



## Insurance Claims

For over 39 years, we have been developing intelligent systems for comprehensive management, powerful digital tools, and innovative architectures for the insurance industry.



**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

# Description

**Acsel® Claims** is a comprehensive solution for managing all claims and settlement processes for an insurance company.

Based on dynamic configuration and business rules, it can receive policy information from your current core system and, from there, intelligently manage your operational and claims settlement processes, while also generating all technical, accounting, and financial information related to the transactions, whether to the insurer's core system or its ERP, as applicable.

The claims value chain is fully managed in **Acsel® Claims**, from the initial notification or report via multiple channels—such as smartphones (Acsel Mobile), Web Front-end, Portal, or integrable applications, through to the intelligent

determination of affected coverage, depending on the cause and event of the claim, with the automation of reserve management for various items, partial and total payment approvals, integration with Treasury/ERP and accounting generation, recoveries and recoupments, and the integration and generation of reinsurance distributions and payments (**Acsel® Reinsurance**).

It maintains a complete historical record of all transactions and changes related to claims, reserves, payments, recoveries, etc.

**ACSEL® CLAIMS**

**was designed to fully manage the claims process with integration into the core system.**

# Advantages

**Acel® Claims** provides a configurable and extensible architectural foundation for the insurance industry, upon which various modules are dynamically built and maintained. These modules can be configured using templates and engines designed for different purposes, so that definitions or changes of any kind do not require modifying the source code. This also allows for the simulation of scenarios before they are deployed to the production environment and made available to end users.



**Multi-Company**



**Platform Independence**



**Multi-language**



**Database Independence**



**Multi-Currency**



**External Integration via  
XML and Services**



**Security**



**Grid & Cloud enabled.**

# Components

**Acsel® Claims** allows the configuration user to dynamically define and modify the structure, layout, and behavior of the solution:



## Structure

Acsel provides a mechanism for creating and manipulating configurable templates. A configurable template specifies the attributes or properties that define an existing entity in a claims application. Templates are grouped into categories predefined by Acsel® Claims, and any template created by a user will belong to one of these categories

The specification of this template-based extensibility mechanism consists of a metamodel expressed through the primitive concepts of the Object-Oriented Paradigm. This metamodel is instantiated using the Template Tool, which allows users to create and modify configurable templates in a user-friendly manner. Relationships between these templates are established through the use of these tools.



## Introduction

Acsel offers services that, in a declarative manner, facilitate the definition of the display, manipulation, and validation of values corresponding to template instances



### Behavior:

It provides tools for defining the rules required for calculating and determining the behavior of the conditions established in the contract, whether proportional, non-proportional, or optional. These rules are interpreted by an insurance calculation engine designed to process transactions related to claims.

This is achieved through various tools and collaborative modules, which allow the system to be defined and managed. To accelerate implementation, Acsel® Claims features this robust set of tools and collaborative modules that help the user manage the implementation process more quickly, in a controlled and transparent manner.

This minimizes trial and error, as the user is able to convert business requirements and strategies into knowledge and business rules for the framework with minimal reliance on resources from the IT software development department.

**Acsel® Claims** is divided into two main modules: one is a framework that allows you to configure all aspects of the behavior and business rules necessary for the operation of each product you wish to manage, and the other is the frontend, which enables the operational management of all components of the value chain corresponding to each line of business.

Below is a description of the components of these modules.



# General Features



# Settings

- Event and Cause Configuration.
- Reserve Concepts.
- Claims Behavior Configuration by Product/Plan and Coverage:
- Characterization and Business Rules (Validations, Calculations, Policies, etc.)
  - **Examples of Validations:**
    - Select the affected coverage based on the cause of the claim.
    - Validate the date of occurrence against the effective start date and the effective end date.
    - Validate that the affected third party has a valid ROL for the cause of the claim.
    - Validates whether a claim is open.
    - Validates and displays whether the coverage has a denied claim.
    - Validates and displays whether the coverage has a finalized/closed claim.
    - Alert messages displayed by the application that allow the user to continue or cancel the operation
  - **Calculation Examples:**
    - Maximum number of payments per claim.
    - Maximum benefit amount.
    - Maximum coverage benefit amount.
    - Minimum coverage amount.
    - Amount of the first payment.
    - Initial reserve amount.
    - Maximum reserve amount.
    - Minimum reserve amount.

- Expense limit.
- Copayment.
- Lifetime maximums.
- Maximum number of days eligible for reimbursement.
- Maximum number of days eligible for reimbursement.
- Deductible.
  - Calculate based on the reservation.
  - Calculate based on the time of payment.
  - % (Percentage).
  - Minimum.
  - Amount.
  - Option to allow the deductible to be edited
- **Examples of Business Rules (based on configuration).**
  - Cancellation Condition.
  - Rehabilitation Condition.
  - Inclusion Condition.
  - Return of Insured Principal.
  - Ability to file a claim at a date later than the effective date, specifying the conditions under which this would be permitted.
  - Benefit Payment Period.
  - Benefit Payment Amount.
  - Maximum Lifetime Benefit.
  - Exclusion Period.
  - Waiting Period.
  - Advance Payments.

- Coverage allows for purchase orders from third parties.
- Retroactive elimination of benefits.
- Scheduled payments based on the frequency (days or months) of the calendar, taking into account the date the claim occurred (e.g., rent payments).
- Automatically close the policy when the final payment is made.
- Pre-existing conditions.
- Deduct outstanding debts.
- Deduct.
- Deduct loan interest,
- Deduct late payment interest.
- Extend policy term.
- Consolidated payment.
- Allow reserve adjustment with payments.
- Configuration to generate invoices when paying a claim associated with the coverage.
- Apply letters of guarantee.
- Reopen the claim when modifying a reserve.
- Re-eligibility for coverage.
- Prevent premium collection.
- Cancel policy (depending on the cause).
- Configuring accounts for generating journal entries.
- Documents: Configuration of ledgers, documents, and similar items.
- Automatic creation of claims.

