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Core Policy Admin

Technical enablement session

Spring Release - R2 2022

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Core Policy Admin

The Core Policy Admin solution provides capabilities to support an Insurer in its back-office policy administration during the usual life cycle of an insurance contract.

Digital Solution Overview

Digital assets included in the solution

Data Model

Highlight important entities

APIs

How to interact with the solution

Digital solution overview

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Digital solution packages

Policy Admin

Policy Admin solution package contains all the important customization items defining the solution, combining data model elements with SDK scripts.

It includes business entities, attributes, business entity extensions, business workflows, entity forms and entity views, covering the data model of the solution.

Client-side and server-side scrips used to automate and enhance the capabilities of the solutions are also part of this asset.

It also includes data import templates and config data definition used to populate the entities included in the solution.

Policy Admin Import/Upgrade

Policy Admin Import includes default settings that can be used to customize the behavior of the solution or to automate the processes and security roles.

Policy Admin Import Upgrade includes all the additional settings needed when upgrading from the previous published version.

PC Policy Admin

PC Policy Admin includes specific functionalities dedicated to the property and casualty line of business.
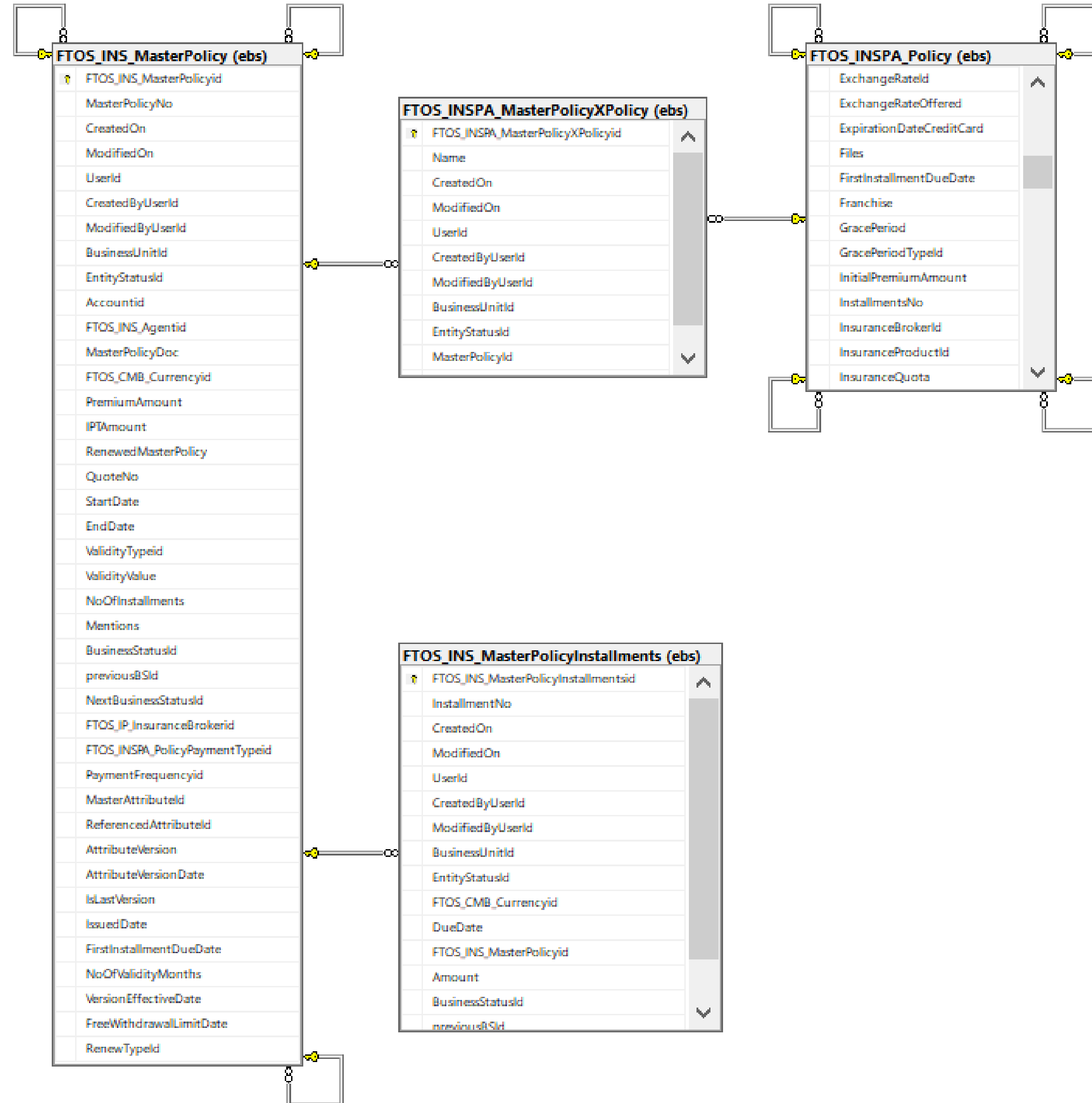
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Data Model

