

# SurePower Innovation<sup>®</sup>

*pre-integrated policy automation*



**ISCS**

## Pre-integration: Efficiencies & Lower Costs

- Eliminate recurring integration costs—the largest consumer of IT budgets
- Smooth handoffs of information across your entire company
- Less complexity, lower maintenance

**SurePower Innovation®** is a **pre-integrated, end-to-end policy automation solution.**

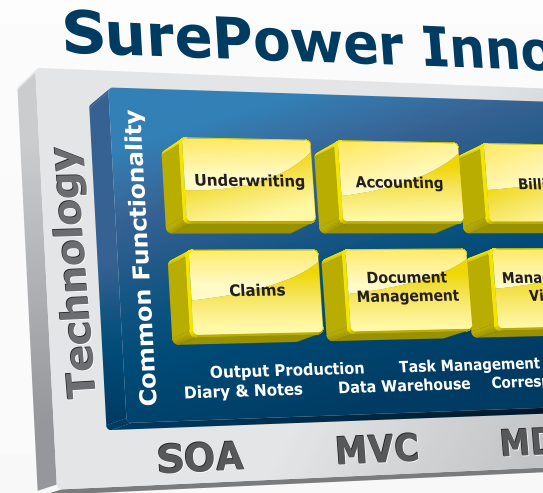
Pre-integration means every function is designed—from concept to the most advanced feature—to work effortlessly together and still be open for easy third-party integration. You can meet your selected needs with plug-and-play modules or automate every department.

**Management Vision**—an integrated data warehouse generates precise, up-to-date information to analyze performance. Management has visibility to any level of detail, across company and business lines. The presentation formats ensure quick insights and effective communication, enabling management to *isolate problems, identify trends and respond quickly.*

**Customer-centric**—improve customer satisfaction by providing your insureds instant and secure **Web access** to policy information and **self-service**. They can make online payments, obtain document copies, and report claims, reducing demands on your customer service department. The system fully supports **direct-to-consumer sales** and **service portals**. The easy-to-setup interface integrates into your Web presence, providing inexpensive customer service.

**Producer Friendly Support**—pre-integrated data and the right tools meet the high expectations of captive and independent producers, improving response time, lowering costs, and increasing your competitiveness and book of business. SurePower's Web-based workflow is **producer-friendly:**

- “Fill in the form” direct entry
- Automated quoting
- Automatic underwriting or by online underwriters
- Confirmation of agent's authority
- Policy issued in producer's office



**Cross-company Functionality**—shared functions deliver additive benefits:

- |   |   |
|---|---|
| • Production of all output                              | <i>eliminating costly preprinted forms/booklets, ensuring a consistency in usage and compliance</i>   |
| • Automated workflows                                   | <i>increasing staff productivity &amp; company quality</i>  |
| • Complete diary & notes capability                     | <i>eliminating manual methods, improving information availability and accuracy</i>  |
| • Integrated data warehousing                           | <i>ensuring complete and comprehensive information when you need to make decisions</i>  |
| • Integrated correspondence                             | <i>presenting information how, when, &amp; where needed, reducing production costs</i>  |
| • Integrated reinsurance                                | <i>making sure you are covered</i>  |
| • Comprehensive authority & security                    | <i>enabling cross-company information control, accuracy &amp; security</i>  |
| • Personal, Commercial, & Specialty lines on one system | <i>rare-in-industry capability to run all lines using a shared system and database, enforcing product consistency, creating efficiencies, &amp; increasing visibility</i> |

**Underwriting**—The customer and producer-centric system enables you to automatically *rate, quote, issue and manage full CPP, BOP, personal property, personal auto, commercial auto, professional liability and other P&C policies*. Integration of all policies **increases cross-selling**. Benefits: optimizes underwriting quality and results; eliminates paper flow between company and producer; and **improves customer and producer service**.

**Claims**—automates all areas, including reserves, payments, litigation tracking, recoverable tracking, provider management, special investigation unit functions, and fraud detection. Helps ensure proper handling of reported incidents and compliance, to avoid fines and unnecessary loss payments.

**Accounting**—reports and data extracts provide all required information to the ledger. Pre-integrated approach quickly produces quarterly and annual information, guaranteeing you meet deadlines. Ad hoc reporting at any level ensures you know company performance—at any time.

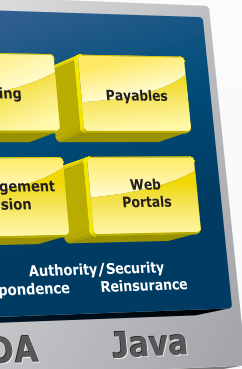
**Document Management**—automates control over the masses of paper your company receives and generates. The system routes all inbound paper to the right person for processing and archives paper for easy retrieval. Outbound management includes batch and electronic document delivery, reducing production and distribution costs.

**Billing**—automates customer billing, agent billing, and collections. *Comprehensive payment plans* ensure timely premium payments and nonpayment cancellations. Pre-integration *reduces uncollected earned premiums*, decreasing write-offs and amounts in collections.

**Payables**—automates payment processing and bank account management for all departments. Tight integration *ensures authorized and secure issuance of checks and other forms of payment*. Automated bank account management *enables payment clearing, reconciliation and processing of un-cashed checks*.

**Web Portals**—secure customer, producer, and company portals optimize effectiveness when combined with pre-integrated, system-wide data access.

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## Pre-integration: Competitive Benefits

- Faster changes to products
- Faster rollouts of new products, lines, and states
- Greater flexibility and innovation

### SurePower Innovation® Technology

**Pre-integrated, comprehensive functionality**, including cross-department document management with LDAP standards-based security

**True Service-Oriented Architecture (SOA)** throughout all functionality, XML and open standards use, easy integration to third-party modules

**Model-Driven Architecture**—Present business processes graphically, change the model and the system makes the changes automatically and instantly.

**Java**—open standards-based, runs on all major manufacturer equipment and operating systems. Eliminates vendor lock-in and lowers maintenance costs.

**True Web-based platform** (vs. simple Web access or portals), enabling access to critical business functions using browser-based HTML forms, Adobe PDF forms, wireless PDAs and mobile.

**Hosted/ASP model services** allow rapid scaling, innovation and flexibility.

ISCS was founded in 1994 and offers SurePower Innovation® a pre-integrated, end-to-end policy automation system for property and casualty insurance carriers and MGAs.

ISCS client locations range across the United States and its products are 50-state capable.

Headquartered in San Jose, California, ISCS has access to a high level of technical talent to complement its insurance expertise.

In addition to SurePower Innovation, ISCS offers:

- Facilities for data warehousing
- Hosting/ASP model services
- Outsourced fulfillment and processing services



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