

SurePower Innovation[®]

Logical Architecture Overview

ISCS

Logical Architecture

SurePower Innovation is divided into “layers”:

Customer Build-out Layer

Customer-specific changes and features that enhance, alter or supplement the base product

Product Layer

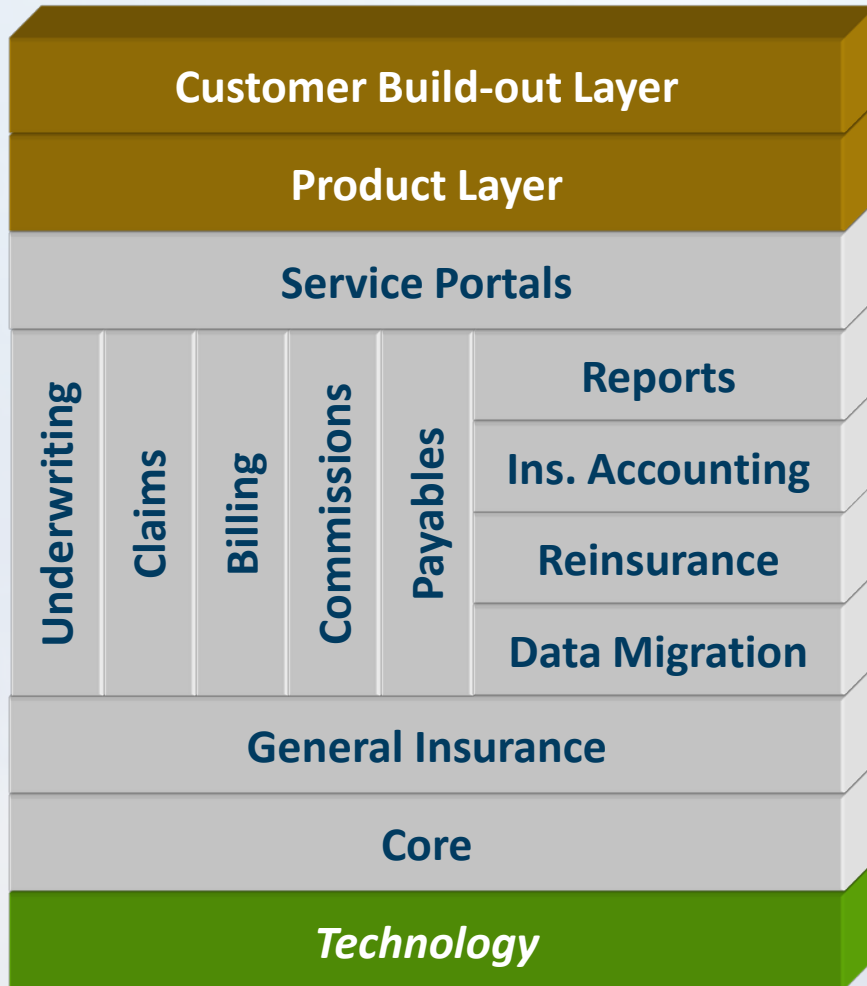
“Out-of-the-box” functionality

Benefit: Without disturbing the build-out layer, ISCS can upgrade the product layer

Robust Foundation: The customer build-out is the top layer resting on a layers of functionality, insurance components, and technologies.



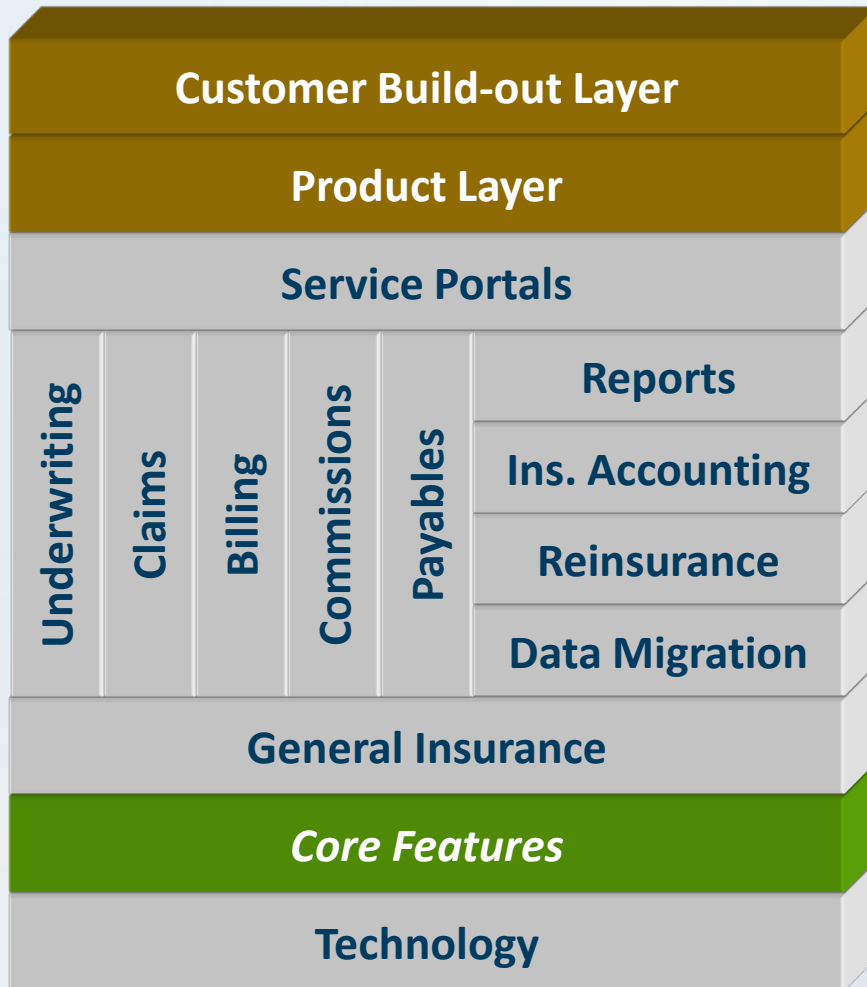
Logical Architecture



Technology

- Java EE
- Web application
- Model, resource & template management (MDA)
- Object persistence & DB management
 - ✦ Automatic data upgrading
- Service infrastructure (SOA)
- UI infrastructure
 - ✦ Forms, tiles, questions
- Rule infrastructure
- Report infrastructure
- Workbench (Eclipse)

