



Product factory

Acsel Suite is designed to support growth, productivity, and agility for insurers in the Digital Age



Insurance Software Solution
www.consisint.com

About Consis International

Since its founding in 1987, Consis International has helped a global community of more than 120 insurers of all sizes and across all lines of business in over 20 countries achieve strategic results through information technology. With more than three decades of success, Consis remains the global leader in insurance technology.

We develop intelligent systems for comprehensive management, powerful digital-age tools, and innovative architectures for the insurance industry, combining cutting-edge technology across the business value chain with best practices applied to emerging insurance business models.

To streamline the process, we transform technological value into business value by designing and delivering solutions to increase your visibility, market share, and profitability.

Our mission is “To provide innovative technology solutions and consulting services to the insurance industry using best practices and market standards.” Our vision is “To remain the global leader in consulting and technology services for the insurance industry.”

Our Services

Consis offers its clients the full extent of our business expertise through our team of expert consultants, along with supporting documentation that clearly and concisely explains how our solutions support our business model.

Consulting Firms

Consis offers its clients all the experience and expertise it has accumulated over the years to ensure the successful delivery of its services. In addition, we utilize proven methodologies for project management and software development.

Project Management

Our management and consulting team provides a service that ensures on-time, high-quality delivery, guiding our clients through the implementation of our applications.

PMO Work Methodology

Our management and consulting team provides a service that ensures on-time, high-quality delivery, guiding our clients through the implementation of our applications.

- Scope & Schedule Management
- Cost Management
- Quality Management
- Human Resources Management
- Risk Management
- Onboarding Management

Support and Maintenance

We offer our clients a variety of training options, both for the maintenance and technical support of our applications and for knowledge transfer regarding the use of our solutions.

We also provide consulting services for troubleshooting through our website, help desk, and various other contact channels

Mision

To remain the global leader in consulting and technology services for the insurance industry.

Vision

To provide innovative technology solutions and consulting services to the insurance industry using industry best practices and standards.

Values

- Ethics
- Honesty
- Respect
- Innovation
- Customer Satisfaction
- Commitment



38+

Years of Experience

18+

Connected Countries

100

Insurance Companies

03

Generations
of software

Description of Acsel Factory

The Solution

Acsel® Factory is designed to help insurance companies manage their complex and ever-changing product portfolio in today's digital age.

It enables insurance companies to accelerate the time-to-market for new insurance products—whether in Life, Health, Auto, or Property & Casualty (P&C)—across both individual and group lines of business. The insurer has the ability to market through any sales or distribution channel (omnichannel) and even personalize the customer experience. All of this while continuing to maintain its core operations within its current policy management system integrated with **Acsel® Factory**.

Features

- The system supports a flexible product structure that includes definitions for product models, fields, and interrelationships.
- With **Acsel® Factory**, product launch time can be reduced to just a few days.
- Once training is complete, system users can directly participate in product configuration, including pricing, rules, and more.

Flexible capability to
configure any product

Join the digital
transformation of today's
business with agility.

It markets products,
bringing them to market
quickly.

Advantages



Customizable

A highly flexible configuration system that provides users with tools to define and maintain product versions and all related coverage, conditions, clauses, validations, rates, business rules, policy life cycles, etc.



Products

There are no restrictions on the types of insurance products that can be defined.



Security

High level of performance and platform security.



Integration

Use of industry standards and strong integration capabilities via Web Services and APIs.



