

Rayterton Insurance Integration Platform

Protect every financing asset and control every premium with a unified insurance engine. This platform provides complete lifecycle control for multifinance insurance operations from initial policy binding to final claim recovery and financial settlement.

Everything managed in one place.

Executive Overview

Managing insurance within a multifinance environment requires rigorous control to prevent asset exposure and premium leakage. Rayterton Insurance Integration Platform acts as the core engine that bridges the gap between financing activities and insurance protection. It ensures that every disbursed loan is backed by valid coverage while automating the complex financial reconciliation between the multifinance company and its insurer partners.

Centralized policy management and coordinated claims handling create consistent risk control and more stable operations. Fragmented manual activities are replaced with a single structured system that increases accuracy, strengthens accountability, and makes financial movement visible across the full insurance lifecycle.

Business benefits

- Lower exposure to asset loss by keeping every financed item continuously insured and actively monitored throughout the loan period
- Stronger revenue protection by preventing missed premiums and payment errors through consistent automated financial checks
- Quicker claim handling that improves recovery timelines and helps maintain steady and predictable cash flow
- Audit-ready record keeping with standardized documents that reduce compliance risk and simplify internal reviews
- Clear management insight into portfolio performance with consolidated reporting that supports faster and better decisions

Software Modules for Rayterton Insurance Integration Platform

Insurance Lifecycle Control Platform

A core engine to manage the entire insurance journey from automated binding at disbursement to renewals and policy closures.

Premium Revenue and Financial Oversight Engine

An automated system to control premium billing and collection while ensuring accurate settlement with insurer partners.

Claims Recovery Acceleration System

An orchestration tool designed to speed up asset recovery and cash flow through structured and transparent claim processing.

Insurance Oversight and Compliance Framework

A dedicated module to maintain audit readiness and ensure all insurance activities meet regulatory standards.

Digital Ecosystem for Customers and Insurer Partners

A collaborative layer that provides real time visibility and digital access for policyholders and external insurance partners.

Executive Insurance Intelligence Layer

A strategic data layer that transforms operational records into management insights for portfolio profitability and risk analysis.

Integration Backbone for Multifinance Core Systems

A synchronization layer that connects insurance operations with core lending and accounting systems for seamless data flow.

Insurance Lifecycle Control Platform

RaytertonApps
Insurance Lifecycle Control

Last sync: 03 Feb, 18:15 IM

Policy Dashboard Summary
Overview of insurance policy status across the portfolio.

Active policies	ACTIVE	Pending renewals	ACTION	Lapsed policies	ALERT	Cancelled policies	CLOSED
12	Currently enforced	4	Require attention	2	Expired coverage	2	Terminated
Total coverage Rp 722,000,000	Avg premium Rp 7,220,000	Due in 7 days 2	Due in 30 days 4	This month 2	Pending reinstatement 1	Refund pending 2	Refund processed 3

Master Policy Register
Complete listing of all insurance policies linked to financing facilities.