Logical Architecture

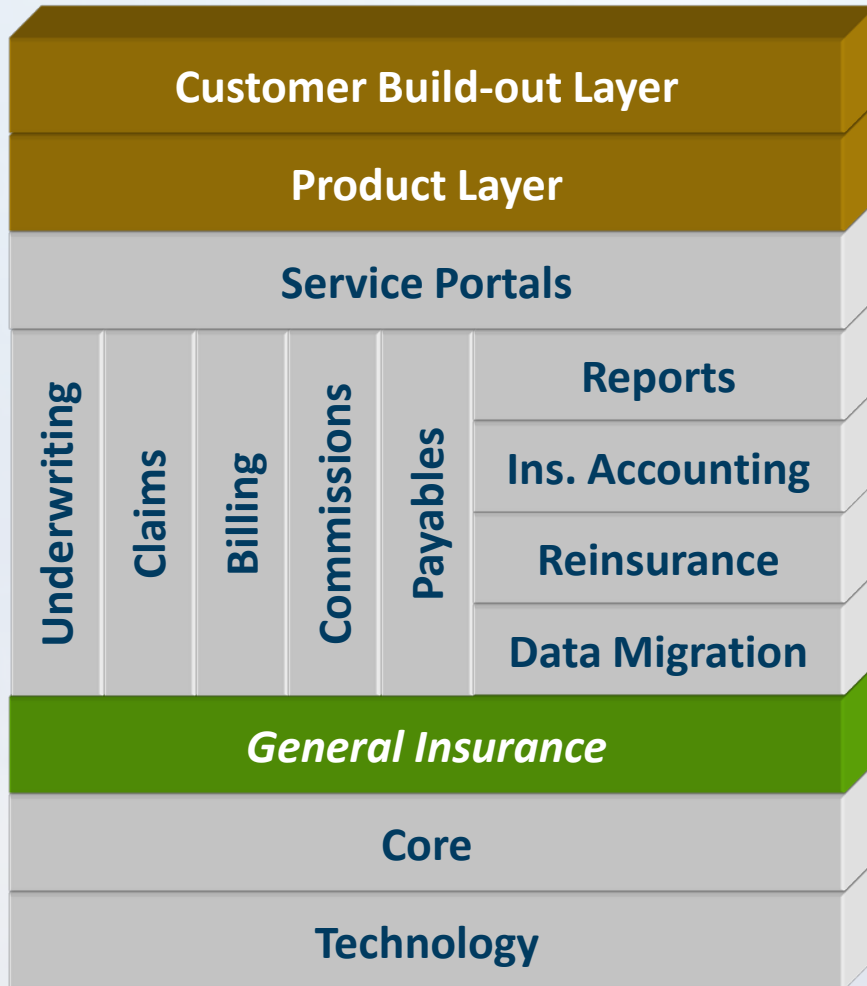


Core Features

- Security (AAA)
- Workflow
- Subscriptions & notifications
- Document production
 - ✦ Electronic & print
- Document management
 - ✦ Scanning & indexing
- Attachments
- Notes
- Logs
- Job management
- Interfaces
 - ✦ Electronic payment
 - ✦ LDAP
 - ✦ Address verification
- System maintenance, banners



