



Insurance Profile

Insurance

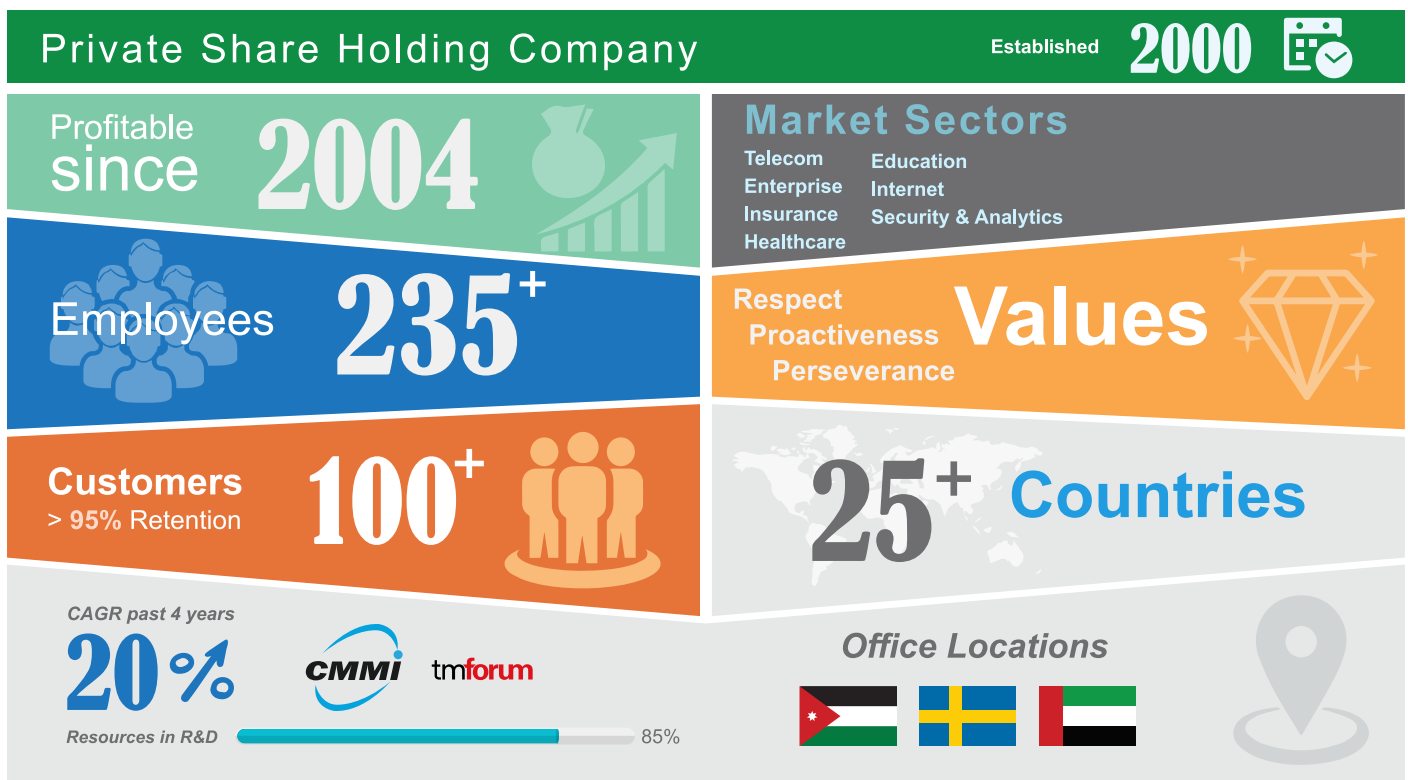


About ESKADENIA

ESKADENIA® Software is a two-time MENA Award Winner & CMMI® level 3 certified company that is active in the design, development and deployment of a range of software products in the Telecommunications, Insurance, Enterprise, Education, Healthcare, and Internet application areas.

ESKADENIA Software is committed to continuously enriching its product offerings and create advanced software products according to market demands.

ESKADENIA Software maintains this commitment by continually investing in research, development and customer care. ESKADENIA Software has ambitious plans for controlled expansion in Europe, the Middle East, America and Africa.



The Mission of ESKADENIA

To be a global provider of world-class software products, services and solutions that exceed customer expectations. In doing so, ESKADENIA shall generate profit and growth for all its stakeholders.

The ESKADENIA Story

In June of 2000, a group of telecom and IT professionals founded **ESKADENIA**. Their objective was to establish a world-renowned software development company providing distinguished software systems.

Utilizing their wide contact network and diverse international experience, **ESKADENIA** was created and has grown to be a regional market leader in a short period.

ESKADENIA Today

Today, ESKADENIA Software Company consists of over 200 professionals with diverse industry backgrounds, with most of the ESKADENIA team, around 85%, actively working in Research and Development.