Policy Number	Linked Loan ID	Customer Name	Asset Type	Insurer	Coverage Amount	Policy Status	Expiry Date
POL-2026-0001	LN-2025-8845	Budi Santoso	Motorcycle	Allianz Indonesia	Rp 15,000,000	ACTIVE	15 Apr 2026
POL-2026-0002	LN-2025-8846	Siti Rohayu	Motorcycle	Prudential Indonesia	Rp 12,000,000	ACTIVE	20 Mar 2026
POL-2026-0003	LN-2025-8847	Ahmad Wijaya	Car	Allianz Indonesia	Rp 85,000,000	ACTIVE	10 Mei 2026
POL-2026-0004	LN-2025-8848	Devil Lestari	Motorcycle	Astra Buana	Rp 18,000,000	PENDING RENEWAL	05 Feb 2026
POL-2026-0005	LN-2025-8849	Rudi Hartono	Car	Prudential Indonesia	Rp 95,000,000	ACTIVE	01 Jun 2026
POL-2026-0006	LN-2025-8850	Uno Marlina	Motorcycle	Allianz Indonesia	Rp 14,000,000	ACTIVE	25 Apr 2026
POL-2026-0007	LN-2025-8851	Hendro Setiawan	Car	Astra Buana	Rp 78,000,000	LAPSED	10 Jun 2026
POL-2026-0008	LN-2025-8852	Maya Sari	Motorcycle	Prudential Indonesia	Rp 16,000,000	PENDING RENEWAL	12 Feb 2026
POL-2026-0009	LN-2025-8853	Fajar Nugraha	Car	Allianz Indonesia	Rp 88,000,000	ACTIVE	18 Mei 2026
POL-2026-0010	LN-2025-8854	Rina Wati	Motorcycle	Astra Buana	Rp 13,500,000	CANCELLED	25 Jun 2026
POL-2026-0011	LN-2025-8855	Agu Prasetyo	Car	Prudential Indonesia	Rp 92,000,000	ACTIVE	15 Jun 2026
POL-2026-0012	LN-2025-8856	Indah Permatasari	Motorcycle	Allianz Indonesia	Rp 17,500,000	ACTIVE	30 Apr 2026
POL-2026-0013	LN-2025-8857	Bambang Sutrisno	Car	Astra Buana	Rp 105,000,000	PENDING RENEWAL	18 Feb 2026
POL-2026-0014	LN-2025-8858	Yuliana Putri	Motorcycle	Prudential Indonesia	Rp 14,500,000	ACTIVE	05 Mar 2026
POL-2026-0015	LN-2025-8859	Eko Pratama	Car				

Renewal Pipeline
Policies approaching expiry requiring renewal action.

Policy	Renewal Stage	Officer	Proposed Premium
POL-2026-0004	Contact initiated	Sarah Wijaya	Rp 18,000,000
POL-2026-0009	Quote sent	Budi Pratama	Rp 16,000,000
POL-2026-0013	Negotiation	Dian Kusuma	Rp 168,000,000
POL-2026-0018	Contact initiated	Rina Sari	Rp 13,000,000

Expiry Monitoring
Policies grouped by days to expiry.

Expiry trend (last 6 months)

Endorsement Register
All policy endorsements and modification requests.

Endorsement ID	Policy Number	Endorsement Type	Effective Date	Approval Status
END-2026-001	POL-2026-0003	Coverage increase	01 Feb 2026	APPROVED
END-2026-002	POL-2026-0005	Beneficiary change	05 Feb 2026	PENDING APPROVAL
END-2026-003	POL-2026-0009	Coverage decrease	10 Feb 2026	PENDING APPROVAL
END-2026-004	POL-2026-0011	Term extension	15 Feb 2026	APPROVED
END-2026-005	POL-2026-0017	Coverage increase	20 Feb 2026	REJECTED
END-2026-006	POL-2026-0019	Beneficiary change	25 Feb 2026	PENDING APPROVAL
END-2026-007	POL-2026-0001	Coverage decrease	01 Mar 2026	PENDING APPROVAL
END-2026-008	POL-2026-0015	Term extension	05 Mar 2026	APPROVED

Cancellation and Refund Ledger
Cancelled policies and refund processing status.

