

GIMS, an End to End Enterprise Solution for Property and Casualty Insurance Companies



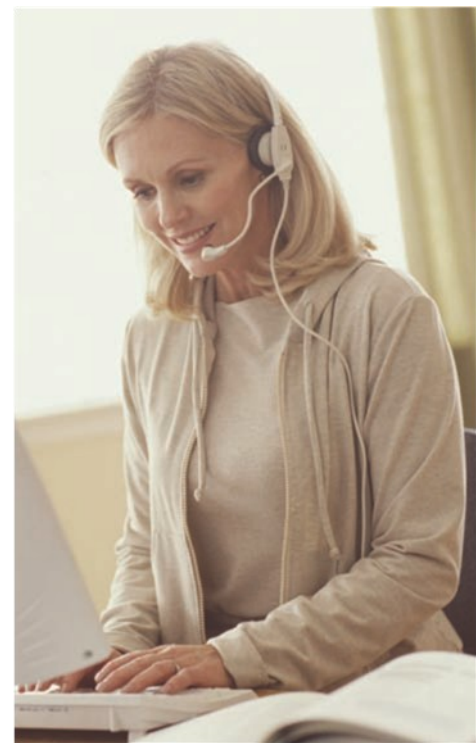
Since 1992, Trittech Insurance Systems has implemented solutions for stock and mutual insurance companies in the USA, Canada, Bermuda and the Caribbean. Our clients include divisions of the top ten P&C companies in North America, mid-sized Farm Mutual's and MGA's.

GIMS "General Insurance Management System" is an End to End Enterprise Solution supporting all lines of business. GIMS modern infrastructure is user definable by way of the System Support Center (SSC). The SSC will improve your time to market for new products. Your subject matter experts and business analysts can create and maintain products, rates, rules and documents. Moreover, you can make proactive adjustments to your business strategy when using the integrated GIMS business intelligence functionality. GIMS is fully scalable and can provide easy access for your customers and employees through WEB connections. 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.
- Document fulfilment.
- 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 thru its Diary features ensures that all required information and processes are completed on time.

Client (Insured) / Company / Credit Union Information

Info Pad

Amend 20130612

Client No D000001343

Household BM0000001343-01

Input Mode IN

Full Name

Company Classification IN

Name: First MICHAEL

Identification N 501201-9993

Birth Date 19501201

Trade Class

Middle

VAT

Sex M

Last SIMPSON

Marital M

Spouse

VIP N

Prefix

Nationality

Convictions NO

Refused Ins.

