



# UPM | UNDERWRITING

PROCESS MANAGEMENT



## Driving Automation in Insurance Underwriting

UPM is part of a family of specialised solutions that have been automating the insurance industry since 1995. Fully customisable, UPM supports any insurance underwriter's workflow, from small underwriting agencies through to large insurance companies. UPM delivers process automation that will speed lodgement, easing processing and management of policies, claims and related paperwork. UPM enables you to spend more time bringing in business and less time writing it up.

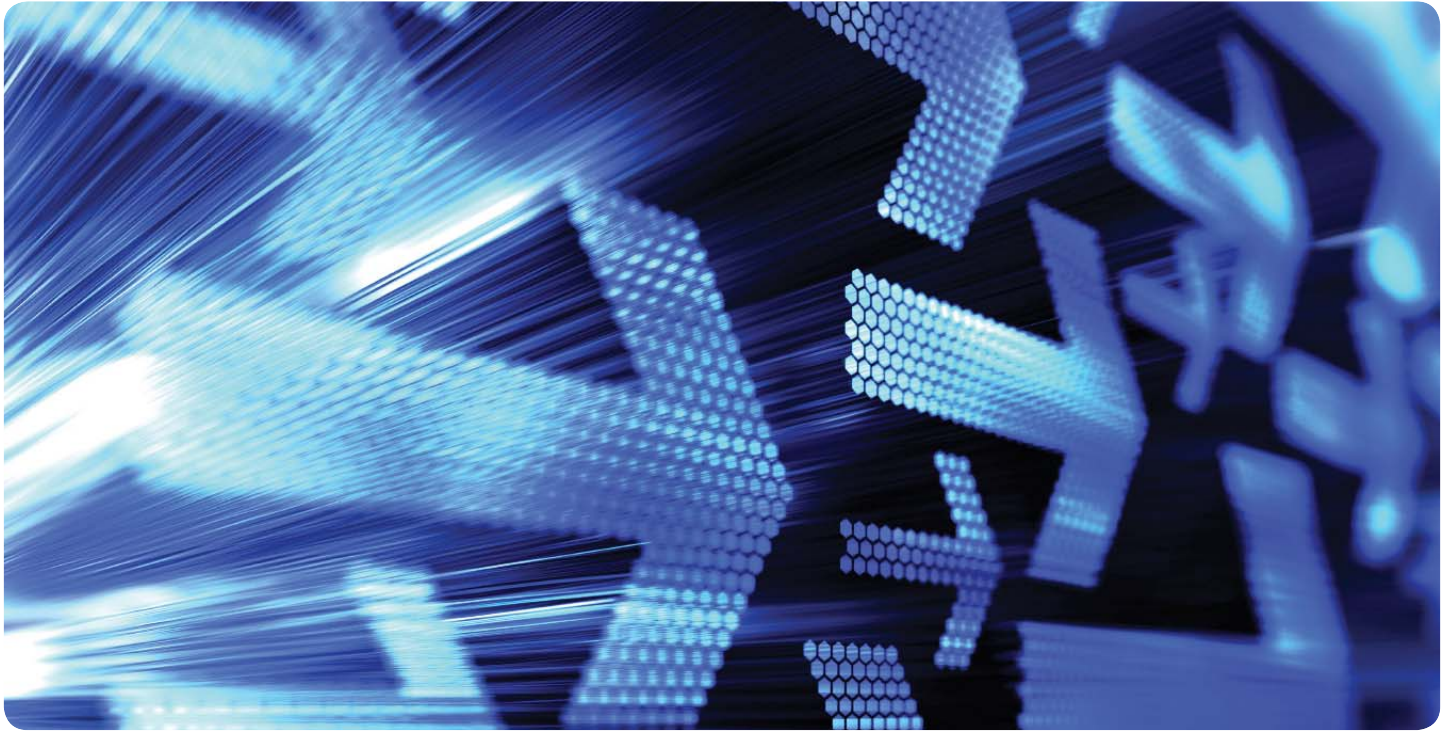


**GTI | INSURANCE**  
SOLUTIONS

# 01 Insurance Underwriting Process Management



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PROCESS MANAGEMENT



*GTI Insurance Solutions UPM is an integrated, modular suite of software applications that delivers true process automation for insurance agencies.*

Customisable to suit any office's individual requirements, UPM supports each step of the policy lifetime – from quoting and new business administration through to endorsements, claims and renewals. Replacing manual processes with a streamlined, automated workflow UPM significantly speeds policy processing and improves communications with business partners, associates and customers.

Designed to reduce the quantity of paperwork cluttering an underwriter's office, UPM also ensures that full customer records can be accessed quickly and easily by authorised personnel. Built-in security measures allow each office to establish their own authorisation and access levels for staff, intermediaries, customers and suppliers.

