



Eagle V4 Functionality

November 2014

CONTEXT

This document provides a quick presentation of all the modules that compose the 'Eagle' Application. Eagle's functionalities manage to support almost every IPA department, from the 'Call Center' where operators answer the policy holders' calls, through the Middle and Back Office where provider invoices are entered, reconciled and being re-billed to the customers, till the supply of reporting to the top level management.

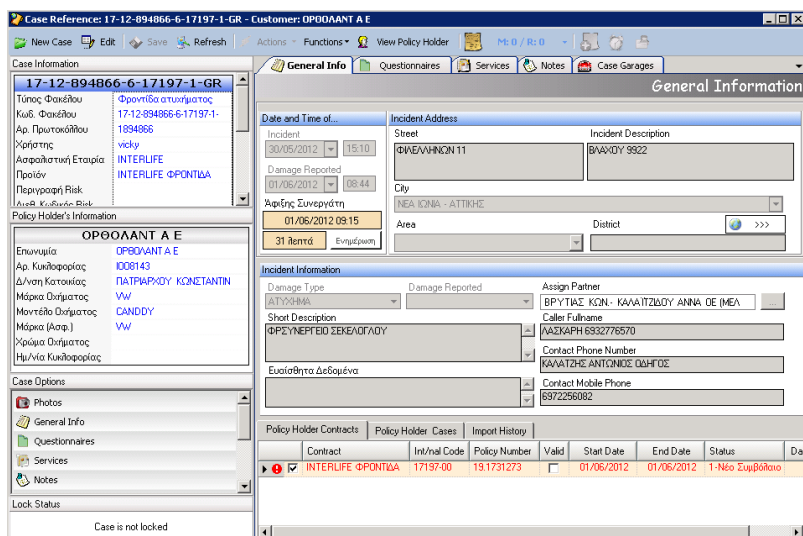
An assembly of Web Sites, Web Services and Utilities connect Eagle with the outside world (providers, customers, brokers, AXA group offices, AXA central office, and policy holders).

Eagle supports multiple DZs per country, along with the ability to handle each one of them as individual fronting companies of different types (Insurance Company / Service Company).

The most basic data entities handled by Eagle are: Providers, Policy Holders, Cases, Insurance Companies, Brokers, Contracts, Intermediaries, Products, AXA Offices, Invoices (Provider Invoices, Rebilling Invoices), Payments and Receipts.

FRONT OFFICE

The Case Handling module is the core front office module. By the term 'Case Handling' we mean the process that begins with answering the policy holder's call, retrieving his policy info from the database, recording the policy holder's request and providing services according to the policy holder's contract. Operators and coordinators, use Eagle to monitor the services in progress and complete the process by getting feedback by the provider and optionally by the policy holder.



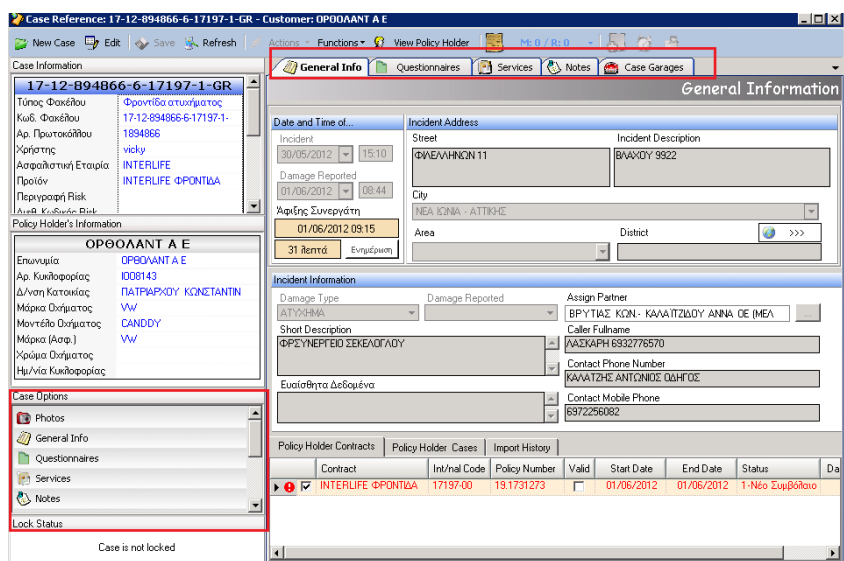
Case Screen

Eagle is currently handling lots of different case types out of all four key insurance market sectors:

