Taking fraud out of funerals

Effective management and control of policies and their associated subscriptions

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Dealing with the many unbanked people in South Africa is a laborious task fraught with the potential for crime.

When it comes to dealing with the very sensitive issue of funerals, the situation can be worse as people might believe their loved ones are insured only to be left penniless when they find their contributions have been stolen.

"This is a situation people working for funeral parlours, underwriters and related insurers often have to face when clients' contributions are collected in cash by agents with paper-based receipt books," explains Chris Ogden, Managing Director at RubiBlue.

"Sometimes, this money vanishes and there is no indication that the client ever paid because paper-based records are inherently unsafe."

To counter this fraud in the industry, RubiBlue has developed EasiPol, a Web-based policy and subscription management platform that allows for the effective management and control of policies and their associated subscriptions.

By better managing their policies and collections, companies can take better care of their clients and ensure there are no nasty surprises in store for them in one of the most traumatic periods of their and their families' lives.

EasiPol improves employees' quality and the efficiency of their work by forcing them to follow standard business processes as stipulated by the application.

Users can't skip steps or change details of collections once entered in the system, while supervisors are able to monitor all transactions on the system on an hourly basis, or during whichever period suits them.

For agents collecting contributions out in the field, RubiBlue also provides a remote terminal with a SIM card that captures information directly to the server. Audit trails of all transactions ensure that theft and fraud is impossible.

The system is hosted by RubiBlue and offered as a service to clients over the Web.

This ensures authorised users are able to securely access the system through an Internet browser from any location at any time, without having to install special software on their computers.

The service-based approach also ensures that small companies have cost-effective access to enterprise-class applications.

The system is modularised, allowing companies to use only the applications they require. Adding new modules to the system is also simple as there is no integration or onsite work required.

Hosted systems ensure users have access to the latest version of the software without requiring downloads or new installations.

"EasiPol is the only Web-based administration package of its kind on the market for the majority of administrators and insurance underwriters," adds Ogden.

"Modularity and EasiPol's unique costing model enables any size funeral administrator or underwriter to manage their clients and their business processes effectively by using a proven business model."