



General Insurance Management System



INTUITIVE

Rule-based automated system generated underwriting decisions.



TIME-TO-MARKET

Optimizes time for new product launch as well as TAT for all operations.



FLEXIBLE

Multi-modal access on web and mobile for customers, service providers and intermediaries.



CONFIGURABLE

Products, rates, currency, commissions and incentives.



INTERNATIONAL STANDARDS

IFRS compliant software for insurance industry to meet regulatory requirements efficiently.



CUSTOMER DELIGHT

Real-time engagement for an informed and connected experience.



“Delivering Quality Products And Services Through Innovative Usage of Technology”

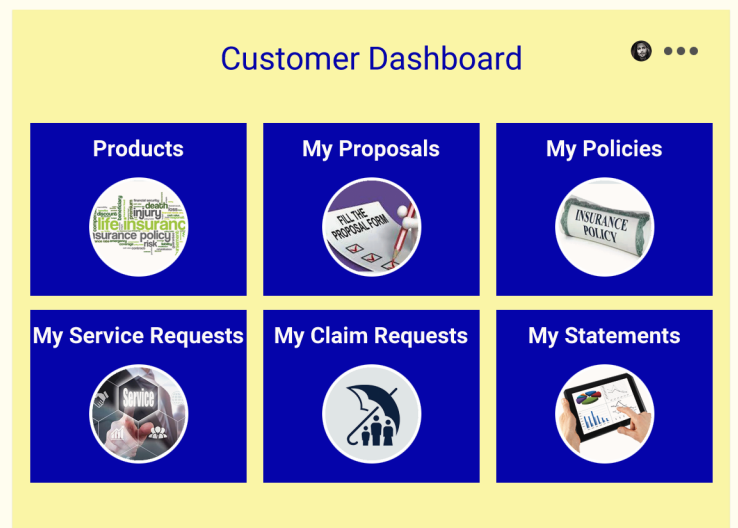
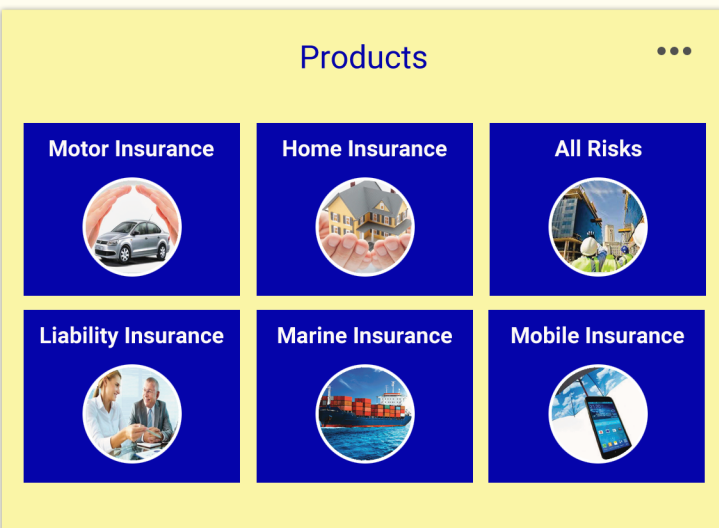
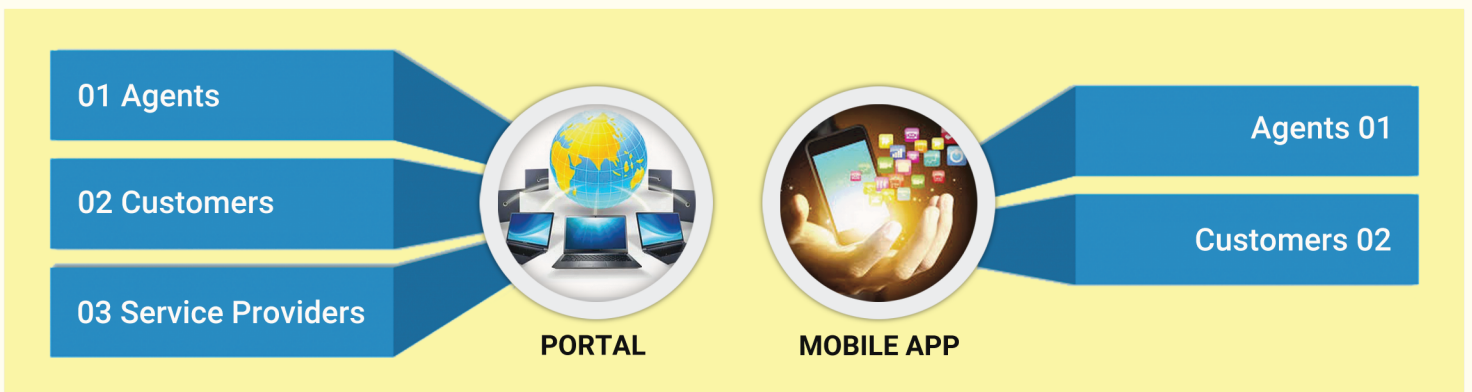
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The Need

Rapid technological advances, and continually evolving business models, over the past two decades have revolutionized the insurance business approach, both for companies as well as customers. Today, customers want minimal human interaction, while companies, too, are interested in providing a seamless environment to facilitate all operational requirements across the process. Today, in this dynamic paradigm, companies have increased their concentration on enhancing their core business activities, using automation for interpreting as well as streamlining processes, across all core and support activities.

What is Amity?

AmityAssure General Insurance Management System is a comprehensive ERP system, that enables companies to provide coverage to both individuals as well as groups. Incorporating the latest technologies, as well as industry best practices, AmityAssure supports all core insurance functions for new business as well as reinsurance. It further blends established technologies and cutting edge tools to provide stakeholders a slew of choices for multi-modal access over web as well as mobile browser-based. The systems is supported in Safari, Google Chrome and Mozilla Firefox.



