

P&C DISTRIBUTION CHANNEL & COMPENSATION MANAGEMENT

In today's volatile market, insurers must broaden current distribution channels, and focus on making it easy for existing distributors to do business. This requires broad-based, Web-enabled distribution functions that allow producers to submit new business, request quotes, and access all information necessary to provide exceptional service to their customer base. It also requires effective distribution and compensation management that aligns the insurer's objectives with those of its distribution partners, DistributionCore enhances PolicyCore to provide insurers the ability to truly partner for profit with their agents, brokers and other channels - in new competitive models - by offering fast, cost-effective agency portal, producer self-service and distribution management capabilities.

EXIGEN EDGE

Producer Portal – Insurers can provide producers a web-based, self-service enabled portal that reduces cycle-times for quote, bind and issue, endorsements and inquiries to facilitate higher conversion rates and superior customer service

Compensation Management – Insurers can easily create incentive programs that maximize sales of more profitable products and then quickly modify them in response to market opportunities. Complete compensation metrics and commission statements keep producers focused on profitable sales and serve to increase producer retention.

Producer Management – Companies can efficiently manage all appointment and licensing processes and analyze producer performance to help maximize productivity.

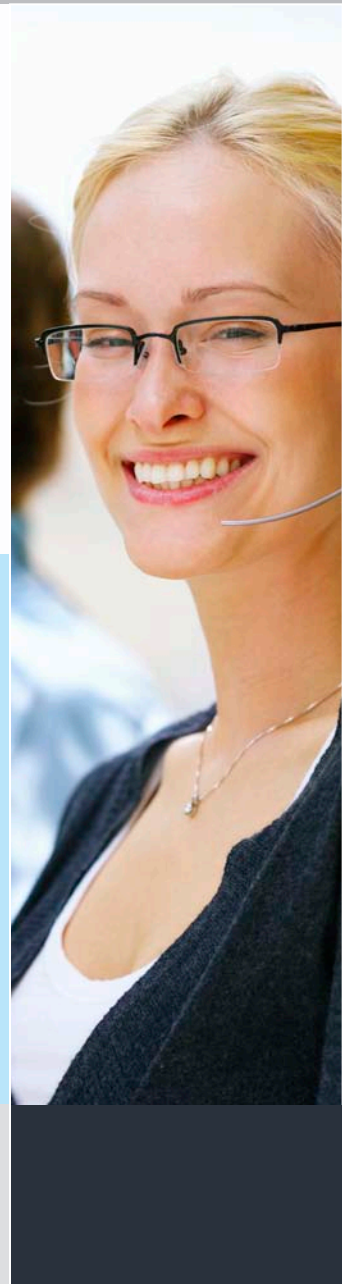
Distribution Strategy – Provides the ability to “white-label” products in multiple distribution channels.

Core Processes

- Channel Productivity
- Channel Profitability
- Channel Compensation
- Distribution Strategy

Core Features

- Role-based access to information and rules-based provision of functionality increases producer autonomy and control
- Accurate and up-to-date Agent Licensing Management
- Flexible Commission Management
- Provides white-labeling of products in multiple distribution channels
- Customized performance management reporting including producer performance data, alerts to post-sale activity
- Embedded CRM providing “one view” of all customer-related information, including: preferences, products and services, transaction history, current activities, relationships, etc.; integration of all sales and service channels; and pre-integrated CTI capabilities
- Smart Workspaces provide adaptive user interfaces that reflect individual profiles of each user (including roles, skill levels, scope of responsibility, and authorization) to practically eliminate user training requirements
- Integrated document management including automatic generation, capture and management of all documents related to a policy organized into electronic policy file folders
- Industry-leading comprehensive and integrated business activity monitoring service increases accountability of performers, tracks processes for regulatory audit, supports performance management, and enables activity-based costing to enhance financial performance
- Fully integrated business process and workflow management, including: prioritized work queues; automatic or manual task generation and assignment, itemized task lists for all current and future activities with detailed measurement; and monitoring and escalation of service levels associated with each task



EXIGEN SUITE

Exigen Suite is the insurance industry's most modern, end-to-end suite of modular core systems for policy administration, claims, billing and distribution management.

