



Burak Dülge  
Deputy General Manager,  
Board Member

"We will continue to undersign new and successful projects with our Technology Partner SFS"

**"NART accomplished to generate and manage revolutionary developments for insurance brokers together with SFS Systems."**

## About NART Insurance and Reinsurance Brokerage Inc.

For more than 25 years of managerial experience in the insurance industry, Nart Insurance and Reinsurance Brokerage was founded by Levent Nart in 1999. Nart has undersigned projects that are applied for the first time in Turkish insurance industry from 1999 till now. The first fine art insurance covering the state treasury into Fine Art, All Risks insurance abroad, the first Product Liability Insurance services, the establishment of first Advisory Board of Turkey's renowned manufacturers and the realization of merger of two insurance companies are just few projects and implementations have been undersigned by Nart. Nart Insurance is also the founder of the international forum that is held every year holding a reference quality sponsored by "NartRiskmanagementForum" brand of Nart's. In the period of the Founding President, Levent Nart's Presidency of Insurance Brokers Association, the association had become a member of European Union Federation of Insurance Agent (BIPAR). Except for its Head Office, Nart Insurance Brokerage is operated in three regional offices and international representative offices serving for more than 50.000 customers with NART Call Center 7/24.



Murat Aydın  
Information Technologies Manager

**"We are developing our system with zero repeated action, zero repeated records, and zero operational cost."**

## **NART Insurance - SFS Cooperation**

NART has been cooperating with SFS since 1999, NART's establishment, and has been using the package of Insurance Solutions since then. Throughout our cooperation, a system integrated with newly improved platforms has been created with the development of the SFS system located at the center of NART Customer Service. The revolutionary elements have been configured by means of these systems for insurance sector, especially for insurance agents. The greatest benefit of the SFS system is that NART systems has become up to date any time and open to any development.

## **Development of NART Customer Service Systems**

In the year of 2002, the fastest growing period of NART, Murat Aydın has joined the company as Information Technology Manager and created an expert team of information technology. With this team, three main principles have been followed designing the Customer Service Systems, which was initiated by the Deputy General Manager of NART, Burak Dülge:

1. The main software based in Information Systems, should be provided

by a technology developer that is able to produce a software meeting international standards, support application platforms that change parallel to technological developments and can be configured as management and human resources.

2. Customer Service System should support the Corporate Process. The systems should be placed in the center of CRM Customer Relationship Management System and decision support systems should be able to benefit from these structures.

3. All systems should be in the structure of ensuring the time needed, speed and consistency with providing the correct advice to clients insurance, which is an agent's basic function. This can be obtained only with an approach of zero repeated action, zero repeated records and zero operational cost.

## **SFS Integrated System**

At the beginning of 2003 in a three-months of period we have completed the transition from SFS MS-DOS based Insure Systems to Windows-based Winsure systems (Integrated Insurance Software) and HERMES (Integrated Accounting Software) systems, which is compatible

with NART Customer Service Principles. The most important and impressive matter with SFS systems is being able to be designed easily. Without any need to develop a code, NART Brokerage can design business structures and control mechanisms in several modules in the SFS system.

## **Main Production Systems**

Most of the insurance intermediaries keep the basic information about customer policy while keeping track of them in their own systems. According to NART's Principles, all data included in the policy should exist in the system. Therefore, more than 50 insurance companies' products are configured in SFS system by using Winsure Designer in a manner appropriate to the structure of NART covering assurance based premium and the identified commission. This configuration gave the power of analyzing and checking all information concerning the policies provided to customers. Thus, NART is able to analyze the performance of the insurance companies working with.



Production agreement in electronic environment is provided between brokerage and the insurance companies. Identification of inconsistent records produced in the insurance companies is ensured. This ability differentiates NART from the other intermediaries and provides significant reputation on customers. NART system has the ability to create risk groups and the ability for customer profiling. NART goes on developing new package of insurance products for its customers.

