EnsurTek
You Insure, We Enable

KoverUI

A holistic no-code insurance system that meets all your sales, channels, underwriting & operational needs in one place

About Us

EnsurTek's primary focus is to provide a solution to the age-old question in the insurance industry,

"How do we increase efficiency?"

The answer is what Ensurtek promises to deliver with its products.

Why KoverUI

Build any-line-of-products faster without coding. Eliminate the need for accessing multiple systems. Manage all operational processes in a single system.

Is KoverUI safe?

KoverUI solutions offer the highest levels of security and privacy, including multi-layered authentication and authorisation, encryption and complete auditability.

Benefits of KoverUI

- Speed to Market
- Improve Process Efficiency
- Easy to use Interfaces
- Dynamic Reporting
- Cost Effective
- Time Saving

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KoverUI @ a glance

Broker Portal

Quote, refer, bind, report, renew, endorse and lodge claims.

Quote

Key in risk info and track progress.

Referral

Bind directly or refer it to your agent for decision

Assign

Assign between agents for advice, review, decisions

Rating

Calculate premiums based on the risk information

Underwriting

Rate, generate policy documents, premium adjustments, bind, renew, endorse

Bind

Direct bind by broker depending on product or Agent review and binds for referrals

eDocuments

Edit, print, save and email all policy documents; instantly generated

Agent Portal

Underwrite, Lodge & Track Claims, Accounting & On-board new users

Endorse

Edit future dated policies or Endorse active policies

Renew

Automated renewals or alerts if review needed

Bordereaux

Customised Bordereaux reports based on your insurer

Business Intelligence

Real-time Reporting and generate Detailed Visualizations

Accounting

Accounting & Finance, Trust Account, Process Receipts

Automation

Automate data entry of risk information for faster turn arounds

Task Manager

Schedule activities such as upcoming renewals, reminder notices, payments

Integration

Integrate with 3rd party systems such as XERO, MYOB, Claims system, rating engine on demand

Instant Messaging

All policy related comms remain with the quote/policy

AI Chatbot

Response and support via AI Chatbot & Natural Language Processing (NLP)

Product Creator

Configure Products, User Access, Authorisations faster

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Usual	With KoverUI
Inundated with forms from brokers & continuous stream of data entry	Brokers enter risk information, get premiums, bind, print documents via Broker Portal
Underwriters manually get renewals information, draft e-mails and send it to brokers. Underwriter has to manually renew on due date.	Automatic pre-renewals in advance & emailed to brokers. Can also be set to renew automatically if policy conditions remain unchanged
Rating via spreadsheets to calculate premiums	Configurable rating and business rules for premium calculation and referrals
Multiple touch points with Pdfs, Word, Excel, Outlook for document management and communication	All policy related information is consolidated & managed in place
Unable to search policy history in real time	One click for policy history
Accounts & finance managed separately and requires replicating data manually which is time consuming and error-prone	Generates real-time statement of accounts for receivables, payables, ledger and Trust Account
Brokers have to call and e-mail for quote, policy, renewals, endorsement details.	All information is available through broker portal and all changes and comments are tracked within the policy saving time for underwriters
Brokers can only have support during office hours	After hours support is available through AI conversational chatbot via chat, voice or phone
Building a new line of product can take months	Configure an insurance product in weeks and start selling
Multiple touch points with Pdfs, Word, Excel, Outlook for document management and communication	All policy related information is consolidated & managed in place
Changes to risk questions, ratings, branding takes a long time to testing & implement	Changes can be implemented and effected immediately or schedule for specific date & time
Data is stored in an unstructured manner in disparate systems making it very challenging to analyse for decision making or forecasting	Data are stored in a structured, easy to use method for analytics, prediction, informed decision making and identify areas for process improvements and sales potential

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