



## Web-based Insurance Administration System to help you deliver a digital first strategy



### **A comprehensive cloud-based solution that grows with your business**

Digital agility is critical for insurers today. The ability to create and launch products fast to meet new market demands and stay ahead of the competition is vital. CloudCover transforms the way you do business to help you compete more effectively in this new world. It reduces operational complexity, cost, and risk and is a rapidly configurable solution. Enabling companies to comply with regularly changing regulations, improving operational resilience and customer experience, while increasing productivity and reducing your costs.

# Innovation in growing your insurance business

JMR Software has over 30 years' experience and proven track record in designing and implementing business solutions in the insurance market. Over this time, we have learnt that some challenges need a completely different approach. That's why we launched CloudCover - a totally comprehensive, highly-secure, flexible and customisable cloud-based insurance administration system that adapts easily to your changing business needs.

CloudCover caters for life, health, travel, funeral, and short-term insurance, both for commercial and personal lines, as well as reinsurance. CloudCover allows you to administrate various lines of business and multiple products on one system. Enabling you to launch new products faster to embrace changing market needs. As a cloud-based solution (hosted on Amazon Web Services) it is designed to effortlessly scale with your business and keep your costs down as OpEx instead of CapEx.

Designed to deliver high levels of automation, CloudCover manages your policies from initial inception (including quotations) through to claims and cancellations, and all the processes in between, incorporating administrative, regulatory, financial and reporting aspects.

CloudCover has rich functionality that includes full document management and tracking workflow, integrated communication module, built-in anti-money laundering capability and powerful API's.

## JMR CloudCover PAS Capabilities



- Personal Lines
- Commercial Lines
- Life
- Funeral
- Legal Services
- Health
- Travel

**Channels Communication**

- MGA MGU
- UMA
- Insurers
- Brokers
- Client
- Service Providers
- Digital Channels
- Call Centres

**Integrated Communication**

- SMS
- emails
- Document Management
- Workflow BPM Tracking
- Financial Collections
- Client KYC
- Sanction Screening
- Automated Letters, Reports, Policy Documents



## CloudCover adapts to the way you want to do business

CloudCover is highly configurable and can be easily configured to meet your business needs. Some system configuration can even be done by your own business administrators with absolutely no coding required. It enables complete personalisation with functionality to effortlessly change to best support your business.

CloudCover provides all your stakeholders with a user-friendly digital experience. It makes it easy to request quotations, deal with policy applications, view policy details, request policy changes, attach and view documents, deal with complaints and queries as well as lodge claims and track its progress.

Multiple stakeholders, such as MGAs, MGUs, UMAs, Insurers, Brokers, Clients, Call Centres, third party service providers, as well as digital channels, can all access the CloudCover system.



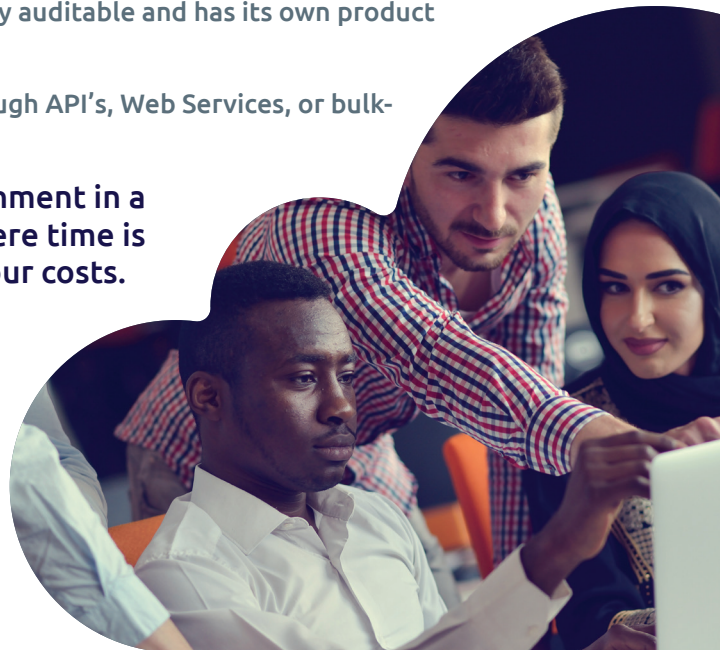
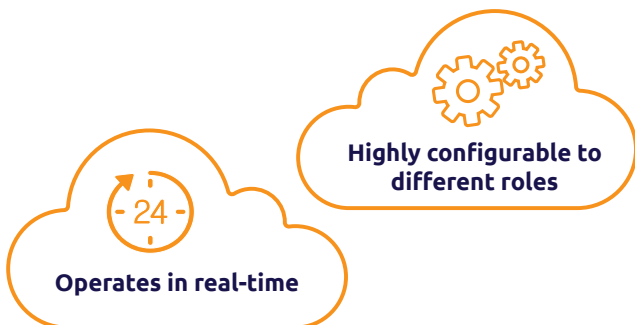
**Solution Accelerators > Experienced staff > Migration Importer > Full Audit Log & Audit Trail > User Training > Post Implementation and Production Support**

Designed with product innovation and changing markets in mind, CloudCover enables rapid customisation and is easily tailored to meet your business requirements.

**CloudCover features include:**

- Highly configurable to different roles, highly secure, infinitely scalable, and rapidly deployed
- Operating in real-time it offers full validation on all inputs and powerful search and filter functionality on all screens
- From initial quote through policy inception and acceptance, as well as billing, claims, and reporting the system is highly automated to increase your productivity and reduce costs
- Integrated communications and document management enables you to automatically send emails and SMS messages to keep policyholders advised of policy schedules, payments, changes, lapsed or cancelled policies and claims
- Automated rules-based claims handling, keeping everybody up-to-date and triggering messages and documents as needed, and also identifying fraudulent claims
- Automated daily reconciliation with collections or payments available on a Host to Host basis or through digital payment gateways
- Automated commission runs, with commissions and other fees posted automatically.
- Management, operational and regulatory reporting is made easy and can be configured to your requirements as well as integrated with existing systems
- Easy access for your administrators to make changes, is fully auditable and has its own product rating engine
- Easily integrated with client website or other systems through API's, Web Services, or bulk-loaded flat files

CloudCover can be implemented into a live environment in a significantly shorter time frame and in a world where time is money, this can help you to dramatically reduce your costs.




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:

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