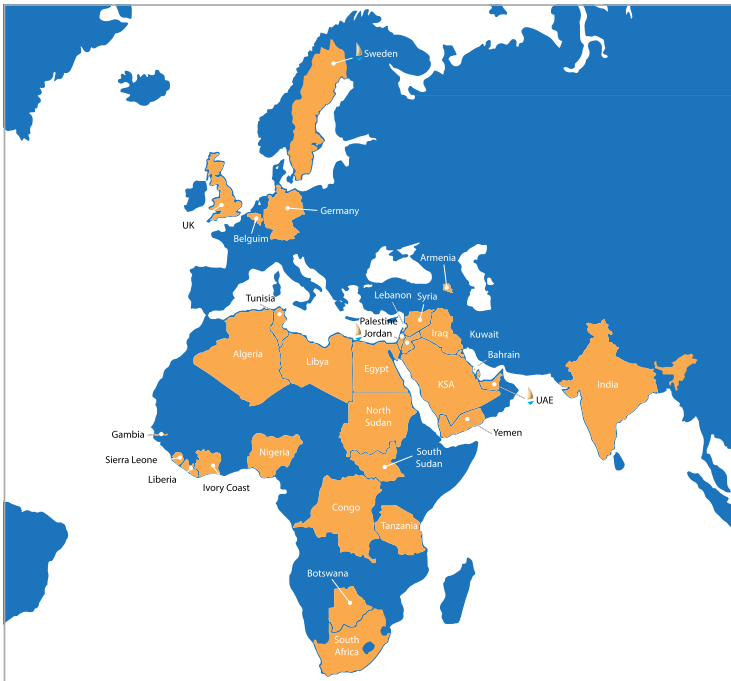
ESKADENIA Software is headquartered in Amman, Jordan with offices and customers in Asia, Europe, and Africa.

Insurance

Customer Care

Customer satisfaction will remain ESKADENIA's ultimate goal and the driving force behind delivering software solutions of the highest quality.

At **ESKADENIA Software**, we understand that our competitive value is not merely in leading our customers towards survival but rather in helping them to achieve and maintain a leading position in their respective markets. Thus, we endeavour to develop, with our customers, innovative, effective and distinguished software solutions.



ESKADENIA Quality Commitment

ESKADENIA Software is a **CMMI level 3 certified** company. Software development at ESKADENIA follows a rigorous software engineering methodology and undergoes stringent quality assurance testing. This ensures that the products are accurately specified and implemented and results in quality products that meet and often exceed customer requirements.



Another crucial aspect of ESKADENIA's methodology is ESKADENIA's software implementation lifecycle. It describes ESKADENIA's approach to project management along with requirements engineering, GAP analysis, solution definition, design, build, testing, packing, and deployment. As a result, ESKADENIA enjoys very high project delivery success rates. Our project are delivered on time and according to customer business needs and requirements.



Insurance



Our Team

At **ESKADENIA**, we realize that a company's achievement is derived from the success of its human resources. As a result, ESKADENIA ensures a modern-style management focusing on employee satisfaction providing excellent work environment and competence development.

At ESKADENIA, we take pride in the competence, dedication and loyalty of our human resources.

The ESKADENIA team has significant experience and a proven record of accomplishment from a large number of major software development projects.

ESKADENIA's executives and senior staff have many years of experience working for prominent international companies. Modern Swedish management techniques and processes are instituted at ESKADENIA providing it with a unique corporate culture that is both professional and friendly.

ESKADENIA COMMUNITY COMMITMENT

ESKADENIA Software positively contributes to the development of its surrounding community. At ESKADENIA, we strongly believe in the crucial role of businesses in the development of their community.

Because I Care

A Digital Sisterhood founded in 2014 with support from ESKADENIA Software. "Because I Care" is a non-profit organization with an online portal for the participation of women in voluntary work and community leadership.

Because I Care-Jo®



ESKADENIA Music Chamber

A chamber of Music & Culture for students by "ESKADENIA Software" in cooperation with "Al-Husseini Cultural Center". Today, "Watan (national) Music Chambers" are being created countrywide with ESKADENIA's supervision and support from several other companies.



Insurance



Our Insurance Systems



The insurance industry is one of the largest industries in the world. With growing demands and greater opportunities, this is a sector to reckon with. As we are seeing more instability within the political and economic scope, people are becoming more keep for security and accountability. Thus, the pressure for insurance companies to step up their game.

That said, many companies today are highly utilizing technology in their growth, in order to keep up with the demands and worries of society. The rise of Insurtechs and Fintechs are greatly affecting the world today, which is why many companies are transforming to a digital state.

ESKADENIA Software is adept in providing comprehensive software systems and solutions to the business sectors and industries we serve. A key industry for ESKADENIA is the Insurance market sector.

ESKADENIA Software is here to bring you a number of systems for various insurance needs including General, Life, Medical, Credit, and Travel. Ensuring all needs are taken care of, we are here to deliver the ultimate comprehensive solution for your business needs.

ESKADENIA's offerings for the Insurance sector consists of core insurance and business support systems built in a modular yet integrated structure.

Our insurance business expertise expands to cover the various insurance business lines including:

- General Insurance
- Medical Insurance
- Life Insurance
- Credit Insurance
- Travel Insurance
- Reinsurance
- Brokers Management

Insurance



ESKA Insures Suite

ESKA® Insures is a comprehensive suite of modular software systems tailored to meet the largest set of business requirements for the insurance industry. Insurance companies may invest in either a single or several products of choice, or even the complete suite.

With ESKA Insures, Insurance businesses can run their business more profitably as well as retain and better service their customers. ESKA Insures systems are web-based and use the same technology for seamless integration.

