

P&C CORE SYSTEMS FOR POLICY ADMINISTRATION, BILLING AND CLAIMS

*The time for transformation has come. Facing new regulatory requirements, more demanding customers and the competitive imperative to innovate and launch new products, insurers are increasingly focused on making improvements to their core operations: policy administration, billing and claims management. Fortunately for insurers with transformation strategies, Exigen Suite provides new or upgraded systems at much lower overall risk and a strong value proposition. Exigen Suite is a new generation of modular, end-to-end core system components delivering results-driven transformation that quickly enables insurers to shift towards greater agility, system configurability, cross-functional collaboration and customer-centricity, while increasing operational efficiency and optimizing revenue.*

**EXIGEN EDGE**

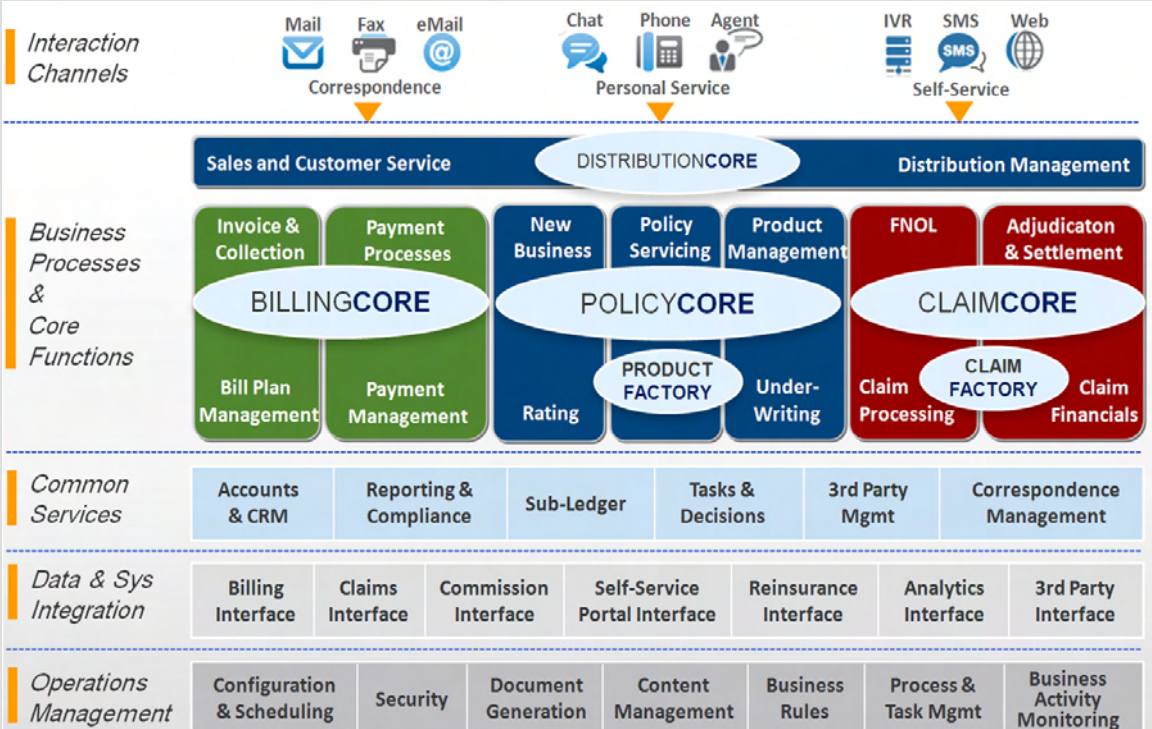
**Delivering End-to-End Core Systems Functionality** – Exigen Suite solutions handle all the core operations of personal and commercial lines insurers and positively impact all key elements of their combined ratios. PolicyCore, BillingCore and ClaimCore have been designed to embody the best practices of the industry, breaking down the internal silos, redundant applications, and manual, inefficient processes characteristic of the legacy systems they replace. All essential services required to completely manage end-to-end insurance business processes come pre-integrated with Exigen Suite.

**Accelerating Product Development** – PolicyCore’s integrated product configuration and management tool, Product Factory, fundamentally alters the way insurers conceive, create and manage

products. It dramatically improves speed to market for new product launches and product enhancements to accelerate the capture of market opportunities and associated revenue growth.

**Measuring and Improving Business Results** – Exigen Suite’s revolutionary, built-in business activity measurement (BAM) capability and Dynamic Analytics business intelligence and reporting tool enable insurers to continuously measure and improve operations. Every transaction in the system is recorded, providing the granular data needed to understand the behavior of all system users — from customers to producers and underwriters. Insurers gain full insurance enterprise data warehouse and analytics functionality that delivers key metrics in real time through extensive out-of-the box and custom reports and dashboards.

**CORE SOLUTIONS**



## 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

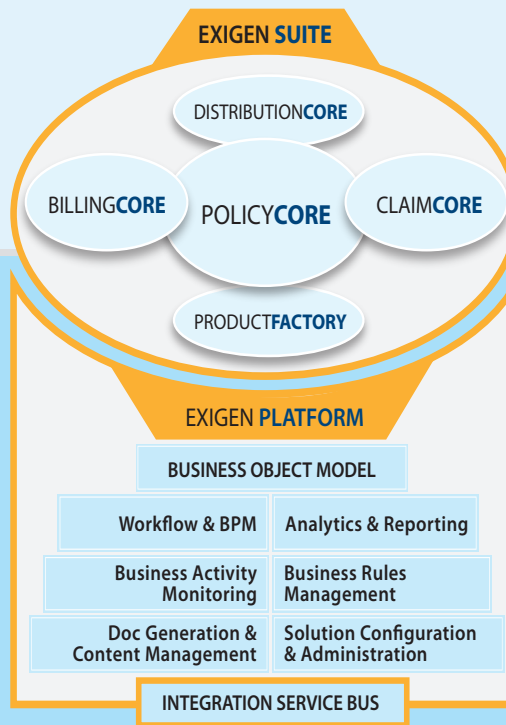
### TECHNOLOGY

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

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

### Business Process Centric

- Embedded BPM and Workflow Engines
- Easy adaptation for business needs

### Model/Meta Driven Architecture

- 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

- Community adoption and input
- Minimizes risk
- Avoids technology lock-in

### 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*