Modules	Description
A. Front Office	
I. Application Forms and Questionnaires	**1. SSN validation** **2. Data Dictionaries** **3. Data type validations** **4. Field constraints** **5. Dynamic fields and questions**
II. History	**All input information is kept in the database and displayed as history for tracking and versioning** **1. Quotations** **2. Policies** **3. Endorsements** **4. Claim Initiations** **5. Claims** **6. Renewals** **7. TORs** **8. Payments and other**
III. Payment Module	**This is the online payment utility of the system (integration with a credit card payments processor)**
IV. Scoring for Quotations	**Use a Score system to evaluate:** **1. the eligibility of a customer to buy a policy** **2. the list of benefits he can have from what he requests** **3. the possibility to offer him additional**

	benefits NB: The Score is for the insurance company to create.
V. Contracts Usage	Generate for electronic use or print all the necessary documents
VI. File Upload System	Upload files in the system so that they are kept in the repository and available for all appropriate parties. 1. Image Processor 2. Multiple formats 3. Multiple files simultaneously
VII. Reports	Reports intended for third-party / associate users that want to export to hard copy statements of their activity. 1. Filters 2. Multiple format support 3. Automated generation of reports
VIII. Automation Rules	The system will contain a set of business rules that will create automations for authorization resulting in decisions or tasks for operators/ underwriters
IX. Work Queues	Module that manages al the task generation and work of the operators, including emails, faxes and documents.
X. Communication	1. Messenger for real-time communication 2. Emailing 3. FAQ 4. SMS

Modules	Description
B. Back Office	
I. Authorization	1. **Full contract file** 2. **Decisions** 3. **“Show similar cases” functionality**
II. Automated Checking/ Ranking and Negatives Verification	**1. Automated checking into Credit System Repository** **2. Automated data merging** **3. Automated Ranking Codes and Comments** **4. Interrogations to Black-lists** **5. Interrogations to Credit Bureaus** **6. Interrogations to Official Gazette** **7. Retrieving data through different channels: web services, SQL wrappers, XML data feed**
III. Possible Fraud Analysis	**1. Analysis and comparisons with other policies** **2. Reports with top fraudulent persons and companies** **3. Warnings for discrepancies on declared data and other third party repository (credit bureaus)**
IV. Company & Institution Verification (CS)	**Receive information on Companies and Institutions,such as:** **1. Shareholders** **2. Administratorship** **3. History for financials**
V. Tasks Usage	**1. Tasks grid and tree view** 1.1. Type 1.2. Product

	1.3. Priority and status (color management) **2. Manage assignment** 2.1. Based on automation rules for distribution / redistribution by System **2.2.** Manually by Supervisors
VI. Printer	**1. Manage print batches** **2. Manage priority** **3. Select printer**
VII. Fax	**Capture and manage documents sent by fax so that they will be kept securely in digital format.** **1. Manage incoming faxes** **2. Convert to electronic manageable format** **3. Distribution**
VIII. HR	**1. Manage leaves of absence requests.** **2. Generate task for supervisor when operators fail to login** **3. Generate reports with average time of login**
IX. Accounting	**Integration with third-party accounting application**
X. Reporting	**1. Internal reports** 1.1. User activity 1.2. Logs **2. Business reports** 2.1. Demographics 2.2. Cross Analysis 2.3. ROI **3. Multiple channels of delivery** **4. Multiple formats**
	1. Classification

XI. Document management	2. Versioning 3. Authorization 4. Archiving 5. View documents
XII. Import / Export	Use import / export of files
XIII. Marketing Tool	1. Letters, Emails, Faxes templates 2. Filters for target 3. Scheduling 4. Create campaign 5. Site monitoring, click, statistics
XIV. Letters Usage	Send letters manually
XV. Telephony	Use CTI functionalities 1. Search Customer based on incoming phone no. 2. Pop-up information screen for operator when incoming call
XVI. Monitoring for Customers	To monitor a list of customers so that every action dome by them to require authorization or to create warnings for an operator
XVII. Entities relationships	The system keeps a track of all available connections between entities

Modules	Description
C. Admin	
I. Users Management	1. Add/ edit / delete users 2. Manage Groups / Sub-groups / Roles 3. Impersonation 4. Security access rights
II. Security	Access to all functionalities of the system is to be managed on a per Group / Department / Role / User basis
III. Dynamic fields structure management	The Products' fields can be created, edited or deleted.
IV. Dynamic workflows usage and management	1. Workflow Engine 2. Workflow Management Using predefined basic activities to create the flow of documents, creation of tasks. The management of workflows is done graphically.
V. Formulas usage and management	Create formulas based on the existing fields of a product using predefined operators. The formulas can be then used in evaluation of conditions for the dynamic workflows.
VI. Product Management	1. Fields and their attributes necessary for Quotations, Policy, Tasks, etc 2. Questions 3. Formulas 4. Business rules (validations, logical constraints, evaluation of questions and formulas) 5. Schedule when changes become valid
VII. Letters Management	Manage the scripts for the letters
VIII. Blacklist Management (import)	Import list of Black-listed persons from formats such as .xls, xml, csv, text. The format is to be defined
IX. Import/ Export Management (for data)	Create your own file structure for improting or exporting data files.
X. Scoring Management	Manage the score parameters from the interface.
XI. Settings	Manage all site settings.
XII. Multilanguage support (labels)	The administrator can add / delete new languages and translate the content of the sites.
XIII.Multi-Currency	Use different currencies for different branches and products.
XIV. Logs	Every access in the system is logged and can be viewed in the online interface by an administrator
XV. Holidays Management	Manage the list of official and internal holidays.

XVI. Dictionaries and Cleansing	**The administrator can create new dictionaries, manage their content and clean unwanted data.**
XVII. Geographical Dictionaries	**The system can have postal addresses dictionary.**
XVIII. Tasks management	**1. Create different types of tasks** **1.1. Automation rules for creation based on events** **1.2. Manually** **2. Manage assignment** **2. Automation rules for distribution / redistribution** **3. Manually by Supervisors** **4. Escalation Management** **Create rules of escalation based on:** 4.1. No. of tasks per user 4.2. Deadline 4.3. Priority 4.4. Average time spent on task / user **Manually by Supervisor (he receives a report with escalated tasks)**