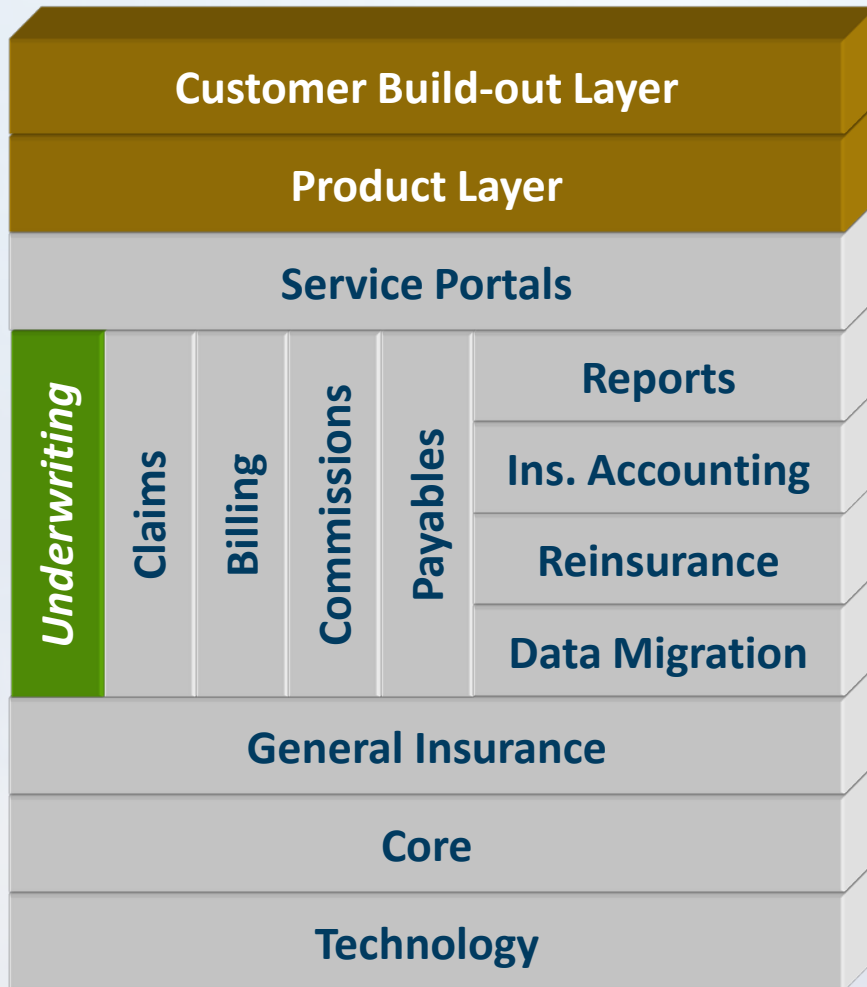
Logical Architecture



General Insurance

- **Company**
- **Carrier**
- **Product & version management**
- **Providers**
- **Customers**

Logical Architecture

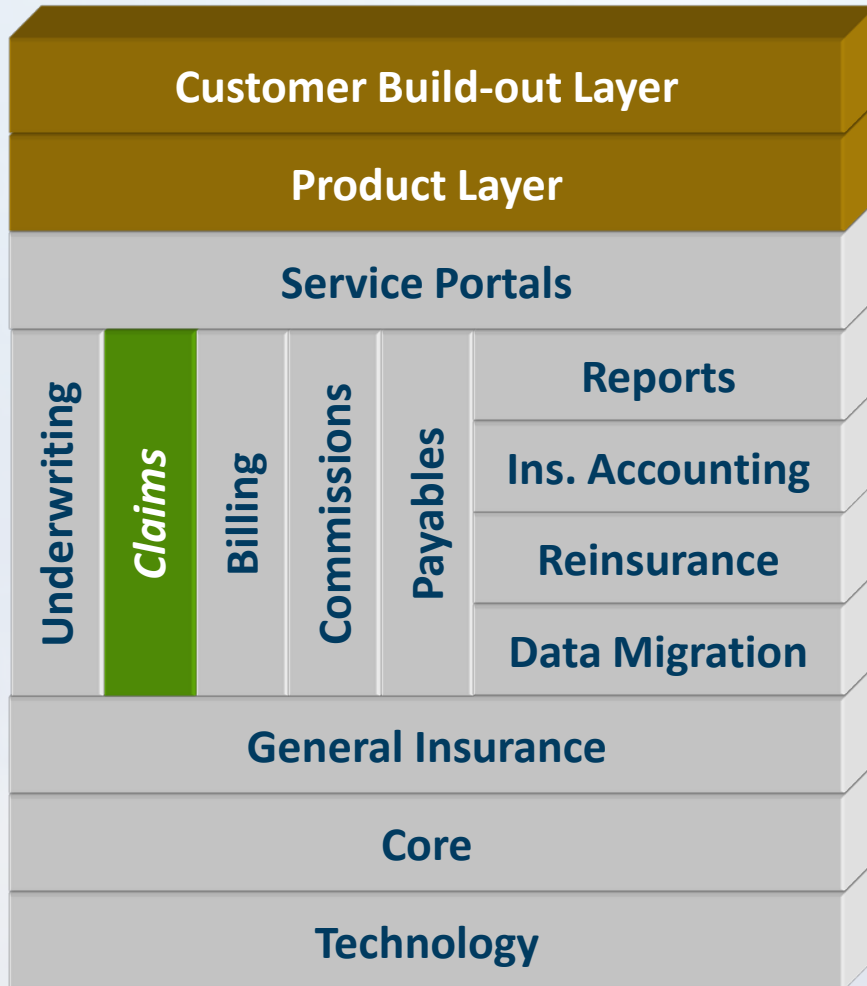


Underwriting

- Underwriting product modeling & management
- General end-to-end management of:
 - Quick quotes
 - Quotes
 - Applications
 - Policies
 - Includes UI, transactions, rules, services, workflow, etc.
- Producers
- Additional interests
- Approval process
- Interfaces
 - ChoicePoint
 - ISO AIR