Address

House/Lot No

Name

Road No

Name

Area Within Parish

Parish Area BELLE

Parish BM

Postal Code

Country

GPS Coordinates

Phone Numbers

Home

Mobile

Business

Fax

Pager

Email / Web

Email

Web Page

Place of Birth

Country of Residence

BARP Member/Pension S

BARP Number 0

Member

E/Ov 0

SO SB BM AU PP NEW P

0 A 0 C

Attach/Upload

Account Status

Info Pad

Spouse

Personal Info

Employer

Company Contacts

Homeowners Information

Inquiries Refresh

JOHN FARID - ACCOUNT DUE \$0.00

Input Mode

Policy No HO00000312

Effective Date 20130520

Amend Date 0

Entry No 1

Short Rate

Underwriter JVP

Comment

Nostal

Print Ind

Activity

Premise No 1

Risk No 1

Stat Line PH

Rating Date 0

Commission Rate .0000

Minimum Prem 130.00

NCD 20130520

Premium Override

Rating Info - Base Rate, Sum Insured, Excess

Construction CS

Sea Wave N

Accidental Cover N

SunIns(ACV) 201750

Excess 0

Loads and Discounts

Coastal N

Flood Phone N

Land Slippage Y

Neighbour Risk N

Fire Blanket N

Floor Type ME

Fire Prev. N

Fire Extinguisher Y

Buglar Protection N

Occupancy Grade 1

Fire Hose N

Sprinkler N

Hurricane Shutters N

Hurricane Straps N

Near CaneField N

Water Front N

Products Definition

Package PHC

Xnt

Reins Group 01

Charged Prem 896.10

Net Prem 896.10

FT Prem 896.10

Total Gross 896.10

Tr	Form	Type	Sumins	Esc %	Esc Sumins	RC	Gross	Net	Inc	Excess	D%	Treaty	ReinsGp	D/S	Description	Roll	Item	Addt CovInfo
	PHC	C	150000	.0000	0	A	858.60	858.60	Y	0	.00	B2	01B2	*	CONTENTS			
	PHC	G	500	.0000	0	I	.00	.00	Y	0	.00	B2	01B2	*	RMDBR			
	PHC	R	500	.0000	0	I	.00	.00	X	0	.00	B2	01B2	*	THEFTOP			
	PHC	T	22500	.0000	0	I	.00	.00	X	0	.00	B2	01B2	*	CNTRM			
	PHC	F	5000	.0000	0	I	.00	.00	X	0	.00	B2	01B2	*	FTLACCB			
	PHC	H	500	.0000	0	I	.00	.00	X	0	.00	B2	01B2	*	CDITCRD			
	PHC	I	5000	.0000	0	I	.00	.00	X	100	.00	B2	01B2	*	HSERVM			

E/Ov 0

SO SB BM AU PP NEW P

0 A 0 C

Memos

RCT Eval

RCT View

Add't Risk

Construction Classif.

Add't Residence

New Home Business

Mobile Home

Risk Reins Override

- 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 Screen

Inquiries Refresh

HENRY STEPBAC1 - ACCOUNT DUE \$0.00

Input Mode

Policy Number PP00001734

Effective Date 20120809

Amend Date 20120809

Entry No 1

Print D

Short Rate

Comment

Underwriter JVP

Nostal

Activity

Vehicle No 1

Risk No 1

Driver Number 1

Line PK

Comm. Rate .0000

Min Premium 1000.00

Claims Free Years 4

Stepback Years 0

Override Years -1

Premium: Gross 13791.25

Net 5542.75

Stat/Charged 5542.75

Agent Quoted .00

Prem Ov Flg/Am/Reason

Discounts and Loads

Action	Link	Plan	Code	Type	ID	Amount
A	R	Z	TPCLCLAIM	D	I	4500
						0

Action	Link	Plan	Code	Type	ID	Amount
A	R	Z	COMPCLM	D	K	.6000
						0

Coverages

Package Code COMP

Reins Group

Specified Driver Excesses: 1 0 2 0 3 0 4 0 5 0 0

Trans	Code	Type	Limit Code	Limit	Excess	Rate	Gross Prem	Net Prem	FullPrem	Disch/Surg List	Inc	Treaty	Reins Gp
	101	TPBI		10000/30000	0	A	6538.50	2615.40	2615.40	rUgaEokdACF	X	B1	11B1
	701	OD		95000	0	A	2859.50	1143.80	1143.80	rUgaEokdACF	Y	B1	11B1
	150	TPBFEE			0	I	.00	.00	.00	rUgaEokdACF	X	B1	11B1
	201	TPPD		1000000	0	A	3209.50	1283.80	1283.80	rUgaEokdACF	X	B1	11B1
	250	TPPDFEE	A		0	I	.00	.00	.00	rUgaEokdACF	X	B1	11B1
	750	FEEOD			0	A	570.00	228.00	228.00	rUgaEokdACF	X	B1	11B1
	801	LOUOD			0	A	570.00	228.00	228.00	rUgaEokdACF	X	B1	11B1
	901	TOWING			0	I	.00	.00	.00	rUgaEokdACF	X	B1	11B1

E/Ov 0

SO SB BM AU PP NEW P

0 A 0 C

Memos

Special Cover Dwn List

Covered Items

Risk Reins Override

Co-Ins Business

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.
- Workers Compensation.

Coverage	Limit	Option	Premium	Option	Premium	Option	Premium	Option	Premium
Bodily Injury	\$100,000 / \$300,000		\$277		\$108		\$92		\$92
Property Damage	\$100,000		\$146		\$56		\$49		\$49
Medical Payments	\$1,000		\$21		\$9		\$8		\$8
Uninsured Motorist	\$100,000 / \$300,000		\$14		\$14		\$8		\$8
Underins. Motorist	\$100,000 / \$300,000		\$17		\$17		\$9		\$9
Comprehensive Cash Value Deductible	\$250	\$354	\$250	\$94	\$250	\$110	\$250	\$70	
Collision Cash Value Deductible	\$500	\$450	\$500	\$139	\$500	\$134	\$500	\$97	
Towing and Labor Limit	\$75	\$6	\$75	\$6	\$75	\$6	\$75	\$6	
Transportation Expense Limit	\$30 / \$1,350	\$4	\$30 / \$1,350	\$4	\$30 / \$1,350	\$4	\$30 / \$1,350	\$4	
Grand Total:			\$2499		\$1289		\$447		\$420