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Master policy

In order to support a multi object, multi person insurance contract, a master policy will be issued

Cancellation and alteration can be triggered on master policy level, affecting all the policies related to it.

NEW

- New entity to store the links between a policy and a master policy

FTOS_INS_MasterPolicy (ebs)
- FTOS_INS_MasterPolicyid
- MasterPolicyNo
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- AccountId
- FTOS_INS_AgentId
- MasterPolicyDoc
- FTOS_CMB_Currencyid
- PremiumAmount
- IPTAmount
- RenewedMasterPolicy
- QuoteNo
- StartDate
- EndDate
- ValidityTypeId
- ValidityValue
- NoOfInstallments
- Mentions
- BusinessStatusId
- previousBSId
- NextBusinessStatusId
- FTOS_IP_InsuranceBrokerId
- FTOS_INSPA_PolicyPaymentTypeId
- PaymentFrequencyid
- MasterAttributeId
- ReferencedAttributeId
- AttributeVersion
- AttributeVersionDate
- IsLastVersion
- IssuedDate
- FirstInstallmentDueDate
- NoOfValidityMonths
- VersionEffectiveDate
- FreeWithdrawalLimitDate
- RenewTypeId

FTOS_INSPA_MasterPolicyXPolicy (ebs)
- FTOS_INSPA_MasterPolicyXPolicyid
- Name
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- MasterPolicyId

FTOS_INSPA_Policy (ebs)
- ExchangeRateId
- ExchangeRateOffered
- ExpirationDateCreditCard
- Files
- FirstInstallmentDueDate
- Franchise
- GracePeriod
- GracePeriodTypeId
- InitialPremiumAmount
- InstallmentsNo
- InsuranceBrokerId
- InsuranceProductId
- InsuranceQuota

