



The complete solution for Insurance Companies



BAIS

Copyright BA Insurance Systems Pty Ltd.
March 2009

Ibais compelling features

ibais is an software system designed to manage the complexities of end to end processing for Insurance companies. The **ibais** system can be used in organisations which have only a few users through to large multi-site operations.

The **ibais** system includes client management, insurance processing, claims processing, task management, commercial ledgers, general ledger, document production and standard and ad-hoc reporting.

Ibais uses the latest internet based technology making it available to you, your staff and your clients anywhere, anytime.

Ibais is extremely intuitive, reducing training time, increasing productivity and ultimately reducing costs.

Ibais Task Management functions contribute to increased productivity, improved customer relationship management and allows for review of staff and team performance. **Ibais** provides management with a companywide view.

Ibais provides an optional platform for B2B and B2C internet trading called **ibais** – interconnect.

Ibais does not stagnate – a stream of development continually updates the system and developments are made available to the **ibais** community.

BAIS provides a full migration service – turn **ibais** on, turn off the legacy system.

There are some significant differences in dealing with BAIS compared to other software Company's:

Experience!

BAIS brings a wealth of insurance experience – we commenced development of the solutions in 1992 and all of that team is still with the company!

BAIS has clients in Australia, New Zealand, Vanuatu, Papua New Guinea, Hong Kong, the Philippines, Thailand, Indonesia, Singapore and Mauritius. We have a breadth of experience in working in many different environments with many different dynamics – this adds to the wealth of knowledge we can bring to your company.

BAIS deals with major clients in Australia, Singapore, the Philippines and Mauritius. Our major client in Australia is OAMPS who has over 800 users.



Latest technology!

We have spent three years developing technology that is allowing us to fully browser enable our insurance software. **ibais** is a commercial grade browser based product – all functions are available anywhere, anytime via the internet. Printing is also available anywhere, anytime.

Our investment enables you to conduct business efficiently. The system is always available – in a client's office, an internet café, a hotel room anywhere in the world....

ibais is internet based – insurance products can be created that can be wholesaled to the broking community or retailed to the public via the internet using **ibais** - interconnect. These products use the same technology and software that drives **ibais** – the external brokers or the public complete **ibais** transactions for you – this may also include online payments and automated email delivery of documents.

ibais is secure! Internet standard security is applied to the data communications stream and **ibais** security measures control functional access. Lockdown mode allows your administration team to apply security at a form level by enabling/disabling form items (buttons, hyperlinks etc).

Full migration service

BAIS have a long held philosophy of providing a full conversion process for legacy systems. This differs from most software vendors who prefer to implement their system and have legacy systems run off. The run-off approach means that your organisation will be forced to run two or more systems over an elongated period (maybe as long as 18 months) which will incur substantial hardship and cost.

BAIS's conversion process will take policy data (including history); accounting data (accounts receivable and payable), claims, and master file data (clients, debtors and sub-agents) and programmatically filter these into the **ibais** system. The process is highly structured and requires a formal sign off from the client as to the balances and data carried across.

The advantages of this approach include:

- ✓ You will be using only one system from "live run"
- ✓ The new system will start from an agreed balance in a formalised process
- ✓ You will be immediately working with the new system and not being embroiled in old System/new system data problems
- ✓ All of the controls within the **ibais** system will be immediately in use
- ✓ Cost and efficiency benefits of the new system will be immediately available
- ✓ Our conversion also maintains a full history of transactions with no gaps between the legacy system and **ibais**.



What is ibais?

Designed by our users for our users

ibais is the new generation insurance system based on BAIS's highly successful Advantage Suite of products. **ibais** has one set of source code which allows for rapid and structured development of the solution.

Over the last three years, our development team has been working very closely with our user group to ensure that **ibais** included features that are of greatest significance to our user base.

- Designed to require the least amount of training and support
- Designed to make information easily accessible
- Simple navigation
- Designed for easy customisation
- Designed to perform

ibais is fully browser enabled – available anywhere, anytime.