** Samples of menus for indicative purposes*

Key Benefits

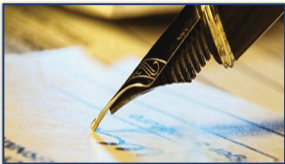
- Enhanced customer experience by removing redundancies, eliminating duplication, and minimizing response time, with real-time alerts on mobile and email.
- System generated underwriting decisions based on business rules.
- Direct online access to customers for evaluation and issuance/purchase of policy without agents, anytime and from anywhere.
- Cost optimization through streamlined processes across operations, efficient utilization of resources, improved productivity, and reduced time-to-market.
- Interpreted and reliable data analytics, enabling informed decision-making, more focused planning and development of best-suited products and solutions for customers.
- Powerful engine to ensure 100% compliance to mandatory/statutory requirements.

Process Overview



Marketing & Sales

- End-to-end processing of Quotations and Proposals.
- Complete channel management from recruitment to commissions.
- Efficiency in process from lead management to sales.
- Configurable products.
- Browser-based, multi-modal sales by intermediaries, or direct purchase by customers, through optimized selling process.



Underwriting

- Fully configurable premium rates and benefits for all products.
- Auto Underwriting Engine.
- Conversion of quotation to policy.
- Policy endorsements and issuance of policy document.
- Co-insurance, reinsurance and facultative reinsurance.



Policy Administration

- Structured workflow for reminders and notifications for premium payment, lapses, etc.
- Policy renewals, lapses, cancellations, reinstatements, extensions, etc.
- Real-time regular information updates to customers and intermediaries.



Claims

- Easy operational procedures allowing notification & registration of claims.
- Capturing of loss details for claims.
- Settlement of claims.
- Integrated salvage process.
- Data Analytics for improvement of products, processes and services.



CRM

- Real-time status visibility for the call center and authorized users.
- Complete service request and complaint management system with SLA monitoring.
- Contact through mail/phone or chat with call center executives.
- Status tracking at all stages of the process flow, ensuring transparency.
- Real-time information updates to customers and intermediaries.



Finance

- Easy setup of finance/accounting books.
- Automatic posting of transactions, by type, to respective GL accounts.
- Simplified reconciliation process with system enabled matching of transactions.
- Availability of reports, both on demand as well as per schedule.
- Structured payment process workflow.
- Multi-currency functionality.
- Cashless remittances (Inward/Outward).



Audit & Compliance

- Audit plan preparation and execution.
- Continuous monitoring to ensure zero slippages and 100% compliance to all statutory and mandatory requirements, on schedule.
- Audit and Compliance reports and analytics.
- Preventive maintenance, resolution and updation of processes.



Administration

- Structured vendor management and procurement process.
- Inventory and Stock management.
- Appointment of service providers.
- Facilities management
- Logistics management



ICT

- Simplified, structured, rule-based process flow to enable faster decision making.
- Secure environment with proper access control and authorization level as per organizational requirements.
- Audit trail for all transactions.
- Reduced time-to-launch at any new location for ease in expansion of business.
- Multi modal access with high response availability and uptime over web and mobile through easy-to use portal and apps for customers, agents and service providers.



Erick M. Muriungi
General Manager - Bancassurance
Family Bank Bancassurance Intermediary

“**AmityAssure** has significantly redefined our operational model and approach, and has been a key contributor and enabler for the successful delivery of the Bancassurance agenda of our Bank. This has been achieved through the Bancassurance solution from Amity Software that supports our intermediary business comprehensively. The key operational areas, in which the solution has played a crucial role in particular, are business acquisition & customer onboarding, underwriting & claims management, and finance & accounting. **AmityAssure** has greatly contributed to our business growth and operational efficiency.”



Semere Atakilt
Executive Officer – IT Department
Bunna Insurance

“The **AmityAssure** solution has significantly enhanced Bunna Insurance's business operations by digitizing core processes across policy issuance, claim management, agent performance tracking, and custom servicing. It enabled faster TATs, improved data accuracy, and streamlined workflows, leading to reduced operational overhead. Real-time dashboards and automation empowered better decision-making and compliance. These efficiencies directly contributed to business growth, customer satisfaction, and faster market expansion.”

About Amity

Amity Software is a trusted leader in delivering bespoke software systems, with specialized expertise in **FinTech** and **AgriTech** solutions for the Financial Services and Agriculture industry segments. We leverage cutting-edge technology to address core and unique business challenges in these industries, and more. Our deep domain knowledge combined with our technological expertise enables us to develop domain-specific software solutions that solve critical problems and enhance operational efficiency.

Our comprehensive approach includes complete end-to-end responsibility for the solution – from conceptualization to implementation – including system design, development, deployment and maintenance & enhancement support. Our unwavering commitment to excellence, and our mission-critical solutions driving the success of their core operations, have positioned us as the trusted partner of choice for our clients.

For the Financial Services industry, our **FinTech** solutions, namely, **Insurance Management System (IMS)** and **eSmartBank**, enhance the Insurance and Banking services of our clients. We offer a comprehensive solution to manage all aspects of Life Insurance (including pension and annuities), General Insurance, Health Insurance and Core Banking business operations efficiently.

For the Agriculture industry, we offer an advanced **AgriTech** solution, namely **Agriculture Management System (AMS)**, tailored to the unique processes and business needs of various industry sub-segments, including sugarcane, tea & coffee, and seeds. Our AMS features unique Smart Cards for farmers which integrates seamlessly with ERP, EWS, and other systems.

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