

INS PRO- Core Modules

Policy Writing

Lines Rated

- Homeowners
- Mobile Homeowners
- Landlords Package
- Dwelling Fire
- Crime & Glass
- Boat Owners
- Umbrella
- Commercial Fire
- Inland Marine
- Commercial Auto
- Farm Properties
- Business Owners
- Craft 12
- Condominium
- Farm Owners
- Artisan
- Special Multiple Purpose
- Commercial Properties & Liability
- Personal & Premise Liability

Features

- Company Controlled Rates
- Simplified Statistical Reporting
- Bureau Forms Rating
- Auto Anniversaries
- Pro Rata and Prior Period Changes
- Quoting and History Systems
- Issue New & Renewal Policies

Loss Accounting

Features

- Manages all Claim Activity
- Reinsurance
- Statistical Reporting
- Salvage & Subrogation
- Interface with Accounting Packages
- One time Claimant Entry
- Close and Re-open Claims
- Auto-assign Claim Numbers
- Multi-Claimant Ability
- A+ and Clue Reporting
- Diary Interface
- Quickly Adjust Reserves
- Catastrophe Tracking
- Loss Provider File
- System Generated Letters
- Tracking of Defense Cost Payment

Accounts Receivable

Features

- Commission statements by agent
- Receipt cash for insurance and fees
- Handles over and under payments
- Process bounce checks
- Automated change payment plans
- Write premium off policies
- Multiple pay plans and EFT/ACH
- Diary interface
- Follow-up billing
- Generate invoices & Re-print on demand
- Show amount due while receipting cash
- Bills balance as a result
- Move remaining balance to next installment
- Transfer premium from one policy to another
- Automated payment processing
- Bill endorsements entirely or over remaining payments
- Direct billing and agency bill collection methods
- Deposit Premium (advance payments)

Premium Accounting

Features:

- Report premium
- Written premium by company/agent
- Three year expiration lists
- Renewal worksheets
- Reinstatements
- Statistical reporting
- Report reinsurance
- Report written premium net of reinsurance
- Mechanical Breakdown reporting
- Select premium by class
- Earned and Unearned reporting (by policy, county)
- Policy Cancellations (pro-rata or short rate)

Supplemental Files

Features:

- Search entire system for Insureds name
- Search on location
- Email Agent Maintenance system
- Transfer functionality
- Maintain Mortgages, Loss payees, Additional insureds, etc
- Child and Parent agents
- Maintain Agent/Agency information
- Integrated Diary System

Management Information Systems

Features:

- Agent Performance
- Underwriting Analysis
- Contingent Commission Program
- Work Load Planning
- Rate Setting
- Reinsurance Retention Limits

INS PRO - SQL, Web Quoting, Email

SQL:

- Enhanced Web Access for Agent's On-Line
- Export Data to MS Access - Crystal Reports - MS Excel
- Create - Design - Edit System Reports
- Interfaces with Imaging
- On-line Catalog of Declarations and Bills for Easy Retrieval
- Mobility and Functionality with Emergent Technologies

Web Quoting:

- Attach pictures and documents to a quote
- Retrieve and modify existing quotes
- Issue a web quote directly from INS PRO
- Company controlled settings from Auto-underwriting customization and control

Email:

- Attach documents to e-mails
- Automatically send documents via email
- Edit existing e-mails
- Send out e-mails automatically on a timer

Capable Reports Include:

- Direct Bills
- Agent Commission Statements
- Agent Reimbursements Reports
- Losses by Agents
- Claim Acknowledgement Letters
- Agent Experience Report
- Direct Bill Premium Report
- Policy Changes Notices
- Inspection Orders
- Non-Pay, Cancellation & Non-Renewal Notices
- Agent Billing List
- Cancellation & Reinstatement Letters
- Loss Ratio Report Earned to Incurred
- Loss History Report
- New & Cancelled Policies by Agent
- Agent Expiration Reports
- Selected Policy Holder List
- Policy Quotes