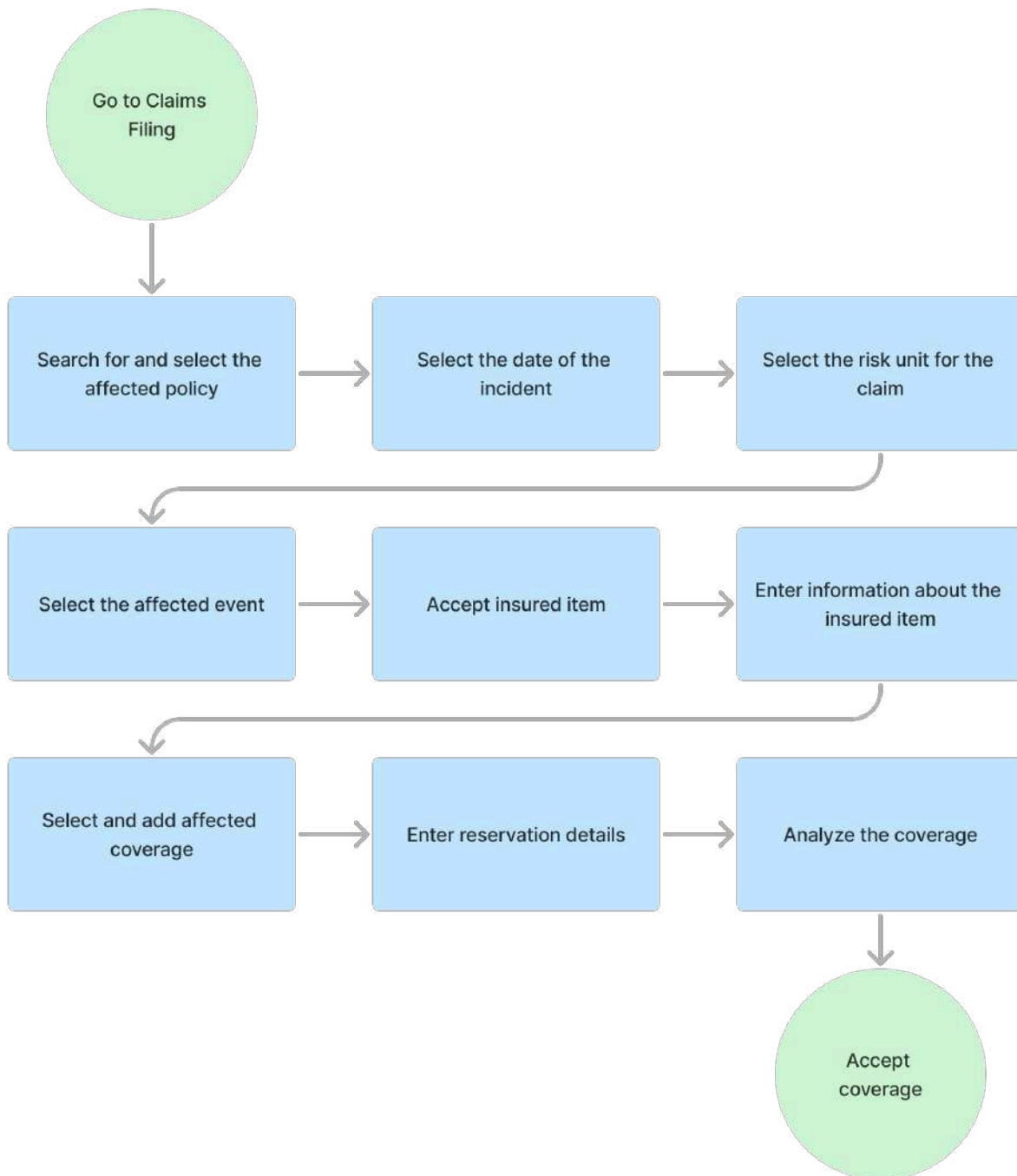


# Operations Management

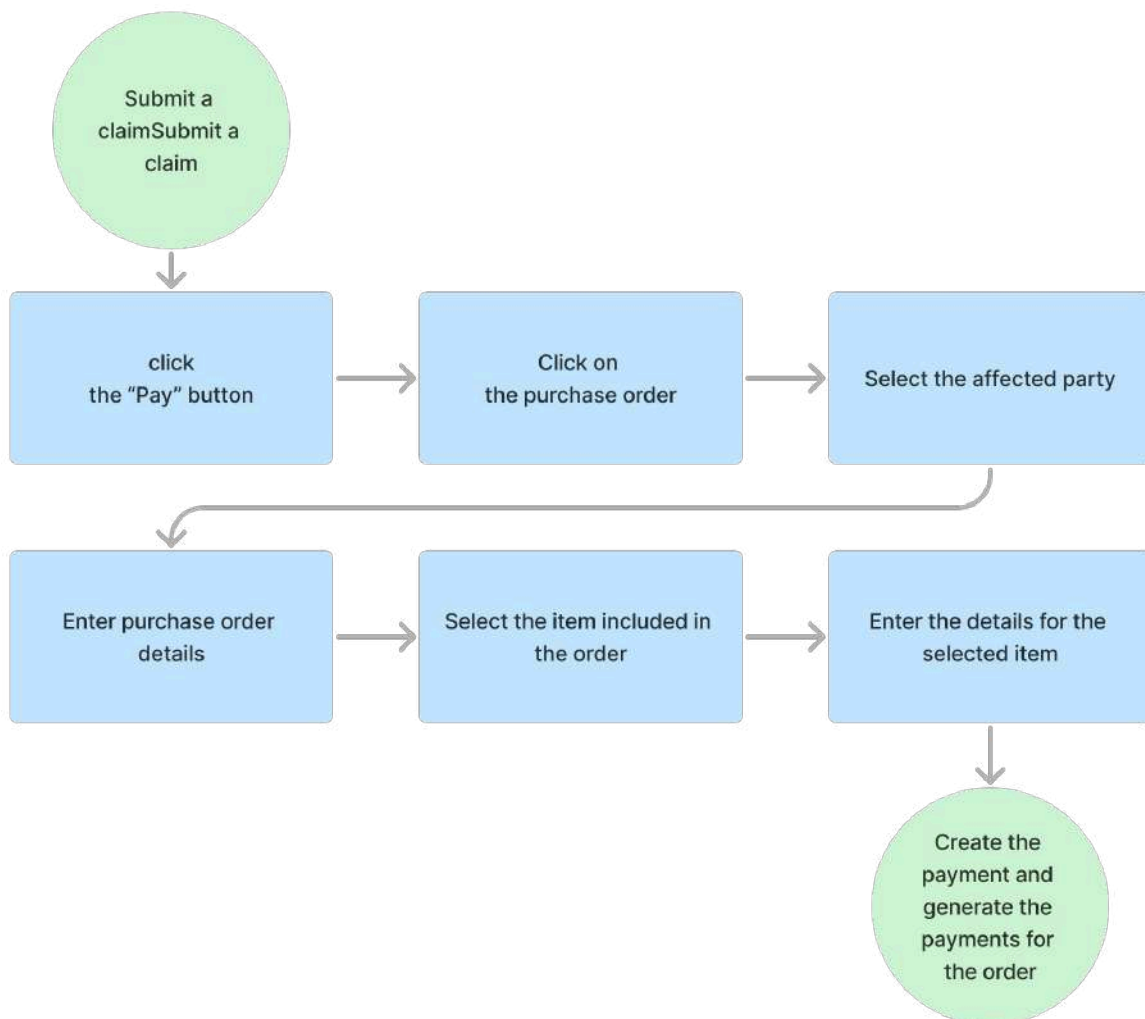
- Claim Reporting (The claims process can begin with the submission of a claim, which can be filed via mobile devices (smartphones, tablets, self-service web portal, in-person service, etc.).)
- Assessment (The system allows policies to be assessed using business rules configured in the product factory, applying automated acceptance, rejection, or notification processes, as well as calculating indemnities and reserves.)
- Claim Creation.
- Reserve Generation.
  - Recording of reserves for insurance coverage while maintaining historical data.
  - Reserves for other items (legal fees, services, etc.)
- Automatic and manual adjustments to reserves (Integrated and automatic management of reserves and their historical changes, including creation, modification, depletion (use), and release)
- Reserve history.
- Required, optional, and received requirements.
- Creation of payment orders (allowing for indemnities in currencies other than the policy currency)
- Scheduled payment control (Annuities, Unemployment, Disability, etc.)
- Settlement (Management of digital settlement documentation and claim closure transactions)
- Add details to the invoice.
- Creation of a purchase order.
- Create a payment order for reimbursement.