- Vehicle
- Health
- Travel
- Home

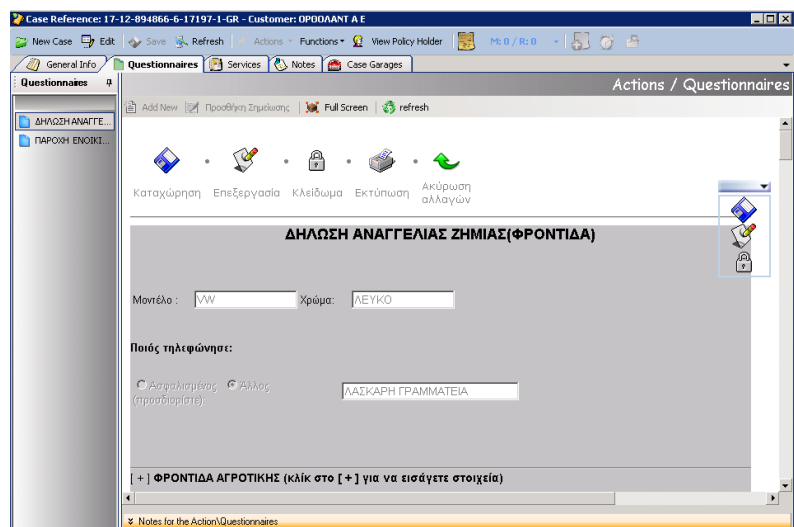
Eagle may actually handle any case type through two flexible systems, the 'Case Tab System' and the 'Dynamic Forms System'.

By the term 'Tab' we mean a subset of data fields organized in an autonomous and independent sub-screen. To design a new Case Type, administrators may use the 'Case Tab System' designer to choose among few already implemented 'Tabs' and setup user privileges over each 'Tab'. Since all 'Tabs' use a common interface, Orama may implement and supply new case tabs according to IPA needs. Different case types have common data, such as Policy Holder's info, services etc, and may have case type specific data. Therefore the case tabs can be distinguished to 'Common Tabs; and 'Case Type Specific Tabs.'



Tabs of Case's screen

Cases of the same Case Type may vary to complexity, since different kinds of services may be provided to policy holders of the same contract. This fact creates the need of storing different data per case. The 'Dynamic Forms System' (Questionnaires), expands the Case Handling capabilities to fulfill the above need.



Dynamic Forms (Questionnaires) Tab

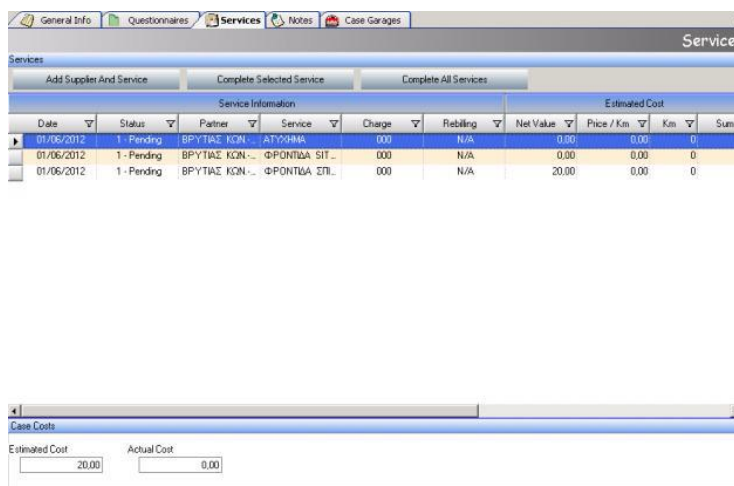
The IT department may create

web based forms by using the internal Dynamic Form (DF) designer, can modify their layout, extend their functionality (since the DFs are actually ASP.NET forms) and link them to a case type. Users may add DFs in a case and fill their data, or use their extra functionality. Data stored by the DFs are completely reportable.

The following list provides a quick explanation of the 'Common' and the 'Case Type Specific' Tabs:

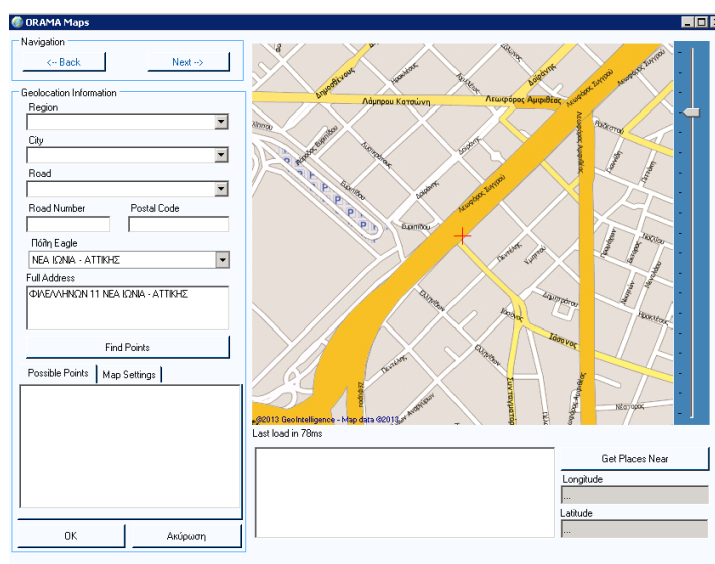
- **Common Tabs:**

- **Case Info Tab:** Provides the basic case info, such as: Case type, Policy holder's info, Case date and Reference number, Incident address and an encrypted field per case type to store sensitive data.
- **Dynamic Forms:** A host for the web based dynamic forms.
- **Services:** A service / provider selection screen, combined with a 'service / contract limit system', a 'providers price list / geographical scope system' and a few provider suggestion systems (Road Assistance and Car Rental) assist the users to enter case services.
- **Case Fees:** Handling fees may be added over the case or over services. These fees can be re-billed to the customers through the re-billing module.
- **Financial Data:** An overview of the provided case services, that presents the total and per service, estimated, invoiced, paid, re-billed and received amounts.
- **Documents:** The document management system allows adding and retrieving documents to a case without any constraints.



Date	Status	Partner	Service	Charge	Rebilling	Net Value	Price / Km	Km	Sum
01/06/2012	1 - Pending	BPYTHAE KON - ATTOHMA		0.00	N/A	0.00	0.00	0	
01/06/2012	1 - Pending	BPYTHAE KON - ΦΠΟΝΤΑΑ SIT		0.00	N/A	0.00	0.00	0	
01/06/2012	1 - Pending	BPYTHAE KON - ΦΠΟΝΤΑΑ SIT		0.00	N/A	20.00	0.00	0	20.00

Services Tab



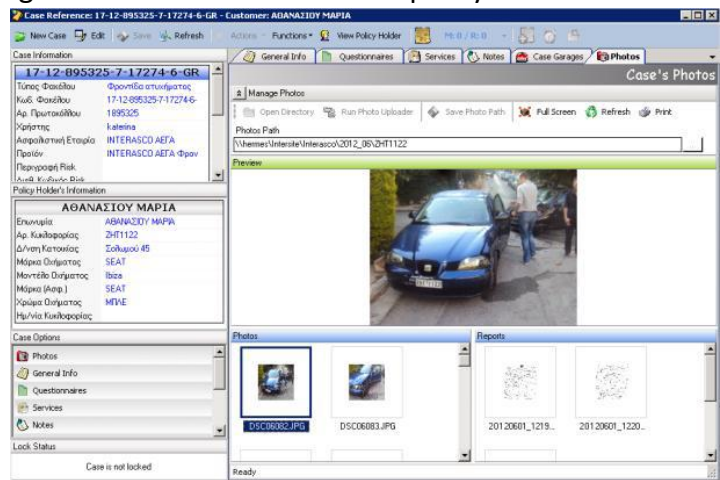
Geographical Data (Map) for a Case

From there the users can also send and view Fax, SMS and e-mails that are related to the case.

- **Notes:** Displays user notes, over the case, over services and over DFs.
- **User Actions:** A complete log of all user actions over a case.

- **Case Type Specific Tabs (depending on the product):**

- **AXA Call Center:** Stores and organizes communications with policy holders of AXA Insurance. The data collected during the day are transferred to AXA Insurance the following morning.
- **Accident Care Photos:** Used by the Accident Care case type, to display and edit all photos and scanned documents of a case.
- **Claim Management:** Use by the claims management department to handle claims of other insurance companies.



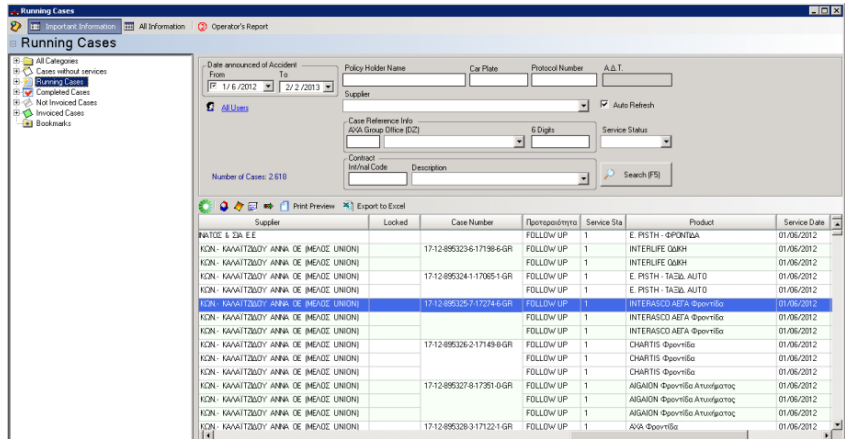
Accident Care Photos

A few Special Case Handling Modules have been implemented for products with complex workflow. These modules are:

- PPP
- Warranty
- Law Cases
- Peugeot

During the Case Creation process, user performance benefits by the 'Case Wizard'. Policy holder's info can be retrieved either by the local database, or by using an on-line communication with the customer's database. Users may validate the data given by the policy holder and fill in the needed case data, such as incident place contact info and service requests. Incident places and nearby services can also be located on online maps, a feature extremely useful for incidents outside the urban area.

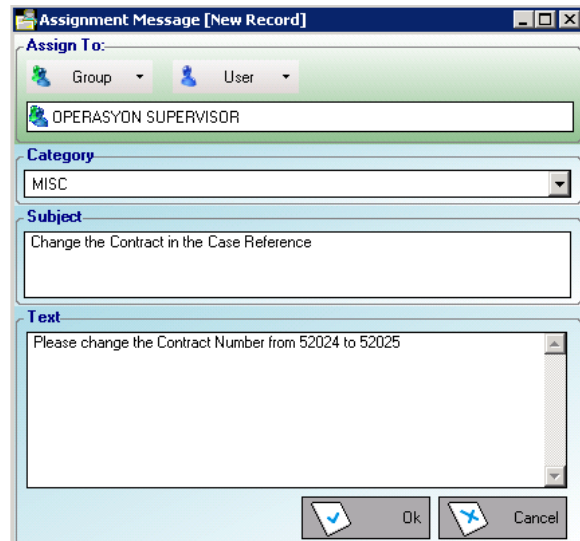
Running Cases can be monitored through the so named screen. Incidents can be reported (among other criteria) according to their status, case type, area. A case type – user group linking system filters and displays specific case types to the appropriate users.



The 'Running Cases' screen displays a list of cases with various filters and a table of case details. The filters include 'Date announced of Accident' (From: 17/6/2012, To: 27/2/2013), 'Policy Holder Name', 'Car Plate', 'Protocol Number', 'A.D.T.', 'Supplier', 'Case Reference Info' (AVIA Group Office (G2)), 'S Digits', 'Service Status', 'Contract Initial Code', and 'Description'. The table shows columns for Supplier, Locked, Case Number, Προσπομπή, Service Sta, Product, and Service Date. The data includes cases for KATOE & ZA.EE, KAN-KAVATZIOY ANNA DE IMEZE UNION, and KAN-KAVATZIOY ANNA DE IMEZE UNION, with various case numbers and service dates.

Running Cases Screen

Communication between work shifts and between departments is enhanced through the 'Notifications System'. Users may add reminders over cases or assign tasks to other users or user groups.

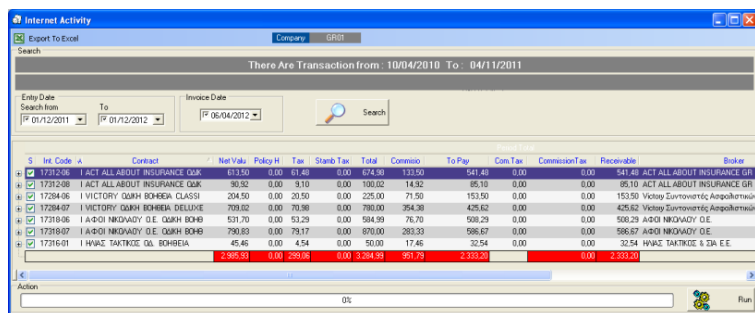


The 'Assignment Message [New Record]' dialog box is used for assigning tasks. It includes fields for 'Assign To' (Group and User), 'Category' (MISC), 'Subject' (Change the Contract in the Case Reference), and 'Text' (Please change the Contract Number from 52024 to 52025). The dialog has 'Ok' and 'Cancel' buttons at the bottom.

