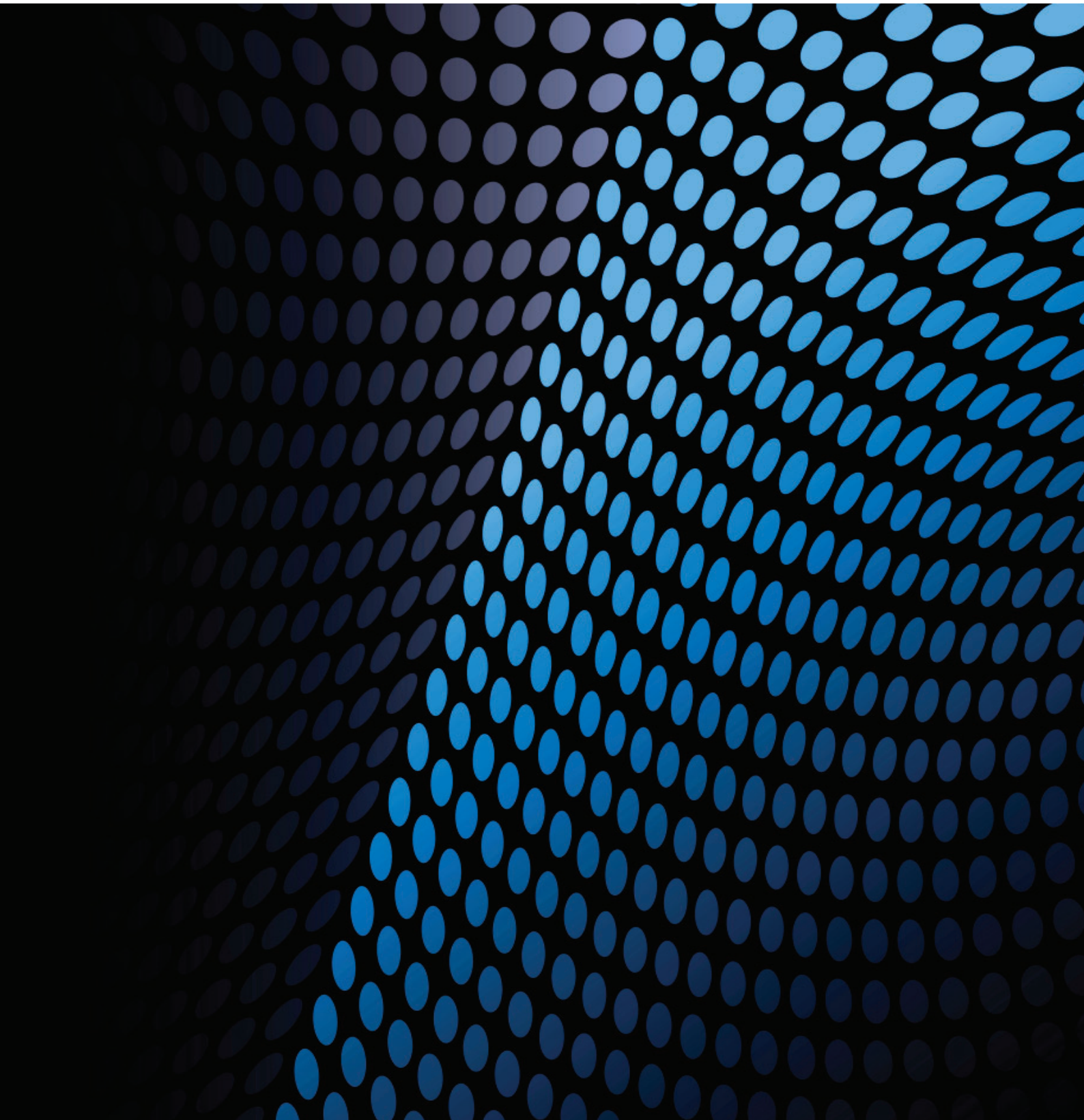
SIMPLIFIES AND  
STREAMLINES  
THE CLAIMS  
SUBMISSION,  
MONITORING  
AND RESOLUTION  
PROCESS



# iCLAIMS



A Jardine Matheson Associate Company



what is

# iCLAIMS?

JLT Interactive's 2nd generation online claims management product helps you manage your claims portfolio completely within the provisions of your insurance arrangement. Self-retained, captive and insured claims can be managed under one system. iCLAIMS is a proven, highly effective, and adaptable solution that our clients across the world and across industries have implemented.