- Associate or create inspections for the claim (including management of images and digital documents; this can be done from the mobile app)

- Link the inspection to the claim.
- Claim settlement (Management of digital settlement documentation)
- Payment processing (Integration with Treasury/ERP).
- Close the claim.
- Reopen a Claim
- Customer communications.
- Communication inquiries.
- Fraud detection support
- Litigation.
- Generate recovery records.
- Control of Collections, Salvages, and Recoveries.
- Historical claims inquiries (Claims, Reserves, Approvals, Payments...).
- Claim reinsurance operations (Integration with Aysel Reinsurance).
- Electronic import and export of claims and reserves.
- Health and Medical Expense Specifics
  - Application of Agreed Medical Rates
  - Management of Treatments and Diagnoses (ICD-9-10, WHO, CUPS, etc.)
  - Benefit Details
  - Assign Physicians to Claims
  - Automatic Calculation of Indemnity Amounts
  - Recording and Management of Non-Medical Services (Rental Assistance, Convalescence, Maternity Assistance, Funeral Expenses, etc.)
  - Recording of invoices from healthcare providers
  - Monitoring of copayments and deductibles
- Generation of claims reports.

# Creating Basic Claims



# Payments





## Closing Procedures

- Reports.
- Reservations.
- Closing of operations.



## Accounting and financial information

- Generation and transfer of journal entries from claims management to the ERP or accounting system.