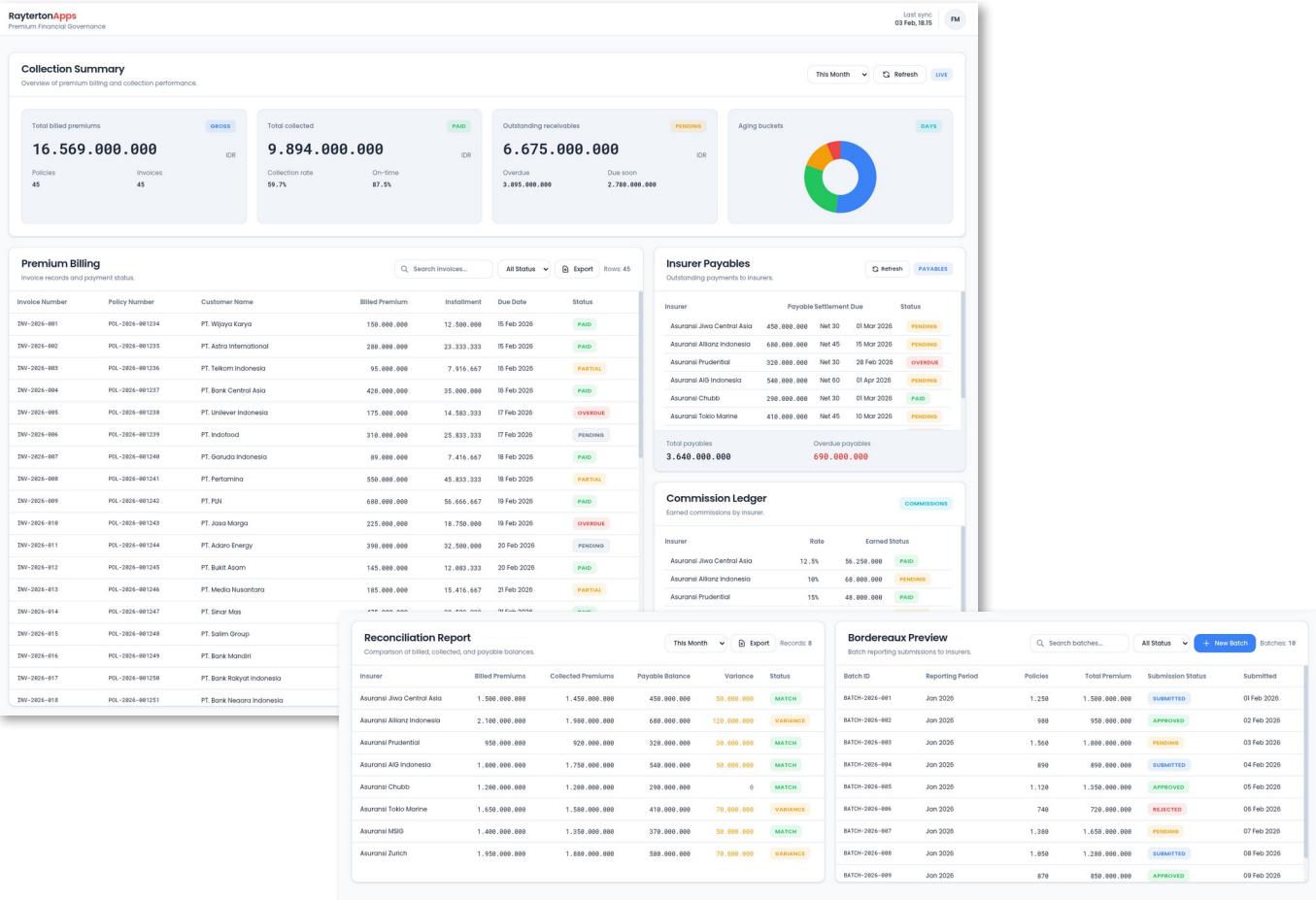
Policy	Original Premium	Refund Amount	Refund Status	Processing Date
POL-2026-0018	Rp 13,500,000	Rp 11,250,000	PENDING	25 Jun 2026
POL-2026-0020	Rp 16,500,000	Rp 13,750,000	PROCESSED	20 Jun 2026
POL-2025-0010	Rp 14,500,000	Rp 12,483,333	PROCESSED	15 Jun 2026
POL-2025-0005	Rp 12,500,000	Rp 10,416,666	PENDING	18 Jun 2026
POL-2025-0016	Rp 15,500,000	Rp 12,916,666	PROCESSED	12 Jun 2026

This module serves as the primary engine for managing the entire duration of an insurance policy. It ensures that every financing asset remains protected throughout the loan term by automating the binding process during disbursement and monitoring policy status in real time. The system acts as a foundation of risk control by eliminating operational gaps and ensuring that all endorsements or renewals are recorded accurately.

Features:

- Automated Insurance Binding
- Policy Overview Dashboard
- Renewal Workflow Management
- Endorsement Processing
- Expiry and Lapse Monitoring
- Policy Cancellation and Refund Tracking

Premium Revenue and Financial Oversight Engine



Managing the financial flow of insurance is critical to preventing premium leakage and protecting revenue. This system transforms premium management into a transparent and automated process that is fully auditable. It handles the complexities of premium financing and automates the reconciliation of accounts payable to insurers. This ensures that the multifinance company and the insurer are always aligned on financial settlements.