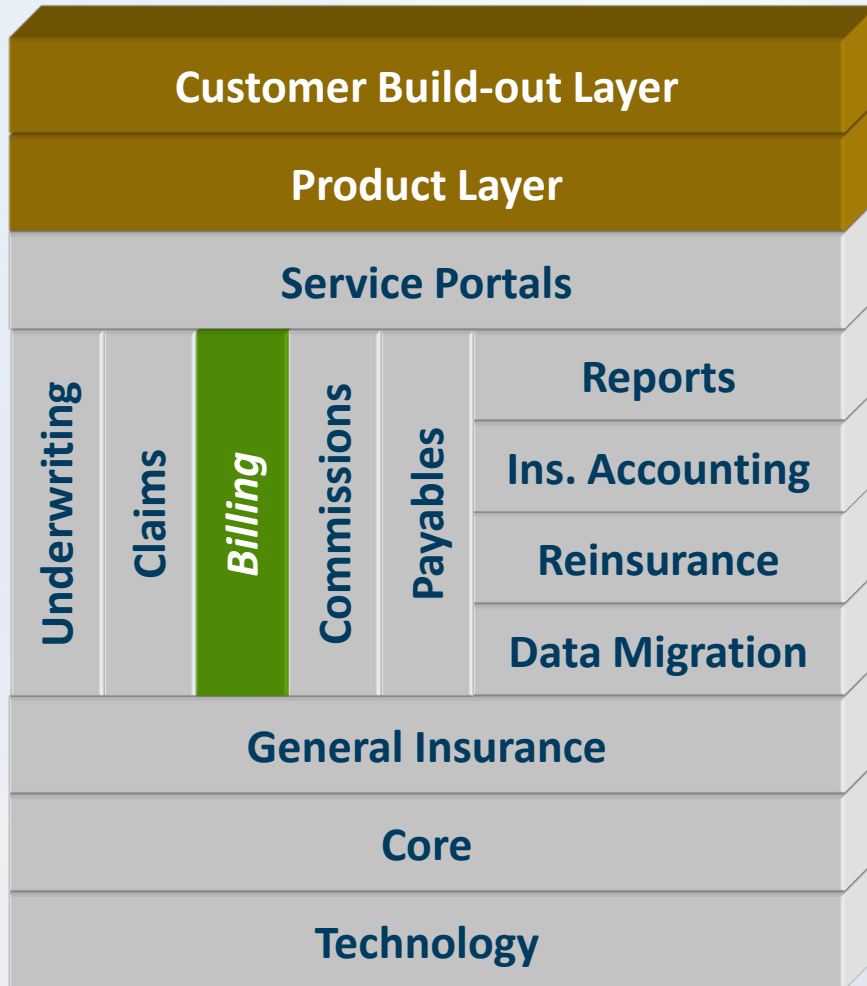
Logical Architecture



Claims

- Claims product modeling & management
- General end-to-end management of:
 - ✦ Loss notices
 - ✦ Claims
 - Reserves, payments, recoveries
 - ✦ Includes UI, transactions, rules, services, workflow, etc.
- Approval process
- Providers
- Catastrophes
- Interfaces
 - ✦ ChoicePoint

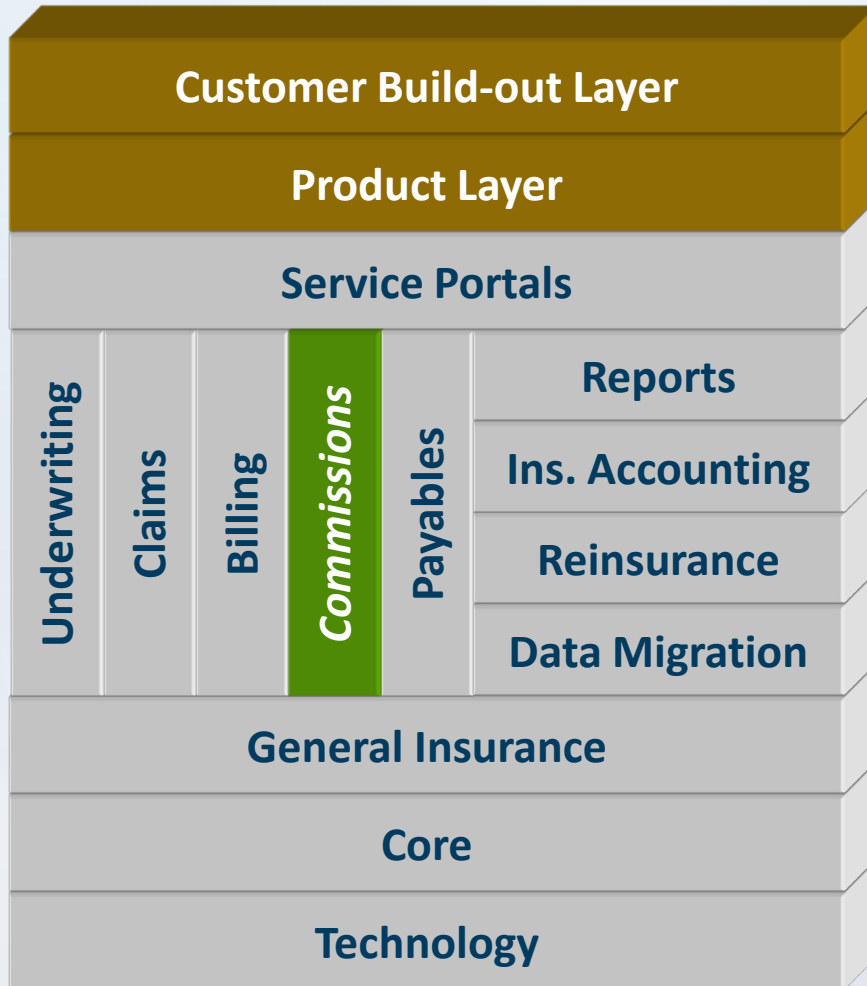
Logical Architecture



Billing

- Billing pay plan modeling & management
- General end-to-end management of:
 - ✦ Invoicing
 - ✦ Installment plans & changes
 - ✦ Receipts (including lock box)
 - ✦ Automatic electronic payment (ACH)
 - ✦ Refunds, adjustments
 - ✦ Includes UI, transactions, rules, services, workflow, etc.
- Insured & agent bill

