

# msg.P&C Factory

A component-based complete solution  
for P&C insurers

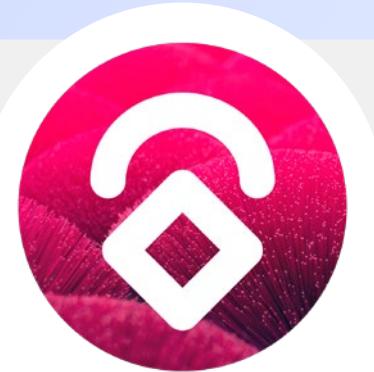




# A component-based complete solution for P&C insurers

The insurance industry is facing significant challenges. Many companies are being forced to grapple with increasingly strict regulatory requirements and ever-fiercer digital competition. P&C insurers are feeling the pressure too. In a hotly contested market, P&C insurers can only distinguish themselves from the competition with new, innovative products and efficient claims management. This, however, requires powerful IT architecture. msg.P&C Factory is a cutting-edge complete solution for P&C insurers. The system combines the benefits of a standard insurance application with the flexibility of a system which enables you to build new products.

As a complete solution, msg.P&C Factory maps all the necessary business processes for the core business of a P&C insurer in an audit-proof manner. The system covers the entire life cycle of a contract and automates all processes, from offer and policy processing to claims processing. That being said, msg.P&C Factory makes it possible to create innovative products and services with both speed and flexibility. Thanks to standardisation and predefined, highly configurable product models, new insurance products can be implemented along the entire value creating processes of an insurance company with exceptional speed.



## msg.P&C Factory

### Cross systems

- Collection / disbursement
- Business partner
- Agent / commission
- Workflow
- Text / print
- GDPR

### P&C Policy Management

- Contract
- Third-party rights, reporting

P&C Motor  
(Electronic insurance verification,  
change of insurer certificate,  
no claim discount)

Factory Base  
(object, framework contract, co-insurance)

### Product

### P&C Claims

- loss, service provider,  
external adjustment

### BI Factory Models

- ETL Frame
- Standard Marts
- OLAP Frame

# ● Fast and easy ○ product innovation

Consequently, the product management system msg.PMQ is at the heart of our complete solution. msg.PMQ is a valuable product development and configuration tool that expertly guides you from the design phase to testing, approval and operational use. With msg.PMQ, you can manage your product knowledge centrally and make it available to a variety of users across the company and across different segments. The associated rules and algorithms can be defined centrally for all product lines and segments. They run identically on any platform that needs the knowledge.

LIMA templates are added to the product model to even more greatly simplify and accelerate the product development process. LIMA features numerous product templates and sample content for all popular product families (vehicle, building, liability, household, accident and commercial). This makes it easy to derive individual products quickly, so you can take advantage of lean development and manage your products exceptionally efficiently and quickly with msg.P&C Factory.

## Efficient claims management

Additionally, the complete solution features efficient, complete claims management. The high degree of automation guarantees rapid claim processing while ensuring that the claim is investigated properly – an investigation that also involves among other features fraud detection and the exclusion of claims and benefits which have not been contractually agreed. After all, the most important thing in the eyes of insurance customers is that insurers respond to a claim quickly and without a fuss.

The Claims component is based on the product management system msg.PMQ and its product-centred architecture, which delivers segment-specific and cross-segment claims management features. Furthermore, the Claims component features standardised reference processes that can be adapted to meet your requirements. msg.Claims also features an integrated service library for claims management, which automatically communicates all relevant information about recording and settling the claim between internal and external sales staff.

Aside from the main components, msg.P&C Factory features additional **cross components** such as msg.Billing, msg.Business Partner, msg.Commission and msg.Data Services. These flexible solutions are easy to integrate into the system.

