

TOP TEN REASONS WHY YOU NEED AN UNDERWRITING MANAGEMENT SYSTEM

If you're looking for a good reason to transform your new business submissions and agent portal to leapfrog your competition, here are 10 of them:

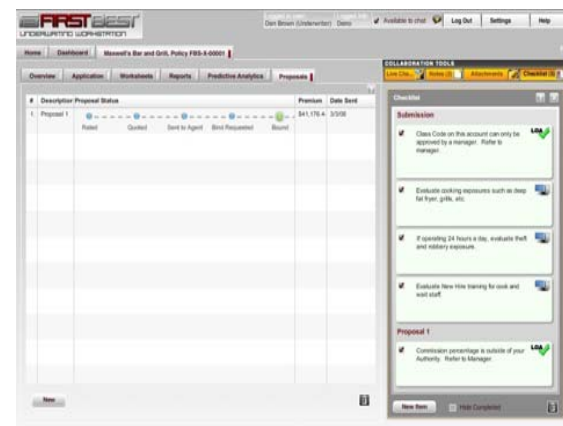
1. Grow and scale your business – without adding head count.

We know. Today's lower premiums are depressing. All the more reason to make sure you're writing the *right* business. Your underwriters need to pre-qualify agent submissions quickly and efficiently, to screen out risks you don't want.

FirstBest's *Underwriting Management System™*, or UMS™, gives you a lightning-fast, automated referral, endorsements, and new business process. You can pre-qualify agents in an online Agent Web 2.0 Portal. It's so easy to configure, you can knock out rules to match your changing risk appetite. As volume increases, you can write the right business at the right price – and not just chase market share.

2. Be as good as your best underwriter.

Now every underwriter can be as good as your best underwriter – through knowledge capturing and sharing.



FirstBest's UMS makes it fast and easy for underwriters to automatically feed knowledge into the system as they work. It makes training new underwriters easier, too. The system displays "checklists" to underwriters as they evaluate risks. You can match business to the underwriter's experience level, and increase book complexity and authority as the underwriter matures. And your underwriters' knowledge will never get lost.

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3. Improve quality and productivity of new submissions.

Do you want it done fast or done right? With UMS, you don't have to choose. You can handle more new business submission volume, with the same or better quality, with the people you already have.

FirstBest's UMS automates your underwriting process with straight-through processing for most business, and exception-based underwriting for complex submissions. Not only will you grow your existing book of business, you'll be able to expand into new markets. Or target existing products to different markets. The possibilities are endless.

4. Enforce discipline, consistency and best practices.

Be the enforcer! Deploy your underwriting strategy and letters of authority consistently, no exceptions, and apply business rules at all levels of the process—to drive the right behavior.

From agent entry pre-qualification through quote and bind, enforce the rules you establish—or use our comprehensive authority letter templates. It will simply be impossible for underwriters to handle risk outside their authority.

5. Break down the walls and collaborate with your agent.

You want to be irresistible to agents? FirstBest's UMS is not only intuitive, but the value to agents is easy to see. So easy, they won't want to work with anyone else. It's better than any agency portal that's out there today because it provides Web 2.0 agency capabilities combined with a new business submission system and rich underwriting workflow.

Now your underwriters and agents can collaborate in a virtual workspace using live chat, real-time notes, and screen sharing. FirstBest's UMS is like a window, letting agents see their submissions' status – but only what you want them to see. Email alerts and status reports keep agents always connected and informed, anytime and anywhere. UMS even works with popular agency management systems and provides upload capabilities. And it's so intuitive, training is a breeze.

6. Streamline back-and-forth interactions and save time.

Does this sound familiar? Your agent faxes or emails additional risk information to your underwriter and asks how it will affect the submission. Your underwriter reads it, but doesn't have time to pull the file. Several days later, the underwriter pulls the original file along with the new information, and finally gets back to the agent. And that's just round one.



Here's a better way: The agent opens the submission on your UMS agency portal and, using the "Notes" feature, jots a quick note outlining the additional risk info. Your underwriter gets a "What's New" message, and opens the note. The UMS takes him directly into the applicable account, where he can quickly review the file and respond instantly. He might send an instant message with the UMS chat feature. All this becomes part of the underwriting file.

Your fast response makes the agent look good, and upfront screening saves everyone's time.

7. Be nimble. Be quick. Create new products and enter new markets with ease.

You don't have to depend on others for everything. UMS is configurable – by you! Add or change fields, values, questions, screens, risk selection, editing rules, assignments, credits and debits – knock yourself out. You can even change straight-through processing rules without any programming. A Web-based workspace lets you work anywhere, from home to field or client site. Email notifications keep your agents and underwriters connected, anywhere and everywhere.

You can launch products faster, to keep up with customer demand. You'll be so fast and agile, you'll be able to spring into new markets.

8. Finally, get real-time visibility into the entire book of business.

If you're an underwriter, you can see hit your ratios vs. goals on a daily basis. If you're an agent, you can check the status of your submissions to a carrier and collaborate with your underwriter as needed. And if you're a manager, you can see across all lines of business, react in real-time, and deploy a true enterprise underwriting strategy.



Your UMS "home screen" is an aggregated view of your book of business, organized by status. You can drill-down into individual risks and all aspects of submissions, with detailed history. A manager's dashboard has real-time, configurable metrics, tailored to each user, and a "what's new" ticker shows at-a-glance rolling status for each submission. How easy is that?

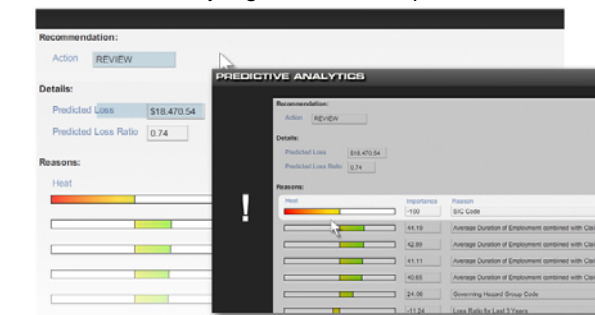
9. Attract the next generation of talent.

Do you think you can attract new underwriting talent with those old green-screen terminals? Today's younger, tech-savvy professionals expect more. They don't understand why the same information needs to be re-keyed four or five times – do you? They expect and assume they can access information anywhere from cell phones or PDAs.

FirstBest's UMS uses the latest Web-based technologies, and it has a very cool, very friendly interface. But you don't have to throw away your existing technology investments – FirstBest works with and leverages the intellectual capital and systems you already have.

10. Write more business and write better business. Plain and simple.

With FirstBest's UMS, you can match price to risk, on an individual risk basis. You can enforce predictive/loss development models, tier risk according to corporate mode, and identify high hit ratios in specific territories, price deterioration, over-



exposure in specific market, catastrophic events, market conduct changes, and more.

Now you can model and analyze risks before you price them. And through UMS integration with predictive analytics and models, you can

achieve precision risk selection and pricing to compete for the right risks—and avoid adverse selection.