

P&O GLOBAL TECHNOLOGIES SDN BHD^(181345-T)

(formerly known as Pacific Netlab Sdn Bhd)

Health & Surgical

an Add-On Module fully integrates with

PowerVision



Integrated
AN GENERAL INSURANCE SOLUTION

An Overview of **Health & Surgical**

As we moved into new millennium and with the improvement in standard of living in Malaysia, healthcare has also become an issue that many people are paying more attention to now. There are a few ways to obtain healthcare services, either from public hospital which is generally cheaper or private hospitals which is generally more expensive but perhaps offered more personalised services. As the cost of obtaining a decent healthcare service becoming ever more expensive, in order to obtain a proper protection and coverage without paying a high fee, many people now turn their attention to the health & surgical insurance or other similar insurance coverage offered by insurance companies.

With the experience and expertise that we had acquired over the last 15 years in providing general insurance solution, and in line with our commitment to continuously offer new and innovative products to our loyal customer, we have recently invested heavily in R&D to design and develop a new product to cater for the healthcare insurance requirement, called **Health & Surgical**.

Health & Surgical is specially designed for insurance company to develop and manage healthcare products, from product packaging, marketing, policy processing to claims handling. The system is flexible enough to adapt to the ever-changing business requirement without the need of major modification and customisation effort. One of the advantages is that it will enable insurance company to design and market new healthcare products easier and faster. In addition, the information flow of the entire cycle of managing the healthcare products are available on-line and this would allow users to access all necessary information whenever required and thus increase productivity and efficiency. As today's customer has become more informative and always demand for better customer services, it is important for insurance company to have an on-line and flexible system to support the insurance products marketed.

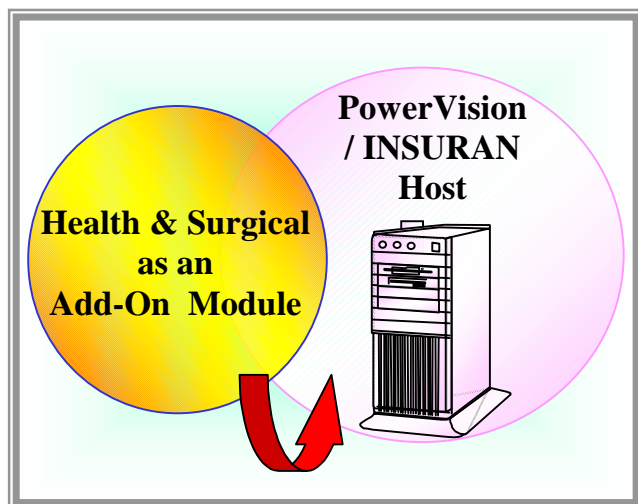
Health & Surgical is a truly innovative product that has been developed to be in line with this emerging healthcare insurance business trend and the increasingly competitive insurance business environment that we are facing in the global economy today. Some of the important features of this **Health & Surgical** are: -

- ☑ Consist of 4 main components:-
 - ❖ Master Code Setup
 - ❖ Underwriting Processing
 - ❖ Quotation Processing
 - ❖ Claim Management
- ☑ Fully integrated with our PowerVision/INSURAN in the area of Agency Management, Cover Note Control, Accounting/General Ledger & Reinsurance
- ☑ Compliant with SIHAT MALAYSIA scheme requirement
- ☑ Can operate without PowerVision/INSURAN with relevant interface with other insurance application solution operating in, perhaps, different hardware and operating system environment

Operating Environment of *Health & Surgical*

Apart from operating as an additional add-on module that is fully integrated with our PowerVision/INSURAN, this *Health & Surgical* was also designed with the “Open System” concept where it can be operated on a separate hardware or either UNIX-based family or Windows-based operating system and can be integrated with other third party insurance solutions operating in, perhaps, different environment. The integration mechanism is provided by our special Interface Utility contained within *Health & Surgical*. The above-mentioned is being summarised below:-

