

# Ramco e-gis Solutions for Health Insurance



Ramco e-gis Health Insurance is an end-to-end SOA-architected application which offers complete policy issuance, claims and reinsurance cession functionalities. Some of the key features of the product are

## Proposals management

Proposal data is the basis of which premium rates, deductibles, exclusions and other policy conditions are determined. Proposal data can be captured as follows

- For individual clients - A broker or clerk can enter details directly into application
- For corporate customers / groups The application accepts proposal data in bulk using MS Excel compatible features

## Quotation management

Price quotations can be generated using information received from underwriting. The quotation can be presented in different formats such as email, SMS, snail mail or Kiosk. Further processing of quotation can be carried out based on customers' acceptance or rejection.

## Underwriting

Underwriting is done based on the business rules built into a 'rule-engine'. Based on the rules relevant for each transaction, price can be generated for issuance of quotations.

## Endorsements

You can handle any type of endorsement in a policy including renewals and cancellations. Reinsurance cessions can also be handled for the insurance has ceded out.

## Claims

You can effectively manage claims using the comprehensive claims management functionality. You can register new claims, upload medical reports, documents and photos, apply policy limits / deductibles and generate a claim dossier for authorization. Reinsurance recovery can also be easily handled.

## Financial Accounting

You can generate simple EOD financial summaries using Ramco e-gis Health Insurance. However, complex financial transactions can be generated by integrating the insurance application with Ramco's end-to-end financial accounting application.

## Extensions

### Doctor's desktop

Ramco e-gis Health can be extended to the doctor's desktop for easy data capture. The application incorporates ICD 10 (The latest WHO International Classification of Diseases). New or customized Interfaces can be created for a physician for directly porting diagnostic data into the application. This would help avoid duplication and also improve client service.

### Pharmacy / laboratory extension

Ramco e-gis Health can be extended to pharmacies and medical laboratories, leading to improvement in efficiency.

## Technology Features

Ramco e-gis Health Insurance is a browser-based, completely web compatible software application. Users can access the application through the internet and have additional e-commerce features with interfaces to payment gateways and even provide client services.

The application has a comprehensive and adaptable rule engine. It uses mathematical and logical operations and offers complete flexibility. Most of the business and application logic can be built into this engine using one of the rule authoring UIs. The rule engine is configured easily without any prior knowledge of programming.

You can create new health insurance products for target markets using the product factory. Users can drag and drop UIs to assemble new products.

Ramco e-gis is available on many technology stacks. You can choose J2EE or .NET for the presentation layer and Oracle, SQL or MySQL for the database. Reports are generated using the open source utility Jasper.

### Ramco e-gis Health Insurance is ideally suited for

- Insurance companies offering health insurance products
- Entities that are providing health insurance / health insurance claims outsourcing services
- Government departments that are tasked with providing healthcare to general population

## Ramco VirtualWorks™

Enables flexible business processes and focused analytics

Ramco has deployed powerful solutions and services to enterprises for over a decade. At the heart of these offerings is our highly flexible Ramco VirtualWorks™ - a collaborative solution innovation platform that delivers flexible business processes and focused analytics. Its unique collaborative co-creation process results in enterprise solutions that fit like a glove, and integrate seamlessly with any other technology systems, platforms and applications. You can benefit from:

- 1,000+ growing component repository of re-usable enterprise-class solutions
- Collaborative online development process
- Solutions that streamline business processes, while adapting very quickly and cost-efficiently to continuous change
- Ability to leverage existing IT assets, thus significantly decreasing time-to-business value
- Real-time, actionable business analytics, identifying what needs to be changed, and why
- Web-enabled end-to-end integration, allowing global collaboration on business processes
- Intuitive, easy-to-use systems that integrate quickly and effectively with existing systems

Ramco is a global provider of business consulting, enterprise solutions and outsourcing services that enhance business value through better business processes and agile global-class applications. Ramco Systems has offices in nine countries and over 450 customers in 1,000 locations worldwide. The company provides solutions to multiple verticals including banking, insurance, manufacturing, supply chain, aviation, transportation and logistics, healthcare, governance, retail and more. Ramco Systems has been certified for ISO 9001:2000 quality standards and assessed for SEI CMMi - SW Level 5. The company is part of the USD 800 million Ramco Group and is publicly held.



Co-create. Innovate. Win.