Simple INSURE

SimpleInsure is an end-to-end software solution specifically designed to assist the insurance carrier or MGA with all policy administration functions. This highly configurable software is designed to easily accommodate multiple issue companies as well as multiple product lines. With minimal implementation support and training, SimpleInsure can be configured and ready for action in a very short time frame.

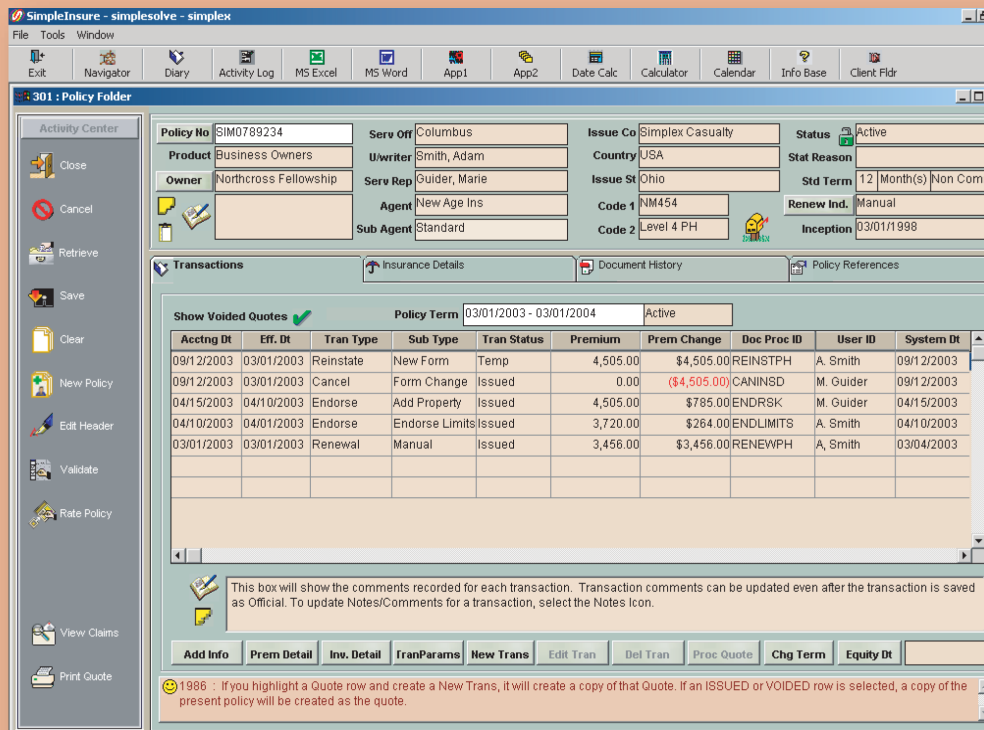
POLICY ADMINISTRATION KEY FEATURES

- Easily Rate, Quote & Issue
- Endorse out-of-sequence
- Configure various rating methods
- Rule-based policy form generation
- Transact terms independently
- View full premium details and rating worksheets
- Equity-based cancellations
- Declare premium dividends
- Context-based navigation
- Seamless integration with billing, receivables, agent commissions & claims
- Additional fields allow capture unique information
- Lock policies to prevent transactions
- Manage tasks with User Diary
- Configurable for several P&C lines of insurance; PL, GL, WC, etc.

SimpleSolve Inc.

For more information visit
www.simplesolve.com
or call 609.452.2323

POLICY ADMINISTRATION



SimpleInsure is organized and easy to use, putting the information and resources you need to service customers at your fingertips.

MULTIPLE LINES, MULTIPLE PRODUCTS, MULTIPLE RATES

SimpleInsure was designed to accommodate any product type including multiple risk policies. The application manages multiple year policies, including blended risks and coverages. SimpleInsure can manage policies for multiple issue companies and multiple states all within the same application.

SimpleInsure utilizes various methods for establishing written premium. Rate table and factor-based rating, parent coverage based rating, insured value based rating, depreciating asset rating and manual rating are all included so that your organization has a wide variety of options for rating policies.

YOUR SYSTEM, YOUR RULES

The way you conduct business is unique. SimpleInsure was developed with this in mind. The Application Administrator is the heart of the system and allows you to establish unique rules based on your company's business practices. You can set up new policy products, risks types, coverages, discounts and charges in a few simple steps through a user-friendly interface. This eliminates the need to be hand-cuffed to a consultant for simple changes and makes the product offerings available from your company endless .

INFORMATION AT YOUR FINGERTIPS

You're in the business to service your clients, so information should be easy to obtain and interpret. SimpleInsure is built upon *context-based navigation* making access to information very efficient . The client master file, policy details and receivable account information are closely linked together so the answer to any customer service related questions are only a button-click away.

A Simple Solution to Manage Your Insurance Business

Simple INSURE

SimpleInsure supports a full suite of financial transactions. From issuing invoices to posting receivables, the system is designed to track all financial activity occurring within a policy account file. Reversals, refunds, write-offs and recoveries are a few additional functions available to assist you in keeping accounts current and accurate.