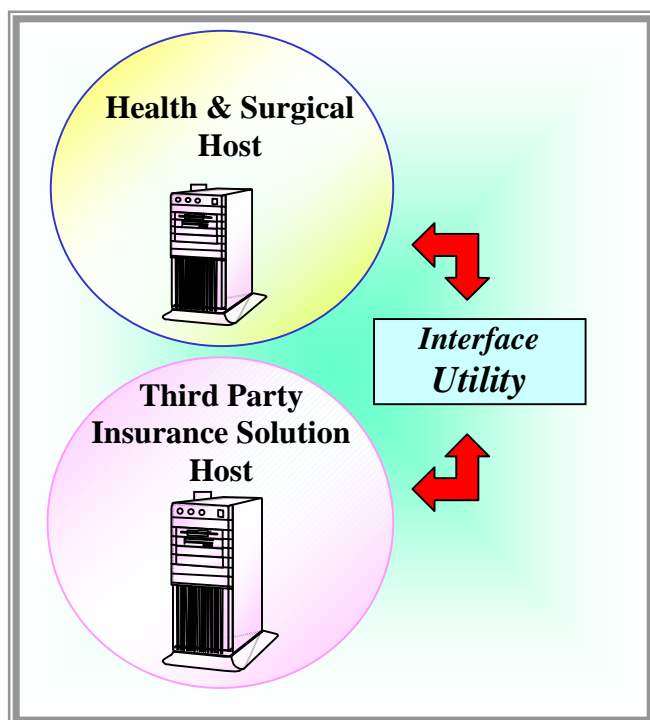
(1) As An Add-On Module Fully Integrated With PowerVision/INSURAN



Significant features:-

- ❖ No extra hardware system involves, maybe just some upgrades on memory & disk space.
- ❖ Single Operating System & database(uniVerse)
- ❖ Same access by users via existing PCs or dumb terminals

(2) Operating On Separate Platform & Integrated With Third Party Insurance Solution.



With uniVerse RDBMS as the database environment, *Health & Surgical* is able to operate on most of the UNIX-based operating system and hardware such as:-

- | | | |
|---|----------------------|--------------------------|
| ✓ | IBM RS/6000 | AIX |
| ✓ | SUN
Microsystem | SOLARIS |
| ✓ | NCR (AT&T) | NCR UNIX |
| ✓ | Hewlett
Packard | HPUX |
| ✓ | Data General | DGUX |
| ✓ | Personal
Computer | SCO UNIX &
Windows NT |

Salient Features of *Health & Surgical*

Master Code Setup

This Master Code Setup is where all the parameters crucial to the operation of the entire *Health & Surgical* such as Quotation Processing, Underwriting Processing & Claim Management is defined.

Some of the codes available for setup are:-

- Benefit Code, as the name suggests, is for defining the benefit entitlement such as:-
 - ❖ description of benefit for example, hospitalisation; surgical; out-patient; clinical; organ-transplantation; rider and etc
 - ❖ premium of benefit determined either by:-
 - Standard rate computed against coverage amount
 - Flat amount
 - User-definable text description
- Health Plan Code for defining the details of coverage such as:-
 - ❖ The various Benefit Codes applicable
 - ❖ Individual or Group Plan
 - For Individual Plan, different premium rates are provided for different age - groups
 - For Group Plan, cater for separate consideration on Rider Benefit.
- Group Discount/Loading Code for providing discount (off premium) to larger group coverage or impose loading (onto premium) on small group coverage.
- Hospital Code for maintaining static information such as name, address, contact number & person in hospital or medical centre for easy reference.
- Hospital Billing Code for tracking of various range of Benefit Code covered per Hospital Code. This is used to verify against validity of Benefit claimed by insured.
- Employee Category Code for maintaining status such as Employee only or/and Spouse or/and Children with different rate for premium computation.

Salient Features of *Health & Surgical*

Quotation Processing

Quotation can be generated to prospect, either individual or group, or corporate. Each quotation can contain multiple Health Plans so as to allow prospect to choose or evaluate from the various options available.

Some of the features are as follow:-

- ☑ Ease of generating quotation with the assistance of various Master Code set-up such as Benefit & Health Plan
- ☑ Able to generate multiple plans in a single quotation to cater for different requirement and financial consideration for individual as well as for corporate client that has many subsidiaries or group companies
- ☑ Automatic computation of premium based on Benefits require and the premium rate defined with facility to override premium calculated
- ☑ Control function available to ensure that no multiple quotations are issued to the same prospect unless approval is granted by authorised personnel
- ☑ Able to keep track of the turn-around time from:-
 - ❖ preparing of quotation to actual issuance to prospect
 - ❖ acceptance of quotation by prospect to issuance of policy
- ☑ On-line enquiry on detail and summary of quotation issued is available for easy reference
- ☑ Periodic, operational & exceptional reports on:-
 - ❖ quotation accepted but not being processed
 - ❖ detailed & summary quotation report
 - ❖ benchmark tracking of performance from quotation entry to policy issuance

Salient Features of *Health & Surgical*

Underwriting Processing

Upon acceptance of quotation by prospect, the next step is to proceed with the underwriting processing.