Features:

- Premium Installment Financing
- Billing and Collection Tracking
- Insurer Payable Management
- Automated Reconciliation Engine
- Bordereaux Generation
- Commission Settlement Tracking

Claims Recovery Acceleration System

The screenshot displays the Rayterton Apps Insurance Integration Platform. The main header includes the Rayterton Apps logo and the Insurance Integration Platform, Whitepaper & Product Brochure. Below the header, the title 'Claims Recovery Acceleration System' is centered. The interface is divided into several sections:

- Recovery Metrics Overview:** Shows key performance indicators for claims recovery operations, including Total Recovered Value (2.150 IDR million), Recovered Value (1.680 IDR million), Salvage Proceeds (245 IDR million), and Avg Settlement Time (18 days). It also includes details on Open claims (156) and Closed claims (289).
- Claims Registry:** A table listing registered claims with recovery tracking status. Columns include Claim Number, Policy Number, Customer Name, Claim Type, Reported Date, Claim Status, and Claimed Amount. Examples of claims listed include CLM-2026-001234 (PT. Muji Joya Transport) and CLM-2026-001244 (PT. Sarana Transport).
- First Notice of Loss:** A table showing newly reported claims pending review. It includes columns for Claim, Incident Date, Asset Value, and Est. Loss. Examples include CLM-2026-001245 (29 Jan 2026, IDR 250,000,000) and CLM-2026-001249 (29 Jan 2026, IDR 120,000,000).
- Document Checklist:** A table showing required documents for selected claims. It includes columns for Document, Received, and Verification. Examples include Police Report (YES, VERIFIED) and Incident Photos (YES, VERIFIED).
- Survey and Investigation Log:** A table showing survey assignments and investigation findings. It includes columns for Claim Number, Assigned Surveyor, Inspection Date, Findings Summary, and Recommendation. Examples include CLM-2026-001234 (Budi Santoso, 29 Jan, 09:00, REPAIRABLE) and CLM-2026-001238 (Siti Rahayu, 25 Jan, 10:00, LIABILITY CONFIRMED).
- Settlement Tracking:** A table showing approved settlements and payment status. It includes columns for Claim, Approved, Deductible, and Payout/Payment Date. Examples include CLM-2026-001237 (Approved: 28 Jun 2026, Payout: 28 Jun 2026) and CLM-2026-001238 (Approved: 24 Jun 2026, Payout: 24 Jun 2026).

The claims module is focused on accelerating the recovery of assets and cash flow when a risk event occurs. Rather than just recording data the system orchestrates the entire claim lifecycle to make it structured and measurable. This transparency reduces disputes with insurer partners and provides a clear audit trail for every claim from the initial notice of loss to the final settlement and salvage recovery.

Features:

- First Notice of Loss Intake
- Claim Document Tracking
- Survey and Investigation Coordination
- Approval Workflow Management
- Settlement and Payout Tracking
- Recovery and Salvage Metrics

Insurance Oversight and Compliance Framework

The screenshot displays the Insurance Oversight and Compliance Framework interface, which is a dashboard for managing insurance operations. It includes the following modules:

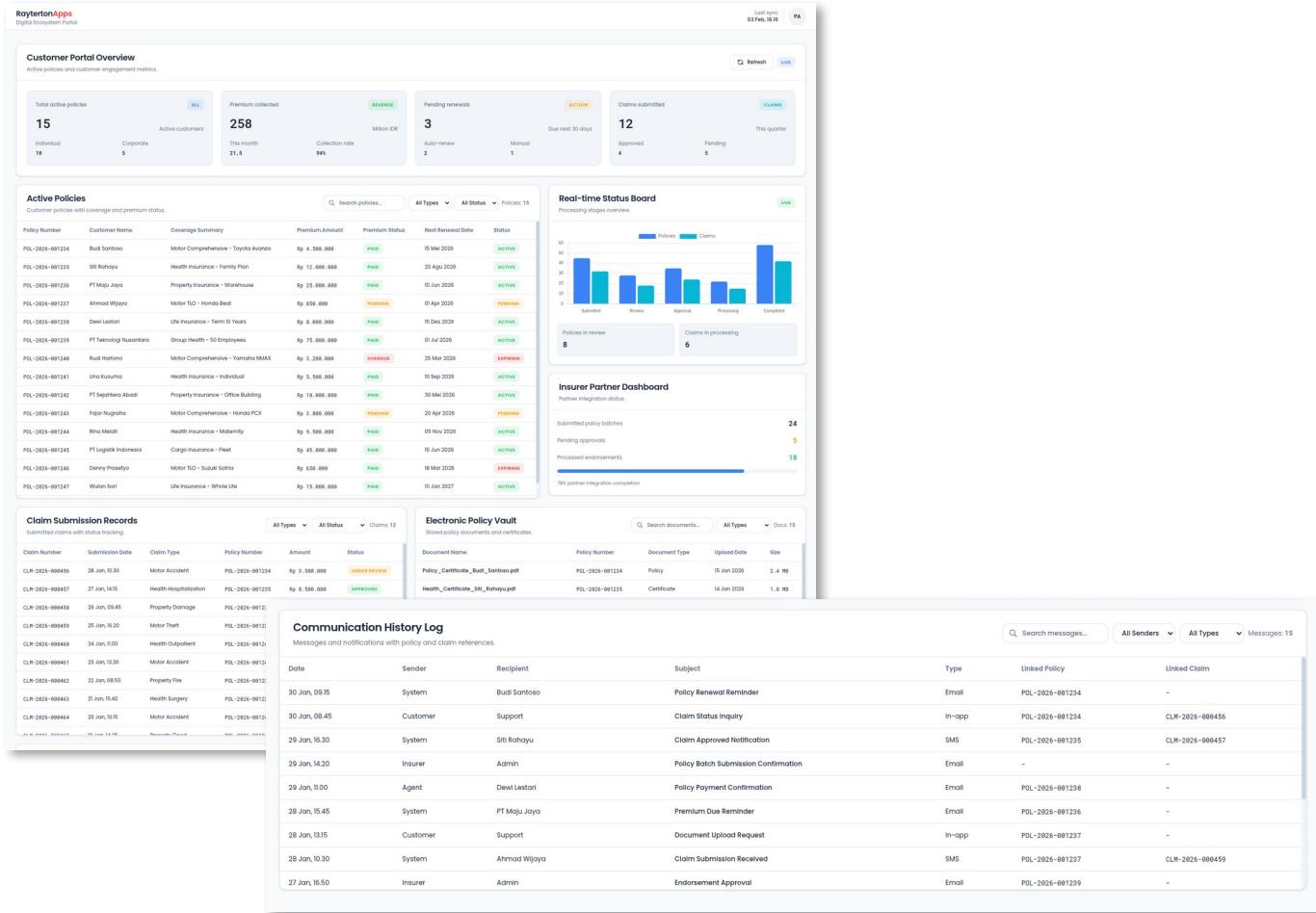
- Compliance Overview:** Shows metrics for audit records (1,270 total, 29 today, 479 this week), active consents (868, 18 pending), pending approvals (18, 4 high risk, 10 medium risk), and open alerts (10, 5 critical, 7 high priority).
- Audit Trail:** A log of user actions and system events, showing actions like Create, Update, View, and Delete across various records.
- Consent Tracking:** Customer consent management register, listing records for Data Processing, Marketing Communications, Data Sharing, and Analytics.
- Regulatory Reports:** Submission tracking and deadlines for Q3 Quarterly Report, Tax Compliance Report, AML/CFT Annual Report, and Data Breach Notification.
- Policy Exception List:** All policy exceptions and their approval status, showing details for POL-2026-001234, POL-2026-001567, POL-2026-001899, and others.
- Compliance Alerts:** Active compliance items and resolution status, with alerts for Data Privacy, Regulatory, Security, Operational, and Data Protection.
- Document Template Catalog:** Approved document templates and versions, including Policy, Claim Form, Premium Notice, Consent Form, Settlement Letter, Renewal Notice, Cancellation Notice, Return Authorization, Endorsement Form, Investigation Report, Compliance Checklist, and Audit Trial Report.

This framework positions the platform as a tool for regulatory control and audit readiness. It maintains a complete audit trail of every user action and policy change within the system. By standardizing processes across the entire organization the module protects the company from compliance risks and ensures that all activities follow internal control policies and external regulations.