ESKA Insures main systems are:

- ESKA General
- ESKA Life
- ESKA Medical
- ESKA Credit Insurance
- ESKA Travel
- ESKA BMS (Broker Management System) - Retail
- ESKA BMS (Broker Management System) - Reinsurance



Common Key Features

- Multi-language, multi-company, multi-branch and multi-currency.
- Exquisite user experience and reliable performance.
- User-friendly and mobile responsive web interface.
- Flexible comprehensive setup definition.
- Comprehensive underwriting process.
- Modularity and scalability with configurable workflows.
- Online sales process with full CRM integration.
- Earned/Unearned production and reinsurance figures.
- Several calculation methods for premiums, commissions and incentives.
- Import/export of policies, risks, reports, etc. using several formats.
- Claim reserve, payments and recovery processing.
- Automatic reinsurance and bordereau generation.
- Real-time posting to financial & reverse posting.
- Highest security standards and regulatory compliance.
- Powerful reports in various forms, charts & dashboards.

Additional Functionality

ESKA Insures also extends its functionalities through Takaful, Bancassurance and Notifications and Approval systems.

All up-to-date

The ESKA Insure's notification system helps keep everybody on the same page by automating and scheduling notifications for any and every work process.

Approvals fully automated

ESKA Insure's helps you to slash the bulk from your workloads without sacrificing control by providing easy-to-use automated tasks, which help you delegate and verify all necessary inputs and approvals.

Simplify insurance with Takaful

ESKA Insures incorporates the guidelines of Takaful, enabling you to design insurance models spanning Morabaha, Wakalah and Modaraba concepts, creating a better-diversified insurance portfolio.

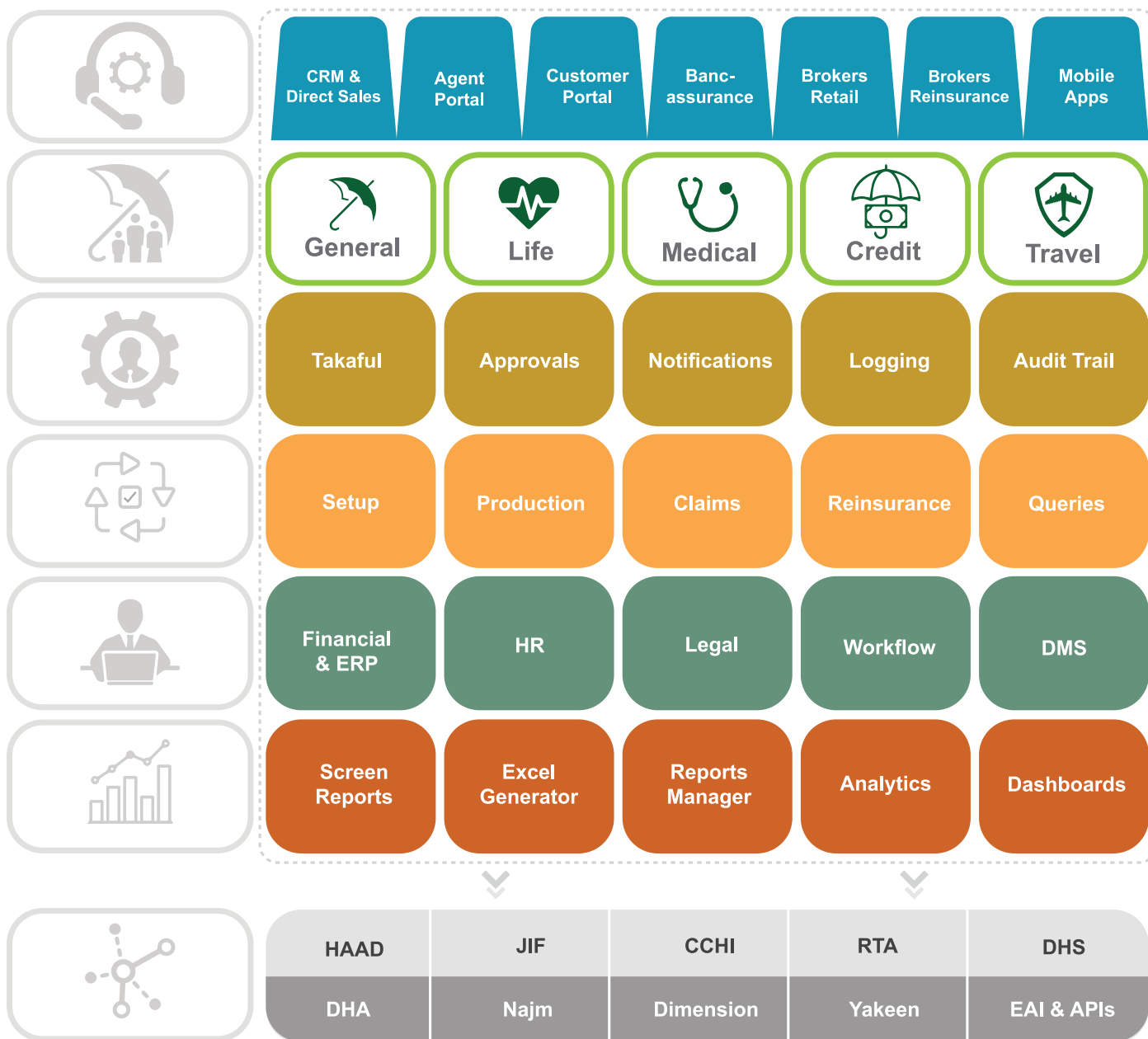
Opportunities with Bancassurance

Bancassurance automates and accelerates the process of creating quotations, issuing policies, alterations and renewals. Customers can additionally file claims information and receive updates on their claim statuses right from their local bank.