Introduction

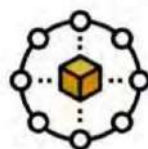
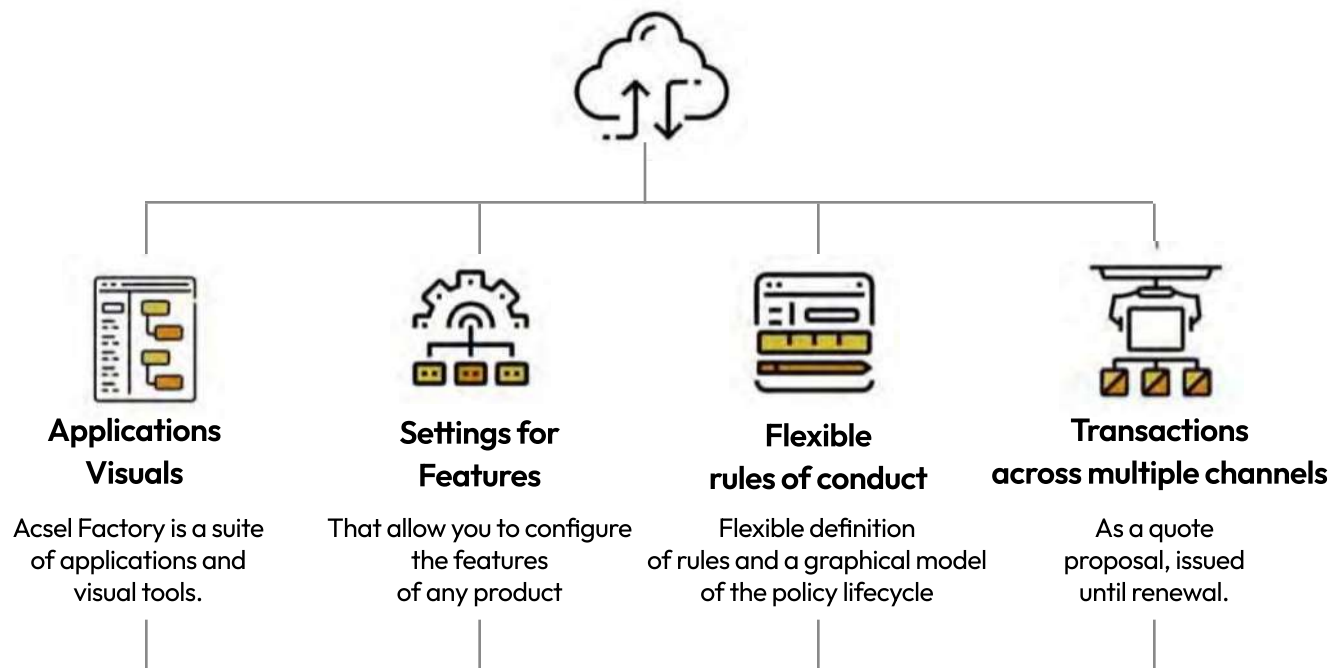
The presentation is customizable, and data structures are managed using templates, pivot tables, and metadata.

Acsel® Factory provides flexible product definition capabilities, enabling rapid product launches and business expansion.

Cloud-Based Insurance Product Factory.

A suite of applications that enables the rapid, agile, and flexible creation and launch of new products through an easy-to-use framework.

Insurance product configurator for processing quotes, applications, issuance, and renewals



Integration with any Core system

Acsel Factory will generate all the necessary information to feed into and integrate with the insurer's core policy management system

Product Settings

Once the products, plans, coverage, terms, rates, documents, etc., have been configured, the sales department can use our solution to manage quotes and proposals, as well as issue and document new policies if the business is accepted. This information regarding the policy, involved roles, and sales conditions is generated via XML to be exported to the insurer's current core system and/or other modules or suites that the insurer uses within its systems infrastructure.



In this regard, activities such as building a prototype and testing the results or conducting market tests are very easy to define, launch, and scale up if the company decides to move into production. The insurance company can also use web services for integration.

The configuration engine includes the following main components:

1. Product Configuration (business lines, plans, coverage, terms of sale, territories, business rules, content, product repository, etc.)
2. Furthermore, data creation and maintenance is dynamic and managed by the user, who uses templates and rules to link fields to business rules, as well as processes in an environment where any component can be reused to manage changes very quickly.
3. It includes the configuration of the documents accompanying the issuance of the new policy (cover page, terms and conditions, policy provisions, etc.). These documents are configured in Word formats and are generated as PDFs when the policy is issued.
4. Its service-oriented architecture enables high scalability, which can help organizations boost performance while reducing IT costs and improving flexibility in business processes

Acsel® Factory provides a configurable and extensible architectural foundation for the insurance industry, upon which various modules are dynamically built and maintained. These blocks can be configured using templates and engines designed for different purposes, so that new products or changes of any kind do not require modifications to the source code. This also allows for the simulation of scenarios before they are deployed to the production environment and sales and distribution channels.

- Multi-Company
- Multi-Language Support
- Support for Multiple Currencies
- Security
- Platform Independence
- Database Independence
- External Integration via XML
- Grid & Cloud-enabled.