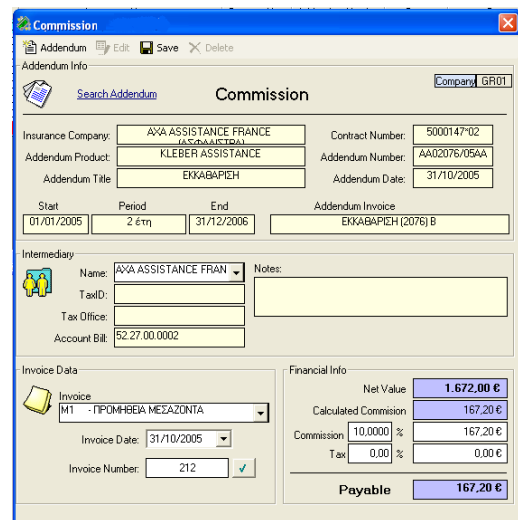
MIDDLE OFFICE

The following list provides a quick explanation of the modules used by the Middle Office:

- The **Contracts** module, handles the process of registering and monitoring contracts and commissions, issuing invoices and tracking their payment status. The most basic functionalities of the module are following:
 - **Premiums:** Handles the agreements with the Customers. (Insurance Products, Terms, Unit Premium, Intermediaries, Commission rates.)
 - **Addendums:** Handles the invoicing of premiums and tracks their payment status.
 - **Commissions:** Calculates commissions for intermediaries, issues invoices and tracks their payment status.
 - **Reserves:** Manages the allocation of reserves in time periods (fortnights / months etc).
 - **Bordereaux:** Summarizes production from Brokers, issues invoices and calculates commissions.
- The **Accounting** module, as far as it concerns the Middle Office, provides the following functionality:
 - **Invoices / Rebilling:** Handles the creation of provider invoices and rebilling to the customers. Invoices can be entered manually or by using a set of tools designed especially for some product groups (e.g. Warranty, Peugeot, A la demand, ICFM).
 - **Payments/Receipts:** Payments and receipts to Providers, Customers, Policy Holders, Brokers.
 - **Case Fees:** A tool for reviewing and bulk setting up case or service fees.
 - **Reimbursements:** Tracks the status of policy holders' reimbursement requests.
 - **Reconciliations:** A tool for clearing advance payments and pro forma provider invoices.



S	Int. Code	Contract	Net Value	Policy H	Tax	Stand Tax	Total	Commission	To Pay	Com. Tax	Commission Tax	Receivable	Broker
+	17312-06	1 ACT ALL ABOUT INSURANCE GR	61.50	0.00	6.40	0.00	67.90	13.50	54.40	0.00	0.00	54.40	1 ACT ALL ABOUT INSURANCE GR
+	17312-08	1 ACT ALL ABOUT INSURANCE GR	30.50	0.00	3.10	0.00	33.60	6.70	26.90	0.00	0.00	26.90	1 ACT ALL ABOUT INSURANCE GR
+	17304-06	1 VICTORY QUIN BOHEA CLASSI	204.50	0.00	20.50	0.00	225.00	71.50	153.50	0.00	0.00	153.50	Victory Zentroverés Anapolithmá
+	17304-07	1 VICTORY QUIN BOHEA DELUXE	709.00	0.00	70.90	0.00	779.90	244.30	425.60	0.00	0.00	425.60	Victory Zentroverés Anapolithmá
+	17310-06	1 A-CHI NIKOYADY D.E. QUIN BOH	151.70	0.00	15.19	0.00	166.89	76.70	90.20	0.00	0.00	90.20	A-CHI NIKOYADY D.E.
+	17310-07	1 A-CHI NIKOYADY D.E. QUIN BOH	790.80	0.00	79.17	0.00	870.00	263.30	506.70	0.00	0.00	506.70	A-CHI NIKOYADY D.E.
+	17310-01	1 HWAT TAKTIOZ OL BOHEA	45.40	0.00	4.54	0.00	50.00	17.40	32.60	0.00	0.00	32.60	HWAT TAKTIOZ S DA E.E.
			2,905.50	0.00	290.60	0.00	3,246.10	957.70	2,288.40	0.00	0.00	2,288.40	



Commission

Insurance Company: AVA ASSISTANCE FRANCE (ΑΒΑ ΑΣΣΙΣΤΑΝΣ ΦΡΑΝΣΕ)
Addendum Product: KLEBER ASSISTANCE
Addendum Title: EKKABAPICH

Contract Number: 5000147-02
Addendum Number: AA02076/05AA
Addendum Date: 31/10/2005

Start: 01/01/2005
Period: 2 έτη
End: 31/12/2006
Addendum Invoice: EKKABAPICH (2076) B

Intermediary Name: AVA ASSISTANCE FRAN
Tax ID:
Tax Office:
Account Bill: 52.27.00.0002

Invoice Data
Invoice: M1 - ΠΡΟΜΗΘΕΙΑ ΜΕΤΑΦΟΡΤΩΝ
Invoice Date: 31/10/2005
Invoice Number: 212