Insurance



ESKA Insures Systems



Multiple Integrations

Our ESKADENIA insurance products tightly integrates with the following ESKADENIA products:

- ESKA® Business Manager (ERP System)
- ESKA® HR
- ESKA® DOCS
- ESKA® CRM
- ESKA® Legal
- ESKA® Workflow

ESKA Insures seamlessly connects with 3rd party systems and services using our standard Enterprise Application Interface (EAI) & APIs.



General Insurance

ESKA® General is our general insurance management system made to strengthen every dimension of your work process. This comprehensive system automates all stages of your general insurance process, from issuing quotations and policies to processing claims and calculations. Covering a number of insurance classes, such as motor, property, general accident, marine & hull, engineering and aviation, ESKA General empowers you to craft and continuously refine a robust insurance enterprise.

Thanks to a fully customizable configuration system, you can also pick and choose the parameters relevant to your business.

ESKA General covers a number of functionalities related to:

- Production
- Pricing and payments
- Quotation building
- Underwriting
- Claims processing
- Takaful
- Sales tools
- Reinsurance
- Customer management
- Reporting and inquiry

ESKA® General

ESKA® General Product Portfolio Setup

Insurance Classes & Policy Type

Tarif & Risk Definition

Fees, Taxes & Discounts

Calculations & Posting

Google Map Integration

Treaty Setup & Accumulation Monitoring

Endorsements & Clauses

Claim Types & Claim Accounts

ESKA® General Core Functionalities

Product Creation

Quotation Building

Policyholder Profiles

Sales Network Management

Pricing & Payments

Accelerated Underwriting

Reinsurance Administration

Claims Processing

Reporting & Inquiry

ESKA® General Support Systems

Agent Portal & Bancassurance

Customer Portal & Mobile App

Dynamic Import

Takaful

Notifications System & Scheduler

Approval System



How can this help my business?

A comprehensive system

ESKA General covers a number of functionalities that will help you process all your tasks in no time. From designing products to payment schemes, this dynamic system is here to make your life easier.

Customizable features

With the ability to define and set your own preferences and parameters, ESKA General allows you to operate based on your specific business needs.

Powerful sales network

Providing agent access portals for faster and more convenient access for your sales team, you can help to ease up the whole sales process. From the quotation builder to customizable incentive strategies, you can get the job done in no time.

Keep tasks up-to-date

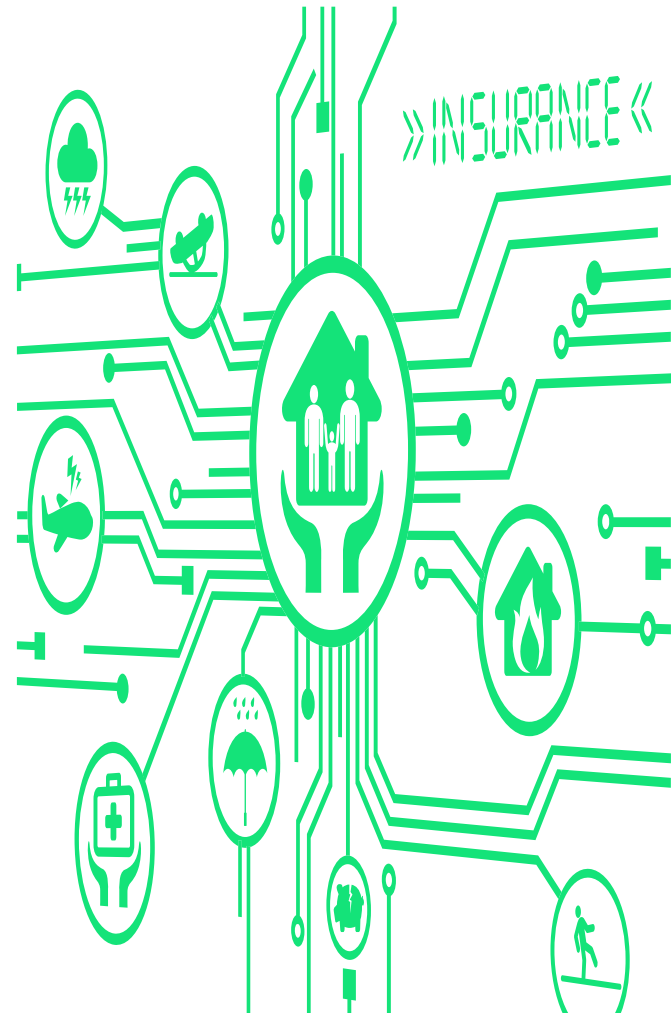
Now you can keep all activities on track and consistent across your company thanks to ESKA General's real-time processing flow and notification system.