There is no requirement to deploy any software on your PC, you just need Internet Explorer 6 (or above). For remote access a broadband internet connection is required.

ibais is very secure and uses internet standard SSL encryption for external access.



ibais includes:



- Full Insurance transaction processing
- Full claims processing
- Integrated task management with critical alert function
- Management view of individual or company wide tasks
- Automatic insurance document production
- Full accounting for all company transactions
- Full commercial ledgers
- Comprehensive general ledger – multi-company, multi-currency
- Multi-lingual capabilities including multi-byte languages
- Integrated management reporting
- Report delivery anywhere, anytime to any printer
- Report delivery to printer, email or Microsoft Excel
- Integrated scheme debtor processing
- Automated instalment processing
- Maintains the history of all transactions
- Includes built in Premium Funding capabilities
- Full reinsurance capability on both policy and claims recoveries
- Intuitive and easy to use web based interface



Policy Processing

- ✓ Policy lifecycle management
- ✓ Endorsement processing
- ✓ Client/policy overview screen displaying all current active policies and summary data of each policy, current client accounts position and
- ✓ Automated instalment processing
- ✓ Flexible Class Structures – allows for the creation of complex risk classes based on individual customer needs

Renewal Management

- ✓ Auto-rated Policy Classes can be rolled out via the web through ibais – interconnect
- ✓ Proportional quota share or FAC treaties
- ✓ Automatic renewal management
- ✓ Automatic re-rating
- ✓ Renewal invitation or pre-debit capabilities

Client Management

- ✓ Full client lifecycle management
- ✓ Open item ledgers
- ✓ Full history of all client transactions
- ✓ Fully automated credit control functions
- ✓ Client statement options

Claims Management

- ✓ Full claim lifecycle management
- ✓ Multiple reserving capabilities
- ✓ Detailed statistical capabilities
- ✓ Comprehensive payment and recovery functions
- ✓ Full integration with commercial ledgers
- ✓ Full integration with General Ledger

Task Allocation/ Management

- ✓ Integrated to systems functions
- ✓ Record events i.e. email, fax, letter, meeting etc
- ✓ Full task event history
- ✓ Internal tracking of tasks
- ✓ Ability to assign tasks to other users
- ✓ Emailing overdue task reminders
- ✓ Emailing directly out of the ibais system to other parties
- ✓ Critical alert functionality



Accounts/ General Ledger

- ✓ Fully integrated and advanced GL
- ✓ Multi company, multi branch
- ✓ Multiple currencies including automatic revaluation routines
- ✓ Automatic journaling process for all transactions
- ✓ Simple GL and cash book journals
- ✓ Real time Trial Balance, Balance Sheet and Profit and Loss reporting
- ✓ Comprehensive budgets
- ✓ Bank reconciliation capability
- ✓ all items held at the detailed transaction level
- ✓ automated month end and year end processing
- ✓ detailed ledgers kept for each financial year

Reporting/ Adhoc Reporting

- ✓ fully integrated management reporting
- ✓ standard report suite included
- ✓ "drill through" on screen reporting capabilities
- ✓ eXpress user driven report writer
- ✓ reporting Cabinets to maintain historical reports
- ✓ report delivery anywhere, anytime
- ✓ report delivery to printer, email or Excel
- ✓ automatic reporting at End of Day and End of Month

Document Scanning/ Management

- ✓ automatic document production
- ✓ Documents can be printed or emailed
- ✓ All documents can be previewed before printing
- ✓ interfaces to industry standard management system to enable full document management capabilities



Online
Client
Quoting/
Binding

Secure
Broker
Access


- ✓ Ibaais-interconnect enables B2B and B2C processes
- ✓ public website capabilities generates fast and friendly sites
- ✓ full binding capability
- ✓ automatic generation of client and policy records
- ✓ automatic document distribution by email
- ✓ payment gateway facility
- ✓ automatic invitation to renew by email
- ✓ comprehensive rating and referral capabilities
- ✓ management console for system review processes
- ✓ secure broker access portal
- ✓ fully managed or self managed options



Advanced Browser Interface


Simple, intuitive navigation leads to ease of use

Home Account Selection Change Password All Options Favourites Report Cabinets Logout

 **BAIS**


The Insurance Group

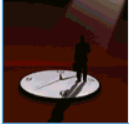



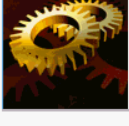

Welcome: Jim Armstrong




BA Insurance Systems

Tuesday 10 Mar 2009 11:57
Welcome to Ibais
You are in the ****LIVE**** system


[Favourites](#)