Some of the features are as follow:-

- ☑ Auto extraction of information captured in quotation given out for Underwriting Processing thus no double entry of same information
- ☑ Cater for policy required by different category of insured such as individual, family and group
- ☑ For group policy, able to cover unnamed and named basis
- ☑ For group policy that covers a few companies/subsidiaries, billing can be done on policy basis or/and issue to individual company/subsidiary
- ☑ Allow reactivation of cancelled policy with proper security control
- ☑ Able to track and monitor the turn-around time from policy entry process up to issuance process
- ☑ Generation of periodic operational report such as:-
 - ❖ weekly and monthly production report
 - ❖ policies issued summary report
 - ❖ cancelled policy report
 - ❖ policy by type of organisation
- ☑ Cater for SIHAT MALAYSIA scheme's requirement including interface utility with MCO (Manage Care Organisation) for speedy and accurate information exchange/transfer on relevant information pertaining to members/subscriber to the scheme

Salient Features of **Health & Surgical**

Claim Management

This involves the on-line management of the entire cycle of a claim, from notification, registration to payment and, if applicable, recovery process.

Some of the features are as follow:-

- ☑ A dedicated & self-contained module by itself (not sharing with the existing one in INSURAN/PowerVision) catering to the unique requirement of this **Health & Surgical**
- ☑ Caters for claim notification process (on cases where not all required information for a proper registration has been provided) before actual registration
- ☑ Upon registration, information captured at notification stage shall be extracted together with relevant information from policy to ensure speedy registration process
- ☑ Verification of claim made including billing from hospital/medical centre is done automatically against Benefit covered as stated in policy
- ☑ Facility to calculate the reimbursable/recoverable amount due from insured on Benefit not taken up but had expenses incurred
- ☑ Facility to allow access to payment approval process by authorised personnel only
- ☑ Generation & tracking of guarantee letter issued to government hospital or private hospital/medical centre.
- ☑ Ability to track and monitor from claim notification process up to cheque issuance process
- ☑ Generation of periodic, analysis & exceptional reports such as :-
 - ❖ Claim Ratio Report
 - ❖ Letter of Guarantee Issued
 - ❖ Claim Experience Vs Type of Organisation/Business Occupation/Loss Type
 - ❖ Repudiated Claim
 - ❖ Claim by Benefit/Plan
 - ❖ Claim Benchmark Report
 - ❖ Claim Experience by Product
 - ❖ Claim Statistic Listing

Benefit of Using *Health & Surgical*

- ☞ Comprehensive user-definable parameter (Master Code) set-up ensure highest degree of flexibility in catering for product packaging requirement & operational efficiency
- ☞ Innovative design in Underwriting Processing caters for different requirement by different category of insured thus allows insurance company to develop and market new plan/product easily and in a timely manner
- ☞ Cater to SIHAT MALAYSIA's scheme requirement including interface utility with MCO thus allows for easy and cost-effective participation in this scheme by insurance company
- ☞ Verification of Benefit claimed against Benefit taken up to reduce paying unnecessary claim thus enhance profitability
- ☞ Auto extraction of relevant information from one process to the other (from Quotation to Underwriting & Claim) ensures data accuracy & integrity and reduces unnecessary data-entry work
- ☞ Tracking of turn-around time from one process to other allows for close monitoring on staff performance and follow up action thus provide better customer service
- ☞ Up-to-date status on the entire processing cycle at the touch of a few keystrokes allows for appropriate and timely follow up action
- ☞ Comprehensive and informative periodic, analysis & exceptional reports allow for detailed analysis and prompt decision making
- ☞ Security access control on processes such as multiple quotations issuance to same prospect; override auto-computed premium; re-activation of cancelled policy; and approval of claim payment ensures accountability of actions by each and every staff
- ☞ Fully integrated with PowerVision/INSURAN and thus reduces learning cycle and ensure faster implementation
- ☞ And more...

How To Contact Us?

Our office is located in Jalan Ampang, Kuala Lumpur. For further information on our products & services, please contact us at: -



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