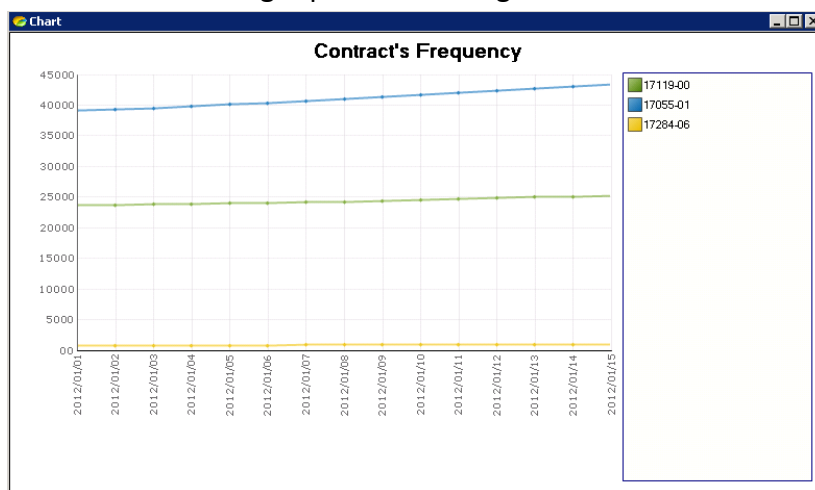
Financial Info
Net Value: 1.672.00 €
Calculated Commission: 167.20 €
Commission: 10.0000 %
Tax: 0.00 %
Payable: 167.20 €

- **Intra-Company Rebilling:** Internal rebilling to other fronting companies of AXA group.
 - **Credit Control:** Displays the outstanding invoices and calculates the ageing based on payment rules, per supplier / customer.
 - **Chart of Accounts:** Handles an internal chart of accounts per fronting company.
 - **Trial Balance:** Provides the ability of creating custom trial balances and comparing their results with reports created by other accounting software (Local Accounting Software / ORACLE GL).
 - **Account Balance Sheet:** Displays the transactions (debits/credits) of an account.
- The **Electronic Bank Payments** module handles e-payment tasks, such as: payment file creation, and payment rejection management.
 - The **Reporting** module is based on the 'Grid Forms System', a tool for the IPA IT department, which provides a report designer. Defined reports may be given 'view' and 'export' user privileges.

A set of special reporting screens have also be created to produce more complex reports:

- **Advanced Case/Service Reporting Screen:** Provides reports of Cases / Services allowing the users to select among several criteria such as: Dates, Providers, Insurance Companies, DZs, Case / Service Status, Case Types, Users.
- **Accounting Journals:** Provides accounting reports according to the taxation rules.

- **Cases Per Supplier:** A drill-down report for calculating the number of incident served by each supplier.
- **Contracts Frequency:** Provides a report with the Contracts Frequency per day

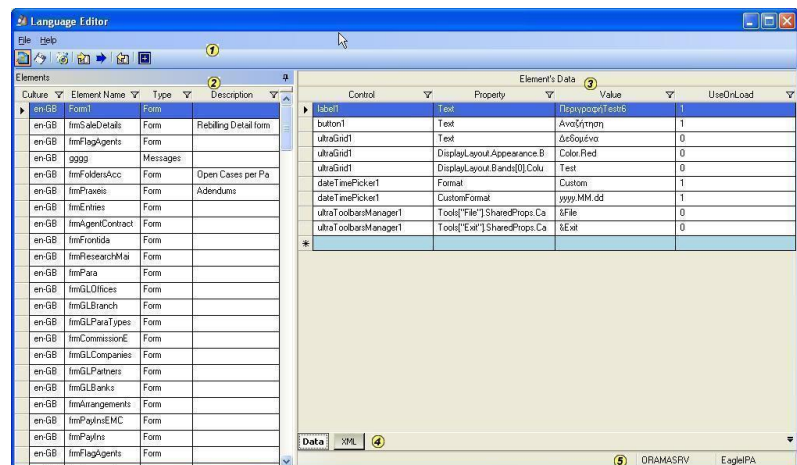


- The **Surveys** module uses case data to prepare lists of the policy holders served by IPA, over a time period and for specific products. It also stores and reports their replies to predefined questionnaires, helping the marketing department to evaluate the quality of service.

