



**ACSEL**  
SUITE

## Comprehensive Digital Platform for the New Era of Insurance

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

**CON SIS**  
INTERNATIONAL

**Insurance Software Solution**  
[www.consisint.com](http://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.”

## 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

**Acsel Suite** is a comprehensive software platform designed to enhance insurers' digital operations. Built on cutting-edge technology, it fully addresses the functional needs of the insurance industry, enabling organizations to operate with greater agility, efficiency, and control.

Built on a modern, scalable, and configurable architecture, Acsel enables comprehensive management of any line of business, supporting insurers as they evolve their operational models and respond to the dynamic demands of an increasingly digital customer base.

## Comprehensive Policy Lifecycle Management

The Acsel core system comprehensively manages the entire insurance business lifecycle, from quoting and underwriting to renewal or cancellation. The platform manages the following in real time:

- Policy Issuance and Setup
- Endorsements and Amendments
- Automatic Renewals
- Management of Premiums, Commissions, and Coverage
- Coinsurance and Reinsurance Administration
- Accounts Receivable and Payable

All within an integrated digital environment that ensures traceability, control, and operational efficiency.

## Omnichannel Sales and Distribution Management

Acsel enables a truly omnichannel sales strategy, allowing businesses to operate with any distribution model:

- Insurers, agencies, and brokers
- Insurance-banking and strategic alliances
- Digital channels and self-service
- Contact centers and points of sale
- Partner ecosystems and marketplaces

**Different business lines within a single system  
for integrated information.**

Its configurability allows you to manage complex commission, incentive, and settlement structures, providing transparency and control in sales management.

## Smart Billing and Collections

**The platform includes a flexible billing and collection engine capable of adapting to multiple payment models and business rules.**

Allows you to manage:

- Automated billing
- Various plans and payment methods
- Integration with banks and digital payment gateways
- Automated collection processes
- Dynamic management of subscription periods and cancellations

All within a digital environment that enhances the customer experience and improves financial efficiency.

## End-to-End Digital Claims Management

**Acsel** offers comprehensive claims cycle management through intelligent workflows that automate tasks, assignments, and controls.

Includes:

- Digital multi-channel notifications
- Management of technical reserves
- Adjustments and valuations
- Payments and claims
- Recoveries and salvage

Its flexibility allows it to adapt to any line of business, ensuring efficiency, transparency, and financial control.

The Suite has been designed to support personal, commercial, and specialty lines of business, providing a unified ecosystem that integrates all insurance business processes into a single platform, thereby enhancing competitiveness, efficiency, and innovation.

# Increase operational efficiency and productivity.

## Advanced Coinsurance and Reinsurance Management

### Coinsurance

The system manages both accepted (retained) and ceded coinsurance, handling administrative tasks related to insured amounts, premiums, commissions, collections, cessions, accounting, etc. Among other things:

- Participation of the various companies.
- Commissions.
- Inclusion and exclusion of companies.
- Automated transactions resulting from policy issuance, modifications, cancellations, claims reserves, payment provisions, payments, and settlements.
- Transactions related to participants' account statements.
- Administration, control, and configurations associated with contract types and the financial distribution of co-insurance.
- Ability to issue and invoice policies with minority and majority co-insurance and generate the corresponding accounting records.
- Reconciliation and settlement processes between insurance companies.