Speedy processing

Thanks to a fully automated system, you can save time while accomplishing more. Creating a digitalized process, have all documents and workflow stored through one digital platform.

What does it do?

- Customize a number of insurance preferences, such as insurance class, pricing, policies, underwriting risks & more.
- Set up Wakalah or hybrid models for any insurance/investment scheme or customer pool.
- Calculate any payment rate and schedule for specific policies or policy types.
- Set attributes for each premium, including whether a premium is editable, discountable, formula-calculable, basic, active, or linked to sum-insured.
- Maintain auditing and transactions histories for your insurance policies.
- Create customizable quotations and convert it to policies within a single or multiple insurance classes.
- Link any policy type you create with underwriting surveys/questionnaires.
- Import interests and their specifications.
- Implement different payment schemes for each insurance class according to types of accidents and losses.
- Retain and deploy policyholder information throughout your operation
- Seamlessly incorporate agents, brokers and bancassurance reps into your sales network.
- Configure commissions and bonus rates according to parameters you choose.
- Produce standardized charts and graphs to succinctly illustrate your information.





Life Insurance

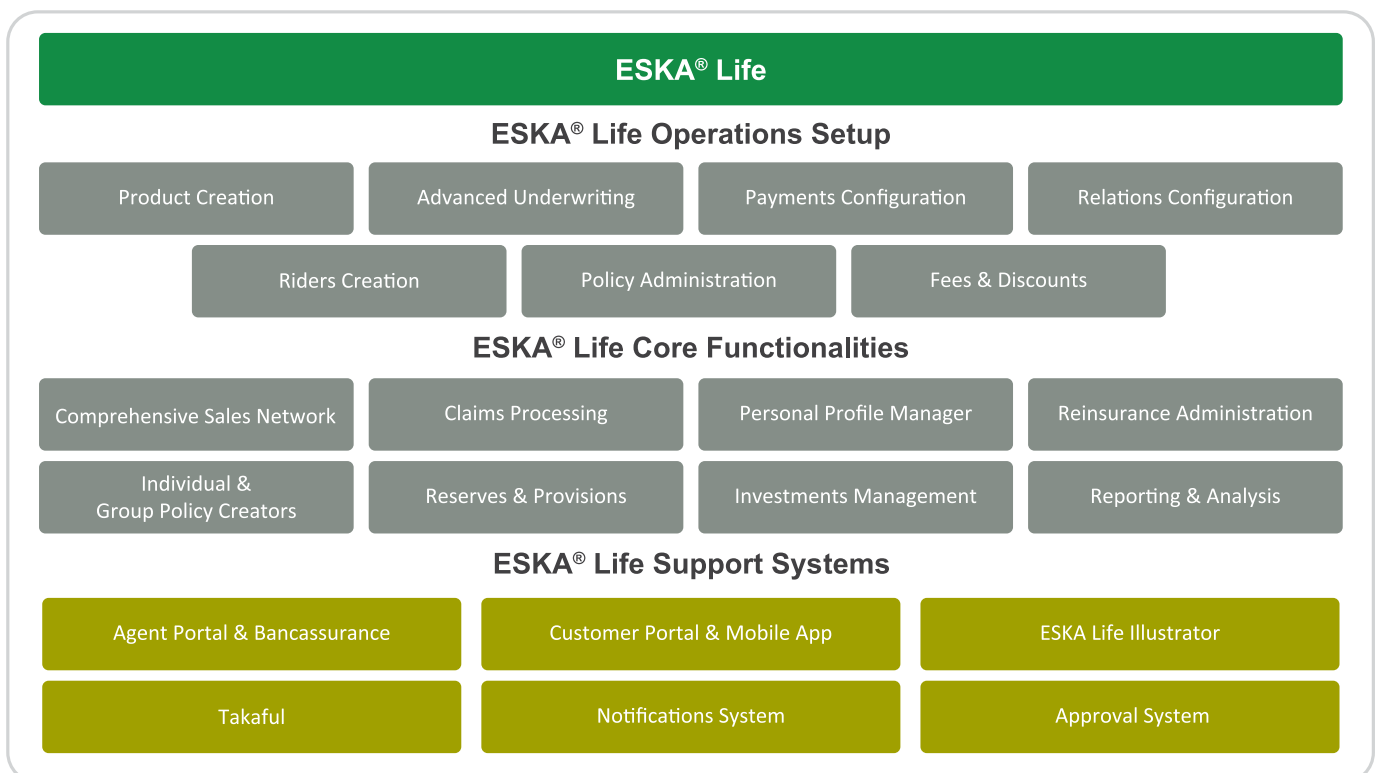
ESKA® Life is our life insurance management system that invigorates every step of your life-insurance operation, from automating product creation and underwriting processes to handling claims, sales and investments.

ESKA Life comes with extensive insurance functions and features to ensure you maintain an adaptable and accessible life-insurance enterprise. This powerful system provides a fully customizable and convenient setup process to meet your needs.

With a powerful rules-based engine that calculates your aggregate risk and reinsurance arrangements, ESKA Life provides you a powerful end-to-end platform for driving sustainable growth in a competitive industry.

ESKA Life covers a number of functionalities related to:

- Product Creation & Underwriting
- Takaful insurance support
- Comprehensive Sales Network
- Personal Profile Manager
- Individual & Group Policy Creation
- Savings & Investments
- Claims Processing
- Reinsurance Administration
- Reserves & Provisions
- Reporting & Analysis





How can this help my business?