## Product Functions

- Online recording of incidents and claims
- Validation of claim against the insurance policy
- Automated workflow process delegation and email notifications
- Management and monitoring of claims financials and statuses
- Flexible and powerful search engine
- Claims document management and repository
- Creation and association of notes and tasks to claims
- Real-time reporting with standard report pack
- Bulk claims data upload via Microsoft Excel spreadsheet template
- Ad-hoc reporting and data analysis tool
- Generation of claims related documents based on Microsoft Word templates where required

# Manage



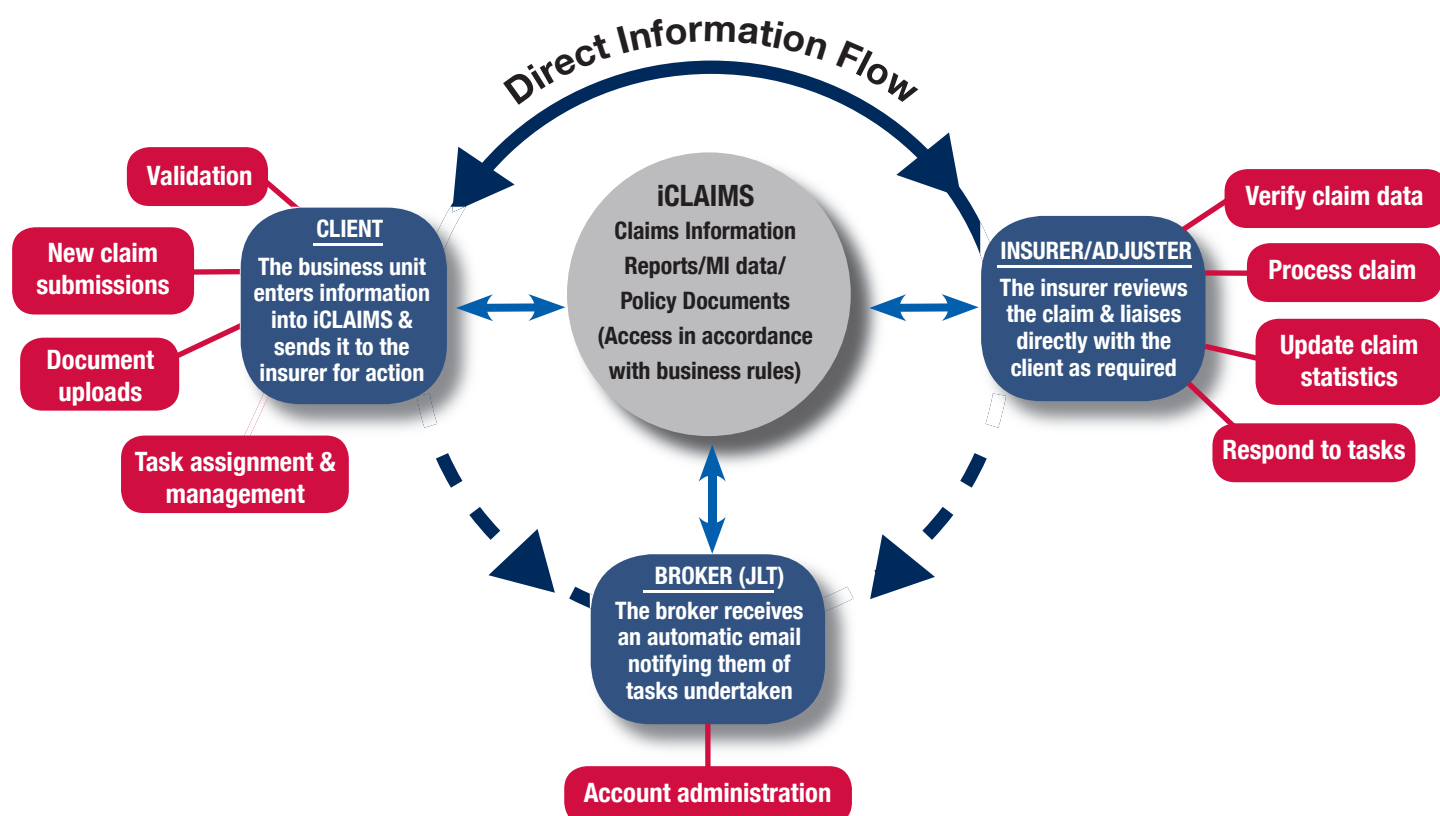
under one system

Business rules (such as policy triggers and claims routing based on value) can be preconfigured to facilitate effective management.

## Overview

### iCLAIMS

(Access is granted based on individual's security level/business unit)



## How does it work?

Incident and claims information are entered directly into the system through a web-based interface and routed automatically to respective parties for their immediate action. External stakeholders can be integrated into the automated workflow to minimise the potential for delays and to ensure that all parties have access to the latest information.