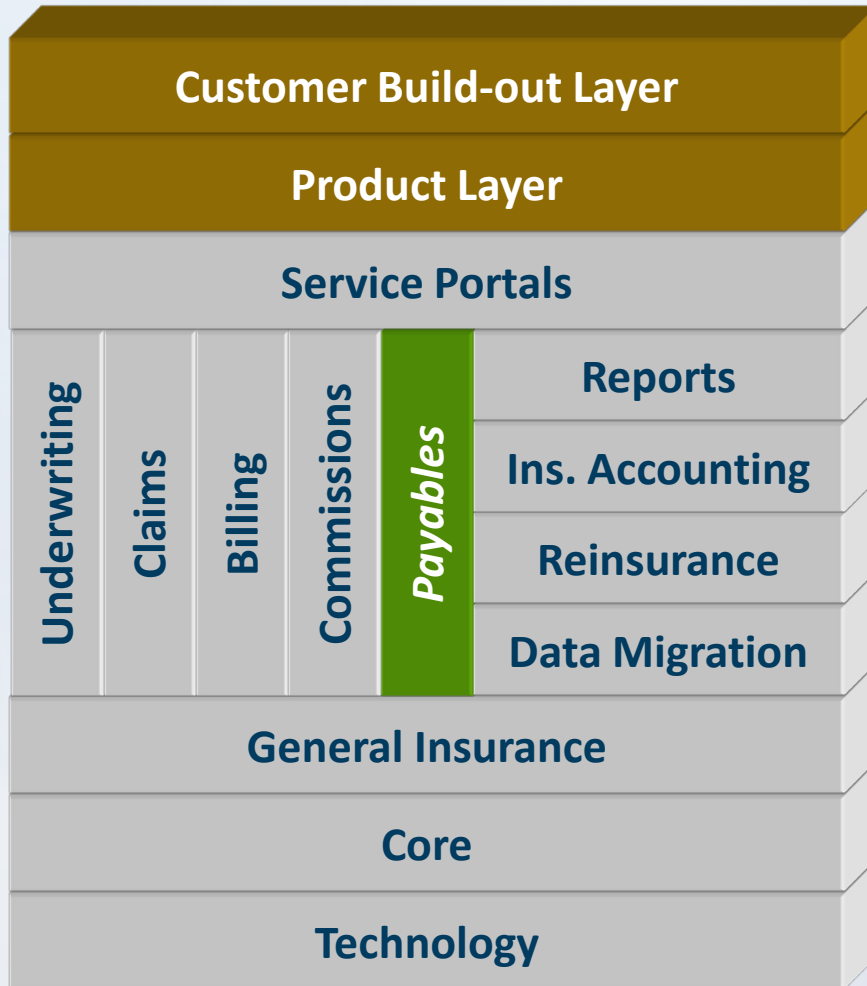
Logical Architecture



Commissions

- Commission plan by producer
- Standard plans:
 - ✦ Written
 - ✦ Up-front
 - ✦ As-received
- Rules-based system can accommodate even the most complex commission plans
- Statement production
- Pay to producer, agency or agency group
- Check or electronic payment (ACH)

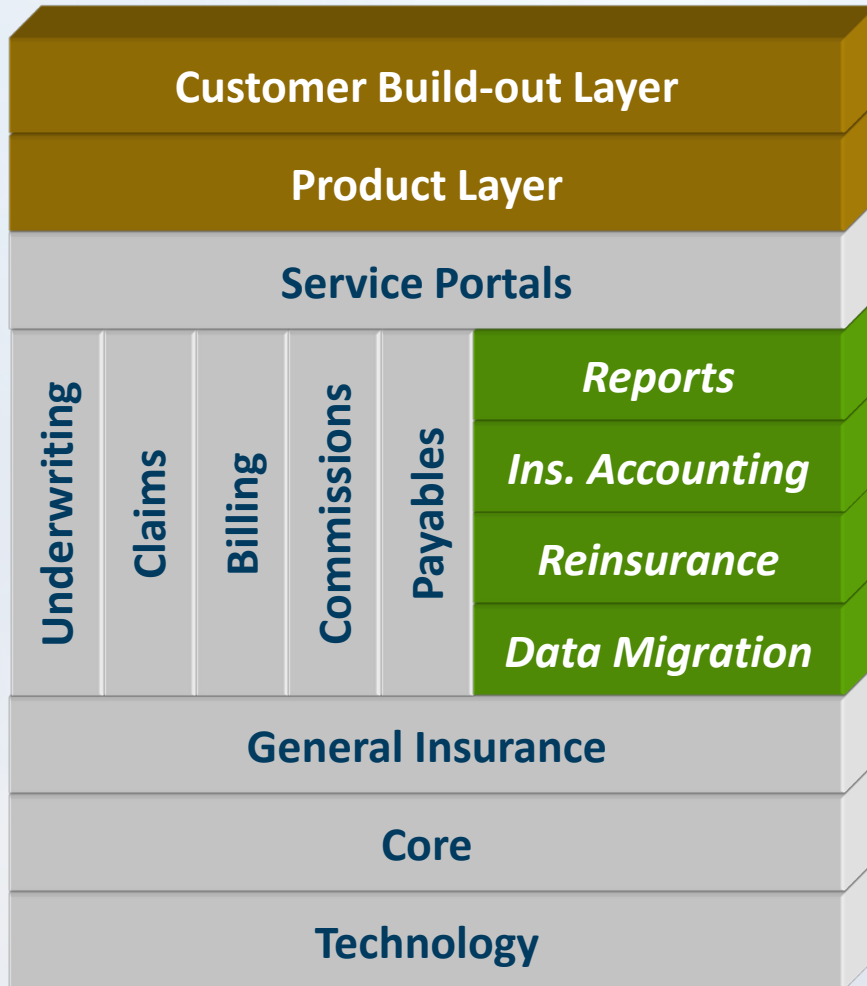
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Payables

- **Payables management**
 - ✦ **Transactions**
 - *print, stop, void, etc.*
 - ✦ **Rules**
 - ✦ **Services**
- **Check production**
 - ✦ **Online & batch print**
 - ✦ **Reprint**
- **Bank reconciliation**
 - ✦ **Statement export/import**
 - ✦ **Positive pay**