### Reinsurance

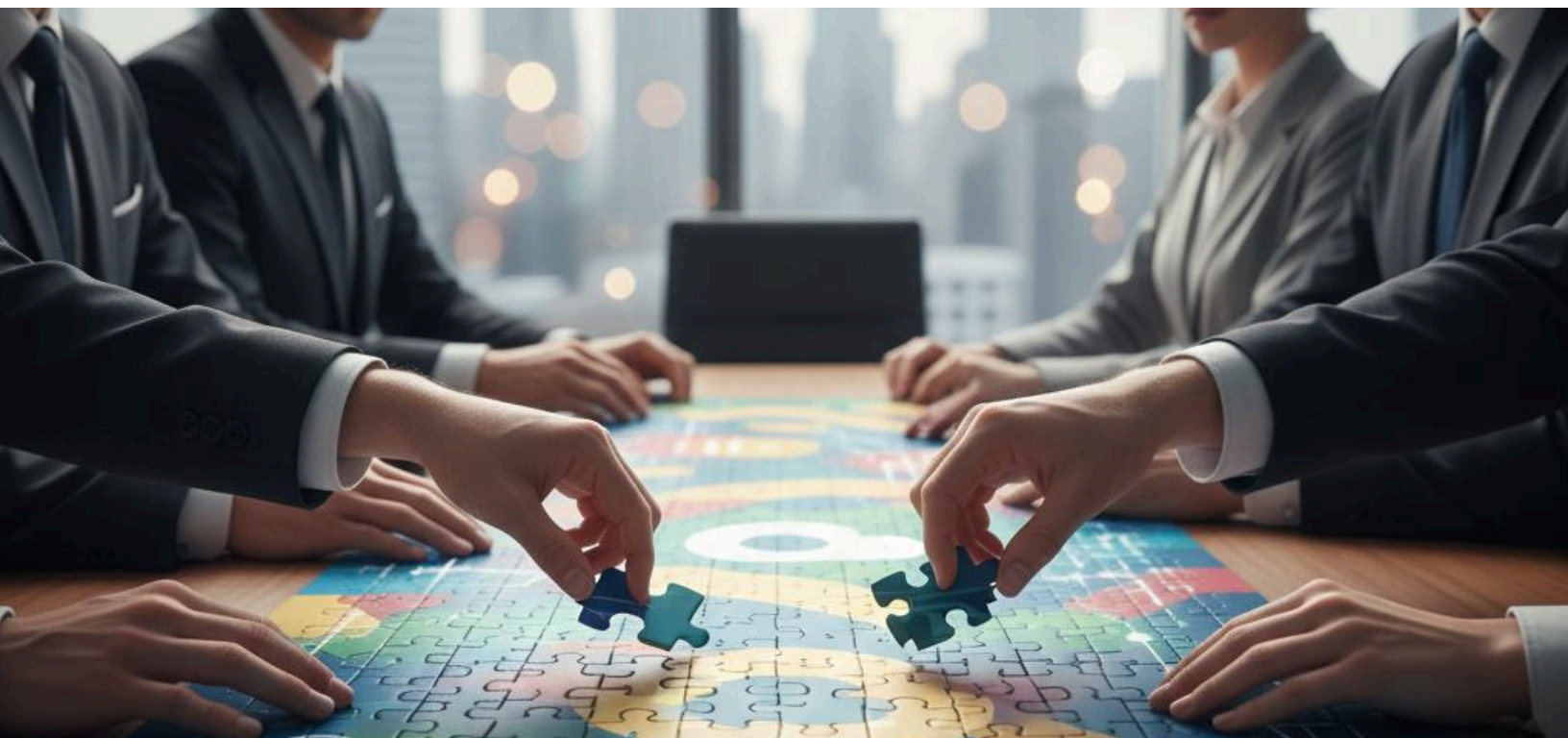
The system handles both accepted and ceded reinsurance, and at the contract level, it manages proportional, non-proportional, and facultative reinsurance.

In general, it includes:

- Dynamic configuration of reinsurance contracts
- Proportional reinsurance management
- Non-proportional reinsurance management
- Facultative

In addition to these features, among others:

- Definition of contract types and groups,
- Users have access to templates for entering information for each type of data and business rules.
- Automatic distribution of policy administration and claims processing based on defined contracts and effective dates.
- Portfolio Profiles and Transfers
- Automatic distributions.
- Bordereaux
- Technical and Current Accounts
- List of events by layers according to the agreement
- Generation of journal entries
- Accounts receivable/payable



## A Flexible, Cloud-Ready, and Future-Oriented Platform

Acel Suite consists of a set of collaborative and interoperable modules that offer high adaptability, enabling insurers to design, automate, and optimize every process in their value chain.

Its digital approach enables:

- Operation in cloud environments and hybrid architectures
- Integration via open APIs
- Intelligent process automation
- On-demand scalability
- Dynamic configuration without complex development

The result is a comprehensive platform designed for the next generation of digital insurers.

## Improve responsiveness

Respond quickly to market changes by capitalizing on opportunities and engaging customers in the way you want, through flexible design and agile support for your business processes.




## Accounting

The application generates all the necessary insurance management journal entries for the client's ERP suite, including entries for all insurance transactions and items. It also generates all accounts payable and receivable derived from the insurance management system itself.


It allows for the configuration of account catalogs, rules for calculating and generating journal entries based on each transaction that triggers them, the ability to manage cost centers, third-party analytics, withholdings, etc.

Its configuration capabilities allow for the definition of each journal entry per transaction, the accounts debited and/or credited, participants or third parties involved in the entries, and the formulation and calculations associated with entries generated for taxes, withholdings, etc., thereby ensuring the completeness of these transactions and their auditability. Likewise, the entire section corresponding to the various reserves that must be managed, such as: premiums, outstanding risks, mathematical reserves, claims, IBNR, etc.

All of this comes together so that the insurer can close its accounting periods and financial statements without any issues.



**An integrated  
system from  
start to finish  
and in real time.**



**CON SIS**  
INTERNATIONAL

**ACSEL**  
SUITE

**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](http://www.consisint.com) or email us at [info@consisint.com](mailto:info@consisint.com)