# Examples and sequences of relevant screens

## Coverage Settings for the Claim

Configuraciones de Coberturas

**Configuraciones de Coberturas para los Siniestros**

<b>Producto</b>	VidaFondos	<b>Validaciones de Siniestros Previos</b> <input type="checkbox"/> Validaciones Previas Para Los Siniestros: <input type="checkbox"/> Tercero Tomador <input type="text"/> <input type="checkbox"/> Siniestro Abierto <input type="checkbox"/> Siniestro Denegado <input type="checkbox"/> Siniestro Cerrado
<b>Cliente</b>	CONSIG Vida, S.A. Seguros de Personas	
<b>Cobertura</b>	Fallecimiento	
<b>Fecha de Inicio</b>		
<b>Fecha Final</b>		

**Pagos de Beneficios**

Máximo Número de Pagos por Ocurrencia	500	formula	
Máximo Monto de Beneficio	F (COVResLimite-getFundBalance(I	formula	
<input type="checkbox"/> Máximo Monto de Beneficio Cobertura	F (COVResLimite-getFundBalance(I	formula	
Monto mínimo de la Cobertura	0	formula	
Primera orden de pago		formula	
Monto de la reserva inicial	F (COVResLimite-getFundBalance(I	formula	Moneda por Defecto: Moneda de la Póliza ▼
Monto máximo de la reserva	F (COVResLimite-getFundBalance(I	formula	
<input type="checkbox"/> Acumular monto máximo de la reserva			
Monto mínimo de la reserva	F (COVResLimite-getFundBalance(I	formula	
Limite de Gastos		formula	
Co-Pago		formula	
Número máximo de días permitidos para el reembolso		formula	
Monto máximo permitido para		formula	

Configuraciones de Coberturas

**Deducible**

Ninguno   
  Reserva   
  Pago   
  Tipo

%   
 Deducible:  formula   
 Min:  formula

Monto:   
 Deducible: IF (getDeductibleAmountByClie formula   
 Deducible editable   
 Acumulable

Documentos   
 Periodo de espera   
 Pagos a Coberturas

<b>Re-Elegible</b> <input type="checkbox"/> Permitir la Re-Elegibilidad para la Cobertura Periodo 0 Días	<b>cancelar Póliza</b> <input type="checkbox"/> Control de Pagos de reclamos <b>Creación automática de siniestros</b> <input type="checkbox"/> Siniestrar al expirar
<b>Cobranza de Prima</b> <input type="checkbox"/> Prevenir Cobranza de Prima	

**Ordenes de Pagos Automáticas**

Monto del Pago:  formula   
 Días de Vigencia:  formula

Rol: ---- ▼   
 Cantidad de Pagos:  formula

**Aplicación de Eventos Póliza**

Sub Estatus: ---- ▼   
 Evento: ---- ▼

Propiedad: ---- ▼   
 Transformadores: ---- ▼

Agregar

Sub Estatus	Evento	Propiedad	Transformadores

# Claims Reserve

**Objeto(s) Afectado(s)**

Automotores-176522(Plan Full Extra)

**Cobertura**

Daño Parcial al Vehículo (Aceptada)

**Reserva por Conceptos**

**Reaseguro**

**Comentario (0)**

Nº de Reclamo 09-02-0301-0000002116

**Declaración** **Fraude**

Fecha de Ocurrencia: 26-07-2018      Sucursal: San Salvador

Número de Referencia:      Nº de Póliza: 09-02-0301-00000021      Primas Pendientes

Fecha Notificación: 26-07-2018      Cliente: JAVIER ALEXANDER RODRIGUEZ MONTILLA

Fecha Constitución: 26-07-2018      Asegurado: JAVIER ALEXANDER RODRIGUEZ MONTILLA

Estado: Abierto      Sub-Estado: INICIAL

Certificado Activo: 4871508      Objeto Afectado: Automotores-176522(Plan Full Extras)

Monto Restante de la Reserva: 200.00      Monto Pagado: 300.00

Monto Deducible de Ordenes de Pago Pagadas: 0.00      Monto de Cartas Aprobadas de Declaraciones Pendientes: 0.00

Monto Restante de la Reserva Para Gastos: 0.00      Monto Pagado Gastos: 0.00

Recuperos: 0.00

Observaciones de la póliza

Eventos de la Póliza

La reserva no puede ser menor al monto pagado: Daño Parcial al Vehículo Normal

Moneda de la Reserva: Dolares Americanos

Tipo	Fecha	Hecho por	Estado	Razón	Monto Sinistro	Saldo	Declaración	Carta de Garantía	Tipo	Detalle
INICIAL	26-07-2018	OFERNADEZ	activo	AJUSTE INICIAL	500.00	0.00				Detalle

Monto de la reserva

Monto de obligación  Ver Detalle

Monto pendiente de la reserva



Objeto(s) Afectado(s)		Nº de Reclamo 09-01-0100-00000162109		Declaración		Fraude	
OAPYMES-179554(PlanPYMES)		Fecha de Ocurrencia:	20-07-2021	Sucursal:	---		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Número de Referencia:		Nº de Póliza:	09-01-0100-00000162	Primas Pendientes	
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Fecha Notificación:	20-07-2021	Cliente:	LEONARDO ANDRES LUCENA AYALA		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Fecha Constitución:		Asegurado:			
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Estado	Abierto	Sub-Estado	INITIAL		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Certificado Activo:	4877926	Objeto Afectado:	OAPYMES-179554(PlanPYMES)		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Monto Restante de la Reserva:	0.00	Monto Pagado:	0.00		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Monto Deducible de Ordenes de Pago Pagadas:	0.00	Monto de Cartas Aprobadas de Declaraciones Pendientes:	0.00		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Monto Restante de la Reserva Para Gastos:	0.00	Monto Pagado Gastos:	0.00		
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Recuperos:	0.00	Observaciones de la póliza			
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Eventos de la Póliza					
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		<input type="button" value="Agregar Cobertura Afectada"/>					
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		<b>Cobertura Afectada</b>					
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Certificado:	4877926				
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Objetos Asegurados	OAPYMES-179554(PlanPYMES)				
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Cobertura(s) Afectada(s)	Incendio y/o Rayo				
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		<b>Reserva</b>					
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		La reserva ha sido limitada entre	0.00	Y	5.000.000.00	Dolares Americanos	
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Pago Máximo:	2,500,000.00				
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>		Moneda	Dolares Americanos				
<input type="button" value="Agregar"/> <input type="button" value="Eliminar"/> <input type="button" value="Actualizar"/> <input type="button" value="Reservación"/> <input type="button" value="Inspecciones"/> <input type="button" value="Documentos"/>				<input type="button" value="Enviar"/>	<input type="button" value="Atrás"/>		