Business rules (such as policy triggers and claims routing based on value) can be preconfigured to facilitate effective management. To facilitate continuous improvements and to meet compliance requirements, all activities are monitored against key performance indicators and tracked for future analysis and auditing. Claim status and ownership can be easily tracked using a set of status and ownership flags that are set automatically by the system or manually by the nominated claims administrator.



Claim status and ownership can be easily tracked using a set of status and ownership flags.



Claim financials are entered directly into the system by a nominated stakeholder. The financial data can be broken down into individual components, based on policy limits and structure so as to be able to report on the claim financials in detail.

Documents relating to the claims may be uploaded directly into the system. The system also allows for the monitoring and tracking of documents that are managed offline. An inbuilt task and notes module allows end users to stay on top of the claims.

The system can be configured to send automatic email alerts on most claim related events. An integrated dashboard captures highlights of the key activities or claims that need following up and acts as an easy point of entry to a claim file.

A suite of ready built reports are available for the user to access. For users with additional needs, an ad-hoc reporting module is available as an additional option.

From the original notification of a claim to completion of the claim process, the claimant and/or the client is provided with a visible file in progress. The results are dramatic:

- Online processing expedites business activities
- Online processing reduces administrative overheads

- System reduces human errors and promotes adherence to the insurance contract
- Improved statistics promote better decision making
- Central processing enables an enterprise wide claims management solution
- Integration with multiple parties enhances control and service delivery
- Stakeholders are empowered to proceed and speed up the process

## Who is it for?

iCLAIMS is ideal for:

- Insurance departments
- Risk management departments
- Loss Adjusters and Insurers
- Claims active businesses
- Global multinational businesses
- Operations with disparate locations

## Why?

- iCLAIMS is a comprehensive web-based solution that provides core claims management functionalities.
- The system automates the coordinated administration of local, multi-location and multinational businesses.
- It converts disparate local claims standards and processes into a global standard database.
- iCLAIMS integrates multiple parties and stakeholders at multiple locations by bringing them onto one single platform.
- The system provides online management of claims and risk management data via data correlation tools.
- iCLAIMS provides a breakdown of claims costs and components, facilitating reports on claims at a net, gross and ground up levels.
- Rich set of off-the-shelf reports and an optional tool for ad-hoc reporting.

**Integr@te**  
multiple parties and stakeholders

## Feature Highlights

- **Secure user Login**
  - Dedicated and secure website for your company with SSL- (128-bit encrypted) enabled.
  - Individual IDs and passwords are allocated to each user.
- **Organisational data mapping**
  - Data mapping is done according to the company's structure.
  - Data access is managed at a business unit level, ensuring security.
- **Claims dashboard**
  - Claims Dashboard allows users to monitor and act on key items by notifying clients on their most relevant information and urgent activities.
- **Flexible search facility**



- Extensive search option with filters helps you to find the right claims quickly and easily.
- Customise your search with additional display fields and ordering.
- Search results can be exported to Microsoft Excel spreadsheets.
- **Easy-to-use online claims form**
  - Standard data fields for claims tracking and management are readily available for several lines of business.
  - Data fields for other classes can be easily configured.
- **Management of claims financial data**
  - Management of data relating to claims, reserves, deductibles, payments and recoveries.
  - Define and manage claim financials at a component (loss code or sublimit) level.
  - View claims financials at a consolidated level based on your own currency settings.
- **Document repository**
  - Centralised document repository with individual access permissions.
  - Applies categorisation and indexing for effective storage and retrieval.
- **Notes, task and audit log**
  - User can create notes as well as assign and track tasks associated with individual claims.
  - System maintains a log of all user and system actions.
- **Maintain basic policy details**
  - Maintain key policy summary that helps to validate claims.

- Maintain Deductible levels, Limits and sub-limits, Aggregate and Captive Limits.

- **Reports**

The screenshot shows a claims report interface. At the top, there are report criteria fields for 'Report Type', 'Policy Type', 'Class of Insurance', 'Claim Status', and 'Report Date'. Below these is a 'Report' button. The main area displays a table of report data with columns for 'Policy Number', 'Policy Name', 'Policy Class', 'Policy Status', 'Policy Date', 'Policy Description', 'Policy Amount', 'Policy Premium', 'Policy Reserve', 'Policy Recoveries', and 'Policy Balance'. The table contains several rows of data, including policy numbers like '10000000000000000000' and '10000000000000000001'.

