

Inamon is a web based insurance system designed with a customer self service model in mind. It takes full advantage of the opportunities the internet offers for letting the customer have full control over when and how their insurance should be managed.

Highlights

- The customer can get a quote, take out a policy, make amendments, accept renewals, notify claims etc., all online without talking to a call centre at any time
- The customer is able to view current and historical cover details, and thus have an online archive of policy documents
- The system is able to charge a fee for a change to avoid trivial changes
- The system can make out of sequence Mid Term Amendments, even across policy periods (years)
- Short term cover can be added to a policy in one transaction
- Technically the policy changes have a minimal impact in the policy system, whilst retaining the full policy history
- Insurance products are easily implemented with a high level of flexibility to enhance the customer experience
- It is easy to migrate policies into the system

Full Function

Inamon is a substantial system in every aspect, covering all expected insurance functionality including Party (Customer), Account, Quotation, Policy, Claims, Reinsurance, Product Editor, GL interface, Document handling, User control etc. It has been designed for multi currency and multi language from the outset.

Who is this system for?

To be able to sell insurance online many insurance companies have developed a web front end to their existing backend systems. This generally works for quote and initial sale of the policy, but it proves very hard to enable the full amendment capabilities.

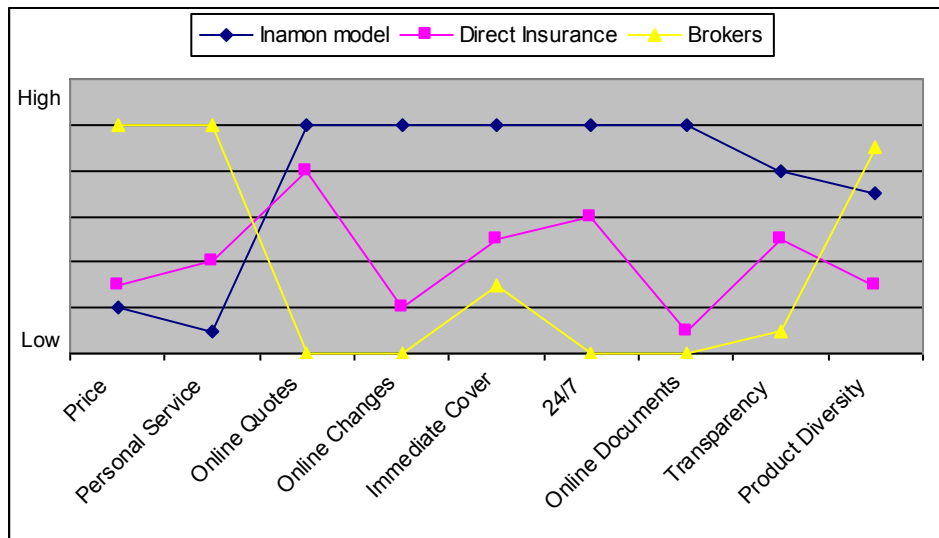
Because Inamon is designed with that capability in mind, we offer a real integrated system, and **not** a front-end and a back-end system.

Inamon is for any insurance company looking to set up an online business, even if they have an existing backend system. Only by having an integrated solution can you have seamless **Online New Business, Mid Term Amendments and**

Value proposition

Differentiation

Inamon places insurance companies in a unique competitive position, differentiated from traditional market players as illustrated by the value proposition. This in turn enables them to offer unprecedented levels of value and service to their customers.



Customer value

1. No need to use a call centre. It isn't really a personal service anyway, and many people are finding it frustrating and annoying
2. Lets the customers manage their policies at the time that suits them
3. One central repository for all the policy documents

Shareholder value

1. By letting the customers self serve we are removing the need for a large call centre, and thus enabling large cost savings
2. All documents can be sent electronically thus saving on print and fulfilment costs
3. Enable larger product diversity without the need to train an entire call centre

The UK direct insurance market is highly competitive with commoditised products and service propositions. Consumer interaction is generally via call centre or internet for quotes and new business, with subsequent servicing or claims almost exclusively managed by phone.

Inamon offers a completely new approach designed from day one to meet the needs of web based sales and servicing, while at the same time exploiting the significantly reduced cost dynamics of this channel. There is massive and realistic potential for growth as the internet becomes the norm for simplified financial service provision, and Inamon is the ideal tool to help companies exploit that potential.

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