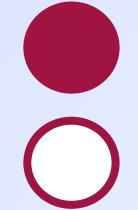
## Technical features

- LIMA product model with sample content
- Product-centric, component-based SOQ architecture
- Product services improve the flexibility of the policy and claims system
- Business Process engine BPE and a workflow with an inbox for a high degree of automation with predefined processes

## High performance and outstanding user-friendliness

msg.P&C Factory is based on cutting-edge software architecture. This makes it possible to adapt the solution to meet your specific requirements and integrate it into your IT landscape without issue, thanks to its numerous interfaces. With its high degree of scalability, the capabilities of the system can be tailored to your requirements. As such, msg.P&C Factory delivers optimal performance even if your portfolios grow or the number of employees using the system increases. As it supports multiple clients and is available in multiple languages and with multiple currencies, international groups can use the standard software as well.

The user-friendliness of our products is always our top priority, so when we develop visual design elements and determine how they interact on the interfaces, we always work with the internationally recognised style guide ISO 9241-10. The same goes for msg.P&C Factory: the software is so easy and intuitive to use that your case handlers will be able to familiarise themselves with the system in no time.



## Fit for the cloud

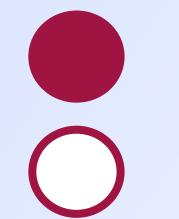
Naturally, msg.P&C Factory is also available as a cloud solution. Operations run according to established processes in line with the applicable data protection policy and meet all international security standards. Not only do cloud solutions eliminate the need to purchase your own hardware and software, but external data processing comes with its own advantages too: insurers do not have to provide their own computing capacity or worry about maintenance or administration. msg.P&C Factory is upgradeable standard software. This ensures that settings specially tailored to your requirements are not lost during a software update. The application is compatible with a variety of operating systems including Windows and UNIX.

### Future-proof with msg.P&C Factory

As a foundation for successful insurance business, our complete solution meets all of the requirements that apply to a modern IT system. The quality of the standard software is based on our years of experience with the automation of work processes and the introduction of complex IT systems. msg.P&C Factory has already proven itself in practice and is being used successfully by numerous P&C insurers. We are continuously developing the application. This way, we can ensure that all amendments and adjustments to laws are taken into account without delay and that the software is always up to date.

# ● Your benefits at a glance

- A state-of-the-art policy management and claims management system that covers all relevant business processes in a P&C insurer's core business and combines them with flexible product design options
- Thanks to its modular structure and numerous interfaces, additional components and other available applications are easy to integrate
- Upgradeable software is a safe investment
- High user-friendliness for rapid familiarisation
- Time-to-market: Quick and easy product innovation
- Quick and flexible integration into existing IT landscapes
- Optimal performance through a high degree of scalability
- Ensures full compliance with statutory requirements
- Multiple-client system with multiple languages and currencies
- Thanks to the omni-channel approach, sales staff, insurance brokers and end customers are able to access the system at the point of service, regardless of what device they are using
- Highly automated end-to-end processes



# P&C Factory Motor

msg.P&C Factory Motor is an expansion for msg.P&C Factory specific to the motor insurance segment. Its features cover all automotive processes of the German and Austrian motor insurance market. With background processing, the majority of transactions can be processed automatically.

When the motor insurance segment is integrated into msg.P&C Factory, all of its business processes, services and interfaces can also be used for motor insurance. msg.P&C Factory Motor adds the necessary processes for the motor insurance segment to the software's features, including changes of vehicle, no claim discount management, type and regional class.

