A daptive

I nformation

T echnologies

Insurance Automation Experts

One Park Place
6148 Lee Highway
Suite 105
Chattanooga, TN 37421

www.AdaptInfoTech.com
Phone: 423-899-2947

Billing / Premium Finance

Direct Bill with Add-On Fee

If you direct bill from your insurance carrier with a fee addon, we can implement the payment plans that you support and fully automate the billing collection process.

Premium Finance

If you have an affiliated premium finance company, we support all of the consumer finance computations to ensure federal regulator compliance while maximizing your return on capital according to state specific usury limitations.

Notices, Bills, Alerts, Late and Cancellation Fees

AIT automates the entire collection process and leverages state laws for emailed noticing where this is allowed, as well as SMS alerts when customers opt-in. Available late and cancellation fees, according to state statute, are applied to maximize your profit.

Cancellations / Reinstatements

Cancellations occur automatically once the notice grace period has expired, and payments which reinstate are handled according to your specific rules (i.e. extend expiration date, recognize start and end lapse period, etc.).

Reoccurring Payments, Payment Methods

Customers can pay online via our responsive customer account portal, or a custom phone app that we can provide. Internally employees can collect payments via our simple web-based applications. Customers can also setup reoccurring ACH and credit card payments.

NSFs / Customer Payment History

Depending on your desired approach, AIT can limit the options customers can utilize for payment given their specific payment history with your company.

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About AIT

Origin

AIT was created to provide all of the internal software needs for a startup automobile insurance operation that has grown from inception to over $200M in annual written premium using our sales, policy administration, premium finance, kiosk automation, and claims handling applications. This foundation regarding the use of our applications to gain competitive advantage for a successful startup should provide comfort for any new customers considering our products.

Approach

From the very beginning we designed our applications to be both efficient and generic so that they would be perfect not only for our early adopting insurer, but also be able to be easily configured for new clients in their own specific environments.

Principals

The executive and technical management of AIT all have 20+ years in building efficient and successful insurance systems from scratch that have demonstrated industry leading success and performance.

Contact

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