Components of the Solution

Structure

Acel provides a mechanism for creating and manipulating configurable templates. A configurable template specifies the attributes or properties that define an existing entity in an insurance application.

Introduction

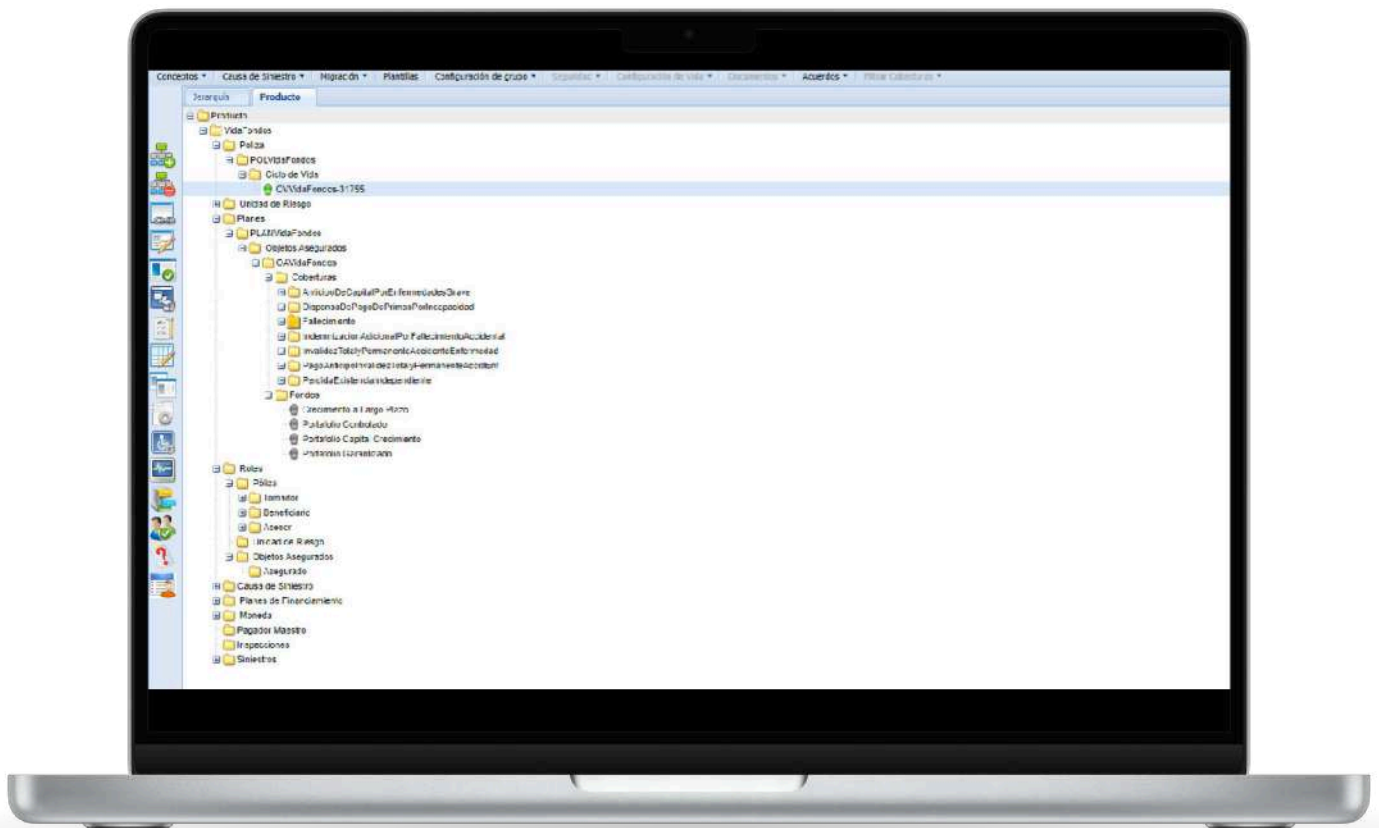
Acel offers services that, declaratively, facilitate the definition of the display, manipulation, and validation of the values corresponding to the instances of configurable templates.

