

FIRSTBEST APPREADER™ STREAMLINE PROCESSES AND LOWER OPERATIONAL COSTS

The FirstBest AppReader is a new agency connectivity application that enables data upload for agents and underwriters, regardless of agency management system, and without proprietary networks or transaction fees. AppReader converts PDFs or images of ACORD® applications and other forms to ACORD XML for upload directly into the carrier's underwriting workflow and new business/renewal processing systems. When combined with FirstBest Agent™ or the FirstBest Underwriting Management System™, carriers can even produce bindable quotes in seconds.

As an alternative to traditional upload, this exciting new product lowers operational costs, simplifies and speeds workflow for both your agents and your underwriters, increases responsiveness, and can help you in your efforts to become your agents' carrier-of-choice.

OVERVIEW

- Enables *all* agents to upload their business, simplifying and accelerating the process.
- Helps establish carrier as an ease-of-doing-business leader and a "carrier of choice".
- Speeds agent and carrier data entry, and eliminates re-keying, streamlining and improving the entire submission process.
- Does not require software installation on underwriter or agent desktops.

"With AppReader integrated into our FirstBest UMS, Amerisafe will be able to increase our underwriting responsiveness, further enhancing our agents' experience. We fully expect AppReader to increase submission accuracy and speed underwriting time-in-process, both of which will strengthen the distribution channel that is the lifeblood of our business."

- Geoff Banta, President, AMERISAFE

KEY CAPABILITIES

Support for all Agency Management Systems

- Extract insurance application data from forms, including ACORD forms, and generates ACORD XML output that can be fed into any carrier system.
- Reads a PDF or a Fax (TIFF) image of a printed form, whether it was generated by an agency management system or it was completed as a user-filled PDF.

- *Automatically* receives, detects, and processes ACORD forms from within email attachments or images and converts them into online submissions ready for agent or underwriter review.



BENEFITS

Lowers operational costs and helps scale business profitably.

Reduces time-consuming data re-entry and simplifies application completion for both agents and carriers so that they can write more business. Carriers can automatically receive the uploaded data into their agency portal, submission system or policy administration system.

Establishes carrier as "Ease-of-Doing-Business" leader. Agents and brokers can upload their business (both data and images) from ANY agency management system - as easily as sending an email from within their system. No additional proprietary networks or transaction fees are required.

Improves service and response times. Carriers and agents can process applications more rapidly, regardless of how each is submitted (email, fax, agency management system, etc). Automated image capture, tracking and workflow also prevent file loss. Image snippets enable staff to quickly verify AppReader results against the specific field in the original image to ensure data integrity.

Modular path to full underwriting collaboration. Part of the FirstBest Front Office Suite, AppReader is now available on a standalone basis, or included with FirstBest Agent™ and FirstBest UMS™ applications for a seamless user experience. Carriers that deploy AppReader can achieve even greater value via easy upgrade to FirstBest's agent portal or complete underwriting management system (UMS), with full underwriting and real-time collaboration.

"FirstBest AppReader will make our agents' jobs easier, saving time and money in today's fiercely competitive market. The software further automates the submission process without imposing changes to the way people work. It allows a single-click upload of image-based ACORD applications, addressing a major inefficiency in the sector. AppReader will further ICW as the agents' carrier of choice for WC and other lines."

- Paul Zamora, VP Underwriting, ICW Group

ABOUT FIRSTBEST

FirstBest AppReader is part of the FirstBest Front Office Suite, which brings agents and underwriters together in a collaborative underwriting process that helps them to rapidly submit, evaluate, quote, and close business. The Suite enables the carrier and channel to increase efficiency, grow their books of business and cast a wider net to bring in new business. The FirstBest Front Office Suite includes modular upload, agent portal and underwriting workstation applications that work together seamlessly and can be assembled in different configurations to meet your needs.

FirstBest® Systems delivers insurance software solutions that help commercial- and specialty-lines carriers drive premium growth, scale their business and achieve high service levels with agents. Insurance companies such as AMERISAFE, Inc., a specialty writer of workers' compensation insurance for hazardous industries, ICW Group Insurance Companies, a multi-line super regional insurer, and Beacon Mutual Insurance Company, Rhode Island's largest writer of workers' compensation insurance, rely on FirstBest solutions to improve underwriting efficiencies and quality, institutionalize knowledge and best practices and empower everyone in the process to quote, collaborate, issue, and bind business on a single real-time platform. FirstBest also hosts the Agent-Carrier Connection, a collaborative underwriting forum and news portal.



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