EIS Core Insurance Suite: Putting the power to innovate at the core.

Key Features of EIS Suite

Single platform for personal and commercial lines

Customer-centric design

Fully unified, yet modular design

Product configuration factory with library of pre-assembled content

Advanced rating engine

Reusable business rules, components, and workflows

Embedded business activity monitoring, analytics, and reporting

Document creation and eFolder repository

Marketing campaign and opportunity management
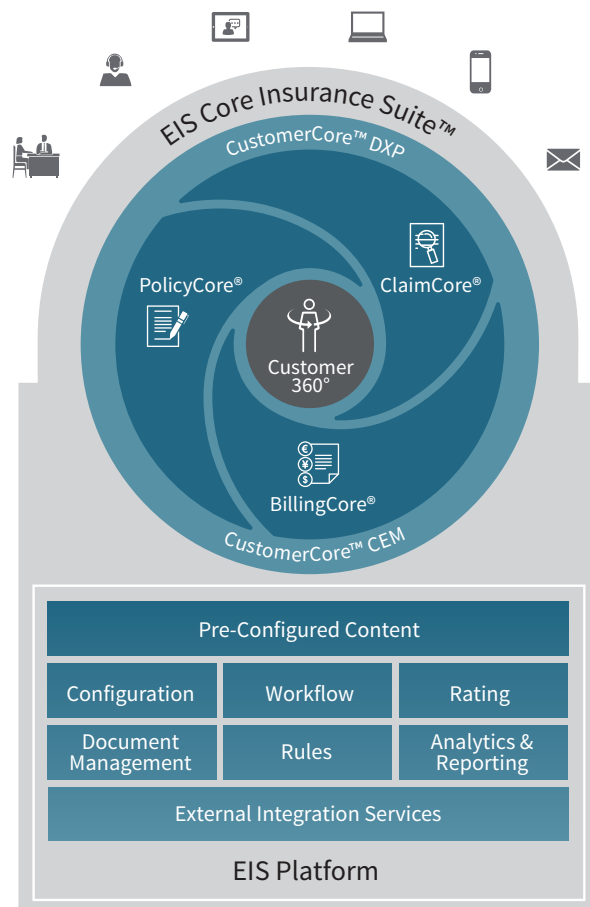
Omnichannel support

Robust third-party integration

On premise or cloud deployment

Highly scalable, services-oriented architecture

Armed with the customer-centered EIS Core Insurance Suite, you can more quickly innovate and compete, free from outmoded technologies and process inefficiencies. With EIS, empower your world with a 360° view of your customers. Get to market faster with the right products through the right channels. Engage customers on their terms with every interaction. And smartly manage the entire insurance lifecycle.
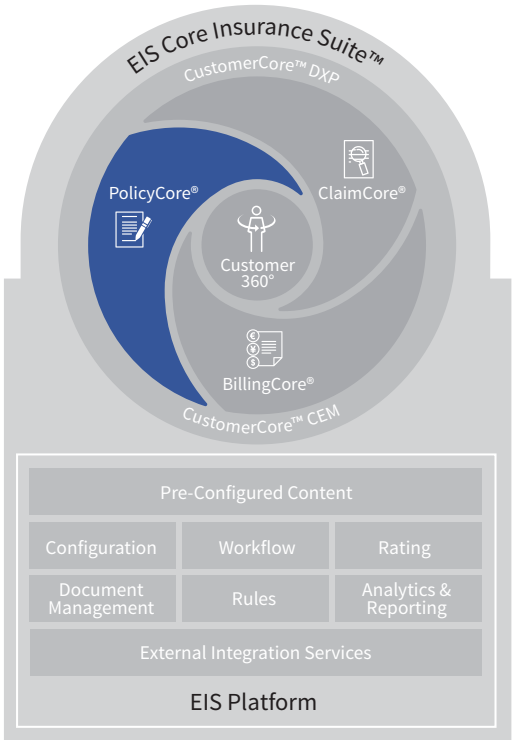
The EIS system is based on BuiltRight™ technology and combines a robust, digital-ready platform with a set of core applications—PolicyCore®, BillingCore®, ClaimCore®, and CustomerCore™—that can be used alone or as a unified suite. In one highly-configurable, multi-line system, you get the tools and technology needed for policy administration, rating, underwriting, claims, billing, and customer experience management.