### **Payment and Other Financial Systems**

Integrated Accounting Package not only enables immediate integration but also provides getting instant legal reports. The legal alterations in the tax and monetary system are adapted into the system.

SFS Bank Integrator system provides integration between the bank and its disbursement system so that the problematic disbursement records can be monitored easily and instantly. The system proves its consistency especially as it enables direct transfer of collections to the Insurance Company to the Broker system, which is an improvement within

the industry.

The system allows and provides capability in managerial budgeting in accordance with the local and global economical scenarios by means of following the cash flows and structuring broker collection indicators. It also provides a full financial control in terms of the production channel, customer representative, customer groups and branch headquarters with its collection report design features. This budgeting system has improved the capability of NART Broker Company's analyze of its financial structure dynamically.

The customers receive legal announcements automatically. These announcements can be prepared and sent to the defined customers having similar characteristics within the defined periods.

### **Claims Management Systems**

SFS Claims Management System includes data entry that provides extensive monitoring. The speed and quality of the services provided for customers have been standardized by customer claims follow-up documents, customer result in claims period analysis. NART's success

in closing claims is perhaps the most important success element of NART Brokerage as claims is the main service for an Insurance Brokerage company.

Claims Management is an integral part of payment system. It provides association between the claim disbursements and other debts of the customer and enables to present instant reports about their awaiting claims including the reasons. The customer would measure the service received from the Insurance Company and the Broker, by evaluating the claims process from these reports. Enabling its customers to make service analysis of the other insurance intermediaries, NART enables them to make comparison of the services provided by other intermediaries.

### **Insurance Company - Broker - Customer Consistency Architecture**

Entering the produced insurance policy records into the Broker system, used to be a natural problem for the Insurance Brokers. Seeing this as an electronic transmission of the policy through the insurance software system would not be only an inadequate but also a wrong approach for a professional insurance

advisor, predicted by many Broker or Insurance Companies. That's why NART has transferred all the information to SFS in order to maintain data integrity between the insurance company and the brokerage.

One of SFS's products, iNet developed and improved to define the standards at this stage as a Data Integrity System, not only provides transmission of insurance policy and all customer information, in terms of assurance to the broker system, but also enables NART to monitor the consistency controls defined by them on daily basis and changes made by the Insurance Company. Insurance companies with instant changes or with additional documentation can directly modify the policy. Thus, the discrepancies on some information are caught during information transfers from the insurance company to the brokerage and the necessary processes configured in the broker's system.



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During the transfer of policy records hard copy, the information like which policy is written as a hardcopy, when it is sent to the customer, which channels it is deliver by are stored in the system as an end-to-end insurance intermediary solution.

In particular, for the customers with a great deal of policies and continuous process who want to make current based payments, there occur some issues that is resulted with collection difficulties probably for insurance intermediaries. To prevent the gap about the insurance policy liabilities among the triangle of client - broker-insurance company, policy debts are reported to the customers as electronic tables. In addition, the customers are enabled to check the amount of payment she/he will pay and send it to the broker, then the broker can easily close the policy debts on the table according to the data provided by the customer.

For an insurance broker, perhaps the most important word is "Synchronization". In each case, the systems must be synchronized covering risk carriers, service providers and service suppliers with the necessary periods. NART Brokerage has seen the Synchronization steps as the most important part of all projects and has accomplished to implement it all time with the SFS system.

All these end-to-end solutions provide crucial savings in human resources particularly with iNet system. For the

main service area of an insurance brokerage is specialization in consulting, the saving from consultants' time at operational processes and contributions made for their efficiency is a great advantage for a brokerage. Their time expenses of personnel in operations, process and save their time on the job contribute to efficiency, as monitored. It is for sure, SFS system provides these most important advantages to NART Brokerage for years.

## Conclusion

In NART Brokerage's customer services system, the service standards are composed probably based on institutional principles, the development of new technologies is provided with business partners and the applications that have become the standard practices in the industry are ready to be presented in line with customer interests. These practices are being developed rapidly.