



\_experience the commitment



Wynsure Insurance Solutions

**wyn** INSURANCE SOLUTIONS  
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Increased competition, rising costs and declining profits, new regulatory challenges and the high cost of maintaining and enhancing legacy systems are placing increased pressures on insurers to look for new innovative systems that will increase their efficiency while decreasing their costs. Often, insurers are not able to capitalize on market trends quickly enough because their back office systems are not flexible and changes are difficult and costly to implement. This problem is compounded with a merger or acquisition situation. For these and other challenges, Wynsure is the answer for you.

## Wynsure — the flexible administration solution

Wynsure is a comprehensive and flexible back-office business solution for insurance carriers that can be easily customized to meet your specific business needs. It's a fully supported component based solution that has been developed and implemented in conjunction with leading insurers.

The core modules of Wynsure include Product Workbench, Policy Management, Claims Management, Commissions, Billing/Payment, and Customer Care. The underlying component-based architecture allows for the deployment of one business domain at a time or the complete solution in its entirety. Because Wynsure modules support all of the core back-end processing through one fully integrated solution, the complexity of the technical environment is decreased while providing increased data integrity. In addition, Wynsure is easy to integrate and can be used as the central "hub" for the remaining systems.

Wynsure was developed to empower business users. Through the Product Management domain business staff can create new prod-

ucts or adapt existing products without intervention of IT. While all common lines of business are supported "out-of-the-box", it is easy to customize the core parameters of these products such as rates, coverage definition, eligibility rules, and underwriting workflow. All the dynamic business drivers are abstracted from the core application into a rules engine so that business users can customize the solution without the need to make programming changes. Additionally, the powerful rating engine handles the most complex multi-dimensional rate tables.

Wynsure's underlying component-based architecture makes it flexible, scalable and platform independent. Wynsure can be installed on Microsoft, Sun, or IBM platforms. The Wynsure solution can also be redeployed to a new platform in a matter of weeks. In addition, the component architecture allows Wynsure to easily integrate with other systems.

The component architecture also accelerates the development and customization efforts considerably because most functionality

already exists; only the specific behavior needs to be defined for the particular need. Rather than being a static application around which business processes are built, Wynsure can easily be tailored to support existing business processes.

All of Wynsure functionality can be deployed to a web environment allowing customers to access their information through a user-friendly interface and external agents to gain access to the same feature-rich application functionality that is used by internal employees through the agent portal. Wynsure presents a user-friendly view of information in a safe and secure environment. This eliminates the need to build costly interfaces to web portals and ensures that the information being viewed by customers, agents or partners is both correct and up-to-date.

*Wynsure empowers  
business users*







## The Wynsure solution is comprised of the following seven modules:

### Common Functions

This is technical framework around which the business domains are implemented. It contains the Rules Engine and Workflow System that drive the application. In addition, it includes tools to help speed implementation like the Action Interface Builder to help create interfaces to other systems and the Graphical User Interface Builder that allows users to quickly customize the look and feel of any screen. This module also provides technical services to the business application modules such as data persistency, security, versioning, and transaction management.

### Product Factory

The Product Factory allows the users to directly create and modify insurance products. Using the Product Factory, it is easy to customize the core parameters of any product such as rates, premium calculation formulas, coverage definition, eligibility rules, and underwriting workflow. New products can be modeled and tested in a safe environment without affecting existing products. These new products are automatically available for subscription without any additional application development.

### Policy Management

A user creates a policy or contract by selecting and, if necessary, customizing the coverages defined in the product. The total premium can be viewed as the changes are made, and once the parameters are correct the policy or contract is activated and the policy documents are automatically generated. All of the changes made throughout the life of the contract are tracked by user and date. The defined rules drive renewal, termination, and lapsing processing. All customer related information can be maintained internally, by agents using the agent portal, or customers via the web.

### Commissions

A default Compensation Plan can be set up with each product that defines how commissions will be paid for that product. Commissions can be paid as a flat rate/percentage or a scaled rate/percentage as defined by a table based on accumulated amount paid to date or the age of the compensation contract, or both. A split percentage can also be defined. When the contract or policy is activated the user can either choose to accept the default plan or to override any of the parameters to create a contract specific structure. The compensation statement is generated by the billing batch using information from the bill.

### Billing/Payments

Wynsure Billing functionality is powerful and typically matches or exceeds what can be found in an external billing tool. The application can produce a bill using multiple billing types, modes, durations, and cycles. A user can add miscellaneous fees, premium holidays, and comments to invoices. Statements can be presented in multiple formats and mediums (paper, email, web, etc.) and payments can be made in multiple mediums (check, ACH, credit card, etc.). Wynsure can process future and retroactive changes and will automatically make the appropriate billing adjustments. Finally, Wynsure has very sophisticated reconciliation capabilities that will apply payments automatically based on pre-defined rules defined by users.

### Claims

With Wynsure, users can manage the entire claims process from claim notice through settlement of the claim. A claim notice can automatically be transformed into a claim once information on coverages, responsible parties, claimants, and reserves are entered. The workflow engine assigns the claim to the right adjuster and takes care of getting appropriate approvals based on reserve or settlement limits. One time settlements as well as repetitive drafts can be processed. The system also supports the recovery process whether through subrogation or salvage. Additionally, a user can add and view notes or diaries.

### Customer Care

The customer care module provides a customer specific view of information for use by a Customer Service Representative and is ideal for call center environments. Details of policies, covered items, bills, and claims for the customer are available with just a few keystrokes/mouse clicks. It also tracks all communication with a customer to be tracked whether this communication was by mail, e-mail, phone, fax, or over the internet.

Wynsure differentiators include:

- **Productivity increases** of 40% and greater are common due to the high-level of automation and streamlined business processes.
- Product centric, enabling you to dynamically **create insurance products**.
- Designed for multi-line businesses so that you can **consolidate all lines of business** onto one system
- Driven by a flexible **rules engine** that allows you to change core system parameters — product, rating, coverage, eligibility and underwriting rules — without programming changes
- Built to handle the complexity of time allowing for future dated, back-dated and **out-of-sequence** changes.
- Made for the global enterprise with **multi-currency** and **multi-language** capability.
- Built on a flexible component framework that is **easily customized** and **platform-independent**
- User interface is intuitive, user-friendly and **easy to use**.

*Wynsure is supported by a top-rated team of experienced engineers.*



# Component-based solution

The component-based technical framework on which Wynsure was built has been in production with large global enterprises for more than ten years. This technical framework has been used for solutions in banking, telecom, and utilities industries. These solutions have been scaled to support tens of thousands of users worldwide and are processing multiple-millions of transactions per day. Using our unique implementation methodology, we have consistently delivered high-quality business applications on-time and on-budget.

Because Wynsure is built on this flexible technical framework, it is easy to customize the application. This allows you to get the business differentiation of a custom solution in the timeframe of a package implementation. Once implemented, the solution can evolve as your business changes.

Approach Comparison Chart

Benefits	Custom Build	Package	Wynsure
Quick time to market	NO	YES	YES
Business differentiation	YES	NO	YES
Flexibility: easy to evolve	NO	NO	YES

For more information, visit us at [www.wynsure.com](http://www.wynsure.com).

*With 25,000 professionals serving clients around the globe, CGI delivers end-to-end IT and business process services and provides cost-effective and flexible delivery capabilities to help clients win and grow.*