BACK OFFICE

The Back office modules consist of two categories. Modules used by the IPA IT department and those used by the Accounting department. The following list provides a quick explanation of the modules used by the Back Office:

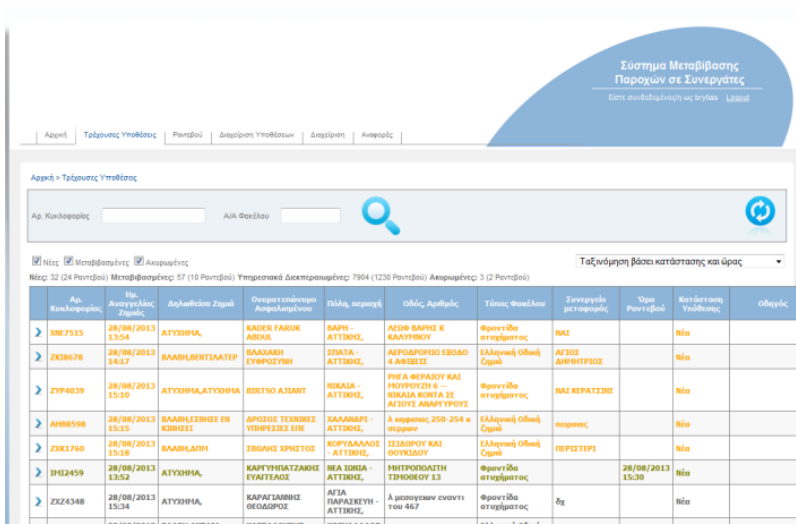
- Used by the IT department:
 - **Policy Holders Import:** A utility for importing policy data in the local database. Import data are transformed, corrected when possible, compared to the live data and through a set of rules, either imported or rejected.
 - **Language Editor:** A utility for localizing the application.
 - **Logging:** A set of tools for monitoring user activities.
 - **Keystrokes Reporting:** A tool for calculating the time and effort spent on each case.
- Used by the Accounting department:
 - **Export to Oracle GL:** A utility for exporting accounting transactions according to the rules of ORACLE GL.
 - **Export to Local Accounting Software (Kefalaio / NetSiS):** A utility for exporting accounting transactions according to the rules of the Local Accounting Software.
 - **SAGAI Import / Export (Peugeot):** A set of tools for importing Peugeot policy data and exporting services / case fees according to the rules of SAGAI.



WEB SITES

A more effective data exchange between IPA and their Customers / Providers, is achieved by the use of the following Web Sites:

- **Accident Care:** Used by both Providers and Insurance Companies. The Providers view a list of all the incidents they have served and those that have been scheduled for the future and upload the accident photos / driver documents. The Insurance Companies view the progress of the served incidents and download / print the incident photos / driver documents.
- **Auto Mission:** Used by the Providers to manage all incidents assigned to them.
- **On-Line Policy Issuing (BMS):** Used by the Brokers, to issue policies on-line, create reports about policies that needs to be renewed and monitor their production and commissions.
- **Warranty:** Used by official car dealer garages, for cases regarding the warranty extension products. Garages report the car owner's request to IPA and through a request / approval system send and receive information about and pricing.
- **Claims management:** Used by the Insurance Companies to monitor the progress of a claim request and download all documents gathered by the IPA claims department.
- **Health System:** Used by the Insurance Companies with medical products to monitor the policy holder requests and the information given by IPA.



The screenshot shows the 'Auto Mission Site' interface. At the top, there's a header with the title 'Σύστημα Μεταβίβασης Παροχών σε Συνεργάτες' and a sub-header 'Εκτελεστική Λειτουργία'. Below this is a navigation bar with tabs: Αρχική, Τρέχουσες Υποθέσεις, Πρωτόκολλο, Διατεταμένες Υποθέσεις, Διακρίσεις, Αναφορές. The main content area has a search bar with 'Αρ. Κινητογράφησης' and 'Α/Α Φακέλου' fields, a search icon, and a refresh icon. Below the search bar, there are checkboxes for 'Νέες' and 'Μεταβιβαζόμενες' and a dropdown for 'Ταξινόμηση βάσει κατάστασης και ώρας'. The table below lists incidents with columns: Αρ. Κινητογράφησης, Ημερ. Αναγγελίας Ζημιάς, Διαδικασία Ζημιάς, Ονοματεπώνυμο Αποδεκτού, Πύλη, περσόν, Οδός, Αριθμός, Τύπος Φακέλου, Συνεργείο με το οποίο, Ώρα Πρωτοκόλλου, Κατάσταση Υπόθεσης, and Οδηγός.

