

**FIRSTBEST**

**THE FIRSTBEST FRONT OFFICE SUITE™  
FOR INSURANCE CARRIERS**

*Bring agents & underwriters together for  
collaborative underwriting to rapidly close new business*

**Write more business. Write better business.**

## FirstBest Front Office Suite: Collaborative Underwriting For Insurance

The insurance business is tough. Price competition is fierce. Premiums are declining. Agents shop around for carriers more than ever. And risks are increasing as carriers take on more business just to break even. The old ways won't do – you need a new approach that not only increases efficiency and competitiveness for the carrier, but also creates a stronger connection with the distribution channel in a way that's optimal for both. The FirstBest Front Office Suite™ can help you to achieve all of these goals.

“The number of accounts we get through the door is up 93%, which confirms for us that agents do appreciate ease of doing business. Our quote count is up 80%, and our bind ratio is up 41%.

Paul Zamora  
SVP of Underwriting  
ICW Group

### Increase Efficiency, Cast a Wider Net and Become the Carrier of Choice

The FirstBest Front Office Suite brings agents, brokers, MGAs, MGUs, and underwriters together in a collaborative underwriting process that incorporates business rules, collaboration and knowledge management tools, activities, predictive analytics, and all of the information needed to **rapidly submit, evaluate, quote, and close business**. In addition, the applications enable carriers to:

- **Increase efficiency.** Streamline carrier and agency processes with straight-through processing (STP), automated workflow and business rules and more.
- **Become the “carrier of choice.”** Grow the book of business by providing agents with true ease of doing business (EODB), faster and more efficient quoting, and real-time collaboration between agents, brokers, MGAs, MGUs, and underwriters.
- **Cast a wider net and bring in new business.** Broaden market appeal and support different distribution and process models for different market segments (e.g., STP for lower-margin business).
- **Lower the loss ratio with greater underwriting discipline.** Foster underwriting discipline and best practices by automating underwriting rules, workflows, letters of authority, and referrals to streamline and drive consistency throughout the process.
- **Scale the business with greater agility.** Increase business without a corresponding increase in expense; bring products to market faster and gain real-time visibility.

“We selected FirstBest to help us better communicate with our agent community and help increase the volume and throughput of our submissions. UMS will improve agent collaboration, visibility and service—key aspects of continuing to grow our business profitably.

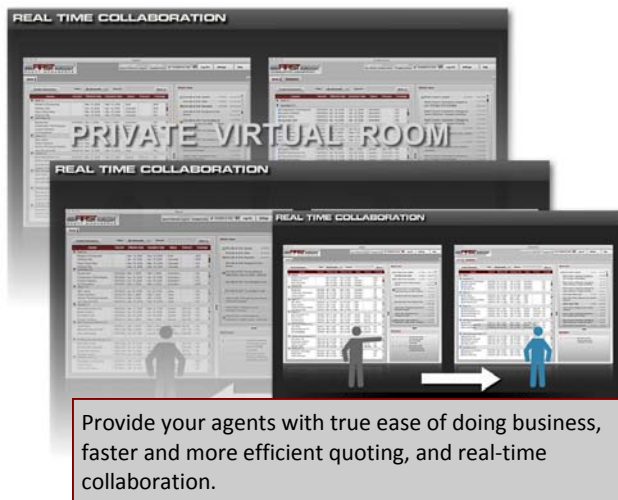
- Geoff Banta, President, Amerisafe, Inc.

## The FirstBest Front Office Suite

Built on a modern architecture with common Web services, security, workflows, and integration toolkit, the modular applications of the FirstBest Front Office Suite work together seamlessly, enabling rapid deployment in different configurations. Carriers can pick and choose applications with the peace of mind that they work together today and in the future, as additional capabilities are required.

The suite includes these collaborative underwriting applications:

- **FirstBest Underwriting Management System (UMS)™** – FirstBest’s flagship solution combines a next-generation underwriting workstation and a business analyst workstation with a Web 2.0 agent portal for comprehensive underwriting workflow and real-time carrier-agency collaboration.
- **FirstBest Agent™** – A complete transactional agent portal that facilitates new business and renewals, and provides rich functionality for increased carrier-agency communication, including dynamic supplemental data, shared documents, notes, and email notifications.
- **FirstBest AppReader™** – An agency connectivity application for agent and underwriter that takes any form or image and converts it to ACORD XML. The forms are instantly uploaded to carrier systems, regardless of agency management system, and without proprietary networks or transaction fees.



The Dashboard provides a user-configurable view into key metrics and how the organization is performing against them.

## Empowering IT to Transform the Front Office

The FirstBest Front Office Suite helps IT to deliver additional value to the business – at lower cost and lower risk:

- **Responsiveness to the business.** Configurable solutions enable you to quickly adjust to changing market conditions, add new products and enter new markets.
  - **Faster time-to-value.** FirstBest’s standards-based platform and tested implementation methodology ensure that you’re up and running in months, not years.
  - **Secure.** The FirstBest Front Office Suite enables integration with your directory and single sign-on systems for seamless access. User security prevents unauthorized access and includes configurable access control lists (ACLs), user authentication and password hacking prevention and audit trails.
- **Cost-effective.** Our self-contained and configurable application suite doesn’t require legions of consultants to support it. And because it’s a managed application, you won’t need to add an extensive IT infrastructure to support it either.
  - **Protecting your investment.** FirstBest can support additional lines of business on the same platform so you can leverage your investment.

- **Complements policy admin systems.** Transform your front-office capabilities by working with modifying your legacy or modern policy admin system. FirstBest Front Office Suite extends your current systems by integrating and leveraging existing content within a modern, advanced Web-based workflow.
- **Proven best-of-breed** – Over \$2 billion in premium have been processed through FirstBest solutions. Over 26,000 agencies are benefitting from FirstBest’s transformational capabilities.

“Beacon Mutual conducted exhaustive market research and in-depth reviews of agent portal solutions before selecting FirstBest to power our agent interactions. Not only did FirstBest offer proven technology, stellar references and an experienced high-caliber team, they also gave us confidence in their ability to meet timelines.

- Robert DeOrsey,  
VP of Underwriting,  
Beacon Mutual

## Services and Partners

- **Professional services.** The FirstBest professional services team uses a fully tested and proven methodology to ensure a rapid, cost-effective deployment.
- **Partners.** FirstBest works with a variety of technology and services partners.

## Take the Next Step

To learn more about how we can help you, please visit us at [www.firstbest.com/front-office-suite](http://www.firstbest.com/front-office-suite) or contact us at 888.863.6095 or [sales@firstbest.com](mailto:sales@firstbest.com).

## About FirstBest

The FirstBest Front Office Suite brings together agents and underwriters 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.



[www.firstbest.com](http://www.firstbest.com)