EXIGEN PLATFORM

SERVICES

- Workflow & Business Process Management
- Business Analytics & Reporting
- Business Activity Monitoring
- Business Rules Management
- Document Generation & Content Management
- User Profile & Security Administration

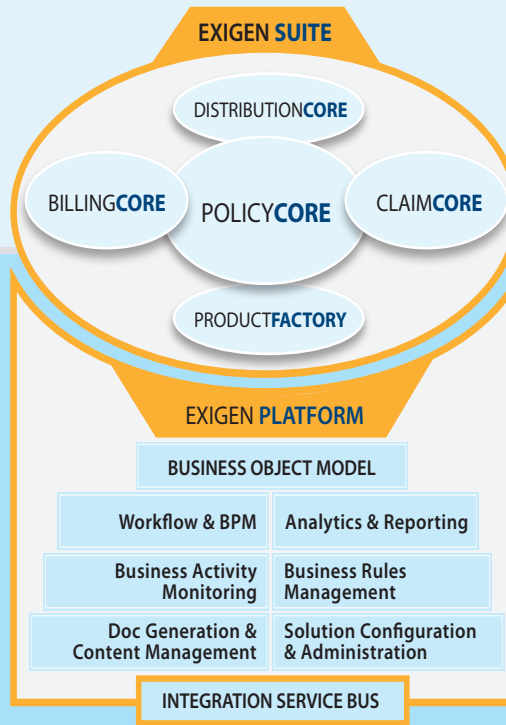
TECHNOLOGY

Exigen Platform is built on a modern, services-oriented architecture using open technology standards. It provides tightly integrated but loosely coupled component services with rules and tools for rapid configuration and deployment of solutions. This relieves insurers from heavily customized systems and makes them more agile and nimble.

Exigen Platform provides open integration services that are used by BillingCore to integrate with Exigen Suite's PolicyCore, ClaimCore and DistributionCore, as well as any existing legacy system or 3rd party software and services (e.g., rating, credit, motor vehicle). Exigen Platform's business process management system provides the orchestration layer to integrate business processes seamlessly across the enterprise via the ACORD-based Exigen Insurance Business Object Model. The architecture is designed for ease of integration and maintenance and to extend the life of existing investments.

ABOUT EXIGEN

Exigen Insurance Solutions offers property and casualty insurers a completely modern, modular suite of end-to-end core solutions that provide measurable value and unparalleled speed to market. Our clients gain a lasting competitive advantage by: improving ease-of-doing-business with customers, agents and brokers; enabling rapid time to market for product and process innovation; and reliably managing changes in response to market demands. Exigen Insurance is a privately held company headquartered in San Francisco, California and offices in USA, Canada, UK, Switzerland, and Australia.



Architecture

Standards-based architecture

- J2EE platform
- Open architecture
- ACORD Standards-based object model
- Technology standards include: UML, J2EE, JPA, Web Services

Business Process Centric

- Embedded BPM Engine
- Easy adaptation for business needs

Model Driven Architecture (MDA)

- Allows rapid solution development and customization

Service Oriented Architecture (SOA)

- Enables rapid assembly and quick modification of business processes
- ESB ready

Optimized for speed of delivery

- Leverages and extends core systems
- Avoids duplication & replication
- Externalizes as much business logic as makes sense

Maximizes use of standard development tools

- Reduces learning cycle
- Eliminates proprietary technology
- Simplifies development and maintenance

Leverages open source

- Shortens time to market
- Community adoption and input
- Minimizes risk

Operational Resiliency

- High availability
- Near linear scalability

Industry recognition:

XCELENT Functionality 2011

Celent 2011 Policy Admin Report

Celent Model Insurer Awards

2011 NBIC—Policy Administration

2010 Nationwide Private Client—Service

2009 Chartis PCG—New Business Automation

2009 Real—Innovation and Speed-to-Market

Vanguards in Insurance Practices

2011—NBIC; 2009—Chartis PCG

Novarica 2011 ACE Ranking

Highest ranking P&C PAS for "Customer Satisfaction"

Gartner 2011 MarketScope

North American P&C Policy Management Modules