FTOS_INS_MasterPolicyInstallments (ebs)
- FTOS_INS_MasterPolicyInstallmentsid
- InstallmentNo
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- FTOS_CMB_Currencyid
- DueDate
- FTOS_INS_MasterPolicyid
- Amount
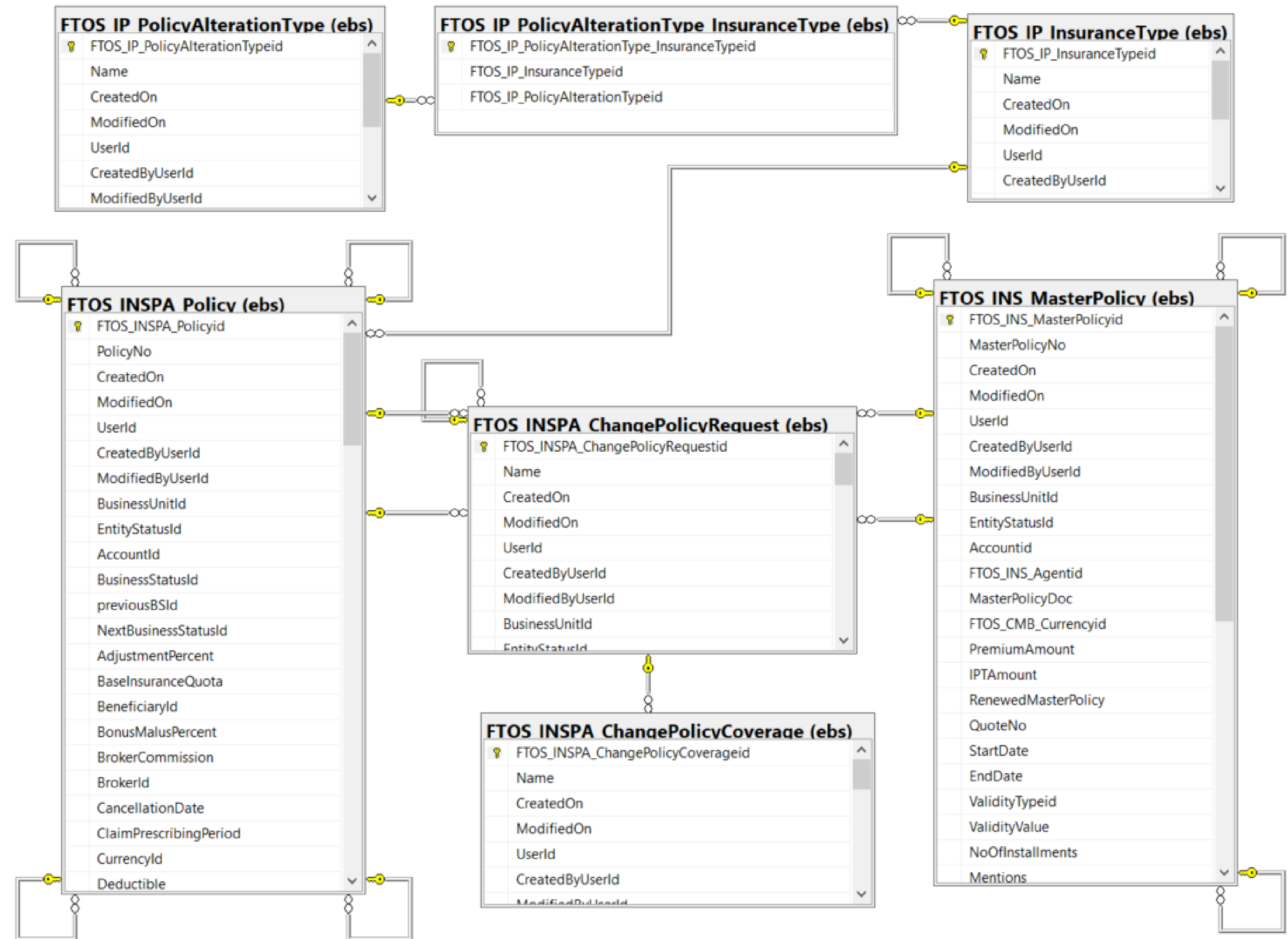- BusinessStatusId
- previousBSId