**Objeto(s) Afectado(s)**  
 OAPYMES-179554(PlanPYMES)

**Cobertura**

**Reserva por Conceptos**

**Reaseguro**

**Comentario (0)**

Arquitectura de Seguros Sobre Web

**Objeto(s) Afectado(s)**

OAPYMES-179476(PlanPYMES)

**Agregar** **Eliminar**

**Editar** **Descargar**

**Inspecciones** **Documentos**

---

**Cobertura**

(R) Humo O Tizne Producido En For...

**Agregar** **Eliminar**

**Editar** **Descargar**

**Inspecciones** **Documentos**

---

**Reserva por Concepto**

**Agregar** **Eliminar**

**Editar** **Descargar**

**Inspecciones** **Documentos**

---

**Proseguir**

**Simular** **Póliza**

**Actualizar** **Revisar**

**Reportes** **Documentos**

**Historial de Documento**

**Buscar Documentos**

**Declarar** **Comer**

**Comunicaciones** **Autorizaciones**

**Ajustar los Asociados**

**Comentario (0)**

Nº de Reclamo: 89-01-0100-00000085110

**Declaración** **Fraude**

Fecha de Ocurrencia: 20-07-2021 Sucursal: ---

Número de Referencia: --- Nº de Póliza: 89-01-0100-00000085 Prerrogas Pendientes

Fecha Notificación: 20-07-2021 Cliente: LEONARDO ANDRES LUCENA AYALA

Fecha Constitución: 20-07-2021 Asegurado: ---

Estado: Abierto Sub-Estado: INICIAL

Certificado Activo: 4877837 Objeto Afectado: OAPYMES-179476(PlanPYMES)

Monto Restante de la Reserva: 500.00 Monto Pagado: 0.00

Monto Deducible de Ordenes de Pago Pagadas: 0.00 Monto de Cartas Aprobadas de Declaraciones Pendientes: 0.00

Monto Restante de la Reserva Para Gastos: 0.00 Monto Pagado Gastos: 0.00

Recuperes: 0.00

Observaciones de la póliza

Eventos de la Póliza

Humo O Tizne Producido En Forma Súbita Moneda de la Reserva : Dolares Americanos

Seleccione una Acción: **Acciones**

pl	Fecha	Fecha de Compromiso	Fecha Final	Fecha de Fecore	Bel de Destinatario	Destinatario	Participación	Estado	Tipo	Monto	Monto Subscrito	Pago Sucesora	Pago Bruto	Declaración	Carta de Garantía	Factura de Reservas
20-07-2021	20-07-2021	20-07-2021	20-07-2021	20-07-2021	Tomador	LEONARDO ANDRES LUCENA AYALA	6.00	Pendiente	Normal Detalles	0.00	Historial de Pagos	0.00	0.00			

Pago total: 0.00

Monto de la reserva: 500.00

Obligación Máxima: 500.00

[Terceros Póliza](#) [Beneficiarios Coberturas](#) [Beneficiarios Preferencia](#) [Cantos de Deducciones](#)  
[Selección de terceros](#) [Orden de Compra](#) [Reembolso](#)  
[Mantenimiento de Orden de Compra](#) [Información del Afectado](#)  
[Enviar](#) [Abrir](#)

**Movimientos Liquidados**

openItem	Id	Número de aviso de cobro	Fecha	Fecha de vencimiento	Tipo	Aplicado a	Referencia	Moneda	Estado	Sub Estado	Incremento	Decremento	Fecha inicio de vigencia	Fecha fin de vigencia
8612868	0	20-07-2021	20-07-2021	20-07-2021	ConResSinCuota	8612868	Referencia	Dolares Americanos	Pendiente	---	3.20	0	20-07-2021	20-07-2021
8612869	0	20-07-2021	20-07-2021	20-07-2021	ConResSinCuota	8612869	Referencia	Dolares Americanos	Pendiente	---	0.80	0	20-07-2021	20-07-2021
8612870	0	20-07-2021	20-07-2021	20-07-2021	ConResSinCuota	8612870	Referencia	Dolares Americanos	Pendiente	---	7.50	0	20-07-2021	20-07-2021
8612871	0	20-07-2021	20-07-2021	20-07-2021	ConResSinFaccCom	8612871	Referencia	Dolares Americanos	Pendiente	---	473.50	0	20-07-2021	20-07-2021
8612872	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612872	Referencia	Dolares Americanos	Pendiente	---	1.20	0	20-07-2021	20-07-2021
8612873	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612873	Referencia	Dolares Americanos	Pendiente	---	0.60	0	20-07-2021	20-07-2021
8612874	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612874	Referencia	Dolares Americanos	Pendiente	---	0.60	0	20-07-2021	20-07-2021
8612875	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612875	Referencia	Dolares Americanos	Pendiente	---	1.28	0	20-07-2021	20-07-2021
8612876	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612876	Referencia	Dolares Americanos	Pendiente	---	0.32	0	20-07-2021	20-07-2021
8612877	0	20-07-2021	20-07-2021	20-07-2021	MonSinPagCuota	8612877	Referencia	Dolares Americanos	Pendiente	---	3.00	0	20-07-2021	20-07-2021
8612878	0	20-07-2021	20-07-2021	20-07-2021	BeneficioGenerado	8612878	Referencia	Dolares Americanos	Facturado	---	0	200.00	20-07-2021	20-07-2021