Features:

- Full Audit Trail Viewer
- Consent and Disclosure Tracking
- Policy Exception Monitoring
- Regulatory Report Generator
- Compliance Alert Center
- Document Template Library

Digital Ecosystem for Customers and Insurer Partners



The screenshot displays the Rayterton Apps Insurance Integration Platform, featuring several key components:

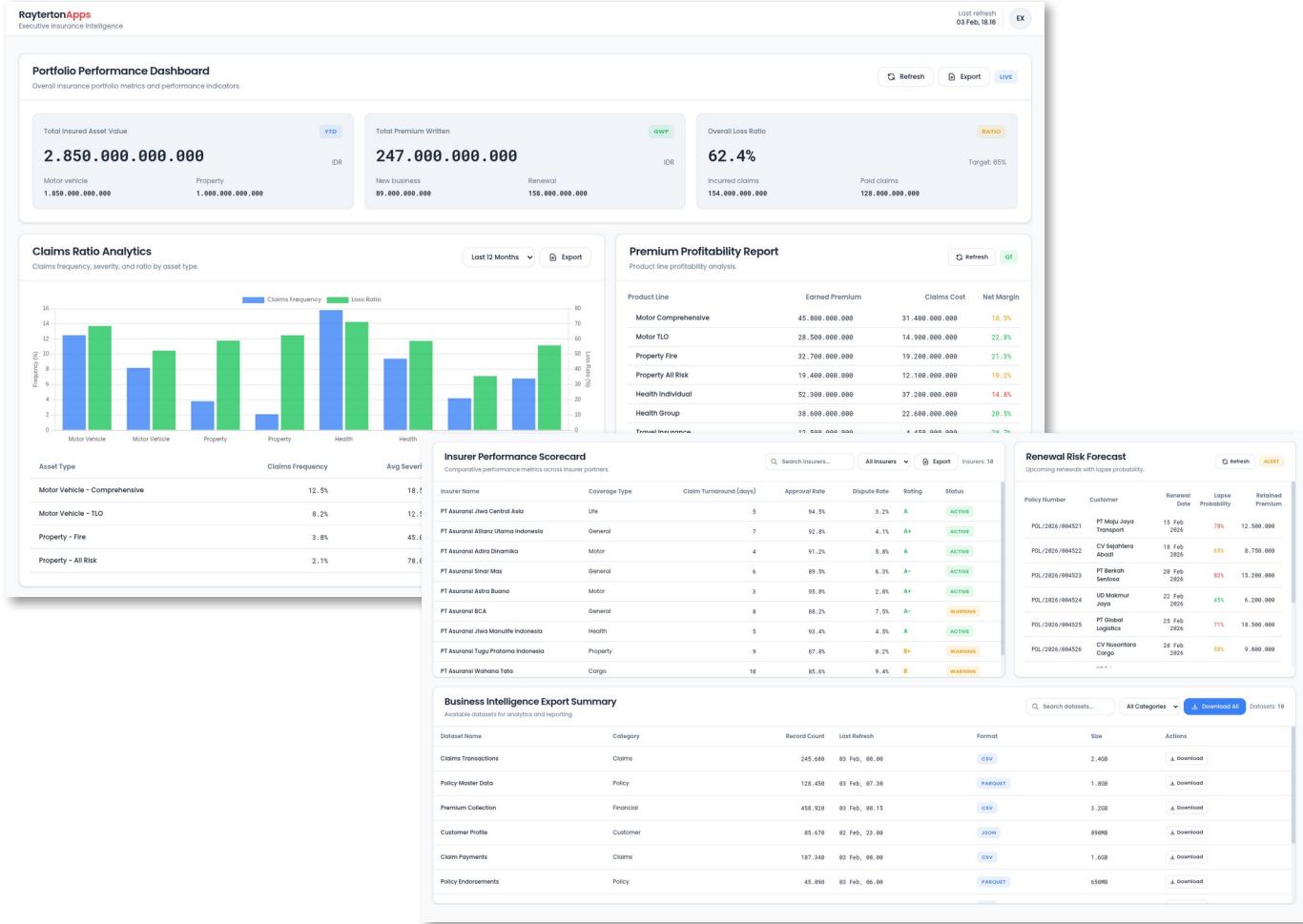
- Customer Portal Overview:** Shows total active policies (15), premium collected (258), pending renewals (3), and claims submitted (12).
- Active Policies:** A table listing 15 policies with details like policy number, customer name, coverage, premium amount, and status.
- Real-time Status Board:** A chart showing processing stages: Submitted (8), In-Review (6), Approved (24), Pending (5), Processing (18), and Completed (16).
- Insurer Partner Dashboard:** Shows submitted policy batches (24), pending approvals (5), and processed endorsements (18).
- Claim Submission Records:** A table of submitted claims with details like date, type, and status.
- Electronic Policy Vault:** A table of stored policy documents with details like document name, policy number, and type.
- Communication History Log:** A table of messages with details like date, sender, recipient, subject, type, and linked policy/claim.