Policy and Master Policy MTAs

General MTA approach

NEW

Data model implemented to support the business processes for policy alteration was extended to incorporate the logic for master policies alteration
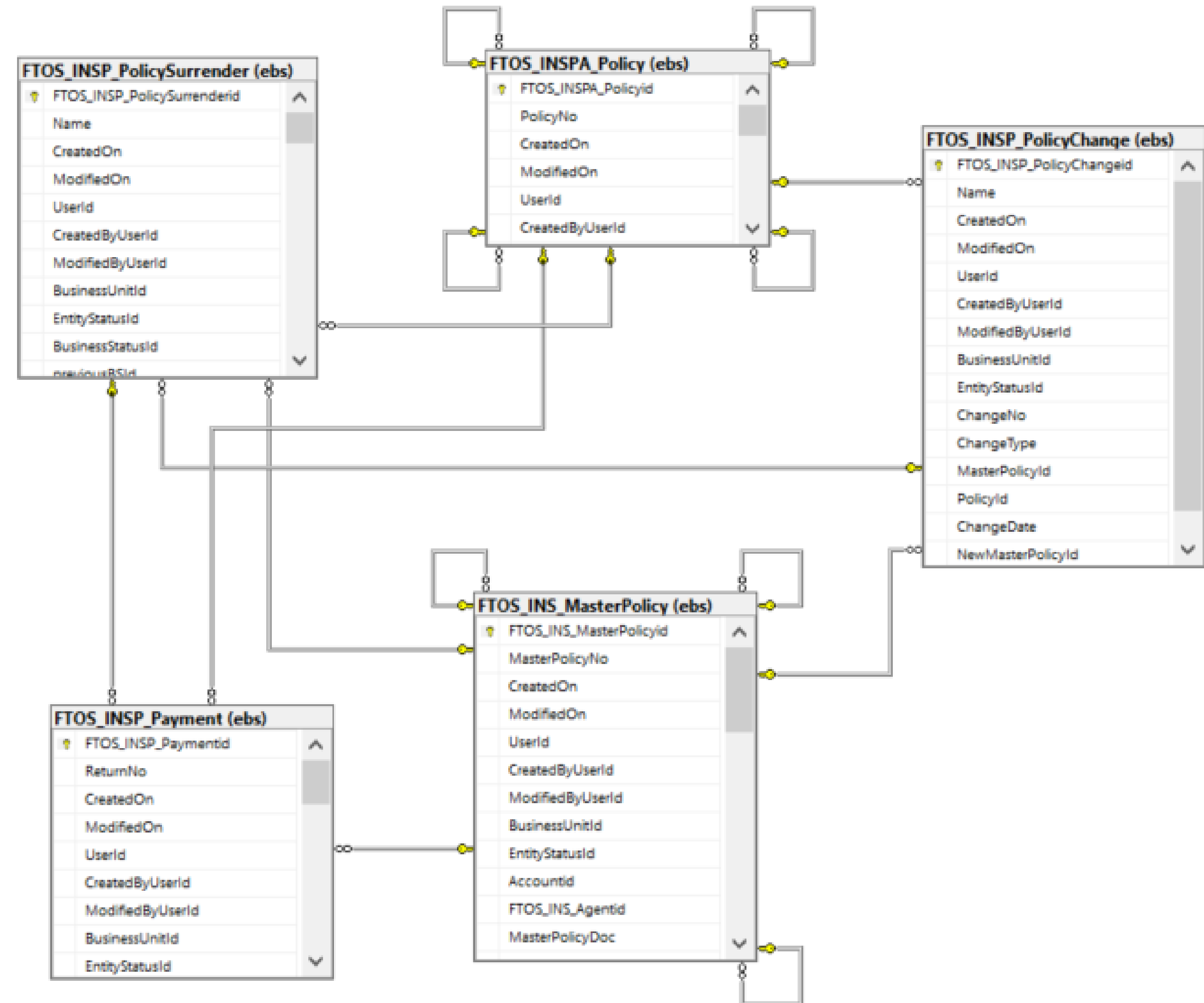
Policy and Master Policy Cancellation

General Cancellation approach

Data model implemented to support the business processes for policy cancellation was extended to incorporate the logic for master policies cancellation