## Claims History (Claim Reports, Reserves, Reserve Adjustments, Payments)

Número de Siniestro: 09-02-0301-0000002116

### Histórico de Siniestro

ID ESTADO	ID	USUARIO	FECHA OPERACIÓN	ESTADO	SUB-ESTADO	DETALLE
54984	54984	OFERNADEZ	26-07-2018 17:06:33	Abierto(Falta información)	INICIAL	

### Histórico de Estado de la Declaración del Siniestro

No tiene Histórico de Estado

### Histórico de Estados de las Reservas del Siniestro

ID ESTADO	ID	COBERTURA	USUARIO	FECHA OPERACIÓN	ESTADO	MONTO	DETALLE
648	67964	Daño Parcial al Vehículo	OFERNADEZ	26-07-2018 17:09:55	Aceptada	500.00	
647	67964	Daño Parcial al Vehículo	OFERNADEZ	26-07-2018 17:09:53	En Análisis	500.00	

### Histórico de los Ajuste de las Reservas del Siniestro

ID ESTADO	ID	COBERTURA	USUARIO	FECHA OPERACIÓN	TIPO	MONTO
170492	67964	Daño Parcial al Vehículo	OFERNADEZ	26-07-2018 17:09:54	INICIAL	500.00

### Histórico de estado de los Tipos de Pagos del Siniestro

ID ESTADO	ID	COBERTURA	USUARIO	FECHA OPERACIÓN	ESTADO	MONTO
906	77806	Daño Parcial al Vehículo	OFERNADEZ	26-07-2018 17:12:07	Aprobado	300.00
905	77806	Daño Parcial al Vehículo	OFERNADEZ	26-07-2018 17:11:30	Pendiente	300.00

## Claims Inquiry

### Búsqueda de Siniestro

Búsqueda Simple Ordenar por: Seleccione uno Búsqueda Avanzada

Introduzca uno o más datos de búsqueda

Número de siniestro	<input type="text"/>	Fecha de Ocurrencia	<input type="text"/>
Número de Póliza	<input type="text" value="09-01-0100-00000005"/>	Producto	<input type="text" value="Seleccione uno"/>

Copyright © 1967 - 2021 Censip International. Todos los derechos reservados.

## Claim history

**Acsel**

**Historial de Reclamo**

Nº de Reclamo









**Nº de Reclamo : 09-01-0301-000000042481**

OPERACIÓN DE RECLAMO ID	ACTIVIDAD	USUARIO	FECHA DE LA OPERACIÓN
66382	Editar Objeto Afectado	Miguel Cerra	20-07-2021
66381	Editar Objeto Afectado	Miguel Cerra	20-07-2021
66380	Agregar Objetos	Miguel Cerra	20-07-2021
66379	Creación de reclamo	Miguel Cerra	20-07-2021

