

# FIRSTBEST

WRITE MORE BUSINESS. WRITE BETTER BUSINESS.

## TOP REASONS WHY YOUR AGENTS NEED FIRSTBEST AGENT

Commercial lines *carriers* want their agents to submit high-quality applications that are complete and fit their risk appetite. In order to win the business, carriers must be able to provide quotes to their agents as quickly as possible for accounts that qualify for automated underwriting, often in real-time.

*Agents* are under extreme pressure to quote business quickly and accurately and market accounts to more carriers than ever. Agents will appreciate solutions that are easy to learn and use that can help eliminate duplicate data entry, and provide real-time feedback and quoting whenever possible. Carriers that can provide their agents with collaborative tools to enable new business and renewals easily and quickly become **“the carrier of choice.”**

“The agent is our key partner, and our goal has always been to provide as much openness and collaboration as possible with our agents. FirstBest will enable a higher level of service to our agents by enhancing our ability to communicate and provide real-time visibility into the underwriting process.”

Craig Leach  
EVP Sales and Marketing,  
AMERISAFE.

FirstBest Agent is a Web 2.0 Agent Portal that leverages the latest in interactive web technologies to enable P&C carriers to deliver true ease-of-doing-business and execute crucial business transactions with their agents, brokers, and MGAs. A highly configurable and content-rich solution, FirstBest Agent supports new business submissions, renewals, endorsements and straight-through-processing (submit-to-quote-to-bind).

If you're looking for a good reason to improve the way you do business with your agents, here are five:

### 1. Get real-time quoting (Straight-Through-Processing) based on carrier defined business rules

FirstBest Agent enables your agents to stay in sync with your changing risk appetite and pre-qualification and provides clarity around supplemental questions and required

information with online quoting, binding, and fast exception processing. Not only will you grow your existing book of business, you'll be able to target existing products into new markets or expand into new products. The possibilities are endless.

### 2. Improve quality and productivity of new submissions

Do you want it done fast or done right? With FirstBest Agent, you don't have to choose. Your agents and underwriters can handle more new business and renewal submission volume, while increasing quality, all with the same resources. Elimination of duplicate data entry and real-time efficiencies and productivity improvements for you and your agents will greatly speed processing time, allowing you to produce bindable production quotes on the agent's desktop in seconds.

### 3. Gain transparency with visibility into the book

With FirstBest Agent, your agents can check the status of their submissions and collaborate with underwriters as needed via e-mail alerts and instant

status updates. The FirstBest “home screen” provides agents with an aggregated view of their book of business,

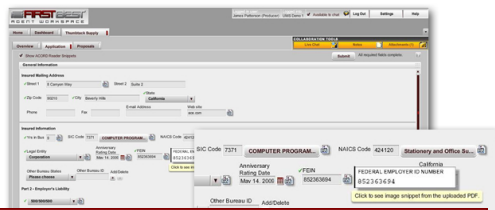


The Dashboard provides an user-configurable view into key metrics and how the organization is performing against them.

organized by status, that can

be drilled down into individual risks and all aspects of submissions, with detailed history. Vibrant dashboards show real-time, configurable metrics, tailored to each user, and a “what's New” ticker shows at-a-glance rolling status for each submission.

#### 4. Save Time with the FirstBest Application Form Reader™



The FirstBest Application Form Reader (AppReader) provides the ability to upload and import forms from an ACORD PDF, even for scanned or emailed submissions.

The system provides the ability to upload and import forms from an ACORD PDF, even for scanned or emailed submissions. The system “reads” the ACORD form and extracts the application data into ACORD XML, then begins submission processing. The AppReader makes upload available for **all** your agents, regardless of what their agency management system is, or if they have one at all.

#### 5. Attract Gen Y

FirstBest Agent uses internet technology to be intuitive and easy to use. Feedback from 20-something and 50-something agents alike prove that the system is simple to learn, user friendly, lets them feel connected to carriers, and helps them win business. They want *more* carriers to use FirstBest.

“We got up and running after the first submission; Snap is amazingly simple to learn and user friendly. With Snap IQ, turnaround time is immediate too. As ICW’s system is easier and faster to use, they are typically on our short-list. We want other carriers to follow the FirstBest/Snap system.”

Vikki Stone, President  
Stone, Harris & Stone Insurance Agency

#### Why FirstBest Agent?

FirstBest Agent is a next-generation interactive Web 2.0 agent portal that enables P&C carriers to deliver true ease-of-doing-business to their agents – ASAP. It provides your agents with not only the most intuitive and easy-to-use interface, but the most options for automatic data upload from their agency management system. The portal automates risk selection and ensures complete applications so that any risks requiring manual underwriting can be turned around quickly.

The solution has powerful configuration capabilities that are easy and fast to implement. Integration with other systems and web services is provided. The solutions leverage industry-standard protocols, open software standards, rules and workflow, that complement existing and future systems/services and is typically configured and implemented within four months.

FirstBest Agent provides a path for carriers to address their agency challenges now and get business in the door, while providing an on-ramp to a full UMS solution at a later stage. Carriers that upgrade to a complete underwriting management system, gain full underwriting functionality, real-time collaboration with shared screens, live chat, notes, and attachments - and even more value for Agents. The upgrade includes a next-generation underwriting workstation that is integrated with FirstBest Agent. With the combined solutions, Insurers can achieve greater speed and business agility, provide real-time collaboration to make it easy for agents to do business with them, promote enhanced underwriting discipline and best practices, scale their book of business profitably, and empower underwriters and agents with greater visibility into the business.

FirstBest® Systems, Inc. delivers advanced Underwriting Management Systems™ (UMS) that enable insurance companies to write more business and write better business. The FirstBest UMS™ combines a next-generation underwriting workstation with FirstBest Agent, its web 2.0 agent portal for commercial lines carriers. FirstBest allows agents to quickly and easily submit business and get quotes fast. It offers agents submit-to-bind straight-through-processing and provides collaboration and visibility into the submission process at any time. With FirstBest insurance software solutions, carriers can achieve greater speed and business agility, provide real-time collaboration to make it easy for agents to do business with them, promote enhanced underwriting discipline and best practices, scale their book of business profitably, and empower underwriters and agents with greater visibility into the business. For more information, visit [www.firstbest.com](http://www.firstbest.com) or call 1.888.863.6095.



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