The platform opens a transparent digital ecosystem that facilitates collaboration between the multifinance company and its external stakeholders. Nasabah can access their digital policies and track claim status while insurer partners can manage submissions and updates through a dedicated portal. This reduces the need for manual communication and improves the speed of service for all parties involved.

Features:

- Customer Self Service Portal
- Claim Submission Interface
- E-policy Document Vault
- Insurer and Agent Portal
- Real Time Status Tracking
- Communication History Log

Executive Insurance Intelligence Layer



Beyond daily operations the platform serves as a strategic source of insurance intelligence for management. It turns complex operational data into actionable insights such as portfolio loss ratios and premium profitability. This visibility allows executives to measure the performance of different insurer partners and make data driven decisions regarding insurance products and risk strategies.

Features:

- Portfolio Performance Dashboard
- Claims Ratio Analytics
- Premium Profitability View
- Insurer Performance Scorecards
- Renewal Risk Forecasting
- Business Intelligence Data Export

Integration Backbone for Multifinance Core Systems

The screenshot displays the Rayterton Integration Backbone dashboard, which is a central hub for managing and monitoring various core systems. The dashboard is divided into several sections:

- Integration Overview:** Shows a summary of total integrations (12), active integrations (10), pending events (4), and failed deliveries (2). It also includes a live refresh button and a timestamp of 03 Feb, 18:16.
- System Integration Registry:** Lists connected systems, integration types, and operational status. Examples include Policy Administration System (API, REST), Claims Management Platform (API, REST), Billing Integration Hub (API, REST), and Customer Portal Webhook (Webhook, HTTPS).
- Security & Access Summary:** Displays integration user accounts and authentication status. It includes a table with columns: User Account, Access Role, and Auth Status, showing entries like integration_admin (Administrator, AUTHENTICATED), api_service_user (Service Account, AUTHENTICATED), webhook_receiver (Webhook Handler, AUTHENTICATED), and file_transfer_bot (File Transfer, AUTHENTICATED).
- Event Streaming Monitor:** Shows recent synchronized transactions with a table of transaction IDs, data types, and sync status. Examples include TXN-20240203-001 (Policy, SYNCED), TXN-20240203-002 (Claim, SYNCED), TXN-20240203-003 (Payment, SYNCED), TXN-20240203-004 (Customer, SYNCED), and TXN-20240203-005 (Document, PENDING).
- API Catalog:** Lists available endpoints, linked modules, and activity metrics. It includes a table of endpoint details with columns: Endpoint Name, Linked Module, Method, Request Count, and Last Activity.
- Webhook Event Log:** Shows recent webhook deliveries and results. It includes a table of events with columns: Event ID, Event Type, Destination System, Timestamp, and Delivery Result.
- Document Exchange Queue:** Lists file transfers between systems and processing status. It includes a table of file details with columns: File Name, Source System, Destination System, File Size, Transfer Time, and Processing Status.

The integration hub acts as a critical layer that unifies the insurance platform with existing core systems such as Loan Origination and Loan Management. It ensures that data remains consistent across all platforms by synchronizing policy records and financial transactions in real time. This eliminates the need for manual data entry and provides a scalable architecture for long term growth.

Features:

- API Gateway Management
- Webhook Orchestrator
- Document Exchange Bus
- Event Streaming Engine
- Security and Access Layer
- Real Time Data Synchronization

Ready to Secure Your Insurance Operations

Discuss your insurance oversight priorities and system integration needs with our team. Rayterton will standardize your insurance processes and deliver real time visibility across your entire portfolio and insurer partnerships.

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About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free

Best fit to client requirements

Easy to customize

Software ownership

No Change Request (CR) fees during maintenance

For more information, visit rayterton.com