Logical Architecture



Reports

- Full suite
- Report writer

Insurance Accounting

- Detailed fact-level stats
- Point-in-time stats

Reinsurance

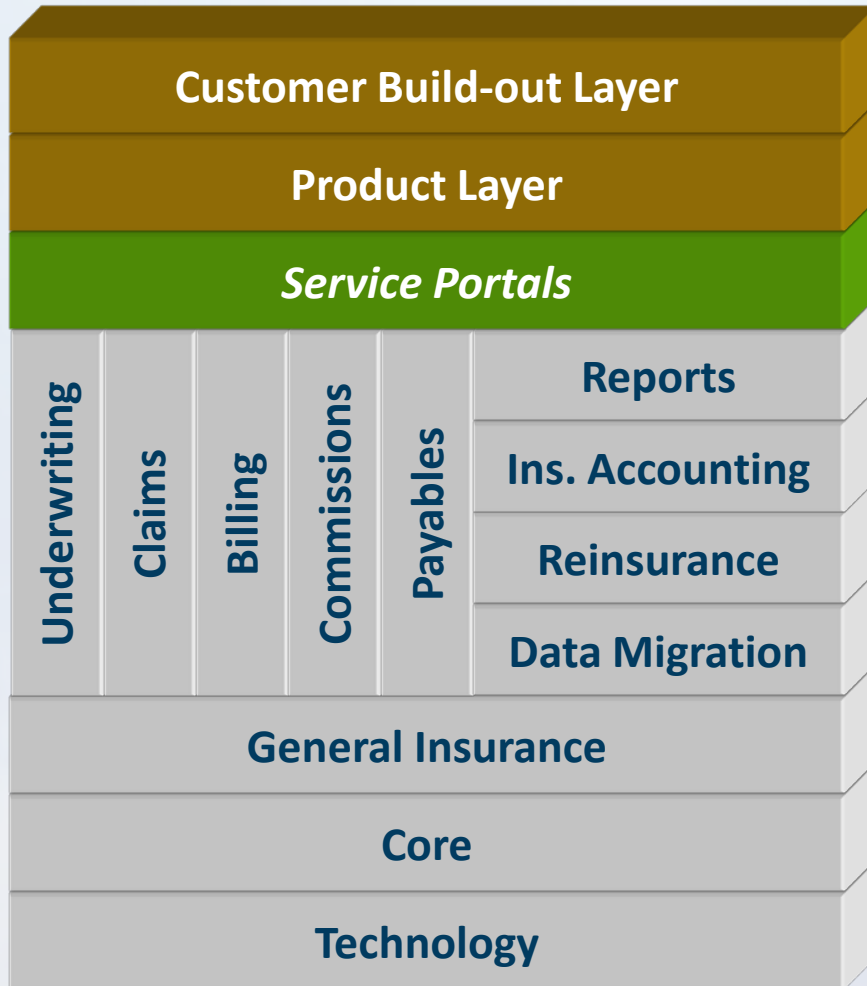
- Integrated reinsurance
- Treaty, facultative, automatic facultative

Data Migration

- Legacy migration of policies, claims, accounts, documents, etc.



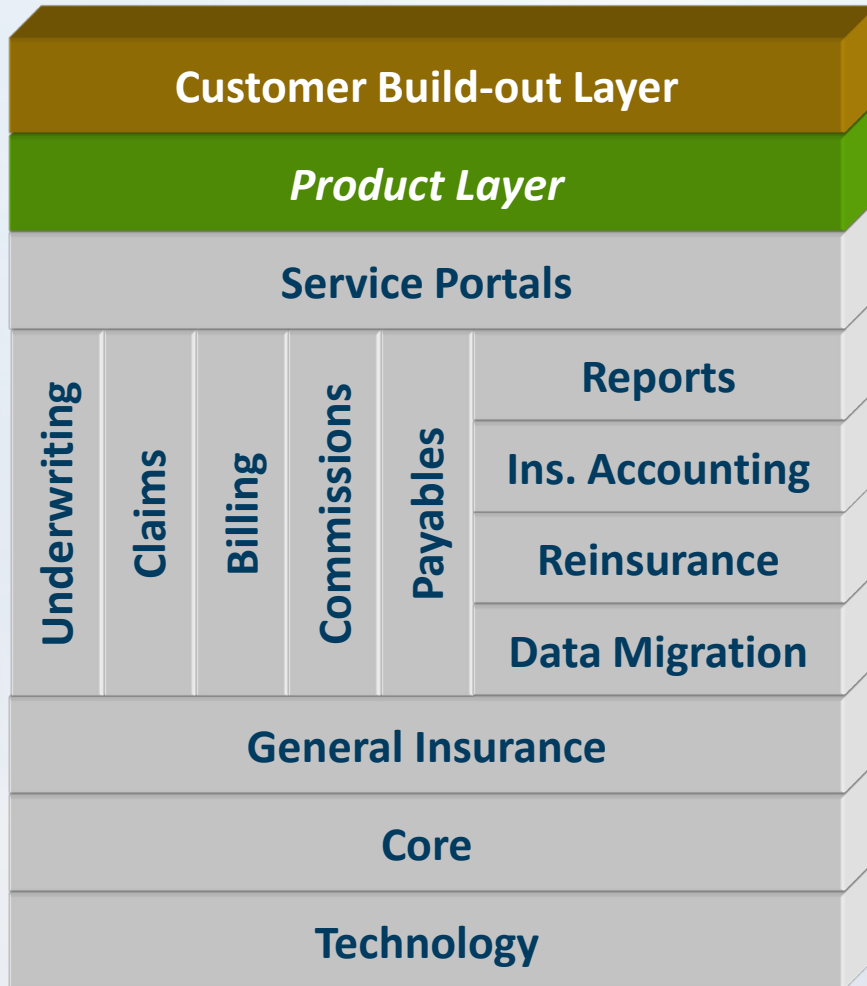
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Service Portals

- Insured service portal
 - ✦ Online, anytime access by insured
 - ✦ Document retrieval
 - e.g. Decs, auto cards, invoices, etc.
 - ✦ Electronic bill pay
 - ✦ Report claims
- Agent service portal

