



DAMAGE
CALCULATION

**DACCA FROM ZAMIA
IS THE SOLUTION TO EVERY
CLAIMS MANAGER'S
DILEMMA:**

***HOW CAN I REDUCE DAMAGE
COST WHILST IMPROVING
CUSTOMER SATISFACTION?***

A 100% web-based calculation management solution, Dacca was built by claims professionals specifically for the property insurance industry. Dacca successfully blends robust business functionality with the most modern technology available and delivers the lowest total cost of ownership (TCO) of any claim calculation system on the market today.

www.zamia.be



Dacca provides a solution to insurance companies for calculating the repair cost for a property claim. Based upon an extensive database containing market prices for labour and materials, a detailed calculation is established which serves as the result to settle the claim financially or via repair in kind.

Being **independent** from insurance companies and repairers, Zamia can provide a **non-biased calculation model** that reflects the real costs involved for the repair or replacement. The solution is provided as a cloud service, allowing to easily plug in your company to a standard calculation method.

Dacca acclaimed user interface was developed to make your business more effective by providing **friendly, efficient design and navigation**, with highly configurable options for data management and flexible user permissions.

Whether the user is a loss adjuster, claims handler, call centre agent, repairer or the insured customer, Dacca will help accelerate claim resolution while keeping overall claim costs low.

The calculation process starts with the simplified creation of a claim. Based upon the type of damage (such as water, glass or fire damage) you can select the corresponding **damage objects and activities** (materials and labour) required to repair the damage.

Zamia is a company offering solutions to the insurance industry and its business partners, allowing all parties involved in the claims management process to exchange information in a secure and structured way.

Zamia offers solutions for the insurance industry on the following business lines:

- ClaimsHUB, a claims management and dispatching platform
- Loss Adjuster software
- Dacca, the Damage Calculation Application
- Development Projects

Zamia targets the insurance industry, more specifically the non-life insurance companies, the claims management companies and the loss adjusters related to non-life claims management.



Dacca is presented in two flavours targeting different kind of usages of the software. When working in **Expert Mode**, you will get the most extensive list of objects and activities available so you can elaborate a calculation based upon your profound understanding of property damages. Usually loss adjusters or repairers will work in this mode.

Insured customers or call centre agents usually will use the **Insured Mode** which contains a reduced dataset and is oriented towards a public that is less familiar with property damages.



During the calculation process Dacca will suggest you to add additional activities (such as usage of a crane if the weight of glass exceeds for instance legal requirements). The end result of the calculation is a **damage calculation report** which contains different prices (for instance the repair price or the Do It Yourself Price) and is adapted to your template.

Dacca's calculation model relies on a **price database** containing an extensive dataset of all materials and repair times related to repairer property damages. This price database was set up by Zamia's claims professionals having a long experience in the claim calculation process and extensive knowledge of the Belgian repair market.

The price database relies of years of calculating property damages in the Belgian market. Zamia releases **every month a new version** of the price database taking into account changes to the market price conditions and changes to building and repair techniques.

Being part of an insurance company, you can define tariffs for labour or travel time to be used for different regions. By doing so, the insurance company can define the tariffs it has agreed upon with its network of repair companies.

Being a **software solution residing in the cloud**, insurance companies, loss adjusters and repairers can easily acquire access to Dacca. The REST-based web services API allows functionality to incorporate Dacca in the portal of an insurance company, allowing to leverage Dacca's calculation capability to the insured customers.



Key Functionality

- Basic claim creation
- Detailed intuitive data entry of the involved damage objects
- Expert mode for loss adjusters and repairers
- Insured mode for call centre agents and insured customers
- Independent non-biased calculation model
- Price database in synch with latest market conditions and legislation
Calculation taking into account regional labour price differences
- Claim calculation report generation according to your templates
- Comprehensive Administrative Control Panel

Technology

- 100% Web-based
- Microsoft .net architecture
- REST-based web services API
- Supports multiple methods of integration with other carrier and third party systems

Benefits

- Increased adjuster efficiency and productivity
- Reduced claims cycle time
- Enhanced customer service
- Reduced training time for new adjusters
- Enhanced tracking and auditing features
- Lower total cost of ownership

DACCA FEATURES AND FUNCTIONS

Dacca standardizes the cost calculation for property damages in one intuitive application.

CLAIM CALCULATION

- Insured or Expert Mode
- Calculation of labour, material and travel cost
- Generates total cost for repair in kind, financial settlement or Do It Yourself
- Auto suggestion of activities

PRICE DATABASE

- Damage objects and activities for property damage
- Associated with different labour trades
- Labour trades costs dependent on regions

REPORTS

- Standard operational reports
- Ad hoc reports
- Export reports to PDF or Microsoft Excel

SECURITY

- Audit logging
- User and role definition and authority
- Security levels by feature type

ADMINISTRATIVE TOOLKIT

- User profile administration
- Configuration administration

WEB APPLICATION HOSTED IN THE CLOUD

- Responsive design
- Device independent
- Multi-lingual

INTERFACES, INTEGRATION & ARCHITECTURE

- User authentication system
- Single sign-on : Access control of multiple independent software systems
- REST-based web services API

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