Credit Insurance

ESKA® Credit Insurance is a credit insurance management system utilized to manage the risks of non-payment, customer insolvency, late payments, political and sovereign risks. This comprehensive platform, as part of ESKADENIA insurance management suite, speeds and simplifies commercial and sovereign insurance processes from automating non-binding indications, applications preparation, policies issuance, after-sales maintenance to claims handling and reinsurance. Catering to all parties involved within the credit insurance sector, ESKA® Credit comes with extensive insurance functions and features to ensure maintain an adaptable and accessible enterprise.

ESKA® Credit covers but is not limited to a number of functionalities as below:

- Setup and configuration of various trade and sovereign products with associated risks, imposed fees and relevant details.
- Distribution channels and commissions management.
- Business entities centralized profiles management.
- Credit Sources arrangements and information reports handling.
- NBI processing and handling to prepare offers.
- Application management.
- Policy issuance.
- Servicing whereby amendments on active policies can be performed through a pre-set list of endorsements to ensure that all changes are properly maintained and trailed.
- Underwriting processes to analyze, assess risks based on historical and external data to conclude proper decisions and actions.
- Claims registration and management through the full involved processes, starting from Notifications of Probable Loss to loss materialization and claim incident, intimation, claim payment upon approval and possible recoveries.
- Automation of reinsurance procedures and maintenance of obligatory (treaty) and facultative arrangements, whether proportional or excess of loss treaties, which help manage the various reinsurance types from start to finish.
- Reporting