THE SYSTEM
The General Insurance System (GIS) caters for the full range of non life and medical lines of business. This includes Motor, Marine, Fire, Property & Casualty, Liability etc.

The embedded Product and Process Generator tools allow users to rapidly design and introduce new products as well as the ability to control the screen format and screen flows for the various processes.

Some of the available functionality are Product Set Up, Offer and Policy Processing, Endorsements, Integrated Claims, Reinsurance and Accounting. The system also includes an integrated General Ledger, in addition to a parameter driven interface to any third party GL system.

The latest version of the system uses forefront technology and it is fully web based.
THE SYSTEM... FEATURES
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- Product Setup
- Process/Product Generator
- Quotation Module
- Policy Module
- Comprehensive Endorsement processing
- Auto load facility for Fleet Motor
- Integrated Claims management module
- Full Reinsurance Module
- Integrated accounting module
- Integrated General Ledger
- Powerful reporting tools (MIS and BI)
- User & Security Maintenance
- Commission Scheme Management
- Agency network setup
- Batch Processing and Management
- Imaging
- Automatic Cheque Production
- Flexible (multi-language, multi-branch, multi-currency)
- Table Maintenance (For the reference data i.e. currency, Exchange rate) etc.
The General Insurance System (GIS) includes a comprehensive product module, where the end-user can easily create and configure the required product plan (line of business, discounts, excess, agents, cancellation rules and formulas), using existing parameters and a facility to design the rules required for premium calculation, meeting the needs of the business.

PRODUCT GENERATOR

One of the powerful tools and features of the General Insurance System (GIS) is the Product Generator, which provides the end user with the flexibility to design, create and customize the claim and risk input screens.

The tools provide the ability to manage specific rules and calculation formulas, parameters and script based validations, can also be applied including adding new database fields, *without any assistance from the vendor.*

PROCESS GENERATOR

One of the powerful tools and features of the General Insurance System (GIS) is the Process Generator which equips the end-user with the tools to easily create and control processes within the system, e.g. new policy, new client, new claim, endorsements, etc.

These processes can be easily customized and applied to the existing products. The Process Generator collaborates with the Product Generator, allowing the user to control the visibility of certain screens & item fields in respect of the process.
The General Insurance System (GIS) facilitates the creation of multiple versions of quotations, premium calculations can be easily simulated without any financial impact. The quotation can be easily converted to a policy with a single click.

The Policy management module, in collaboration with Process/Product Generator automates and accelerates the process of creating the policy, managing endorsements, integrating with the rules of the product and applying the reinsurance protection.
CLAIMS
Claims Management Module is fully integrated with the rules and conditions of the product, Product/Process Generator, Accounts and Reinsurance.

Claims allows the end user to register the claim, setup reserves and recoveries, manage third party entities (lawyer, garage, hospital), manage documents, graphical illustration of damage, upload of images, etc.
The General Insurance System (GIS) includes an integrated and comprehensive reinsurance module, which caters for facultative, quota share, surplus and excess of loss.

Automated periodic accounts are generated and split based on the defined participant percentages, including details of the underlying securities are captured to allow full review of any exposures.
The General Insurance System (GIS) includes an integrated accounting module, which caters for the financial processing of event driven transactions; receipt processing, credit and debit notes, refund premiums, & claims settlement. Trial balances can also be extracted. A general ledger interface facilitates the mapping of transactions to Accounts/JV which can easily be imported into any 3rd party GL system (Oracle Financials, MS Dynamics). Alternatively, ARIMA also has an integrated General Ledger System.
The General Insurance System (GIS) incorporates comprehensive reports, servicing the business needs from compliance and regulatory requirements.

The reporting module allows the end user to easily create reports. MIS and BI reports can easily be integrated with Microsoft BI, QlikView, etc.

Specific bordereaux reports can be scheduled to run daily, weekly, or monthly.
The General Insurance System (GIS) offers integrated additional modules in support of the business needs:

- SMS
- Imaging
- ACP – Automatic Cheque Production
- Court-Case
- Agent Portals
- Mobile Applications
Data protection
Role Based User roles are defined which control the access to the various modules available. New users are allocated to their specific role. In addition to the Insurance company staff, users can be clients, agents, providers with specific system privileges.

Authority Limits There are several user defined limits which include, Underwriting Limit and Claim Limit.

Override Approvals Based on specified business rules, manager override may be required to process various transactions (e.g. Discount percentages etc). Users with this authority are defined and maintained.

Audit Trail All transactions are retained in the database and are stamped with details of the user and date/time created as well as user and date/time last updated.
The General Insurance System (GIS) can be operated in a Takaful environment, which includes processing ‘mudaraba’ & ‘wakala’, specification and creation of insurance pools, and surplus calculation and distribution.
ARIMA is a software house dedicated to the provision of state of the art software solutions to the Insurance and Reinsurance industry. ARIMA was born in 1995 within the Arab Insurance Group (ARIG), and officially registered in 2002.

ARIMA solutions cater to all sectors of the industry: General, Medical, Life, and Reinsurance Management as core back-office systems. Front-Office solutions: agent/client portals, mobile applications, and digital distribution channels. Our software solutions are geographically implemented in various locations in Africa, Middle-East, and South-East Asia.

Our range of services includes business consultancy, project management, software customization and implementation, training and support.

Our products combine years of professional industry knowledge and technical expertise by a dedicated team of business analysts, developers, business underwriters, insurance and technology experts, thus our slogan:

“insurance applications by insurance people”
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