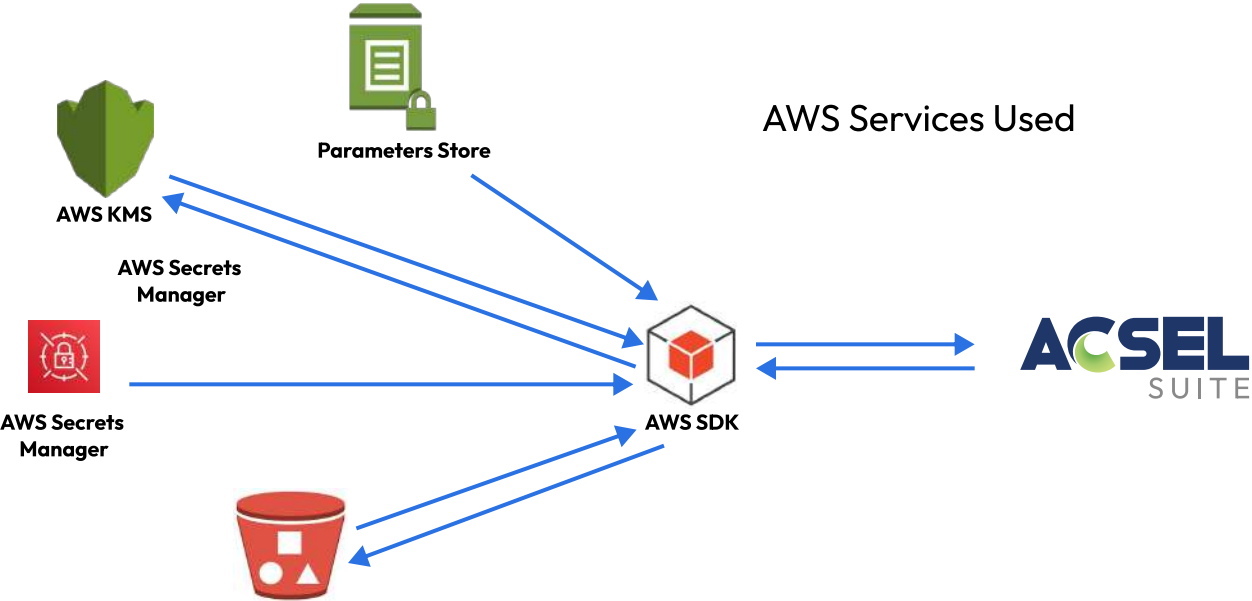
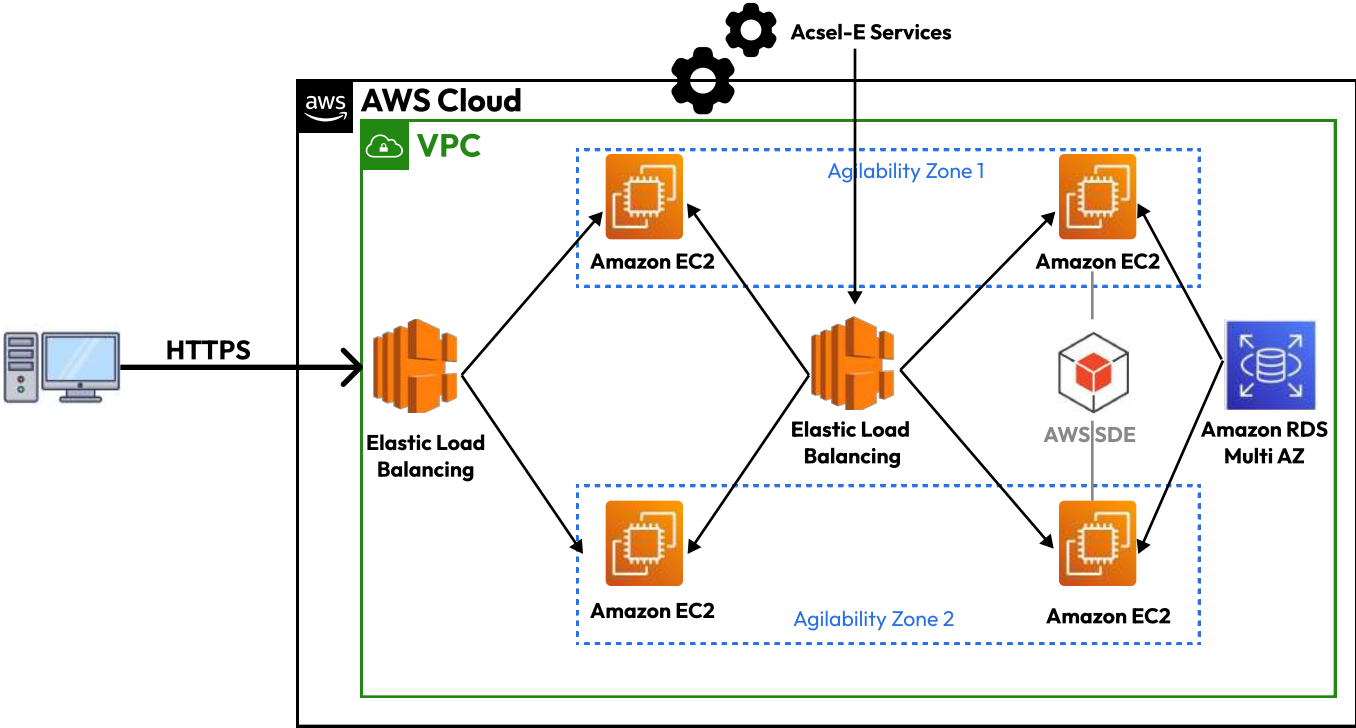
Copyright © 1987 - 2021  
Consis International.  
Todos los Derechos Reservados.

# Technology and Architecture

# Works on any platform

 	<ul style="list-style-type: none"> <li>• Developed entirely in Java Enterprise.</li> <li>• Web and Mobile App User Interface (UI)</li> </ul>
	<ul style="list-style-type: none"> <li>• It can be accessed from any browser.</li> </ul>
	
   	<ul style="list-style-type: none"> <li>• Agnostic with regard to operating systems, databases, and application servers, it supports any combination of components.</li> <li>• Deployable in both on-premises and cloud environments.</li> </ul>

