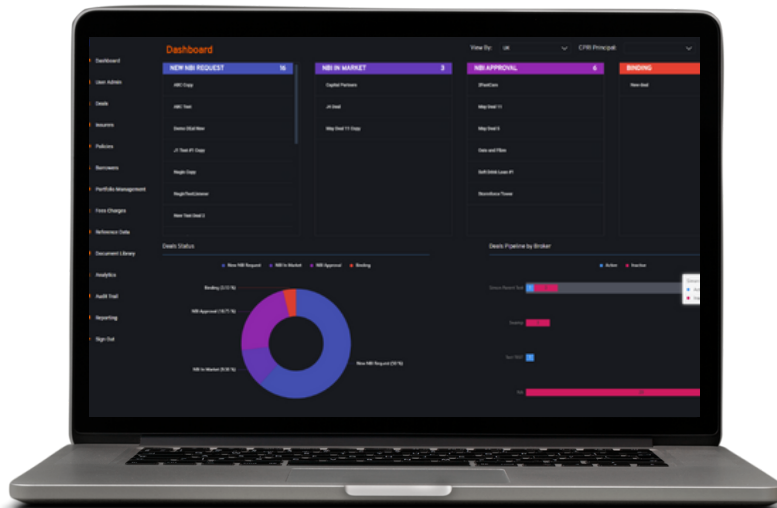# CIA
Credit Insurance Application

Banks use Credit & Political Risk Insurance (CPRI) for risk mitigation within trade finance and commercial banking. CIA is an application that combines data, workflow, and reporting tools for transaction and portfolio management to enhance the productivity of credit insurance teams.

CIA receives structured data from initial lending information to initiate a workflow from insurance RFQs, pricing, approvals and allocations through to final policies. It also manages counterparty reference data & risk limits to minimize operational risk.

The application's integration capabilities augment standard internal processes. It can connect to bank systems within the lending eco-system, such as loan booking systems (LoanIQ, ACBS etc.), credit systems for limit management and counterparty reference data.

Key Benefits

Enhances productivity

Minimizes data re-keying and maximizing output with fewer personnel.

Improves monitoring

Manage associated risks in real time through a consolidated view of the Insurance portfolio.

Reduces errors

Simplifies reconciliation and establishes a unified data source.

Simplifies reporting

Reduces reliance on complex Excel spreadsheets and pivot tables.

Seamlessly integrates

Integrate with core internal systems through easy-to-implement APIs.

Enables users

Users can access their region-specific data with a complex permission structure.

Key Features

Personalized dashboard

Overview of deals by status and high-level charting.

End-to-end deal workflow

Guides users from origination to policy creating and management.

Portfolio management

Shows all active insurance policies.

Premium payment schedule

Manages and tracks premium payments across policies.

Task & event management

Tracks all policy events with user reminders.

Insurer limit management

Tracks exposure and validates policy amounts against insurer headroom.

Fees Module

Manage and track CPRI team shadow revenue.

Counterparty management

Individual insurer broker & borrower databases

Customizable analytics module

Visualizes deal and portfolio data by different metrics.

Document storage library

Store relevant deal and policy documentation.

Export functions

Easy reporting through customizable functionality.

User-friendly web UI

Fully customizable for ease of use.

Insurer dashboard provides overview of all business done per insurer

Insurance exposure can be broken down by sector or other metrics

Covers are split between existing, pipeline and claims

Limit management per insurer makes risk monitoring easier