

SurePower Innovation™ Underwriting automates your entire underwriting department and its interface with producers. The customer-centric system provides automated policy rating and underwriting, designed to allow simple “fill in the application form” data entry. Underwriting and rating is automatically performed by the system for premium quotes. Applications that meet the company’s underwriting parameters are processed by the system and do not require additional intervention.

Applications that do not meet the company’s underwriting guidelines are electronically transferred to underwriters or managers for approval or rejection. The system has security and authority options that allow the company to have producers directly enter data with comprehensive online transfers of information between the agent and the company.

The system allows direct policy entry for new, renewal, rewrite, endorsement (including out of sequence endorsements), cancellation, non-renewal and reinstatement transactions.

SurePower Innovation™ can issue full CPP, BOP, Homeowners, Dwelling Fire and Auto declaration pages as well as policy change notices including endorsements and forms. The system is workflow oriented and has many features to remind and assist

users in getting daily tasks completed.

The policy system is *fully historical*. A copy of all data prior to change is maintained and is available for instant display. In addition, changes can be compared to see what modifications were made. Declarations may be reprinted as of any date or for any declaration number. A history record and complete policy log is maintained for every transaction to provide a quick scan of policy activity.

SurePower Innovation™ can automatically calculate reinsurance cessions for pro-rata, quota share and excess treaties. Calculations can be based on stated policy limits or on user entered PML figures. The system will automatically cede the proper portions to the reinsurers and warn the user if additional reinsurance is required.

All coverages added to a policy are validated against predefined coverage defaults. Instructions in the default coverage records direct how the coverage is to be maintained by the system. In the event of a claim, the proper coverages and reinsurance are available to the claims system for coverage verification processing and inquiry.

Features include:

- ✓ Automated renewals
- ✓ Automated forms
- ✓ Out of sequence endorsements

- ✓ Ability to compare endorsements
- ✓ Comprehensive interfaces to third party data sources
- ✓ Statistics tracking

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