# Cloud Implementation



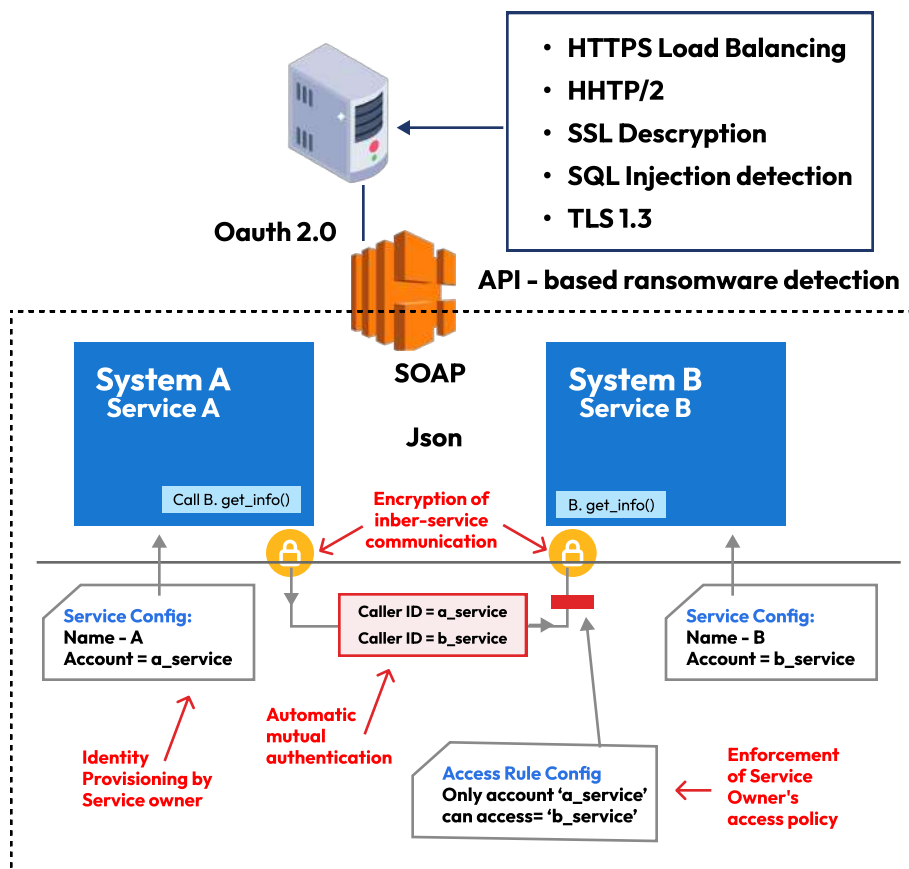
# Security

## Authentication process using the OAuth 2.0 protocol

**OAuth 2.0** is an open standard for API authorization that allows us to share information between sites without having to share user identities.

It is a mechanism adopted by our organization due to the versatility and security it provides. Through it, we use different authentication flows, such as the authorization code flow, the password-owned flow, the implicit flow, as well as flow extensions, which also allow us to define new flows. This, in conjunction with our custom authentication process and the communication architecture implemented in our system, allows us to ensure proper access security and the protection of sensitive data during authentication.

Below is a diagram of a standard implementation of our solution, illustrating how authentication, security, and communication through services between systems, machines, and instances flow while maintaining security control.

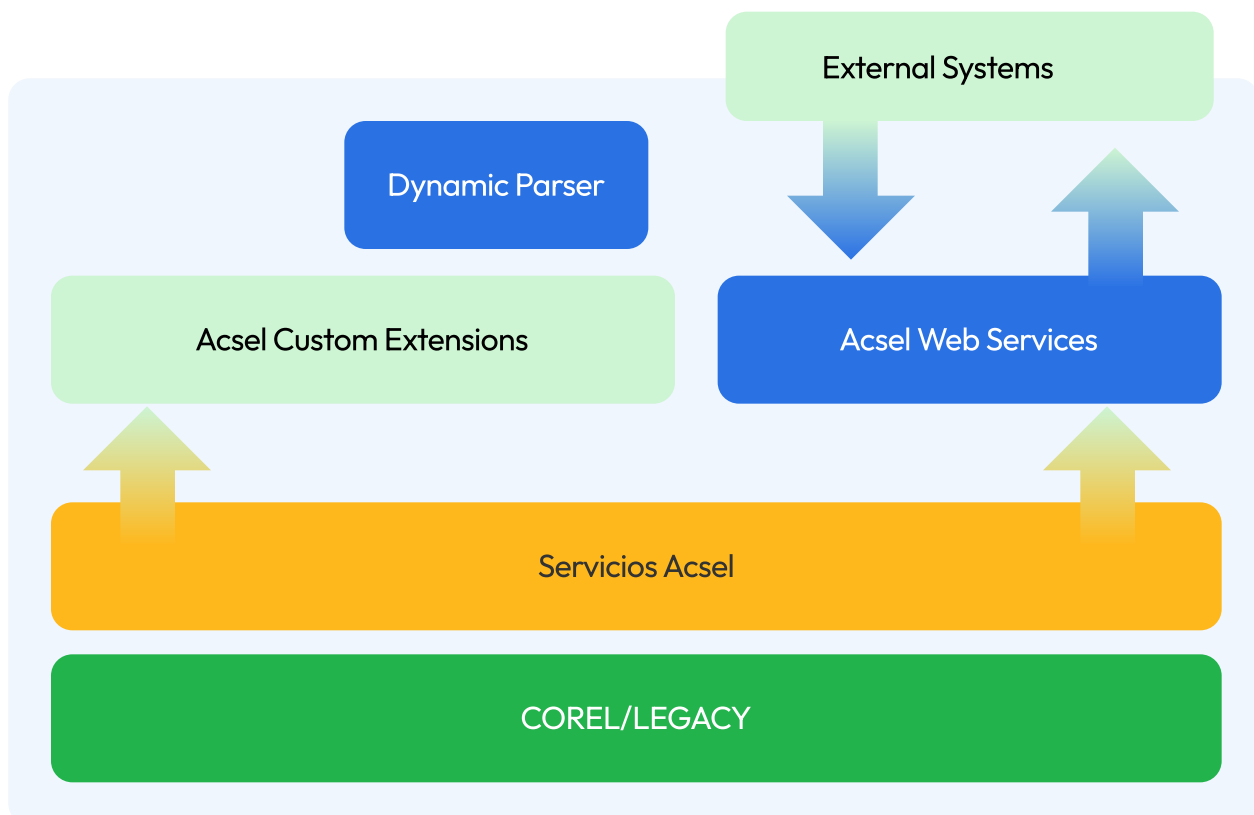


## Integration

The application can be integrated via Web Services and APIs. All data and information generated by the application is formatted as XML to integrate with the insurer's current (legacy) core system, as well as with other applications or modules used by the company, its partners, sales channels, and service providers.

Depending on the company's needs regarding other functionalities not covered by its current core system, our solution includes additional modules that can be incorporated later if the insurance company requires them.

In any case, **Acsel® Claims** is capable of handling interfaces of any type, from flat files (txt, csv, etc.), Office formats (Excel), and SQL-based systems to Web Services. The dynamic parser has the ability to map any type of external file through dynamic configuration and process it according to the business rules of the transactions and products.



**CON SIS**  
INTERNATIONAL

**ACSEL**  
CLAIMS

**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)