Tap into the power of the EIS Suite to compete without constraint. Move uniquely faster. Be continuously better. Stay forever stronger.

EIS Core Insurance Suite™
CustomerCore™ DXP
PolicyCore®
ClaimCore®
Customer 360°
BillingCore®
CustomerCore™ CEM

Pre-Configured Content		
Configuration	Workflow	Rating
Document Management	Rules	Analytics & Reporting
External Integration Services		

EIS Platform

PolicyCore supports all your key policy administration and underwriting processes.

PolicyCore is a a modern, customer-centered policy administration system that helps insurers get products to market faster; minimize hand-off points; eliminate data entry errors; deliver complete, consistent, and compliant underwriting data; and improve service. PolicyCore is part of the unified EIS Suite™, which provides multi-line, multi-channel, and multi-segment flexibility over the lifetime of customer interactions—from policy to billing to claims.

End-to-End Policy Lifecycle

Application	Underwriting	Quote	Issuance	Servicing	Renewal

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External Integration Services

EIS Platform

Part of the EIS Suite™ insurance software system, PolicyCore helps insurers:

- Manage the full policy lifecycle across multiple lines of business from a single system

- Develop and introduce new products in less time

- Achieve more accurate and consistent underwriting

- Increase operational efficiencies through workflow automation, monitoring, and reporting

- Deliver consistent service levels for producers and policyholders

The customer-centered EIS Suite combines a robust digital-ready platform with a set of core applications that can be used alone or as a unified suite. In one highly configurable, multi-line system, you get the tools and technology needed to support the full insurance lifecycle—policy, billing, claims, and customer engagement.

PolicyCore: Key Features and Benefits

Increase Your Speed to Market

Key features include:

- A library of ready-to-deploy products, processes, and interfaces
- An extensible data model
- User configurable—and reusable—workflow, rules, rating, documents and forms, and screens
- Ability to define a product once and then deploy it across any channel (e.g., web, mobile)

Achieve Underwriting Excellence

Key features include:

- Consistent data collection via configurable rules for appetite, eligibility, and elimination
- A fully integrated advanced rating engine
- Rules to support straight-through processing and exception referrals
- Flexible workflows suitable for small markets as well as national accounts
- Out-of-the-box reinsurance connection points

Enhance Service Levels

Key features include:

- Speedy access to relevant customer information with:
  - Flexible search tools that drive fast, comprehensive access to data at every stage of the service lifecycle
  - Tools that integrate quotes, policies, bills, claims, contacts, and transaction history in a single place
  - Context-sensitive document storage, notes, and tasks
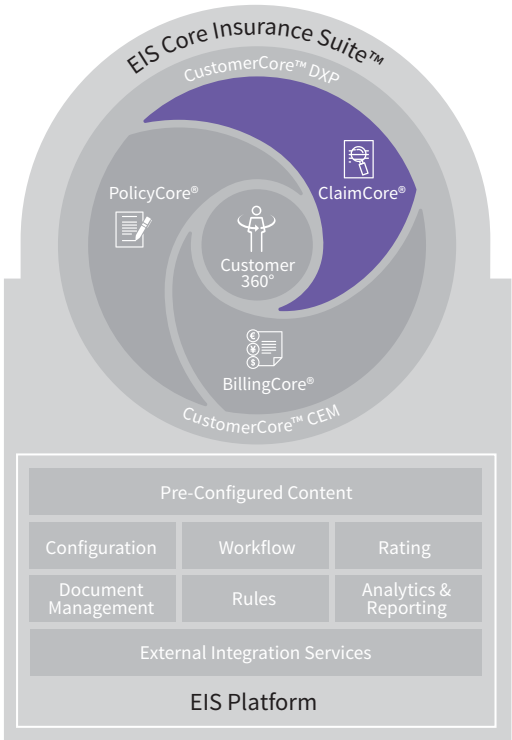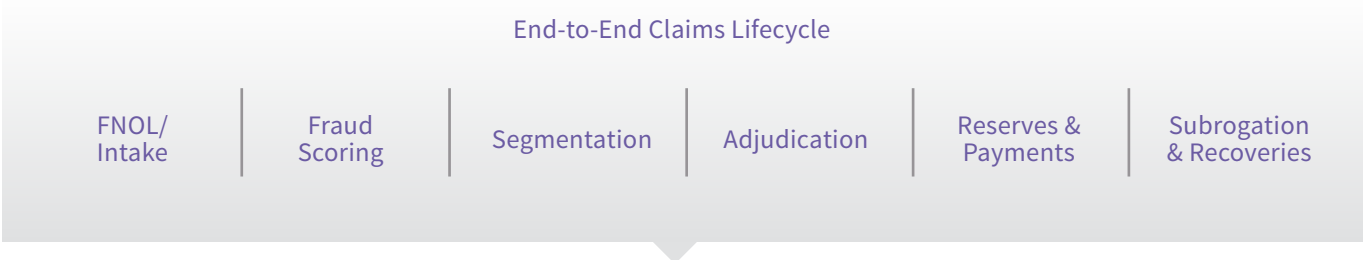- Omnichannel support to allow customers to interact with you based on their preferences

Improve Operational Efficiencies

Key features include:

- Workflow management and embedded business activity monitoring (BAM) to support your Lean and Six Sigma efforts
- An out-of-the-box business process management (BPM) module
- Fully integrated document generation and management tools
- A full audit trail of all account activity
- Underwriting integration with automatic quote generation and multichannel delivery

ClaimCore supports all your key claims processes.

ClaimCore is a highly configurable claim management solution with an integrated business process and workflow that includes work queue prioritization and vendor management. The application provides automatic or manual task generation and assignment for extreme flexibility to design and manage the claims process from beginning to end. By using ClaimCore, insurers can gather more complete claim information, assign claims more efficiently, improve fraud detection, manage reserves more effectively, and streamline payment processing.

End-to-End Claims Lifecycle

FNOL/ Intake	Fraud Scoring	Segmentation	Adjudication	Reserves & Payments	Subrogation & Recoveries

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External Integration Services

EIS Platform

Part of the EIS Suite™ insurance software system, ClaimCore helps insurers:

- Manage growth with a rules-based, customer-focused workflow that speeds claims handling and improves compliance

- Adjust and resolve claims more accurately in less time

- Design and configure the claims solution layout to meet customer workflow best practices

- Deliver consistent service levels for claimants

The customer-centered EIS Suite combines a robust digital-ready platform with a set of core applications that can be used alone or as a unified suite. In one highly configurable, multi-line system, you get the tools and technology needed to support the full insurance lifecycle—policy, billing, claims, and customer engagement.

ClaimCore: Key Features and Benefits

Boost Customer Satisfaction

Key features include:

- Automation and scripts to speed the gathering of first notice of loss (FNOL) information through call center staff, agents, and adjusters
- Self-service FNOL for claimants via a web portal or mobile app
- Highly configurable workflow for payments approval and issuance
- Ability to define catastrophic events and manage those claims accordingly

Enhance Fraud Detection

Key features include:

- Background rules engine providing fraud scoring through built-in analytics and/or integration with third-party solutions
- Automated flagging and alerting for suspicious claims
- Automated routing of flagged claims to reviewers and the special investigation unit (SIU)
- Ability to track and manage payment impact on reserves

Increase Operational Efficiencies

Key features include:

- Manual or automatic claims assignments based on rules that consider type, complexity, severity, geography, or workload
- Mobile Field Adjuster App enabling field adjusters to receive and manage daily tasks, upload attachments, and send automated reports back to the claim office
- Ability to assign claims and sub-claims to different adjusters
- Flexible workflows for classification, verification, confirmation, and authorization of approvals and payments, including multiple payees, recurring and supplementary payments, and bulk payments
- Integration with payment and check-printing systems
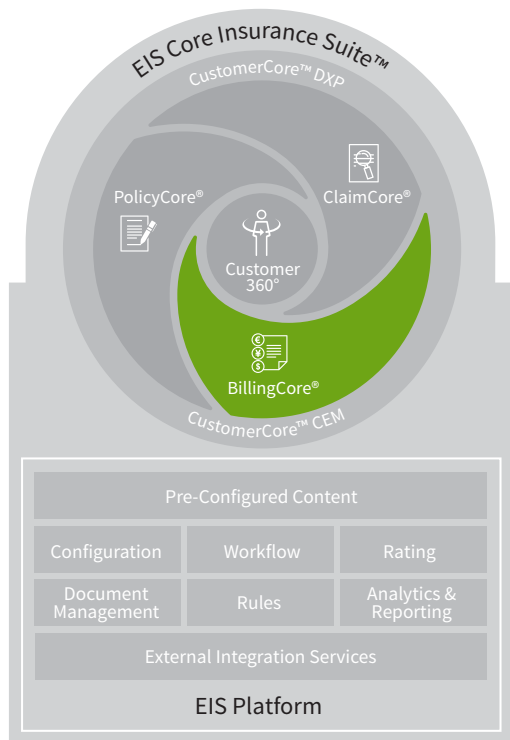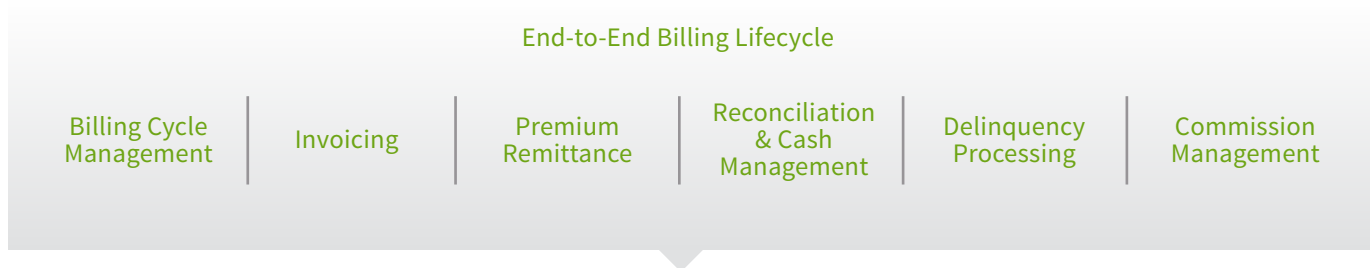- Ability to track and manage payment impact on reserves

Improve Management of Reserves

Key features include:

- Ability to set and track reserves by indemnity, expense, and recovery, including erosion of aggregate coverage limits
- Configurable rules to set reserves manually or automatically by claim type, loss type, geography, and any claim event or loss attribute
- Automated triggering of reserve authorization when reserves exceed adjuster's authority level
- Easy updating of reserves
- Claims related real-time financial reporting and dashboards

BillingCore supports all your key billing processes.

BillingCore is a highly configurable billing system that helps insurers meet today's requirements by streamlining and enhancing billing account management, billing cycle event management, and cash management in a manner that seamlessly supports omnichannel communications. It enables you to automate billing rules and to configure the billing experience to meet your customers' desires. The result is that you can transform your organization, move away from manual processing of cash applications, and focus more time on premium analysis and improving your company's core earnings.

