

# Cloud-based Insurance Applications Developed for a Digitally Enabled World



The rapid technological evolution has led to a growing digital revolution and greater customer expectations. The effective use of well-implemented technology can improve your business operations, reduce costs and protect your profits. JMR Software has extensive expertise and over 30 years' experience in delivering specialist IT solutions that deliver measurable business outcomes to companies throughout the financial services sector.

## Cloud-based Applications to Deliver a Competitive Advantage

Our knowledge of the insurance industry and recognition of its business challenges has led us to developing a range of cloud-based applications focussed on reducing operational complexity, cost and risk.

### Policy Administration System

Our web-based policy administration system offers enhanced digital capabilities with the ability to configure and deploy your solution rapidly in the cloud. Delivered on a robust architecture and easily integrated with other systems, it will enable you to scale your business faster, accelerate new product launches and give you a competitive advantage.

This all-encompassing solution is fully customisable, manages and automates your policy lifecycle from quotes, policy inception, policy management right through to claims management. The system offers a user-friendly experience and secure access to all your stakeholders, providing intuitive and effortless navigation with real-time validation on all data captured.



Some of the main automated features in the system include digital communication, integrated billing and collections to the banks, document management, reporting, workflow and full audit functionality. The system can accommodate various payment methods including integrated internet payments.

Our solution is highly configurable and can easily adapt to changing business needs. Your power users can easily make changes to key business processes, workflows, functionality, reports and client correspondence, with absolutely no coding required, thereby saving you time and money. You can also quickly configure new products or, for more complex requirements, utilise the skills and knowledge of our insurance experts.

### Assessment Management System

Developed to meet the needs of assessors in the insurance industry our Assessment Management System is fully automated and enables your vehicle assessors to rapidly evaluate the damage on a claim, in one visit, improving assessment performance and accuracy while capturing and delivering real-time information in a format tailored to suit all needs. It has an optimised inspection and reporting workflow and can be 100% tailored for your business requirements and vehicle inspection needs.

In addition to accurate capturing of data, you can attach repair estimates or other claim's related documents including full colour photographs of damage and invoices can be created and sent from the system. Ultimately, it reduces costs, but increases management visibility through a reporting functionality that allows companies to review the progress of the claim, the number of claims being processed, and the amount being invoiced.

 We opted for JMR's online Insurance Solution because it is user-friendly, easy to make amendments or updates to assessments and further improves our efficiency. It also allows us to send out reports quickly and efficiently that are tailor made to our client's needs. It has significantly changed things for us; streamlining our operations, enabling us to deliver faster results for our clients and grow our business more easily. 

**Gavin Graham**  
Managing Director of KBG



  
**Reduce administration  
time and costs**

## Claims Fulfilment System

Our Claims Fulfilment System provides insurers service providers with a comprehensive claims management system via a web portal. Request for quotes and invoices are automated and at every stage of the process the insurer, broker and client will receive automated email notifications, and all have complete visibility to track the claim.

Electronic documentation helps to streamline the whole claims process and enables digital sign off at client site with digital imaging of damages. Real time management information and graphical gauges enable insurance companies to produce valuable Management Intelligence (MI) at the click of a button. This enables in-depth analysis on things such as peril codes that support ongoing pricing of policies.

Digitally enabling the claims fulfilment process helps to reduce administration time and costs, but also results in faster turnaround times and impressive customer service. Insurers can also access the system via a web portal to view service provider quotes, authorise quotes, to monitor the claim status and look at images of damage.

## Complaints Management System

Our robust, flexible and easy to configure and use Complaint Management System will reduce your administration costs, but also streamline the handling of complaints. It is 100% web-based, highly scalable, can be rapidly deployed and will help your agents to deal quickly and effectively with any dissatisfied clients. You can receive and handle complaints through multiple channels including your website, social media, walk in clients and call centre to effectively track and resolve them all.

“ The new Claims Fulfilment System is used throughout the business to generate team schedules, provide real time tracking of teams, real time stock management and current job status via geo locations and graphical representation. This means that the company can do a pin drop for a new claim and potentially route somebody already out in the field to pick up glass and respond quickly, particularly if there is an emergency. Ultimately, with electronic documentation throughout it also enables digital sign off at client site and digital imaging of damages. ”

**Darryn Tromp**  
Founder and director of DGC Glass

The system offers high levels of automation, tracking complaints history and the custom workflow automatically routes and assigns new cases to the correct person or department within your organisation. Cases can be assigned on any criteria enabling rapid escalation, where needed, to ensure that complaints are being addressed in a timely manner. Our Complaints Management System helps to improve customer service, maintain quality control, effectively manage compliance and prevent potential lawsuits by tracking customer feedback in real-time.



**Rapid assessment of  
damage on a claim**



## Insurance Verification System

Verifying assets to be insured or insurance claims can be a costly business when there is a need to visit a location. Our Insurance Verification System reduces the time, cost and risk of fraud for insurers by enabling you to get the visual information you need fast.

The system enables your agents to send an email or SMS link to a customer. The customer can then sign into an online portal to carry out self-verification by loading relevant images of assets. This enables you to get a real time view of an asset that either needs to remain insured or a view of the damage to an already insured asset.

## Building digital capability, transforming the future of insurance

JMR Software is continuing to use our industry knowledge and skills to develop a library of digitally enabled insurance applications that can be rapidly deployed to deliver a fast return on investment.

Our commercial model keeps your costs low, but our flexible approach means that you can use one or more SaaS-based systems and integrate them into your existing systems architecture. You can focus on your business while we keep the technology running. As the race for digital transformation continues JMR provides solutions that can help you to stay ahead of the competition.




**JMR**  
SOFTWARE

Established in 1987, JMR Software is an independent South African company, with strong international roots and relationships that are built on our integrity, expertise, capability and years of successful delivery.

If you would like more information on CloudCover, please contact us:

 [www.jmr.co.za](http://www.jmr.co.za)

 [info@jmr.co.za](mailto:info@jmr.co.za)

 Head office: **+27 (0) 11 484 5070**  
UK office: **+44 (0) 18 4435 5479**