ISI Core

Streamline workflows. Unify insights. Manage risk with confidence.

insurancesystems.com

Policy Admin   **Billing**   **Claims**   **Accounting**   **Reinsurance**

ISI Core gives insurers and MGAs the insight and flexibility to adapt confidently, execute faster and deliver results — all from a single, integrated platform designed to support long-term growth.

Core Modules

Policy Administration

ISI Core provides users a **client-centric** interface that manages the full policy administration lifecycle. The policy administration module sits at the heart of the solution and is tightly integrated with all other areas enabling users to easily access information in real time.

- Complete quote and policy lifecycles
- Full transactional **versioning**
- Out-of-sequence transactions

- Flexible, **configurable** hierarchical policy structure
- **Automatic policy document production**
- **Bulk import** functionality for large policies

Billing

Tightly integrated with policy administration, the robust billing functionality supports both direct bill and agency bill for all lines of business.

- Automated statement creation and delivery
- **Excel-based account reconciliations**
- Batch receipt functionality for inputting multiple checks
- Configurable and **flexible payment plans**, taxes, fees and charges including complex rules-based calculations
- Premium collection through credit card, ACH/EFT, wire transfer and checks

Billing Options							Recalculate
		Pre-Authorized Payments ○ Invoice					
Payment Plan	7 Pay Plan ▼		Transaction Premium				930.00
Finance Fee Plan	7 Pay Plan		Total Policy Premium				930.00
Suggested Down Payment	275.72		Finance Fees				35.00
			Subtotal				965.00
			Payments / Adjustments				0.00
			Total Outstanding				965.00

Payment Schedule

X	#	Invoice Date	Due Date		Finance Fee	Amount	Fixed	Status	
☐	1	07/28/2017	08/12/2017	🗓	10.00	275.72	☑	To Be Billed	ⓘ
☐	2	08/28/2017	09/12/2017	🗓	5.00	137.86	☐	To Be Billed	
☐	3	09/27/2017	10/12/2017	🗓	5.00	137.86	☐	To Be Billed	
☐	4	10/28/2017	11/12/2017	🗓	5.00	137.86	☐	To Be Billed	
☐	5	11/27/2017	12/12/2017	🗓	5.00	137.86	☐	To Be Billed	
☐	6	12/28/2017	01/12/2018	🗓	5.00	137.84	☐	To Be Billed	
☐	7			🗓		0.00	☐	To Be Billed	

Accounting

The accounting module automatically records all insurance and general business transactions processed anywhere within ISI Core in real-time.

- Manage reconciliations and journal entries via Excel
- **Financial data roll-up** for each business unit, branch and geographical region
- Configurable Chart of Accounts
- Set up automatic postings, fiscal year and periods, check series and currency rates
- Handle **multiple underwriting companies**
- Automatic month end closing
- **Track Budgets** vs. **Actual**

"This implementation of ISI Core (Formerly ISI Enterprise) allows us to improve our product and service offerings across the entire medical professional spectrum. The new features and functionality ISI brings to the table mean we can provide even more robust, tailored insurance solutions to our insureds, ensuring they receive the coverage and service they need, no matter where they practice."

Chick Herbert
Chief Experience Officer

NCMIC

Claims

The Claims module contains a wide breadth of functionality for all major claims functions. Tightly linked with the Policy, Accounting and Reinsurance modules, it provides the user with point-in-time coverage verification based on the reported date and/or date of loss. All Client, Policy and Treaty data is incorporated directly into the Claim.

- Claims **workflow management**
- Authority and limit enforcement with **automated referrals**
- Manage reserves and process payments
- Support multiple claimants, examiners and loss types on a single claim
- **Automatic generation** of claims documents
- Litigation, subrogation, salvage and SIU tracking

Reinsurance

Architected to handle even the most complex reinsurance requirements, including retentions, layering, complex attachment criteria and pooling.

- Simple set-up and maintenance of treaties
- Visual presentation of reinsurance according to treaty layering
- **Automatic assignment of reinsurance** during policy and claims transactions
- Traceable reinsurance calculations

Additional Features

1. Cloud Services

ISI Core may be deployed as a cloud-based solution utilizing Amazon Web Services allowing insurers to:

- Reduce capital costs
- Increase flexibility, visibility and security
- Minimize production outages

2. Electronic Bill Presentment and Payment

Out-of-the-box integration with Invoice Cloud and Paymentus enables ISI's clients to begin offering a new self-service payment portal to their insureds.

- Online presentment of premium and deductible invoices
- Paperless billing process
- Consented auto-renewal of annual policies

3. Google Maps

Full integration with Google Maps lets users leverage the functionality throughout various system modules.

- Map, satellite and street view
- Proximity search to evaluate risk congestion
- Territory clearance

"The ISI team was able to implement our unique business requirements as a lawyers' professional liability insurer, and also aided us in transforming our daily business processes to increase our productivity and efficiency."