<p>Task Management</p>  <p>Manage all of your business contacts and activities from within Task Management. The system can generate business related tasks eg upcoming renewals and you can enter tasks.</p> <p>Task Management</p>	<p>Insurance</p>  <p>Access all of your insurance processing functions and insurance, client and insurer enquiry routines. Premium Funding is also available here.</p> <p>Insurance</p>
<p>Claims</p>  <p>Enter and enquire on all claims related matters: claims registration, establishment and management of reserves, payments to parties involved in the claim, claims review processes and management information.</p> <p>Claims</p>	<p>Accounting</p>  <p>Access a fully integrated suite of financial and administrative processes including receipting, payments, cheque write backs and journals. Also enquire on clients, insurers, sub-agents and general ledger accounts.</p> <p>Accounting</p>
<p>Administration</p>  <p>This is a restricted zone! Maintenance of the BA system files and user security is undertaken here. All rates tables are updated from within this zone.</p> <p>Administration</p>	<p>Knowledge Exchange</p>  <p>Links are provided to system documentation and to the INavigator Knowledge management portal. Links are also provided to the BA download area for selected BA software.</p> <p>Email : support@bais.com.au Phone : +612 99341888 Fax : +61299341889</p>

Powered by 



Client and policy details are available from one screen...

Client Insurance Processing														Organiseit		Clear			
Client Code		1773 ACCELERATE TRANSPORT SERVICES										Actions: -- Select Action --		--Transaction Entry--					
Address		123 GREAT NORTH DRIVE WESTCHESTER				Contact Person		Telephone						Retail/Wholesale					
Post Code						Business Phone		Mobile Phone						Association					
Premium		15,750.64		Net Premium		14,908.64		Unallocated		0.00		Current		19580.00		Balance		20690.00	
Claims Paid				Claims O/S		30 Days		1110.00		60 Days		0.00		90+ Days		0.00			
Active and Expired Policies														Click '>>' cell to view policy history		Click any highlighted cell to view details			
Memo No	Type	EndNo	Reason	Policy Number	Reinsurer	St	Start	End	Invoice	Client Orig Amt	Client O/S Amt	Creditor Orig Amt	Creditor O/S Amt						
09010003.R	Rea	10001	New Business/Existing C	To Be Advised		R	01/01/10	01/01/11	1145	4451.00	4451.00	480.00	480.00						
09010003	<< End	09001	Endorsement	To Be Advised	GUYCFAC	A	01/01/09	01/01/10	1146	5550.00	5550.00	4912.02	4912.02						
09010003.5	Ren	09000	Renewal	To Be Advised	GUYCFAC	A	01/01/09	01/01/10	1142	3363.00	3363.00	2947.20	2947.20						
09010003.4	Rec	10000	Cancel Renewal (Automa	To Be Advised		C	01/01/10	01/01/11	1144	-3798.20	0.00	-408.00	0.00						
09010003.3	Ren	10000	Renewal	To Be Advised		R	01/01/10	01/01/11	1143	3798.20	0.00	408.00	0.00						
09010003.2	Can	09001	Cancelled/To be Replace	To Be Advised	GUYCFAC	C	01/01/09	01/01/10	1141	-3330.00	0.00	-2947.20	0.00						
09010003.1	Pol	09000	New Business/New Clie	To Be Advised	GUYCFAC	A	01/01/09	01/01/10	1140	3330.00	0.00	2947.20	0.00						
Transaction Summary: Memo No: 09010003 PGK														Actions: -- Select Enquiry --		--Transaction Entry--			
Tran Date		08/01/09		Premium		5,000.00		Net Sub Comm											
Policy No		To Be Advised		FSL		50.00		Net Sub GST+Tax		0.00									
Class		PMV Domestic Motor Vehicle		Premium GST		500.00		Client Payable		5,550.00									
Co/Branch		01		Stamp Duty		0.00		RI Premium		4,000.01		Premium		5,000.00					
Division		COM		Other Charges		0.00		RI Charges		400.01		Rebate		0.00					
Executive		VAIV Vai V Velena		Policy Fee		0.00		RI Comm		80.00		Policy Fee		0.00					
Subagent		ABC		Premium + Charges		5,550.00		RI Comm GST		8.00		Net Sub Comm							
Insured Name:		ABIOR TRANSPORT SERVICES		Rebate Amount		0.00		Sub Comm		500.00									
				Rebate GST		0.00		RI Comm		80.00									
				Insured Payable		5,550.00		Due Reinsurers		4,312.02		Net Income		4,580.00					
Cancelled and Lapsed Policies:														Clear					



Contact Us

Contact Us

Head Office:

317 Pacific Highway North Sydney 2060
PO Box 899 North Sydney 2059
T : 61 2 9934 1800
F : 61 2 9934 1801

Auckland Office:

Regus Chancery, Plaza Level, 41 Shortland Street
PO Box 796 Shortland Street Auckland
T : + 64 9 363 9546
F :+ 64 9 363 9700

Sales Enquiries:

Benjamin Goudie-Park
T : + 64 9 363 9546
M : +64 21 B.A.I.S. GUY / +64 21 2247 489