End-to-End Billing Lifecycle

Billing Cycle Management	Invoicing	Premium Remittance	Reconciliation & Cash Management	Delinquency Processing	Commission Management

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External Integration Services

EIS Platform

Part of the EIS Suite™ insurance software system, BillingCore helps insurers:

- Manage billing across multiple product lines and broad lines of business
- Support product innovation with easy configuration of payment plans and business rules
- Consolidate customer bills from multiple policy systems
- Automate the management of receivables and regulate cash flow
- Communicate payer-centric billing information across multiple channels in real time
- Employ an account-centric view to simplify customer servicing

The customer-centered EIS Suite combines a robust digital-ready platform with a set of core applications that can be used alone or as a unified suite. In one highly configurable, multi-line system, you get the tools and technology needed to support the full insurance lifecycle—policy, billing, claims, and customer engagement.

BillingCore: Key Features and Benefits

Increase Customer Satisfaction

Key features include:

- Easy configuration and increased agility through customer-centered billing rules
- Support for agency, direct, and mortgagee billing
- Billing at the level of account, product, policy, and line item
- Support for payment methods such as EFT, preauthorized debit, credit card, and by check
- Individual holds and moratorium setups

Improve Cash Application Time Frames

Key features include:

- Recurring payment application
- Automated batch and lockbox processing
- Suspense processing for unknown payments
- Agency payment support
- Billing transactions that automatically generate balanced sub-ledger transactions for summarizing and reporting to the general ledger
- Out-of-the-box financial reports that track account receivables and financial activity

Reduce the Burden of Billing Administration

Key features include:

- Billing information presented in single account-centric view for easy customer servicing
- Configuration for all bill cycles by product, geography, and bill type via a business user-centric UI
- Automated events to support invoicing, reminder notices, cancellation, and Earned Premium processing
- Underlying transactions that trigger and support dual-entry accounting for interfacing with general ledger systems

Enhance Producer Performance and Satisfaction

Key features include:

- Configurable strategy by coverage and policy, with commission groups, referral strategies, bonus structures, adjustments, and holds
- Commission calculation with policy and billing integration, sub- ledger transaction processing, and reporting
- Commission disbursement through integration with external payment systems

EIS GROUP™

CustomerCore DXP

Giving Your Customers a True Omnichannel Experience

It isn't enough to give your customers multiple ways to contact you. What they want is a single, seamless experience across all the possible ways they might interact with you: sitting across from your representatives; using mobile or online apps; sending letters, emails, or text messages; or talking or chatting with contact center agents.

CustomerCore™ DXP—Digital Experience Platform—is the newest member of EIS Group's CustomerCore family of products. It enables insurers to go beyond multichannel access by unifying online, mobile, and contact center channels, and connecting those channels—in real time—with core insurance systems. CustomerCore DXP improves access and provides a greater level of transparency into the insurance process for all end users, so communications are more coherent, relevant, timely, and engaging. It streamlines and secures every business transaction, from shopping for policies to submitting claims.

Power Your Digital Strategy with CustomerCore DXP

Omnichannel interactions are enabled via CustomerCore DXP with these key technologies:

- New-generation REST APIs that provide efficient and secure access to your core system transactions and data.

- Prebuilt mobile apps that are designed to be easily configured to meet the self-service needs of your customers, agents, and vendors.

- Context-aware, responsive design features that allow interactions to flow seamlessly from one channel to another while adapting content and functions based on business requirements, user authorities, and device capabilities and constraints.

- Preintegration with the core systems in the EIS Suite™—PolicyCore™, ClaimCore™, BillingCore™, and CustomerCore—for fast, effective implementation of your digital strategy.

Improve Retention with Satisfied Customers

CustomerCore DXP helps insurers improve customer satisfaction and retention by delivering a more responsive, engaging, and satisfying experience across any channel a policyholder prefers.

- Your customers can confidently start a purchasing, billing, policy servicing, or claims transaction in any channel, then securely pick it up in another channel in real time without having to repeat or reenter information.

- Your agents and brokers have secure, consistent, up-to-date access to all contextually relevant information about a customer—an address change, a billing question, claims history, and more—at any given point, through any given channel.

- Your back-office data preserves business context and information as it flows easily, securely, and privately between channels, maintaining a complete track record of interactions and outcomes.

info@eisgroup.com • www.eisgroup.com • 415.402.2622