Seq	Billing Date	Premium	Commission	Interest or Service Charge	Tax	Bill Flag	Bill Issue Date	Cancel Notice Date	Effective Date	Error
1	20130612	5542.75	.00	.00	.00	B	20120809	20130612	20130703	
2	0	0	0	0	0		0	0	0	
3	0	0	0	0	0		0	0	0	
4	0	0	0	0	0		0	0	0	
5	0	0	0	0	0		0	0	0	
6	0	0	0	0	0		0	0	0	
7	0	0	0	0	0		0	0	0	
8	0	0	0	0	0		0	0	0	
9	0	0	0	0	0		0	0	0	
10	0	0	0	0	0		0	0	0	
11	0	0	0	0	0		0	0	0	
12	0	0	0	0	0		0	0	0	
13	0	0	0	0	0		0	0	0	

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.
- Direct Bill Plans**
- Monthly aged Statements.
 - Company Defined Pay.
 - 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.

Entity: policy Field: policy_no Justify: Left Insert [eB] Compile and Preview

RE [eB] Irr

Effective Date: [ta] 12:01 AM

Dear Customer:

The above policy has been rewritten and is being replaced by another Tritech Mutual Insurance policy. The replacement policy becomes effective at the date and time shown above. Your policy provides coverage up until that time assuring you of continuous coverage.

Sincerely,

TRITECH MUTUAL INSURANCE COMPANY
UNDERWRITING DEPARTMENT

Agent: INA

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.

[illegible]

Claimants And Subclaim (Reserve) Screen

Inquiries

HENRY STEPBACK1 - ACCOUNT DUE \$5,542.75

Input Mode

Claim No [PP000017340001] Policy No [PP00001734]

Claimant Info

Activity [▼] Claimant No [1] Type [D] Listed Driver No [0] Involve [] Claim Vehicle Id []
 Injury Designator [] Injury Type [] Non-Declared Div [] Vehicle Type [] Identification []
 Birth Date [19501201] [OS] Marital Status [M] Sex [M] Language [E] Relationship []
 First Name [HENRY] Last Name [STEPBACK1] Prefix []
 Address Type [D] House/Lot No [] House Name []
 Road No [2] Name [MAIN STREET]
 Area Within Parish []
 Parish Area [BULKELEY] Parish [BG] Postal Code [] Country []
 Damages [] Fault [N] %Resp/Contribution [000]

SubClaim/Reserve Info

Policy Link [A] Trans [] Cnt No [1] Subclaim [000170100] Type(Exp) [] Reserve: Init [5000] Cur [5000]
 Auto: Cover Type / Code [OD] [701] Risk No [1] Non-Auto: Form Code/Type/ABC []
 Sub Cause [BRF] Cause [CO] Adjuster [] Adj Time [00] Manager [] Sched [] Ovdrcpt []
 Status [1] BI Report [] Sub [] Subro [] Salvage [] Total Loss []
 Suspend [N] Stat Line [PK] Abeyance Comment [] Abeyance Days [90]

Fast Track

Fast Track Code [] VAT Ind [N] Loss Amount [0] VAT [0] VAT Number [] Print Action []
 Bank Code [] Cheque [] Payee Type / No [] Reference No []

Claim SubClaim ClaimNote Trn/Chg ClaimStnt Subfca Subvcon Policy Account Mortg

E/Or [0]

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 (FIS, Oracle, SAP, etc).

Templates

File Edit Insert Help

CLASSIC GENERAL INSURANCE COMPANY

Template Name:

Posting Date:

Reminder:

- ☒ No Reminder
- ☐ Specific Date:
- ☐ Every weeks
- ☐ Every Month
- ☐ Every Year

Account	Account Description	Branch	Dept	Class	Entry Description	Debit	Credit
1 8008.11	REGULAR SALARIES					.00	.00
2 8008.14	VACATION					.00	.00
3 8008.22	MEDICARE					.00	.00
4 8009.00	EMPLOYEE BENEFITS					.00	.00
5 2300.09	P/R WITHHOLDING - MISC					.00	.00
6 2330.00	PAYROLL CLEARING					.00	.00
7 2001.10	GROSS ACCRUED EXPENSES					.00	.00
0						0	0
0						0	0
0						0	0
						.00	.00

Help = F1 Clear Amounts Post OK Cancel Exit