

FirstBest Application Form Reader™ Introducing real-time market advantage

The FirstBest Application Form Reader (AppReader) is an agency connectivity solution for new business and renewals that converts PDFs or images of ACORD forms to ACORD XML. This exciting new product greatly simplifies and speeds workflow, saves time and money, and can help you in your efforts to become your agent's carrier-of-choice.

FirstBest AppReader introduces the ability to upload ACORD Applications from all agents, regardless of agency management system, and without proprietary networks or transaction fees. Carriers can use the ACORD XML feed directly in their underwriting workflow and new business/renewal processing systems.

Standards – Flexible, service-oriented architecture and ACORD XML. Web Service generates ACORD XML data that can be accessed by any carrier system. Carriers can automatically receive the uploaded data into their agency portal, submission system, or policy administration system without manual data entry.

Implementation – AppReader is delivered as a hosted service by FirstBest, and it can be up and running within days. Multiple integration options, including Web Services and a Java API, provide easy integration with the carrier's agent portal or submission entry system.

"FirstBest AppReader will make our agents' jobs easier, saving time and money in today's fiercely competitive market. The software will further automate 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 agents' carrier of choice for WC and other lines."

– Paul Zamora, VP of Underwriting, ICW Group

BENEFITS

- 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 carrier-side data entry, providing significant lead in quoting business and better service

KEY CAPABILITIES

Support for all Agency Management Systems –

- Extracts insurance application data from an ACORD form, and creates an ACORD XML file or feed that can be imported into any carrier system
- Reads a PDF or a Fax (TIFF, JPG, GIF) image of a printed ACORD form, generated by any agency management system, or completed as a user-filled PDF
- *Upcoming: E-mail and Fax Receivers (Q1 2010) –* FirstBest AppReader will automatically receive and process ACORD form email attachments or images faxed to the carrier

AVAILABILITY

FirstBest AppReader will be available to carriers in the near future. FirstBest AppReader subscription licensing includes unlimited usage, no per-transaction fees, unlimited agents, maintenance, upgrades, and 24x7 support.

FirstBest AppReader is also included with FirstBest UMS and FirstBest Agent products. When used as a part of the Agent or UMS solutions, the AppReader integrates directly into the carrier's rules-controlled agent-quote and agent-bind facilities.

"Real-time upload, download and data translation deliver tangible benefits, including reduced costs of handling, improved data quality and improved turnaround time."

– Novarica

BETA EVALUATION PROGRAM

FirstBest is seeking mid-size commercial lines carriers to participate in a one-month FirstBest AppReader beta evaluation program. This select group of qualifying carriers will evaluate the requirements, capabilities, and positioning of the product within the carrier's business process and their systems.

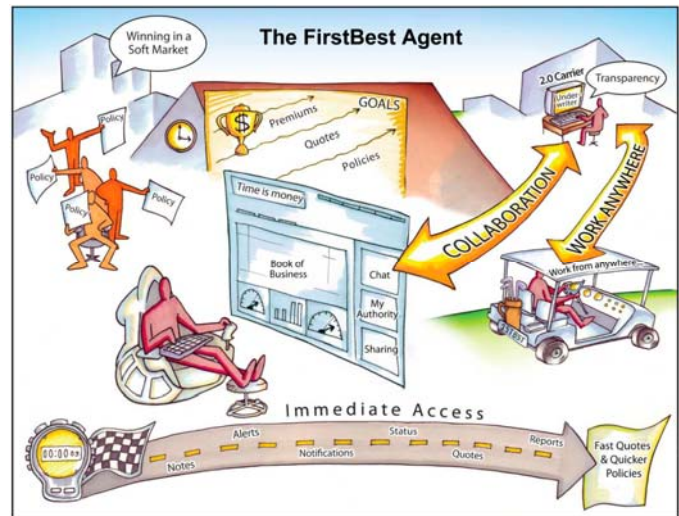
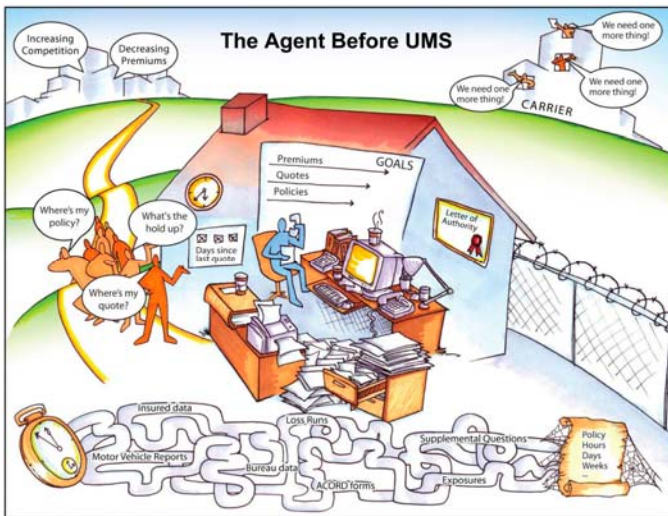
The FirstBest AppReader beta will be available for carriers to use via a secure, dedicated website or URL link that can be placed on the carrier's agency portal.

Authorized users can upload an ACORD PDF/TIFF file and receive an ACORD XML file, which will be available for display, saving, and upload into the carrier's system.

Initial forms support will include ACORD 130 (WC, 2005/2007), ACORD 130-FL, as well as other forms requested by customers.

Program participants are expected to provide feedback about the FirstBest AppReader experience and usability, in addition to their overall perspective of the product.

FirstBest will offer participating carriers early-release availability, technical support, and discounted first-year subscription pricing. Participants also benefit from FirstBest help with integrating AppReader into their existing agent portal or submission/policy systems.



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, a rich agent portal for commercial lines carriers. For more information, visit www.firstbest.com or call 1.888.863.6095.

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