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Other functionalities
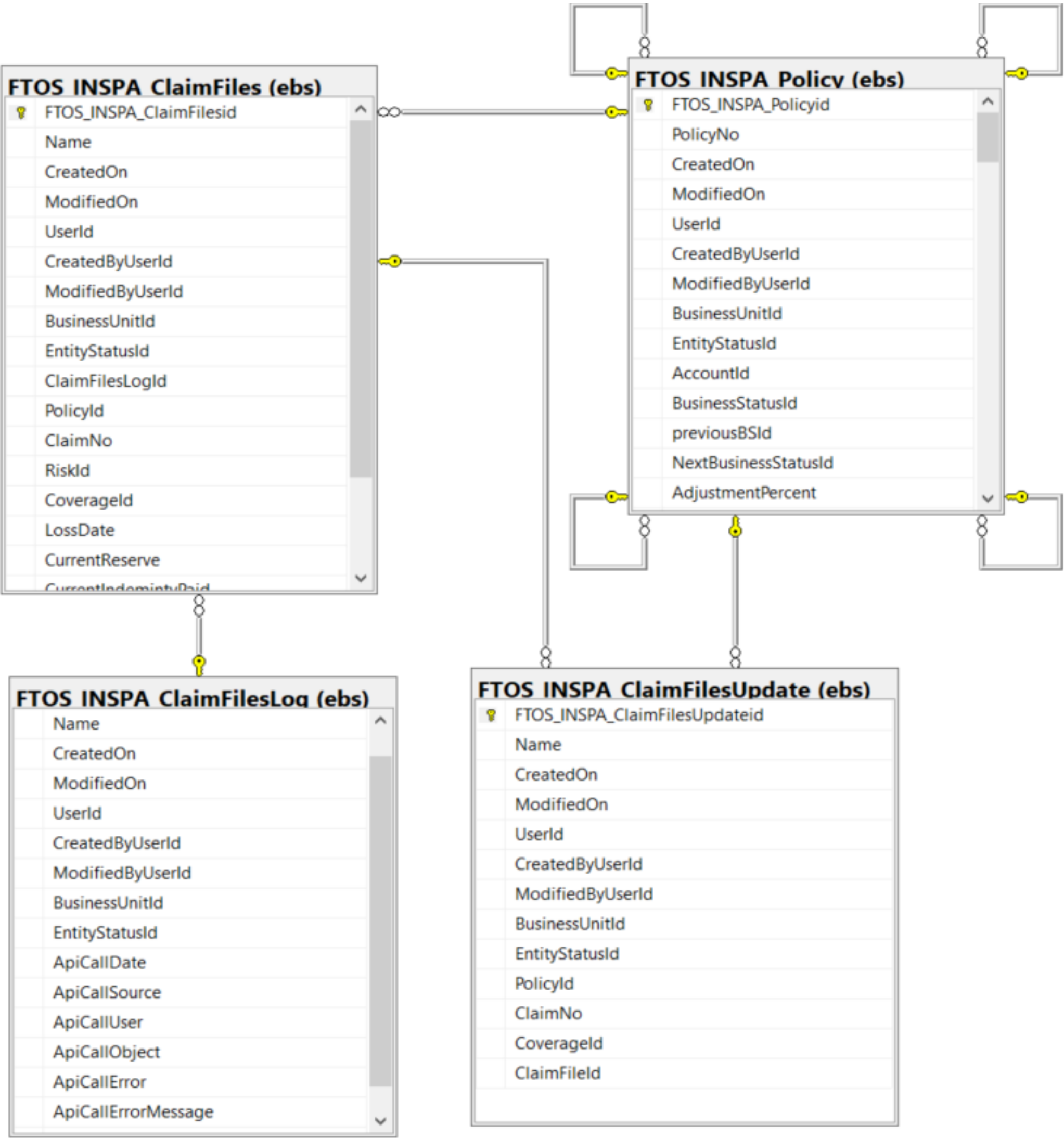
Claim management impact
on policy admin solution

NEW

- Multiple excess types available on coverage level

- Policy Claim Data step – display claim details loaded in the policy admin solution based on API calls

- Indemnity limit update after a claim

Policy Coverage

Export | Refresh

	Coverage Ty...	Coverage	Amount Ins...	Currency	Insurance Type	Premiun Amount	Excess
	Base	Death by accidents	50,000.00	EUR	Personal Accidents	144.00	10 % of Sum Insured
	Base	Permanent Disab...	35,000.00	EUR	Personal Accidents	1,209.60	10 % of Sum Insured
	Rider	Medical Expenses	20,000.00	EUR	Personal Accidents	691.20	10 % of Sum Insured
	Rider	Income Compen...	25,000.00	EUR	Personal Accidents	792.00	10 % of Sum Insured

FTOS_INSPA_ClaimFiles (ebs)
- FTOS_INSPA_ClaimFilesid
- Name
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- ClaimFilesLogId
- PolicyId
- ClaimNo
- RiskId
- CoverageId
- LossDate
- CurrentReserve
- CurrentIndemintyPaid

FTOS_INSPA_Policy (ebs)
- FTOS_INSPA_Policyid
- PolicyNo
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- AccountId
- BusinessStatusId
- previousBSId
- NextBusinessStatusId
- AdjustmentPercent

FTOS_INSPA_ClaimFilesLog (ebs)
- Name
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- ApiCallDate
- ApiCallSource
- ApiCallUser
- ApiCallObject
- ApiCallError
- ApiCallErrorMessage

FTOS_INSPA_ClaimFilesUpdate (ebs)
- FTOS_INSPA_ClaimFilesUpdateid
- Name
- CreatedOn
- ModifiedOn
- UserId
- CreatedByUserId
- ModifiedByUserId
- BusinessUnitId
- EntityStatusId
- PolicyId
- ClaimNo
- CoverageId
- ClaimFileId

APIs

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Policy Admin APIs

GenerateMasterPolicy

Use this API to generate a master policy contract, that will eventually include one or more policies.