Innovative and efficient results

Providing a customizable digital space with all your essential needs, you can simply create a system that will be ideal for your business process, creating innovative solutions with speedier results.

Financially stable

Now you can avoid all the hassles of inconvenient calculations with ESKA Life, automatically calculating all your prices and any changes made, you can easily take care of all information processing. From viable product pricing to reserve calculations, directly handle your data.

Minimizing errors

No longer worry about mistakes thanks to a fully digitalized process; helping to minimize errors with a powerful system. By going full digital, you no longer need to worry about making any mistakes due to manual inefficiency.

Pro-active insurance model

Deploying a digital platform helps you facilitate your customers' wellbeing, enhance your market presence, and ultimately grow your bottom line – all while keeping costs competitive.

Effective sales network

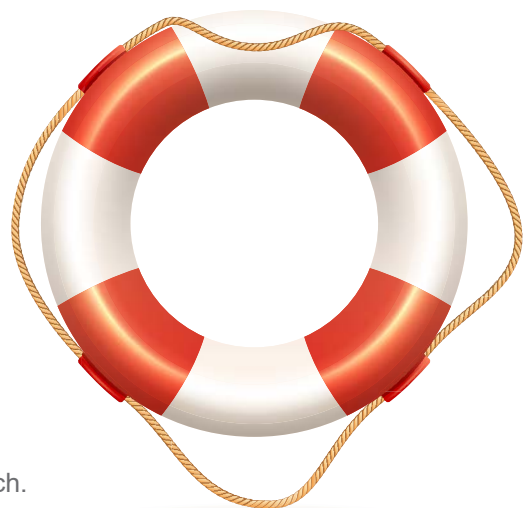
ESKA Life accelerates your sales processes with straight-through processing (STP), agent portals and the Illustrator tool. Together with customizable incentive strategies and sales analysis, ESKA Life helps you connect with your customers with purpose.

Simpler re-insurance

ESKA Life helps you to split the various risks you cover between multiple reinsurers, so you can package bolder insurance products to your clients and pocket the rewards.

What can ESKA Life do?

- Provide a dynamic infrastructure for your specific business needs.
- Configurable risk classification and rating.
- Hierarchical sales structuring, full administration and remuneration.
- Full policy administration through alterations, benefits and services.
- Category-based group schemes with seamless benefits mix and match.
- Funds and portfolio management with track of investment transaction
- Mortality tables, dynamic formula structuring and provisions calculation.
- Integrate your investment and insurance products for greater convenience.
- Automatically calculate your risks across all policies with adjustable reserves accordingly.
- Provide bancassurance opportunities.
- Incorporates Takaful enabling you to design insurance models spanning Morabaha, Wakalah and Modaraba concepts.
- Provide a detailed report for thorough and convenient analysis.





Medical Insurance

ESKA® Medical is our health insurance management system, as part of our insurance management suite, ESKA® Insures.

This comprehensive system functions to speed up and simplify your medical insurance process from start to end. With features such as data recording, handling of production, medical networks, claims, renewals and more, ESKA Medical covers all your essential medical claims process.

Catering to all parties involved within the health insurance sector, this handy system supports companies, insurance company employees and insurance holders. Transform your claims processing into an easy and direct flow.

ESKA Medical covers a number of functionalities related, but not limited to:

- Medical insurance production
- Medical networks
- Underwriting
- Claims processing
- Reinsurance agreements
- Queries search
- Portals access
- Reporting and analysis





How can this help my business?

All needs taken care of

ESKA Medical covers all your essential insurance needs and services. From processing claims to handling reinsurance processes, this do-it-all system can cater to all your health insurance needs.

Easily viewable

By creating a direct and easy-to-use workflow, you can easily have your needs taken care of. With simple functionalities and features to utilize, you can have all your tasks completed in no time.

Fully customizable

Pick and choose the features you see fit based on your specific company rules. With a fully customizable system, you can choose your preferences or add any additional functionalities that you see fit.

Data organization

Keeping all data stored and recorded in a hierarchal manner will make data entry tasks so much easier. Why not keep your insurance information fully organized with a greatly structured division.

Secure on all levels

Creating a safe and secure environment ready for you to conduct all your health insurance activities. This system provides high level security for every phase of your health insurance process.

Reporting made easy

By providing fully automated results in an easy-to-read format, all your insurance reports can be easily accessed and organized. Have all your reports ready for you, ready to be printed in various formats, such as Word, Excel and PDF.

Made according to the rules

ESKA Medical follows all standards and regulations from both the medical and insurance industry. Following ICD-9, ICD-10 and CPT codes, as well as other rules made for your claims processing and third party integrations.

Integrated with all sectors

By connecting with other third parties, such as government institutions, medical networks and third party APIs, ESKA Medical can help you complete a full medical insurance cycle.

What does this system do?

