



Insurance Services

Insurance companies worldwide are facing the challenges of deregulation, consolidation and convergence of financial services. There is a need for cutting edge services and enriched customer experiences at a significantly lower cost. It is important for insurance players to be able to transform distribution channels, sell complex yet flexible products online, and address security and privacy issues.

Zenith Software (Zenith) is established IT Company providing software development and consulting services in diverse application and technology areas. Zenith has an in-depth understanding of the insurance business, and has dedicated Insurance practice to service the specific business requirements of the industry. Our team of insurance consultants have decades of experience in Life and Non-Life Insurance sectors. We have provided insurance solutions including product development, migration and re-engineering, web based client specific development and systems integration.

Our Insurance Expertise

<u>Life Insurance</u> <ul style="list-style-type: none">✓ Partner, Product, Contract Management✓ Quotations, Premiums✓ Distribution Network✓ Claim Management✓ Commission Management	<u>Re-Insurance</u> <ul style="list-style-type: none">✓ Underwriting✓ Premium Management✓ Claims Management✓ Commission Management
<u>Casualty and Property Insurance</u> <ul style="list-style-type: none">✓ Underwriting✓ Policy Management: Rate, Quote, Quote Comparison✓ Policy Generation✓ Document Generation✓ Claim Management	

Case Studies

To illustrate our Insurance domain expertise, we provide below a brief review of some of the projects that we have executed at our offshore facility.

Life Insurance

The client, a leading global Insurance company has vested us with the responsibility of developing various modules in a phased manner. The development included New business, Underwriting, Premiums, Disbursement, Commissions, Accounting and Policy servicing modules. Our responsibility includes application design, build, testing and integration with other modules.

Automobile Insurance

This client is a leading Global Financial Services provider. The client wanted to migrate an existing automobile insurance application from COGEN to Delphi based application. Our responsibility included planning and designing the migration process in a phased manner. After the migration was completed, we implemented the application and ensured smooth transition from the old system to the new system. Various applications included in migration were Motor Insurance Database, Claims Transformation, APICS, ZULU, Beethoven, and so on.

Product Development

The client is one of the leading solution providers in the insurance domain in Europe. Most of the insurance companies in Europe currently use multiple products for managing different entities and business process involved. Client planned to develop an integrated application to address all these areas. The application is used as a product with minimum configuration and customization for different clients. The product is developed using generic framework to support both life and non-life insurance business process.

The product covers the following functional aspects

- Partner Management – To manage the clientele (like policy holder, agent etc) information
- Product Factory – To manage different products to be used by the insurance company
- Contract Management – To create offers and policies and to manage the changes on them
- Distribution Network – To manage different sales network within the insurance company
- Claims Management – To address the claims on different policies based on different events
- Commission Management – To automate commissions to be paid to the agents within the sales network based on the offers created

Application Migration

The client provides diversified services like roadside assistance, emergency services, and so on to the Automobile, Insurance and other industries in North America. The application used by the client to provide roadside assistance services was a legacy system and had to be converted into a client server system. The application included various modules like client load, vendor load and billing systems. Zenith Software team helped in smooth migration of data & forms to the target platform.

About Zenith Software

Zenith Software (Zenith) specializes in IT and BPO Solutions. We have offices and branches spread across USA, UK, Australia and New Zealand. Our state-of-the-art technology center is located in Bangalore, India. This highly secured facility equipped with the latest hardware and software, high-speed communication links, in-house training facility provides excellent ambience for IT professionalism.

We have experience in establishing and maintaining dedicated offshore development centers for our clients. Over 65% of our businesses use remote delivery and over 70% of our business comes from existing clients. Zenith is an ISO 9001:2008 and ISO 27001:2005 certified company. We follow mature and proven software quality processes to provide the ultimate gain to our clients.

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