For more details check Generate Master policy [page](#).

PolicyGenerationAPI

Use this API to generate a new policy, either an individual one or part of a master policy.

For more details check Policy Generation [page](#)

FTOS_GetPolicyData_API

Use this API to get details about a particular policy, registered in the system.

The API takes into consideration possible changes on the policy, so by using the validity date property you can extract the description of the policy at a particular point of time.

For more details check Get Policy Data [page](#)

FTOS_INSPA_AddClaimFilesLog

Use this API to save details about the claims registered for a particular policy.

The details passed as input parameters will be used to populate the Policy Claim Data step details on the policy form driven flow.

For more details check Add Claim Files [page](#)

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Core Claims Admin

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Core Claim Solution

Integration with Policy admin solution

- call FTOS_INSPA_AddClaimFilesLog API when changing the status of a claim to paid

- Update the indemnity limit when changing the status of the claim to paid

```javascript
if (isBusinessStatusChange("Risk Covered", "Paid") || isBusinessStatusChange("Assessment", "Paid")) {

    var policyAdminUsed = getSystemParameterByName("PolicyAdminUsed");
    if (policyAdminUsed == 1) {
        var libClaimPaid = importLibrary('FTOS_CLAIM_ClaimPaid');
        let param = libClaimPaid.AddClaimFiles.getAddClaimFilesLogAPIParam(context.Id);
        if (param && param.length > 0) {
            for (let i = 0; i < param.length; i++) {
                libClaimPaid.AddClaimFiles.callAddClaimFilesLogAPI(param[i]);
            }
        }
    }
}
```

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Billing & Collection

Technical enablement session

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Billing & Collection

Billing and Collection is a highly customizable FintechOS solution that enables insurance companies to effectively speed up their quote-to-cash journey by automating routines unique to billing and collection processing.

The technical solution supports all the business processes, allowing users to benefit from innovative solutions.

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Billing & Collection

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It includes business entities, attributes, business entity extensions, business workflows, entity forms and entity views, covering the data model of the solution.

Client-side and server-side scrips used to automate and enhance the capabilities of the solutions are also part of this asset.

It also includes data import templates and config data definition used to populate the entities included in the solution.

Billing and Collection Import

Billing and Collection Import includes default settings that can be used to customize the behavior of the solution or to automate the processes.

Scheduled jobs, insurance parameters, flow settings or versioning settings for the solution entities are included in this asset.