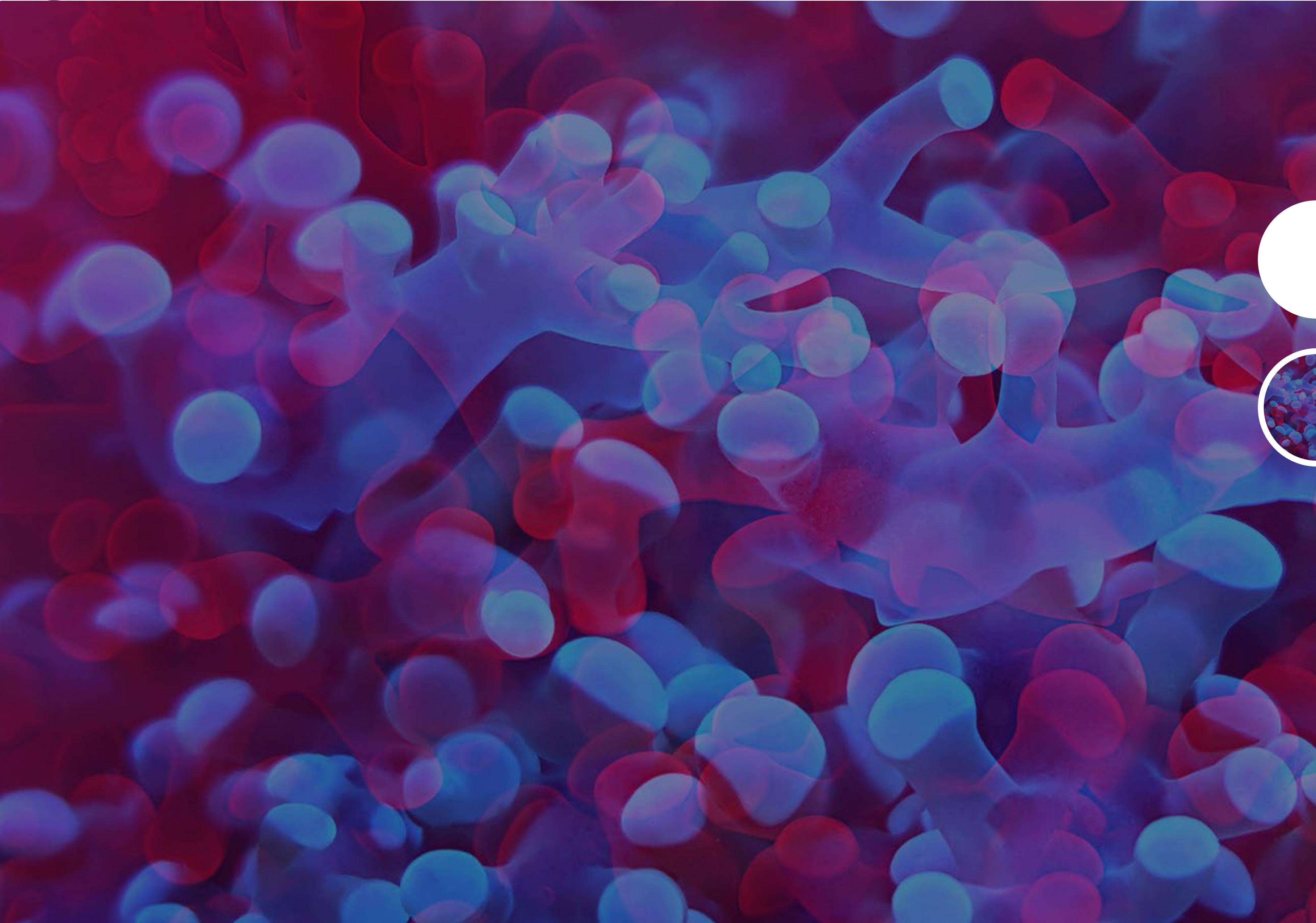
msg.P&C Factory Motor has standalone service-oriented components to communicate with licensing bodies and other insurers:

for the German vehicle market, these are msg.VWB, which shares no claim discount information with previous and subsequent insurers, and msg.Zulassung, which shares data with registration authorities as part of electronic insurance verification.

For the Austrian market, the component msg.VKB communicates with the road traffic authorities and msg.BMA shares bonus/malus information with previous and subsequent insurers.

The service-oriented nature of these components makes it possible to optimise the rate of automation with a business process engine. This means that their automated background processes, which handle incoming notifications from registration authorities or other insurers, can be mapped in a technically comprehensible, customisable and fully transparent manner. The information-sharing frameworks set out by the national insurance associations are covered fully by the standard and will be updated regularly to reflect changing methodologies as part of the continuous development process.

Thanks to their exceptional integration potential, you can also integrate these components into any policy management system to support motor insurance processes.



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