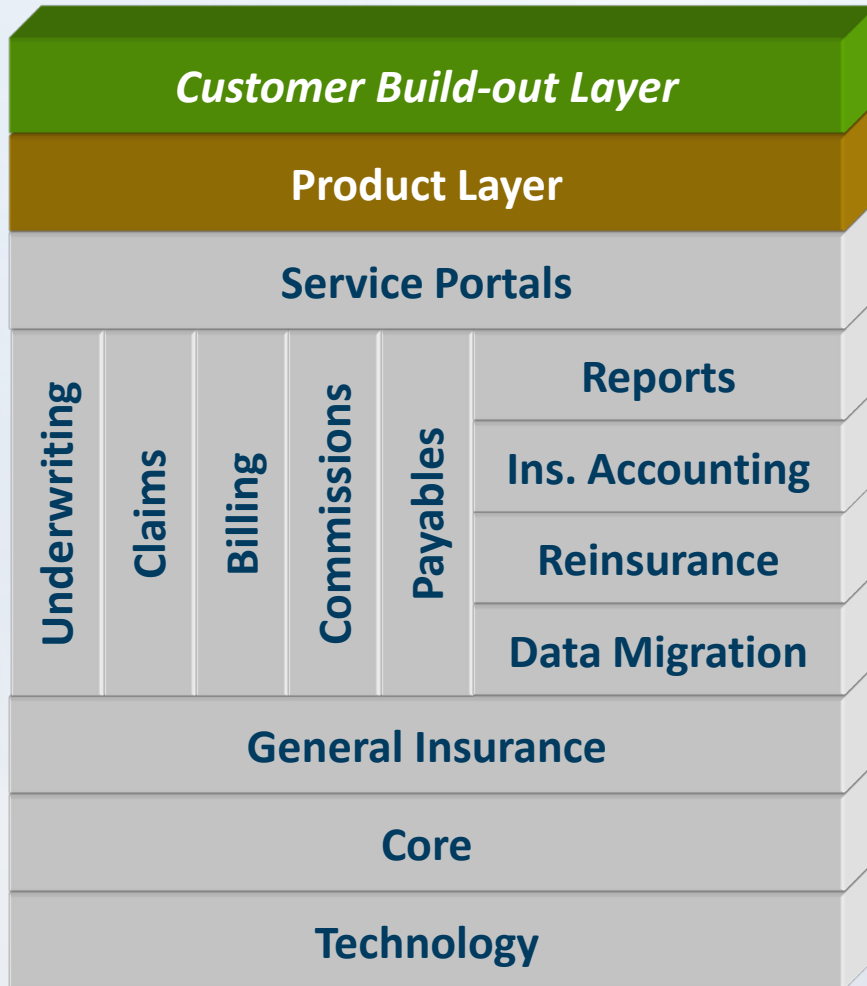
Logical Architecture



Product Layer

- **Personal lines**
 - ✦ Auto
 - ✦ Homeowners
 - ✦ Dwelling fire
- **Commercial lines**
 - ✦ BOP
 - ✦ CPP
 - ✦ Commercial excess
 - ✦ Professional liability (beta)
- **Direct-to-consumer portal for PA**
 - ✦ Built-out the same way as customer build-outs