Daniel Zureich
President and CEO

LAWYERS MUTUAL

ISI Core | Fully Integrated Policy Administration

Supporting Modules

Configuration Studio

With over 4,500 configuration fields, business users can implement company-specific requirements for products, claims, billing, accounting and workflow without the costs and delays of development.

- Control system functionality and features
- Build and deploy new lines of business
- Add, remove and alter data fields using Excel spreadsheets
- Manage field behavior
- Create and maintain documents and forms

Workload Management

The workbench's intuitive interface allows every authorized member of your team to quickly view, schedule and execute everyday tasks.

- Automatic distribution of work based on rules, workloads and availability
- Escalation and approval capabilities
- Email polling
- Hierarchical staff management

Rating and Rules

The rating and rules interface is easy to use allowing business users to effectively manage rates without programming intervention.

- Configurable rate/rule tables managed through UI or Excel
- Versioning by date and rate edition
- Rapid build, test and deployment

2 Billion+ in Insurance Premiums
Processed Annually

25+ Years
in P&C Insurance

17+ Successful Implementations
Across Multiple Lines of Business

"This project was a major strategic initiative for Trisura. The system will not only provide us with additional operational efficiencies, but it will allow us to continue to expand on our innovative product offering as we continue to grow."

Dragan Popovic
Vice President of Information Systems

TRISURA

"The ISI team understands the unique needs of the lawyers' professional liability space, and we look forward to working with them to implement features that will enhance our legacy of excellent service to our member lawyers."

Cathleen M. Sargent
President and CEO

Florida Lawyers Mutual
INSURANCE COMPANY

Business Intelligence

ISI Core provides a comprehensive set of standard reports, summarized and detailed, to enable superior **performance analysis** and **better decision making** throughout your organization. Understand your business with up-to-the-minute data at your fingertips presented in a meaningful format ready for viewing, filtering or exporting.

- Standard reports for all facets of insurance with **real-time data**
- Analyze **key performance indicators**
- Regulatory reports
- Financial reports
- Agent analysis
- Extensive report parameters
- **Create and save your own customized reports**
- Export to multiple file formats

Security

ISI Core allows permissions to be set on various levels and types of data, from policy notes to reports and high-level business rules and functions.

- Enforced at field, policy and module levels
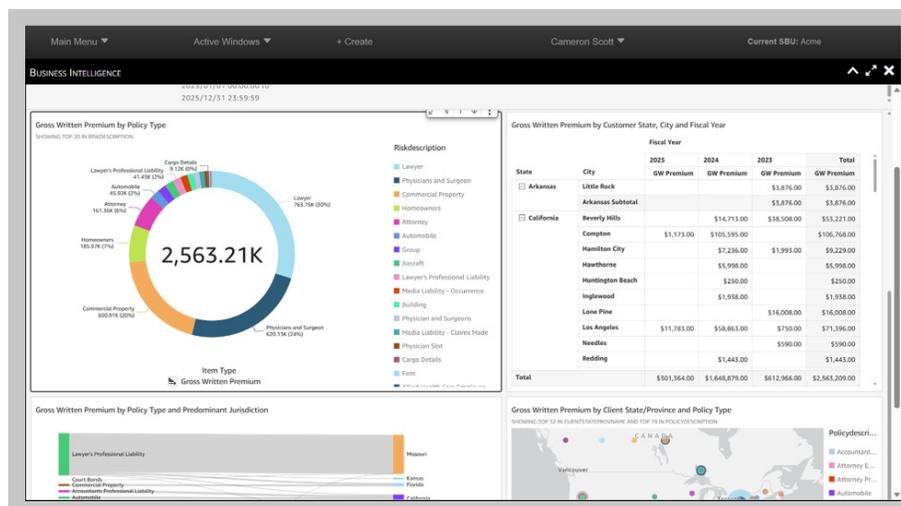- Group, role and user management

Management Dashboards

Management dashboards provide valuable, customizable, real-time information on key performance indicators. Managers and senior executives can **customize what they want to see**, when they need to see it, in a format that is most convenient for them.

- **Real-time results** with a click of the mouse
- Customize the data specifically for various audiences
- Interactive graphs, charts and gauges
- **Drill down** to analyze issues and opportunities

Document Production and Storage

Save time and money by managing and maintaining your documents, declaration pages, policy forms and other correspondence within the intuitive Document and Forms Engine. Set-up industry-standard or company specific forms with a few mouse clicks and quickly create custom policy forms.

- Create unique manuscript endorsements
- Merge variables into wordings and documents
- Define **triggers to automatically generate or print** documents as part of a process
- Attach and index documents

CRM

Every document, quote, photo, email, note, file attachment and task diary is available in a single view. Creating tasks, letters, notes and emails can all be accomplished with a few mouse clicks and will be permanently stored and available for view by authorized users.