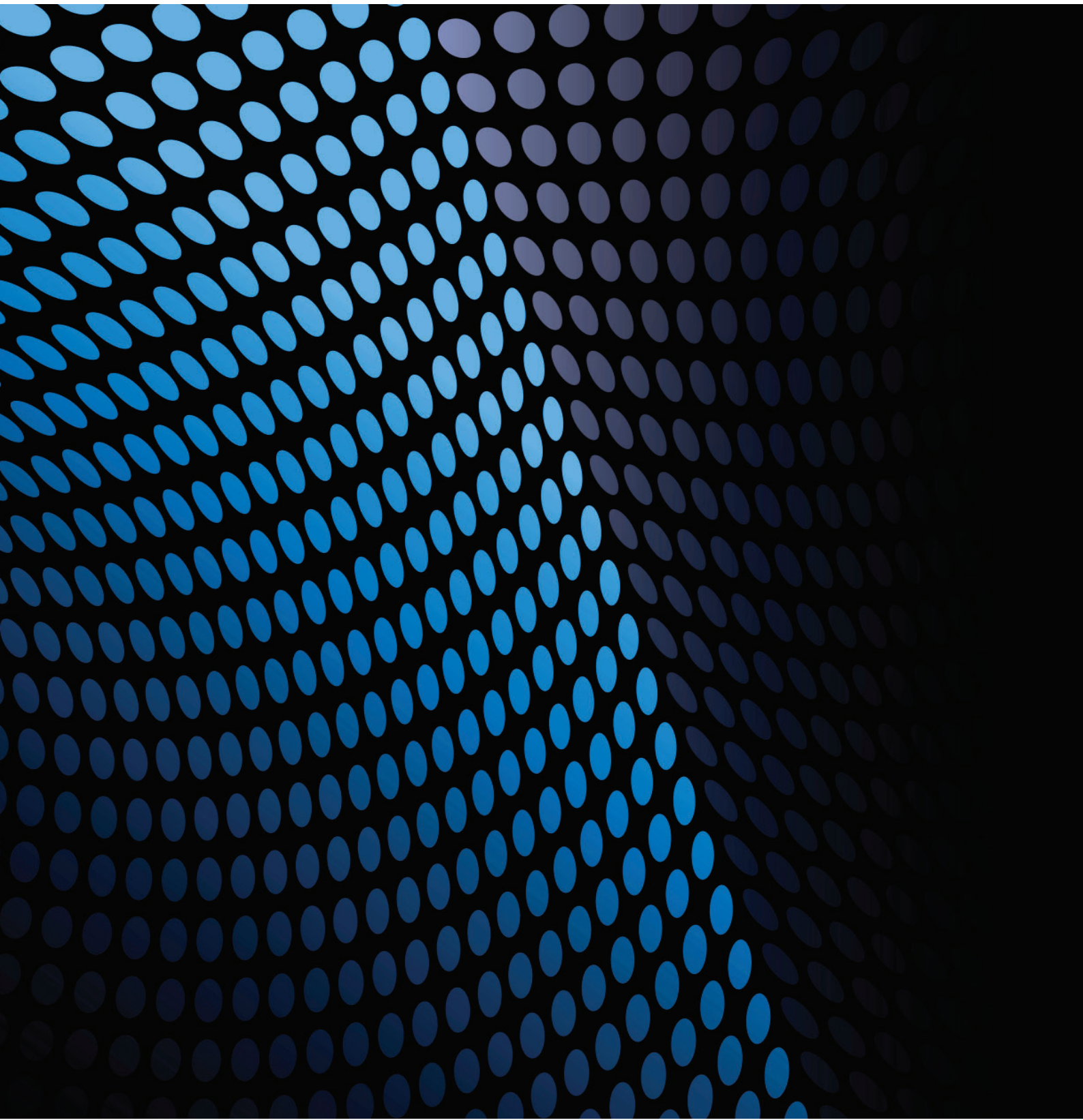
- Pre-formatted operational and management reports are readily available.
- Ad-hoc reporting tool is available as an additional option.
- **Basic claims workflow**
  - System supports basic claims workflow configuration.
  - Event triggers and configurable business rule engine facilitate workflow customisation.
- **Additional features (optional)**
  - 3rd party data interfaces are available for bidirectional data exchanges using web service and XML interfaces.
  - Claims fund tracking and reporting.
  - Claims layering and reporting tools.
  - Bulk data upload functionality is made available to migrate historical or existing claims data.
  - Offline transactions – in the unlikely event that the Internet goes down for any prolonged period, emergency functionality is provided to enable the users to keep working.

## System Requirements

- Computer with a Pentium processor recommended
- 512MB and above memory
- 80MB of available hard disk space
- Super VGA Monitor – best viewed at 1024x768 resolution
- Microsoft Windows 2000 or later version
- Stable Internet connection - 256kbp and over recommended
- Internet Explorer 6.0 and above
- Acrobat PDF Reader 6.0 and above
- Microsoft Excel 2000 and above

## Security

The iCLAIMS system is built on a multi-client architecture model with encrypted application and data level security, ensuring the safety and integrity of client specific data at all levels both in terms of data access and retrieval.





For more information on iCLAIMS and other **int**eractive solutions, please contact:

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