Logical Architecture

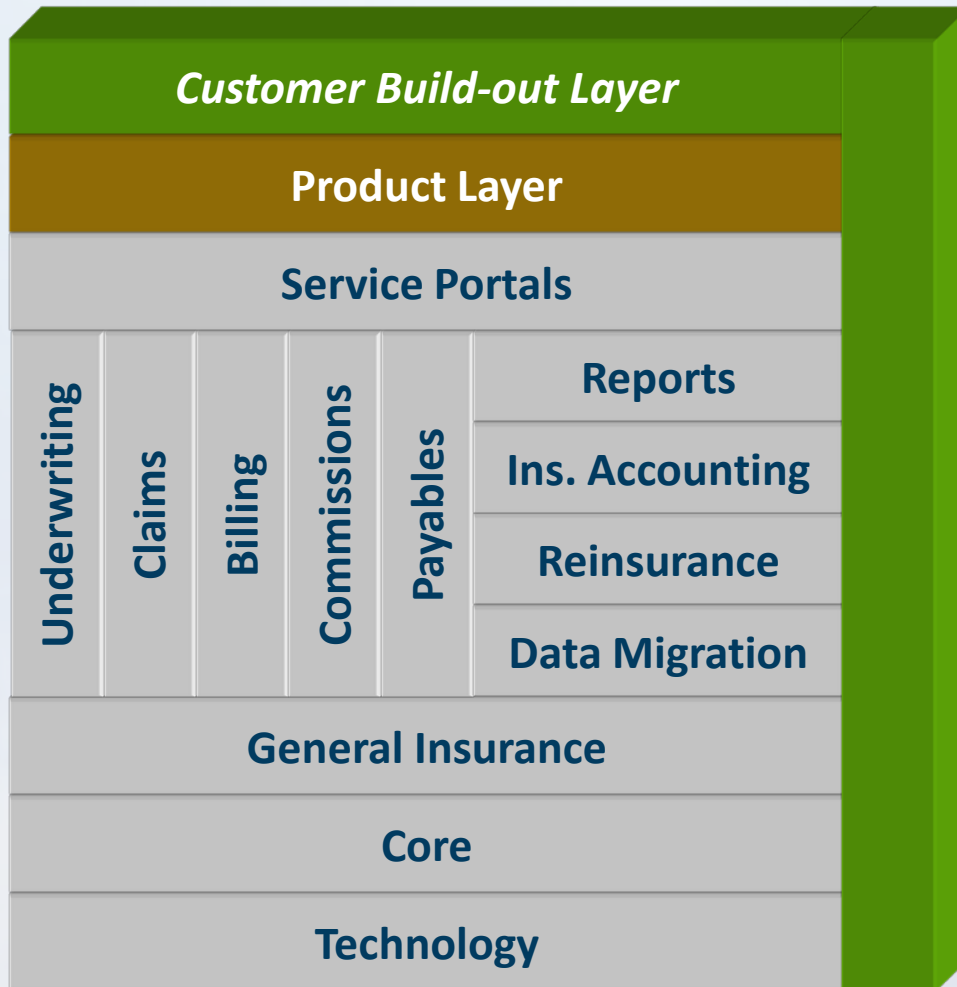


Customer Build-out Layer

- **Specific Insurance Product Definitions (e.g. CA PA)**
 - ✦ **Product and Data Models**
 - ✦ **UI (tabs, tiles, questions)**
 - ✦ **Rules, Rating and Forms**
 - ✦ **Templates**
 - ✦ **Workflow**
 - ✦ **Direct-to-Consumer Portal**
- **Non-product Specific Extensions**
 - ✦ **Data Models**
 - ✦ **UI (tiles and forms)**
 - ✦ **Rules and Forms**
 - ✦ **Workflow**
 - ✦ **Templates**
 - ✦ **Service Portals**
- **Reports**
- **Interfaces**
- **Styling and Branding**



Logical Architecture



Customer Build-out Layer

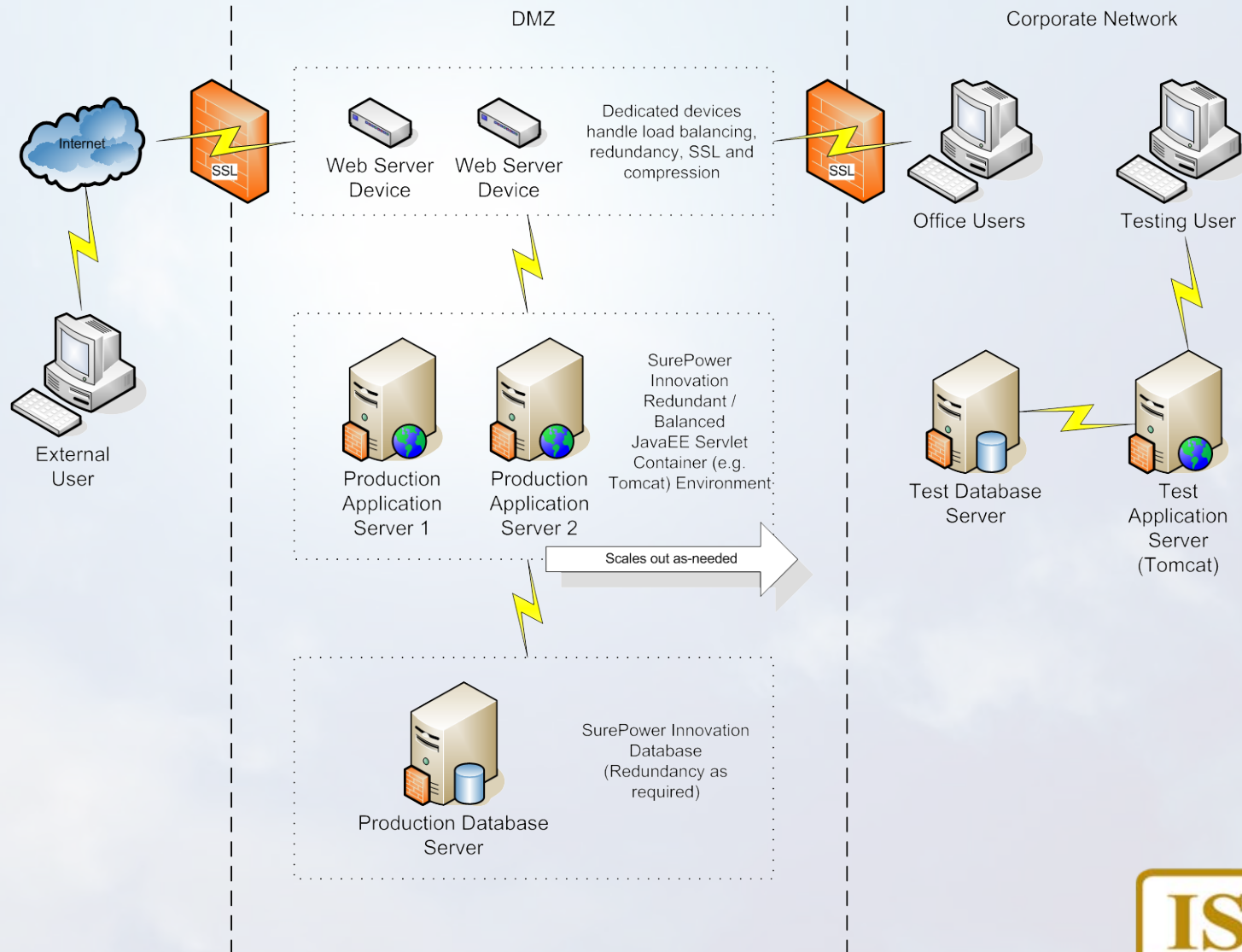
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- **Styling & branding**



Physical Deployment Architecture

- Familiar Java EE Web Application
- Multi-platform Support
 - ✦ Windows
 - ✦ Linux
- Secure

Physical Deployment Architecture



Physical Deployment Architecture

Scales Horizontally

- ✦ Load balancing
- ✦ Failover redundancy
- ✦ Commodity app servers
- ✦ HaaS for temporary or demand-driven scaling into a cloud