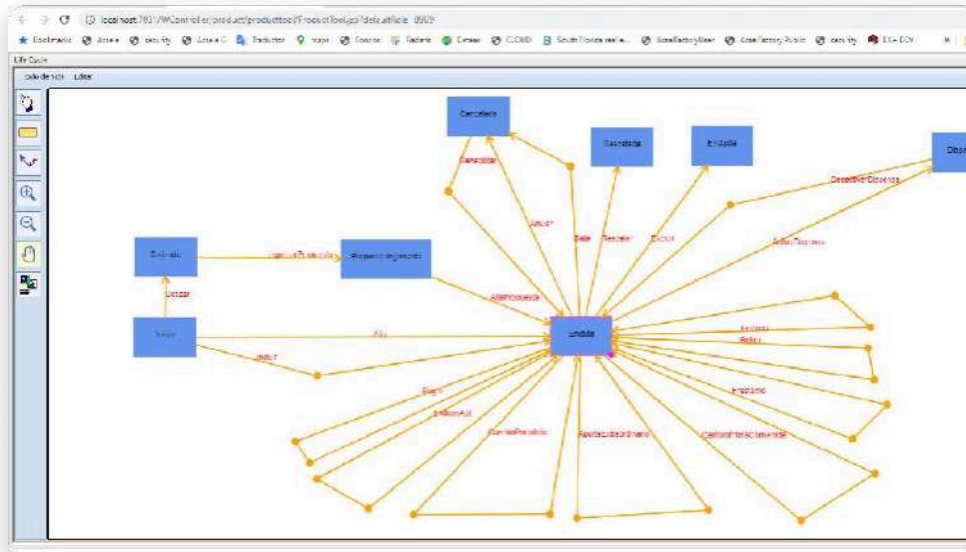
Behavior

It provides tools for defining the rules required to calculate the values associated with the policy subscription. These rules are interpreted by an insurance calculation engine designed to process transactions that affect the status and lifecycle of a policy.

With Acel[®] Factory
Accelerate the launch of new products

With **Acsel Factory**, insurance companies can manage a wide range of products across multiple channels and have true “product portfolio management” capabilities tailored by country, company/branch, and channel





Formulario de inscripción para un seguro de vida. Incluye campos para nombre, edad, sexo, y opciones de cobertura y seguro. Se muestran detalles de la prima y el monto asegurado.

Coberturas: [Agregar] [Eliminar]

Opciones de seguro:

Observa el estado de cobertura y monto de la prima en el botón.

Observa el estado de cobertura y monto de la prima en el botón.

Nombre	Prima	Monto
1. Seguro Básico	Prima: 1,500.00	Monto: 20,000.00
2. Seguro Ampliado	Prima: 5,000.00	Monto: 50,000.00

Planos de 15 meses de duración.

Nombre: [] Fecha: [] Prima Total: []

Vidalni

Ref. Póliza No. 08-01-0108-0000

La suma asegurada de la Cobertura de Vida contratada será pagadera al fallecimiento del asegurado. Este seguro de vida es exclusivo para clientes de Banco A. El pago de la prima es anual, pero el asegurado puede optar por el fraccionamiento de la prima, el cual podrá ser mensual. Asimismo, autorizo a Banco A para cargar por cualquier medio de pago legal durante la vigencia de este seguro, el valor de las primas, de mi No. A través de la presente solicito y acepto las coberturas descritas a continuación por la suma asegurada indicada, para lo cual expreso mis datos personales.

Datos Generales del Asegurado

Nombre del Asegurado: JOSE ANDRES PAZ
 Fecha de Nacimiento: 22-04-1975 Nacionalidad: [] Ocupación: []
 Dirección del Asegurado: CIUDAD DE MEXICO, CIUDAD Teléfono Celular: [] Teléfono Fijo: []
 Ciudad: DE MEXICO, MEXICO
 Correo Electrónico: pruebas@ [] .com
 Sexo: [] Estado Civil: [] Documento Identidad: [] NIT: 081
 Masculino