- Customize your insurance preferences, from medical services and underwriting tasks to claims and finances.
- Web access for members, providers & policyholders.
- Support ICD-9, ICD-10, & CPT codes.
- Multiple medical networks with related price lists.
- Automatically store claims' information for reimbursement.
- Claim auditing engine with over 120 defined rules.
- Compliance with various governmental regulations.
- Third Party Administrators (TPA), Capitation business (HMO).
- Manage all your medical providers through a digitalized medical database.
- Conduct underwriting tasks through an automated and predefined process.
- Handle reinsurance through a direct and digital process.
- Provide a comprehensive report with a user-friendly dashboard/template.





Credit Insurance

ESKA® Credit Insurance is our credit insurance system made to manage a company's commercial debt. With the aim to protect companies and banks from non-payment, this efficient system is here to fulfil your customized needs for optimal results.

ESKA Credit Insurance provides you with the capability to facilitate the application, quotation and policy registration process along with all its details. This powerful system also allows the amendment of active policies through different types of endorsements and registering claims.

Thanks to an integrated system with a range of other ESKADENIA systems, such as ESKA Financial, ESKA CRM and more, ESKA Credit Insurance can easily help you get the job done.

ESKA Credit Insurance cover a number of functionalities related to:

- User profile management
- Credit insurance application processing
- Quotation management
- Policy issuance
- Claims management
- Reinsurance procedures
- Smart access for policyholders and agents
- Reporting

ESKA Credit Insurance Setup

Insurance classes

Policies

Covers

Products

Clauses

Payment cycles

Commission types

Fees and taxes

ESKA Credit Insurance Core Functionalities

User profile management

Credit insurance application

Quotation management

Policy issuance

Claims management

Reinsurance procedures

Smart access

Reporting



How can this help my business?

Fully digitalized process

ESKA Credit Insurance can create a fully automated process for your convenience. With a digitalized work process all your activities will be directly updated and fully organized.

Modular design

This comprehensive system consists of various modules that are designed for specific tasks to meet your credit insurance needs. Working independently from other components these modules will ensure a fully optimal workflow.

User-friendly

You no longer need to worry about the hassles of training your employees thanks to a user-friendly interface. Easily viewable and easily readable display to simplify your work flow.

Multilingual and multi-branch company

ESKA Credit Insurance also provides full convenience by providing a multilingual and multi-branch company structure, making a powerful and customizable opportunity for your business needs.

Hierarchal organization

By providing a fully structured process, all activities may be done in a timely and productive manner. This handy system creates a hierarchal structure for your data entry.

Customizable and dynamic

With the ability to set your own parameters and essential elements, ESKA Credit Insurance can help fulfil your specific needs based on your company's rules and goals.

Key features

- Customize your insurance classes, policy types, covers, products and other parameters based on your specific needs.
- Provide a comprehensive and easy-to-read dashboard for all essential activities.
- Set different access based on your employee's roles.
- Automatically store and provide any required documents based on customized grouping systems.
- Automate various credit insurance application, such as trade credit insurance and foreign investment insurance.
- Provide a breakdown of estimated insurable turnover by country.
- Record thorough details of your applicants' details and business.
- Provide full details of your buyers and their credit limits.
- Present detailed information on any expected dates or conditions, such as expected shipments, expected investment profit and more.
- Automatically submit a customizable questionnaire to your applicants.
- Create a comprehensive database for any document attachments.
- Automatically generate a quotation.
- Digitally issue policies with the ability to edit them through endorsements.
- Define reinsurance treaties and run any reinsurance needed.
- Provide a convenient web access for policyholders and agents.
- Generate comprehensive reports for analysis.





Travel Insurance

ESKA® Travel is our travel insurance management system, covering your entire travel insurance processes.

ESKA Travel automates and accelerates the services of individual and group travel insurance policy issuances, endorsements, claims and reporting in a simple and user friendly manner.

ESKA Travel provides you with end-to-end features for superior insurance in a competitive industry. Furthermore, new features can be easily integrated with the changing insurance regulations and market forces.

ESKA Travel covers the following functionalities:

- Group, individual and family travel insurance
- Basic and additional covers
- Flexible premium rating based on area, covers, periods & age bands
- Claim processing
- Production
- Reinsurance agreements

How can this help my business?

Fully digitalized

By creating a digital process, you can not only save time, but also achieve more efficiency amongst your business processes.

Paperless opportunities

In a paper-based work environment, a single employee may lose hours a day to slow organization. Going paperless dramatically increases the efficiency of your employees and processing capacity while saving you on paper costs and office space.

More organized process

Thanks to ESKA Travel's dynamic features, you can easily set your insurance preferences based on your specific needs, creating a more organized process when dealing with your business needs.

Keep processes up-to-date

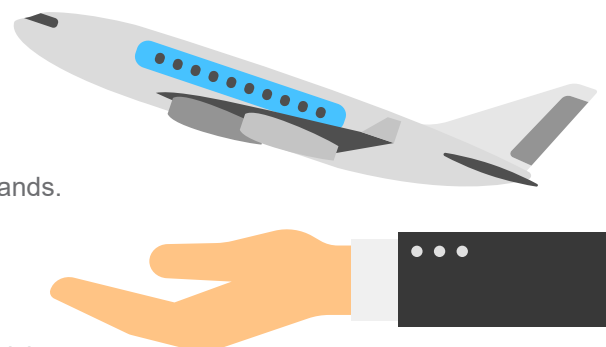
Thanks to a convenient notifications system, you can constantly stay on top of all your activities. With an accurate reminder process, you no longer need to worry about tracking your tasks.

