



Cleva Channels life

Business document

Cleva Channels life leverages business operations in distribution channels.

Cleva

Cleva Channels life modernises operations by delivering an easy and robust way to integrate different channels.

Different products and tariff schemes targeted for different distribution channels provide more flexibility.

This module offers a single and consistent experience and responds to the self-service demands of policyholders, agents, brokers, business partners, and vendors.



Flexibility
Distribution channels
Business operation
Interoperability
Configurability

Key points

- Support **insurance operations management** in the different distribution channels, such as company branches, intermediaries, banks and direct channels.
- Define the product **once** and publish it in **any channel**.
- Allow configuring **specific business rules** for different channel requirements.
- Enable insurers and their partners to create their **own frontend** or customise the **Cleva frontend**.
- **Ease-of-use** and **simplicity** to integrate the business operations with the insurer ecosystem.

Distribution channels



Business operations: Cleva Channels life enables business operation in distribution channels.

Channels’ configurations: From a single insurance product definition, it is possible to create variations of it to respond to different channel requirements, which reduces the management effort associated with these variations.

Flexible integration: Ecosystems are created to be integrated with web services, reducing complexity and enabling to integrate services between the distribution channels and the insurers’ Cleva back office.

DISTRIBUTION CHANNELS



COMPANY
BRANCHES



INTERMEDIARIES



BANKS



DIRECT
CHANNELS

INSURANCE COMPANY



SERVICES



SERVICES



SERVICES

CLEVA CHANNELS LIFE

CORE



CLEVA LIFE

Business operations

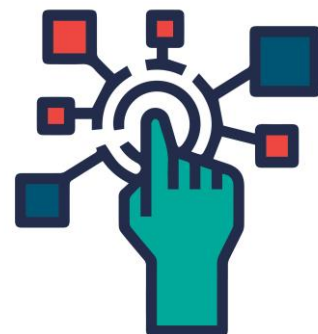
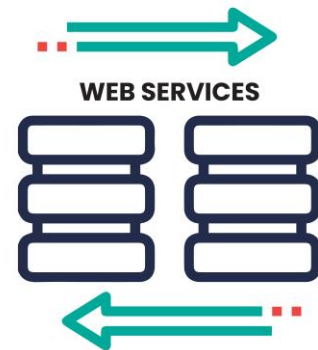
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- Cleva Channels life provides extended coverage of business operations by different channels and line of business.
- Allows simple and easy integration with partners/providers and all parts of the ecosystem through standard web services for each business operation.
- Business operations available for different lines of business (such as Risk life, Savings, and Unit linked).

Business operations: The main operations are provided, such as quotation, proposal, and endorsement requests.

Enable business: Starting new business operations of the insurance company is now faster.

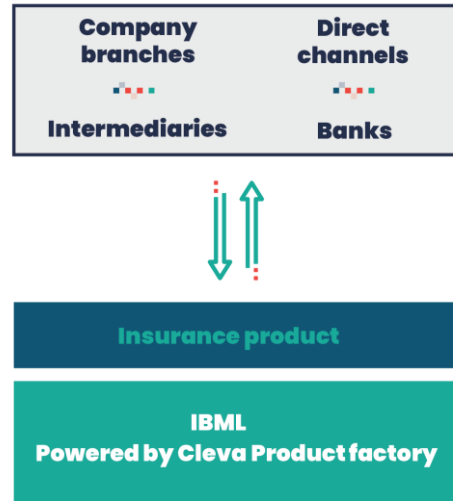
Seamless integration: Cleva web service catalogue allows to quickly implement your operations.



Channel configurations

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- Insurance products are defined by the insurer adapting the product for the distribution channel. This allows insurers to sell the same product in different ways, in different channels and even to make it suitable for different client profiles.
- Business rules, such as acceptance and commission rules, are defined just once but tailored to each channel.
- All configurations are managed by Cleva Product factory, a centralised environment oriented to the business user.



Layer-based configuration: Base product vs channel redefinition.

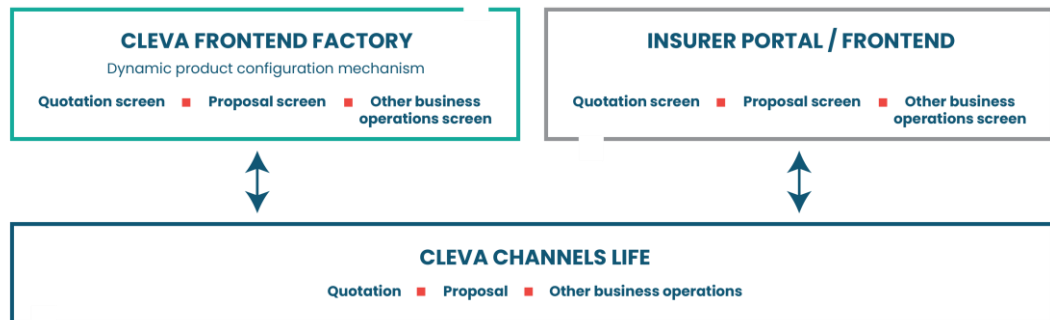
One product definition: Write once and publish anywhere.

IBML rules: The rules' configuration can be reused in one or more products.

Integration flexibility

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- Cleva Channels life allows the insurer to use its own frontend or Cleva Frontend factory, a module to customise the interface for each channel.
- Possibility of integrating Cleva Channels life in the insurer and/or insurer partner's portal.
- Reuse business rules across all portals.
- Single point of business rule available for use in all integration



High flexibility: Reduced effort and cost of integration.

Integrative view: Customised frontend that allows adapting to the clients' needs while considering the digital evolution.



Cleva Channels life provides the ability for the insurance company to have different products, tariffs and business rules for each distribution channel, using a single centralised configuration.

Product Management

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