## ► Better communication

UPM makes correspondence with direct customers, brokers, re-sellers, banks and repairers fast and simple. Pre-set and tailored templates take the tedium out of everyday communications, providing automatic prompts for everyday forms such as: **requests for further information, schedules to underwriting companies, repair or replacement authorisations and cancellation notification**. The software can receive and issue communications according to the practices employed by the business for receipt and transmittal of information which may include fax, email, web or standard post.

## ► Faster, More Accurate Processing

Managing a policy involves a great deal of data capture and rigorous attention to detail. UPM helps to reduce time-consuming, repetitious tasks while eliminating redundant data entry through automated functions such as generation of policies from quotes. At the same time, integration with office productivity applications means that customer and insurance details are automatically inserted into each document template. The result is a dramatic reduction in data entry and related danger of keyboard errors delivering real time efficiencies.

## ► Responsive Service

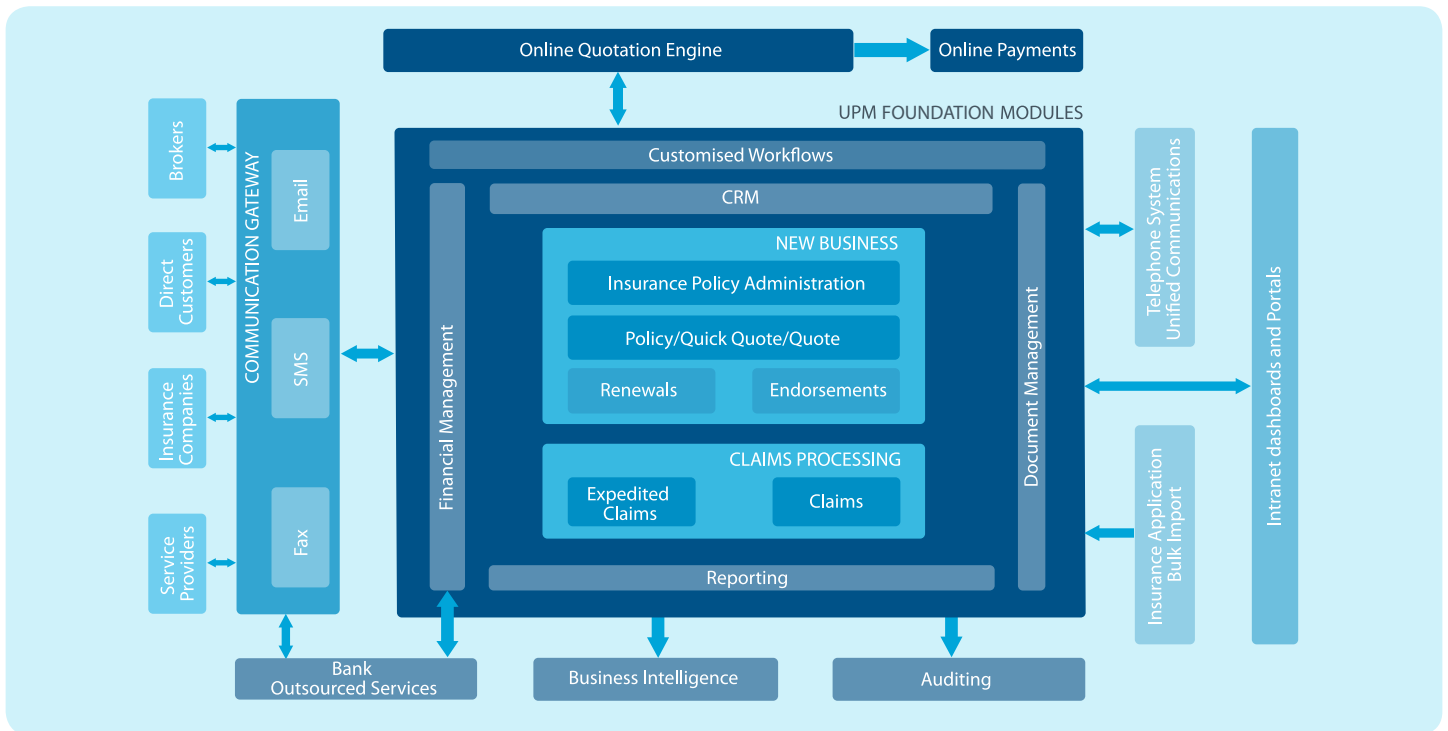
With less time required for writing business, staff will have more time to spend providing service to customers and partners.

Access to customer history and searching for customer or claim information is simple with UPM. The inclusion of relatively small but important details - such as the recording of model numbers for insured items - makes locating related documents or tracking the status of a claim fast and easy. Every feature is designed to provide staff with better access to information, reducing the time required to respond to customer queries and hastening processing time for claims, renewals and endorsements.