Controlling your reports

With ESKA Travel, you can generate all your insurance reports. You can have all your reports ready and print them in several formats such Word, Excel and PDF.

Key features

- Group, individual and family travel insurance.
- Dynamic setup of basic and additional covers.
- Flexible premium rating based on area, covers, periods and age bands.
- Create and print out travel quotations automatically.
- Create and issue travel policies digitally.
- Modify a policy through endorsements.
- Integrate with ESKA Financial for all automated calculations and pricing.
- Provide various portal access for agents and customers.





Brokers Management - Retail

ESKA® BMS is our broker management system made to assist the day-to-day activities of brokers.

Acting as a mediator between clients and insurance companies, insurance brokers need to optimize their business processes and increase productivity. ESKA BMS acts to ease the process of attending to insurance companies and the insured by creating an automated and secure workflow.

- Multi-company, insurer, branch and currency
- Stand-alone with comprehensive brokers' business functionality
- Dynamic generation of proposal pricing and comparison.

ESKA BMS covers the following insurance sectors:

- General Insurance
- Life Insurance
- Medical Insurance

How can this help my business?

Fully automated

Easily present your tasks and activities through an electronic system, ready to help. From handling your different insurance companies to documenting policies and quotations, this automated system will accelerate your process.

Speedy process

ESKA BMS creates an accelerated process for your work progress. By creating a fully automated system, you can have all your tasks finished in half the time.

Complete tasks manager

With a fully comprehensive system that can cater to your brokerage needs, you no longer need to worry about falling behind.

Dynamic and adaptable

ESKA BMS creates a flexible and dynamic system customized to your rules and needs. From preferences and terms to your insurance industries, you can easily customize this convenient system based on your company requirements.

Cost-efficient

By leaving behind all the manual tasks, you can now save time and resources accordingly. Creating an environment to save your cost, you can now handle all your tasks without wasting any more costs.





Brokers Management - Reinsurance

ESKA® BMS - RI (Broker Management System - Reinsurance) offers reinsurance brokers a range of salient features and capabilities.

With ESKA Insures – BMS RI, brokers can manage proportional and non-proportional treaties and facultative business shares; as well as register, view, and inquire about any of the reinsurance periodically processes of treaty statements, profit commissions, etc.

ESKA BMS – RI covers the following functionalities, but not limited to:

- Treaty programs
- Cash call processing
- Profit commission
- Claims processing
- Loss corridor processing
- Facultative Processing

How can this help my business?

All your treaties covered

ESKA BMS – RI covers all your ideal treaty programs based on your specific need. Covering proportional treaties, non-proportional treaties and facultative, you are all set to cover your insured risks.

Ease for your claims

All claims processing can now be taken care of in no time thanks to a fully digitalized process. Now you can track and process all your claims efficiently and accurately.

Cash processing

ESKA BMS – RI comes with a number of tools to help you run your business smoothly. From cash call processing tools to calculating your commission, this powerful system provides accurate methods for all calculations.

Reinsurance needs taken care of

This comprehensive and dynamic system provides a range of features and functionalities to support your reinsurance obligations, ensuring all tasks are done accurately and in a timely manner.

What can this system do?

- Designed according to reinsurance brokers best business practices
- Satisfy proportional, non-proportional & facultative business processes
- Manage data processing and vouchers creation between insurers and reinsurers





Smart Access

With **ESKA® Insure's** portals and mobile apps, you can ease up your customers' access and support your sales process, which strengthens your workflow and enriches customer satisfaction.

Customer Access

Our insurance software supports a customer portal and mobile app, enabling your customers to fully appreciate the daily benefits of insurance and investment.

Customer Portal

The customer portal extends self-service capabilities to your customers, helping them to stay informed about everything from their policy details to their claims processes and payment details.

Customer App

Our insurance mobile app brings an accelerated version of our insurance systems to your clients' smartphones and tablets, enabling them to explore and review their policies' details and premium statuses on the go.

Sales Tools and Access

ESKA Insure supports your sales professionals directly with a toolkit of functions and features to help them better connect with customers using an assortment of portals and mobile apps that connect with ESKA CRM.

Agent Portal

To optimize the way external sales professionals interact with your insurance operation, the Agent Portal enables your sales employees to issue quotes, policies and alterations using straight-through processing (STP).



Sample Customer List



تكاful الراجحي
Al Rajhi Takaful



سوليدرتي
SOLIDARITY

الإنماء طوكيو مارين
Alinma Tokio Marine



الدرع العربي للتأمين
Arabian Shield Insurance



الإمارات
Emirates

دبي للتأمين
DUBAI INSURANCE



RAK INSURANCE



السَّيْب
Seib
تأمين وإعادة تأمين
INSURANCE & REINSURANCE

JERUSALEM
INSURANCE
القدس
للتأمين



شركة التأمين الأردنية
Jordan Insurance Company



Arab Orient
Insurance | gig
GULF
INSURANCE
GROUP



Arab Misr
Insurance Group | gig
GULF
INSURANCE
GROUP



Egyptian Life
Takaful Company | gig
GULF
INSURANCE
GROUP



For a detailed list of our customers and more information about our insurance products, please visit: eskadenia.com/insurance



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