Αρ. Κινητογράφησης	Ημερ. Αναγγελίας Ζημιάς	Διαδικασία Ζημιάς	Ονοματεπώνυμο Αποδεκτού	Πύλη, περσόν	Οδός, Αριθμός	Τύπος Φακέλου	Συνεργείο με το οποίο	Ώρα Πρωτοκόλλου	Κατάσταση Υπόθεσης	Οδηγός
ΚΩ7513	28/08/2013 13:54	ΑΤΥΧΗΜΙΑ	KADER FARUK ABDUL	ΒΑΡΗ - ΑΤΤΙΚΗΣ	ΛΕΩΣ ΒΑΡΗΣ Κ ΚΑΛΥΤΗΡΙΟΥ	Φροντίδα σταθμεύματος	ΝΑΙ		ΝΑΙ	
ΚΩ8678	28/08/2013 14:17	ΒΑΒΗΛΩΝΙΑΤΕΡ	ΒΑΣΙΛΑΚΗ ΓΥΡΟΠΕΤΡΗ	ΣΤΑΤΑ - ΑΤΤΙΚΗΣ	ΑΕΡΟΔΡΟΜΙΟ ΕΣΟΔΩ 4 ΑΘΗΝΩΝ	Ελλειψή Οδική Σημεία	ΑΓΙΟΣ ΔΗΜΗΤΡΙΟΣ		ΝΑΙ	
ΣΥΡ4839	28/08/2013 15:00	ΑΤΥΧΗΜΙΑ, ΑΤΥΧΗΜΙΑ	ΒΕΤΣΟ ΑΣΙΑΝΤ	ΚΟΚΚΙΑ - ΑΤΤΙΚΗΣ	ΡΗΓ Α ΦΕΡΑΙΟΥ ΚΑΙ ΚΟΥΡΟΥΤΗ 6 - ΚΟΚΚΙΑ ΚΟΚΚΙΑ 22 ΑΓΙΟΥ ΑΝΑΓΝΩΣΤΗ	Φροντίδα σταθμεύματος	ΝΑΙ ΚΕΡΑΤΣΙΝΗ		ΝΑΙ	
ΑΗ8659	28/08/2013 15:15	ΒΑΒΗΛΩΝΙΑΤΕΡ	ΔΡΟΣΟΣ ΤΕΚΟΝΕΣ	ΧΑΛΚΙΔΙΚΗ - ΑΤΤΙΚΗΣ	Α κρήνη 250-254 κ ορεινή	Ελλειψή Οδική Σημεία	ΠΕΡΣΙΤΕΡ		ΝΑΙ	
ΚΩ1760	28/08/2013 15:18	ΒΑΒΗΛΩΝΙΑΤΕΡ	ΣΒΟΛΗ ΧΡΗΤΟΣ	ΚΟΡΥΔΑΛΛΟΣ - ΑΤΤΙΚΗΣ	ΣΤΑΔΙΟΥ ΚΑΙ ΟΥΚΛΑΟΥ	Ελλειψή Οδική Σημεία	ΠΕΡΣΙΤΕΡ		ΝΑΙ	
ΩΗ2459	28/08/2013 15:52	ΑΤΥΧΗΜΙΑ	ΚΑΡΥΥΝΙΑΤΑΚΗΣ ΓΙΑΤΤΑΚΟΣ	ΒΕΛΙΟΡΙΑ - ΑΤΤΙΚΗΣ	ΝΗΤΡΟΠΟΛΙΤΗ ΤΡΙΝΟΜΟΥ 13	Φροντίδα σταθμεύματος		28/08/2013 15:30	ΝΑΙ	
ΚΩ24348	28/08/2013 15:54	ΑΤΥΧΗΜΙΑ	ΚΑΡΑΓΙΑΝΝΗΣ ΘΕΟΔΩΡΟΣ	ΑΓΙΑ ΠΑΡΑΣΚΕΥΗ - ΑΤΤΙΚΗΣ	Α μεταγωγών εναντί του 467	Φροντίδα σταθμεύματος	ΔΙ		ΝΑΙ	
	28/08/2013	ΒΑΒΗΛΩΝΙΑΤΕΡ	ΚΑΤΣΑΝΙΩΤΗΣ	ΚΟΡΥΔΑΛΛΟΣ	Ελλειψή Οδική					

Auto Mission Site

AUTOMATION

The following list provides a quick explanation of the Automation modules:

- **E-mail Robot:** A windows service that monitors an email account, decodes each incoming e-mail subject and links the email contents (text and attachments) to the appropriate case.
- **ERC:** A demon that wakes up on predefined time intervals, gathers data of different types (case data, photos etc) and forwards them via email to insurance companies.
- **SMS Agent:** A utility for sending text messages to policy holder mobile phones, according to schedule.
- **Web Services:**
 - **BMS:** A Web Service used by Brokers for issuing policies on-line.
 - **Bulk Photo Upload:** A Web Service used by Providers for uploading accident related photos and documents.
 - **On-Line connection with Insurance Companies:** Used by the 'Case Wizard' to retrieve policy data from the Insurance Companies