Billing and Collection Import Upgrade

Billing and Collection Import Upgrade includes all the additional settings needed for upgrade from the previous published Billing and Collection Import version.
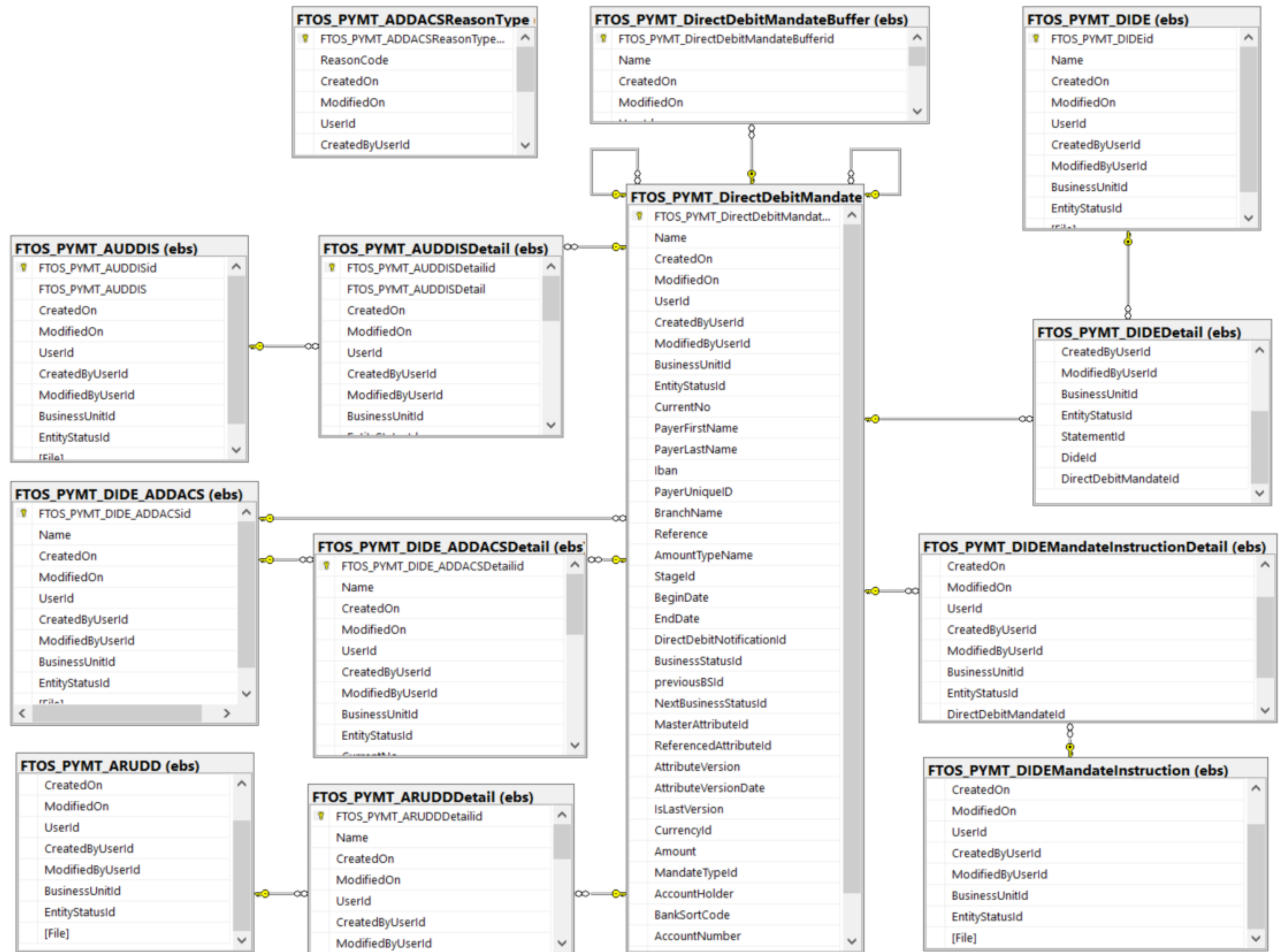
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Data Model

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Direct Debit UK

This slide highlights the most relevant entities included in the data model for direct debit UK. For more details, please check the Billing & Collection Solution documentation.

- new "Pending" status for a mandate

- New file import – AUDDIS process

- Manually add, update or cancel mandate (SEPA and UK)

APIs

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Billing & Collection APIs

FTOS_PYMT_StatementsGeneratio nAPI

Use this API to generate invoices for specific policies and installments. All the statement generation business conditions will be applied when using the API as well. After calling the API, the invoice reference will be included in the response.

For more details check Generate Statement API page

FTOS_PYMT_AddOutgoingPayment Request

Use this API to insert a new outgoing payment request, for different types of payments.

After validating all the input keys, a new request is inserted, and the reference of the payment returned in the response.

For more details check Generate Outgoing Payments API page

FTOS_PYMT_GenerateMandate

Use this API to generate a new direct debit mandate for UK.

The API handles the validation of the input keys as well as the logic for inserting the mandate, first in FTOS_PYMT_DirectDebitMandateBuffer entity, and then, after processing the details, into FTOS_PYMT_DirectDebitMandate.

For more details check Generate Direct Debit API page

Got questions? Remarks? Feedback?

Talk to me ☺

Talk to Cristina Coseriu

Cristina.coseriu@fintechos.com

(Or message me on teams)

Thank you!

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