Datos del seguro contratado

SUMA ASEGURADA: \$ 20,000.00	PRIMA: \$ 3.00	VIGENCIA DEL SEGURO: 19-10-2020 AL 19-10-2028	
COBERTURAS		SUMA ASEGURADA	
	OPCIÓN 1	OPCIÓN 2	OPCIÓN 3
SEGURO DE VIDA BÁSICO	US\$40,000.00	US\$30,000.00	US\$10,000.00
BENEFICIO ANTICIPO DE CAPITAL POR INVALIDEZ TOTAL Y PERMANENTE, APLICA HASTA LOS 60 AÑOS DE EDAD	US\$40,000.00	US\$30,000.00	US\$10,000.00
BENEFICIO DE ENFERMEDADES GRAVES: CÁNCER Y LEUCEMIA, INFARTO DEL MIOCARDIO, ENFERMEDAD CEREBROVASCULAR, ESCLEROSIS MÚLTIPLE, HIV/AIDS, TRASPLANTE DE ÓRGANO MAYOR (VITAL)	US\$20,000.00	US\$15,000.00	US\$5,000.00
BENEFICIO GASTOS FUNERARIOS	US\$4,000.00	US\$3,000.00	US\$1,000.00
BENEFICIO DE DEVOLUCIÓN DEL 45% DE LAS PRIMAS PAGADAS AL FINAL DE 5 AÑOS			

DE ACUERDO A LA OPCIÓN DE SEGURO SELECCIONADA

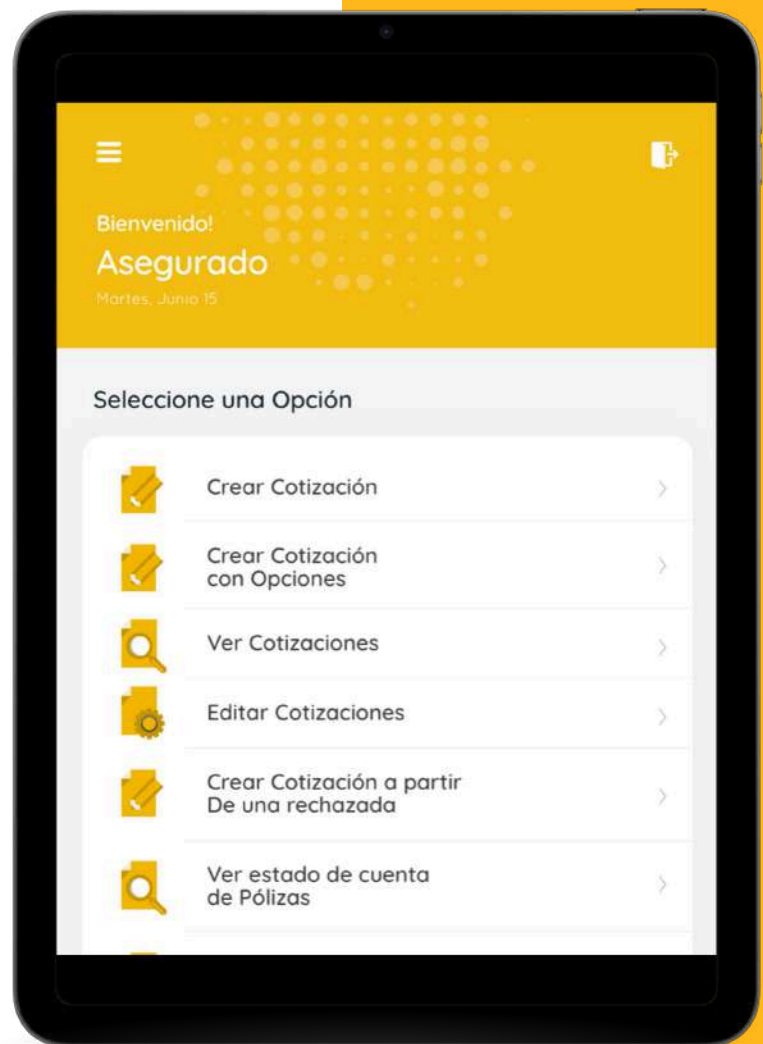
RANGO DE EDADES	PRIMAS							
	Prima Mensual	Prima Anual	Prima Mensual	Prima Anual	Prima Mensual	Prima Anual	Prima Mensual	Prima Anual
Edades 18 - 30	\$32.00	\$384.00	\$24.00	\$288.00	\$16.00	\$192.00	\$8.00	\$96.00
Edades 31 - 35	\$38.00	\$456.00	\$28.00	\$336.00	\$18.00	\$216.00	\$9.00	\$108.00

Acel® Mobile

It allows you to improve communication with your customers, intermediaries, and other partners, making your sales and service processes much more efficient. Its design is simple and intuitive, which enhances the user experience.

