EMSYS
Holistic & Agile Management Software

NATIVE INTEGRATED PLATFORM

INSURANCE

Underwriting without risk limits
From quote to claim, connected
Financial synchronization

EMSYS optimizes insurance operations through complete control of products, sales and claims, automating workflows from quotation and underwriting to reinsurance, collection and real-time financial reporting.

Competitive Advantages

Unified Product Modeling: Life, Non-Life, Health	Enables complete, granular configuration of insurance classes (Life, Non-Life, Health). The hierarchical structure defines standard products linked directly to insured and dependent objects, grouped into risk pools governed by strict rules and restrictions. The configurator supports flexible definition of conditions and insurance plans, links to medical procedures or investment funds, minimum/maximum validity periods and automatic mapping of dedicated approval workflows.
Dynamic Sales Architecture	Supports complex distribution and sales structures (direct channels, online portals, brokers, agents), flexible portfolio administration and strict control of user authority limits. Includes a complete engine for commission packages: standard or preferential commissions, collection/sales commissions, direct, indirect or referral commissions, multi-level schemes (MLM) and commissions withheld at source.
Integrated Operational Processes	Configures and automates core business flows: quote, offer, policy, collection, commission, endorsement, claim, payment, reinsurance and accounting, with 100% automatic technical-financial reconciliation. Each process is governed by validation rules and automated approval workflows, ensuring smooth data flow between modules.
Integrated Quotation	A digital flow connecting the EMSYS calculation engine with sales interfaces. The system instantly processes technical data and risk profiles, validates underwriting rules and generates accurate commercial simulations, enabling rapid offer delivery to clients and immediate policy issuance.
Reinsurance Control	Automated module for accepting and ceding reinsurance contracts. It manages proportional structures (Quota Share, Surplus, Mixed) and non-proportional structures (XS, Stop Loss), automatically calculates and settles ceded/received amounts, determines the loss ratio and adjusts commissions through Sliding Scale grids. It generates statements automatically and configurable reports (Risk Profile, Aggregate, CRESTA).
Efficient Claims Management	Digital flow for end-to-end claims management, from notification to payment. The system automatically checks policy validity and technical reserves (RBNS/IBNR). The TPA module manages medical files electronically, validates services in partner clinic networks, checks Table of Benefits limits and supports direct settlement with medical providers.

Commission Management	System for managing broker contracts and commission types (direct, indirect, referral, coordination). It automatically calculates acquisition costs, commissions due and DAC, applying complex grids by product, class, sum insured band, term and intermediary type. It covers the full flow: approval, payroll export, invoice management, payment control and complete reconciliation.
Intelligent Collections Management	Module for managing collection bordereaux, premium invoice generation and payment. The system requires collection of the first instalment before contract issuance, manages overpayments (redistribution to future instalments or allocation as revenue) and small unpaid balances. For brokers, it controls credit balances and automatically generates periodic collection bordereaux.
Financial Synchronization	Automatically generates financial transactions from technical transactions, respecting the 100% Technical = Accounting principle and product-level accounting templates. It processes gross written premiums, cancellations, reinstatements, collections, FX differences, retained commissions, claim payments, refunds, ceded premiums and technical reserves (UPR, mathematical reserve, catastrophe reserve, RBNS).
Sales Portal (SFA)	Web application for brokers and the sales force: a digital platform with interfaces generated dynamically according to the product and workflow configuration. It enables instant quotation generation and includes configurable print templates. Security and compliance are ensured through role-based restrictions and strict actuarial rules for fraud prevention.
Health Insurance	Specialized module for managing individual and group health insurance contracts. The platform provides advanced configuration of contract sections, linking to a Table of Benefits and automation of the billing process. It includes a Contract Documents Checklist to ensure compliance for every file.
Calculation and Management of Technical Reserves	Dedicated module for automatic reserve calculation configuration: unearned premium reserve (UPR), catastrophe reserve, mathematical reserve and reported-but-not-settled claims reserve (RBNS). It ensures specific reporting and actuarial compliance by automatically issuing the IBNR report and the Claims Triangle Report.