- Track all communications in one place
- Assign tasks or add notes to record discussions or relevant information
- Generate letters to preview, print or email directly, and store as a note
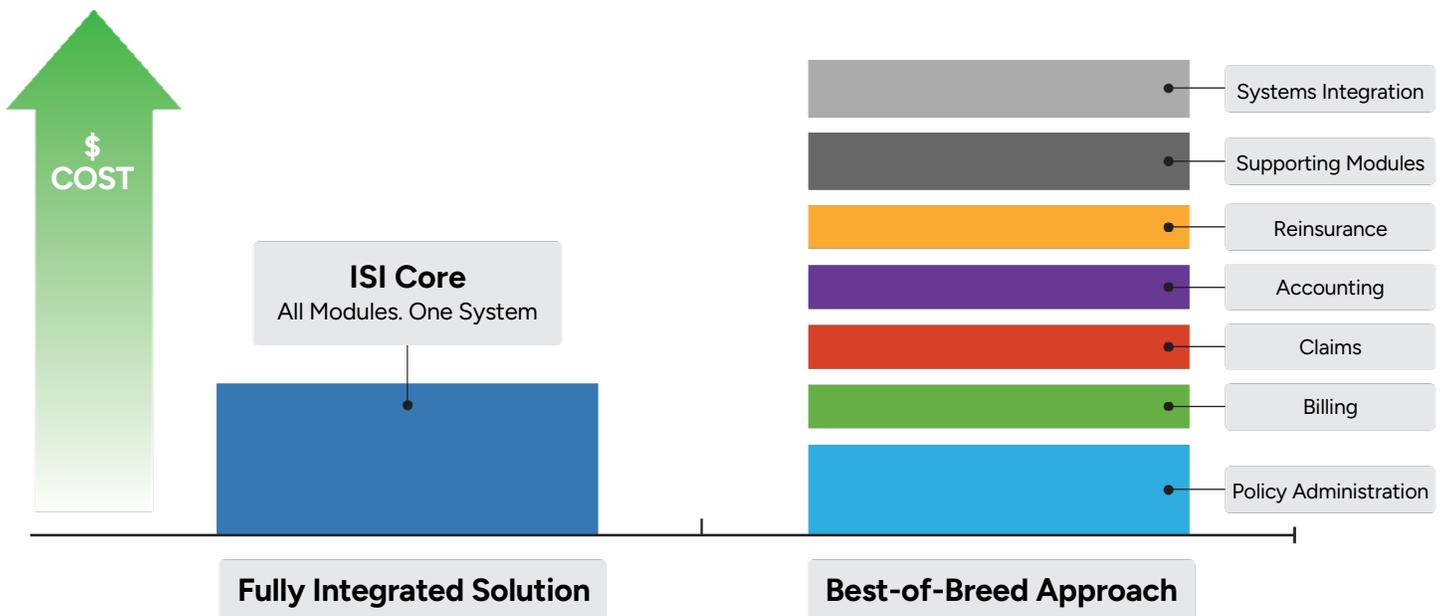
Management Dashboards

By leveraging the ISI Connect, insurers can build custom self-service insured and broker portals. Improve customer service by offering your clients and business partners complete digitization throughout the policy life cycle.

- Flexibility to customize branding and workflow
- Real-time access to ISI Core data
- Token-based API calls to improve security
- Reference application to reduce development time and increase speed to market

ISI Connect

We understand the need to seamlessly interface with software and sites outside of the ISI Core solution. Whether integrating with a third-party application or building a portal, the ISI Connect makes it easy to pass data via Web Services.

One Fully Integrated Solution to Achieve More™

$COST

ISI Core
All Modules. One System

Fully Integrated Solution

Systems Integration
Supporting Modules
Reinsurance
Accounting
Claims
Billing
Policy Administration

Best-of-Breed Approach

ISI Core is a fully integrated system that allows you to leave behind the expensive, risky and IT resource consuming efforts of best-of-breed solutions.

How Insurers and MGAs Achieve More with ISI

Better Manage Risk
Enhance underwriting precision and exposure control.

Unlock Real-Time Insights
Unify policy, billing, claims, accounting and reinsurance data to drive better decisions.

Enhance Operational Efficiency
Streamline customer, team and distribution channel experience.

Drive Sustainable Growth
Accelerate product rollouts and policy changes while lowering total cost of ownership.

Our Valued Partners

MPL PREMIUM PARTNER

InvoiceCloud™ Innovating the Customer Experience

PREVERITY PREDICTION OF TRUTH

Milliman **Datalytics-Defense®**

amazon QuickSight

IZENDA insightsoftware

Praxent

Paymentus

Address

ISI Global Headquarters
1460 The Queensway, Unit 203
Toronto, ON Canada
M8Z 1S4

Contacts

Tel: 1-877-777-2231

General Inquiries: info@insurancesystems.com
Sales Inquiries: sales@insurancesystems.com