Mobile platform integrated with Acel Factory

The mobile platform enables a significant amount of functionality for employees, customers, sales channels, and service channels to be maintained on tablets and smartphones, so that users can perform queries and various types of transactions from anywhere, whether via a cellular network or Wi-Fi.





Acel Mobile streamlines processes:

- It can be tailored to your organization's needs.
- It enables self-service.
- It incorporates the added value of unique mobile device features—such as image, video, and audio capture—into your processes.
- It integrates easily with core systems, administrative modules, ERP, CRM, and more.
- It stores information when Internet access is unavailable.

01 All users

- Web/email access.
- Importing and exporting documents.
- Recording and sending audio.
- Access to GPS and telematics.

02 Customers

- Policy Status, invoices, collections.
- Claims Status, payments.
- Renewals.
- Help (search for providers by product, etc.).

03 Sales channels

- Quotes and Proposals.
- Inquiries about procedures and fees.
- Underwriting negotiations.
- Policy and Claim Status.
- Inspections (third-party management).
- Renewals.

04 Claims

- Notification.
- Assignment, Requirements.
- Inspections.
- Estimates.
- Contacts, Calendar.
- Negotiation and/or Payment.

Quotes, Inquiries & Services for Channels

← Cotización
Datos de la Póliza

Numero de Tarjeta de Credito:
12

Numero de Tarjeta de Credito:
4444 5555 6666 7777

Fecha de Vencimiento:
03/25

Nombre como aparece en la Tarjeta:
Leonardo Lucena

CVV:
407

[Cambiar Coberturas](#)

Carátula Micromovilidad
Póliza N°: 0200215421

Titular: LEONARDO LUCENA
Fecha de Emisión: 14.01.2021
Móvil: Pasa
Plan de Emplacementos Coberto: Cobertura Anual

La compañía de seguros indemnizará al asegurado por la pérdida directa e inmediata que sufra a causa directa de los riesgos asegurados hasta el límite de las sumas de este contrato.

Departamento de Cobertura:		Tipo de Micromovilidad:	
Modelo:	Electrica	Modelo:	Electrica
Marca:	Electrica	Marca:	Electrica
Color:	Electrica	Color:	Electrica
Descripción Adicional:	electric bike, color azul	Descripción Adicional:	electric bike, color azul
Suma Asegurada:	1,000,000.00	Suma Asegurada:	1,000,000.00

Detalle del pago por días

Pago por día base: \$

Pago por día IVA: \$

Información TCN

Numero de Tarjeta de Unidad: ***
Fecha de vencimiento (MM/AAAA): ***
CVV: ***

Detalle del Plan		
Coberturas	Suma Asegurada	Reserva
Accidentes Personales	1,000,000.00	
Accidentes Transportes	1,000,000.00	
Asistencia Vial	1,000,000.00	
Rollos de Faja y Suelo	1,000,000.00	
Terceros Ambulancia	1,000,000.00	
Suma Asegurada	1,000,000.00	
Reserva		1,350,400.00
Valor Equilibrado		250,775.00
Prima Total		1,601,175.00

Emisora en Colombia, s/ 24-01-2021
LAS CONDICIONES GENERALES QUE SE ADJUNTAN FORMAN PARTE INTEGRAL DE ESTE CONTRATO

Interconnectivity - Omnichannel - Digitalization

It provides tools for defining the rules required to calculate the values associated with the policy subscription. These rules are interpreted by an insurance calculation engine designed to process transactions that affect the status and lifecycle of a policy.



- ✓ Quotes
- ✓ Inspections
- ✓ Subscription
- ✓ Committees
- ✓ Claims
- ✓ Renovation

The entire mobile component (mobile kit) is based on the same framework components, meaning that most processes, operations, and transactions requiring mobile functionality—such as quotes, inquiries, channel services, etc.—are powered by the same framework.

CON SIS
INTERNATIONAL

ACSEL
FACTORY

Insurance Systems & Consulting Services
Innovation and Expertise in Insurance Technology

Since its founding in 1987, Consis International has helped more than a hundred insurance companies worldwide achieve strategic results through information technology. With over three decades of success in developing and implementing innovative solutions, Consis International has become a leading provider of solutions for the insurance industry.

For more information about our products and services, visit our website: www.consisint.com or email us at info@consisint.com