# 02. Get started with UPM



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## ▶ Getting started

At the heart of UPM is a family of foundation modules that replicate an insurance underwriters' business process to automate all the major actions required during a policy lifecycle:

1. **Customer Relationship Management (CRM)** accommodates information about the companies and individuals who are your customers, suppliers, brokers, agents, financiers, resellers, insurance companies, law firms and banks. CRM facilitates Sales and Marketing activities and records every interaction with customers.
2. The **New Business** suite of modules (**Insurance Policy Administration, Policy/Quick Quote/Quote, Renewals and Endorsements**) steps the user through all aspects of the quoting, lodgement and acceptance of new policies and the subsequent management of endorsements, renewals and cancellations;
3. **Claims** follows the processes and provides prompts to take a claim from initial contact through to resolution;
4. **Financial Management** includes premium accounting as well as standard operating accounting procedures to provide all accounting tools for an Insurance Agency. Financial Management is a major strength of UPM and all other UPM modules naturally link to this cornerstone module.

In addition the following core features underpin all of the UPM modules:

**Reporting** brings together the data that is essential for understanding where your business is up to at any given time. The software includes a variety of standard insurance reports and also offers flexible ad hoc reporting.

**Document Management** produces versions of documents (that are usually time governed) and stores letters, emails and other communications required in insurance underwriting.

**Authority Levels and Security** allows secure role based access control at many levels in relation to different UPM application functions and data.

**Customised Workflows** allows considerable latitude for flexibly in incorporating current business processes into the application while at the same time adding new specialised modules and enhanced functionality.

Each module is tightly linked to the others and is also fully integrated with **Microsoft Office** applications, enabling easy access and sharing of information with the world's leading office productivity software.

## ▶ Online Quotations

The **UPM Online Quotation Engine** is tightly integrated with the UPM foundation modules. It is an optional web-based solution that enables companies to upload and promote new product information. It also offers major time savings through the ability of providing customers with online quotes and by minimising data entry on policy inception. Once a quote is accepted, data passes to the Insurance Policy Administration module where the new policy is automatically created.

## ▶ Extending the benefits

UPM includes a number of additional optional, completely customisable advanced modules to help the insurance agency gain the most from their technology investment. **Business Intelligence** is a packaged solution that enables business users to easily create web-based dashboards, Key Performance Indicators (KPIs), scorecards, management reports, and ad-hoc analysis of their data – without the need of a software developer. Capacity for rapid UPM deployment enables a quick return on investment from the solution.

Other modules such as **Communication Gateway** and **Phone System Integration** further reduce effort and paperwork by harnessing the strengths of an office's existing technologies to continually streamline workflow.

# 03. Robust and Reliable



*GTI Insurance Solutions UPM is developed and marketed by Gratex International, a global leader in insurance software.*

## ► Robust and Reliable

Our family of GTI Insurance Solutions are reliable, robust and rewarding. Being modular, customers only choose the elements they need rather than paying for a monolithic software package that may never be fully utilised. It also means that the software may be implemented in stages, minimising disruption to the business and allowing for a systematic growth in user skill and confidence. Comprehensive consulting services complement the software, ensuring that every implementation is tailored to suit the particular business environment of each customer.

UPM is backed by a comprehensive support service that includes a prompt and professional telephone helpdesk, remote system support and monitoring.

## ► Comprehensive Support

Few underwriters have the expertise to identify whether a computer problem is a network or communications issue, a glitch in the database, an operating system slip-up or an application error. Nor do they have the time to deal with each and every vendor involved. That's why GTI Insurance Solutions are provided with an extended support option, whereby we take responsibility for coordinating support across the entire IT environment – from applications to the network and PCs. It is a service designed to resolve any issue quickly.

## ► Rock Solid Technology

UPM is built to grow alongside your business. At its foundation are the market-leading technologies: the Microsoft SQL Server database, Microsoft Exchange and Microsoft Dynamics NAV, a business management solution for small and mid-sized organisations that helps to streamline and simplify business processes. It enables every UPM module to leverage existing investments

in everyday technologies, offering seamless integration to applications such as Microsoft Excel, Outlook and Word. The result is less training required for staff and less time to get UPM up and running efficiently and profitably.

## ► Developed by Insurance specialists

Gratex International was founded in Europe in 1991 and has been developing specialised software for some of the world's largest insurance organisations since 1995. Gratex Australia's primary focus is on Business Management Solutions for the insurance industry.

A Microsoft Business Solutions Gold Certified Partner, Infrastructure partner and a multi vendor reseller, Gratex provides a broad range of IT services encompassing Desktop and Server, Email and Internet, VoIP, Consultancy, Disaster recovery planning, Internet Security, Software development, Managed IT services and IT support services.

The company employs 300 people globally.

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