ACCOUNT ADMINISTRATION KEY FEATURES

- Invoice, Payments, Reversals, Refunds, Write-offs, Recovery, Journal and Void
- Define custom payment plans
- Add state taxes, fees and discounts to invoice
- View account information for any accounting period
- Account details viewed by invoiced premium or written premiumn
- Single account can be responsible for multiple policies
- Double entry transaction maintenance for interfacing with external GL system
- Batch processing for invoice generation and posting cash receipts
- Lock accounts to prevent transactions
- Easily interface with check writers
- Manage tasks with User Diary
- Real-time processing for month-end and month-to date reporting

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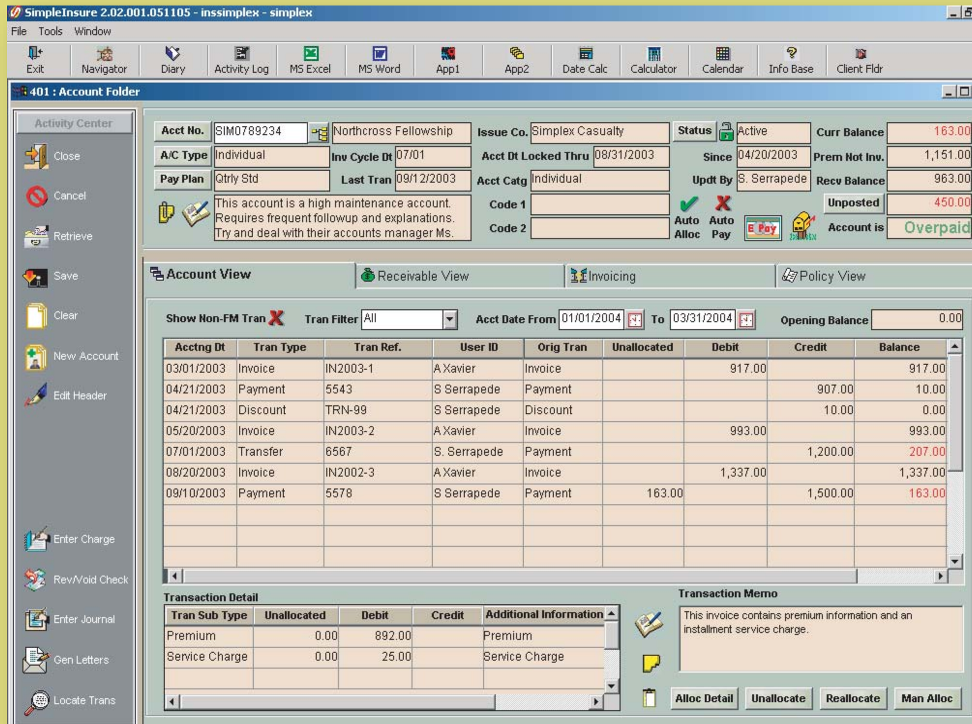
ACCOUNT ADMINISTRATION



SimpleInsure has the functionality to control billing cycles, accounting periods, surcharges and taxes, as well as preparing premium amounts to interface with an accounting package.

CUSTOM BILLING CYCLES

SimpleInsure allows you to establish any billing schedule your business requires. Users can set-up standard and custom payment plans with ease. In addition to supporting standard activities, SimpleInsure allows equity billing as well as incremental billing for endorsement transactions. With SimpleInsure there are no limitations on when and how receivables are invoiced. It simply follows the rules you establish.

TWO QUICK VIEWS FOR COMPLETE INFORMATION

The Account View of SimpleInsure stores financial activities such as invoices, payments, financial transfers along with non-financial activity items such as document reprints and administration activities. Account balances can be based on invoiced or full term premium amounts and displayed for any accounting period.

The Receivable View tracks all activity affecting the amount due on written premium. Renewals, endorsements, payments and NSF's are a few items displayed. A running balance of the amount allocated to the account is maintained so you can easily see what the current status of an account is at any given time.

ACCOUNT MANAGEMENT MADE SIMPLE

A wide range of financial functions are readily available within the account administration system. Enter payments, void checks and declare dividend payments in batches or directly from an individual account. You can also locate specific transactions, reallocate amounts and enter charges keeping all financial activities a click away. *The Policy View* was created to help service policy related questions while working with a billing account. This view contains premium summary information along with detailed line item transactions so you have complete knowledge about an account and all of the associated policies at your fingertips.

A Simple Solution to Manage Your Insurance Business

Simple INSURE

CLAIMS ADMINISTRATION

SimpleInsure seamlessly integrates claims administration with policy and customer service functions to easily record, process and manage claims. It can be configured to handle a wide variety of P&C claims under the umbrella of a single application for multiple policy products and multiple issue companies. Configurable Claims checklists, diaries and activity logs help create an efficient yet practical environment to manage claims processing work flow.

CLAIMS ADMINISTRATION KEY FEATURES

- Manage multiple claims per policy
- Automatically verify coverage by policy and policy term
- Provides activity log and user diary functions for workflow management
- Customizable claims checklist to aid adjusters with claim specific tasks
- Record all claim participants, including expert witnesses, legal counsel & other individuals or groups related to the claim
- Generate and manage claims related correspondence from within the system
- Provides claims settlement functionality and can interface with check writing systems
- Seperate ALAE and ULAE transactions
- Configure statistical information by product and coverage type
- Attach graphical and multi media objects to the claims to manage evidence and claim documentation

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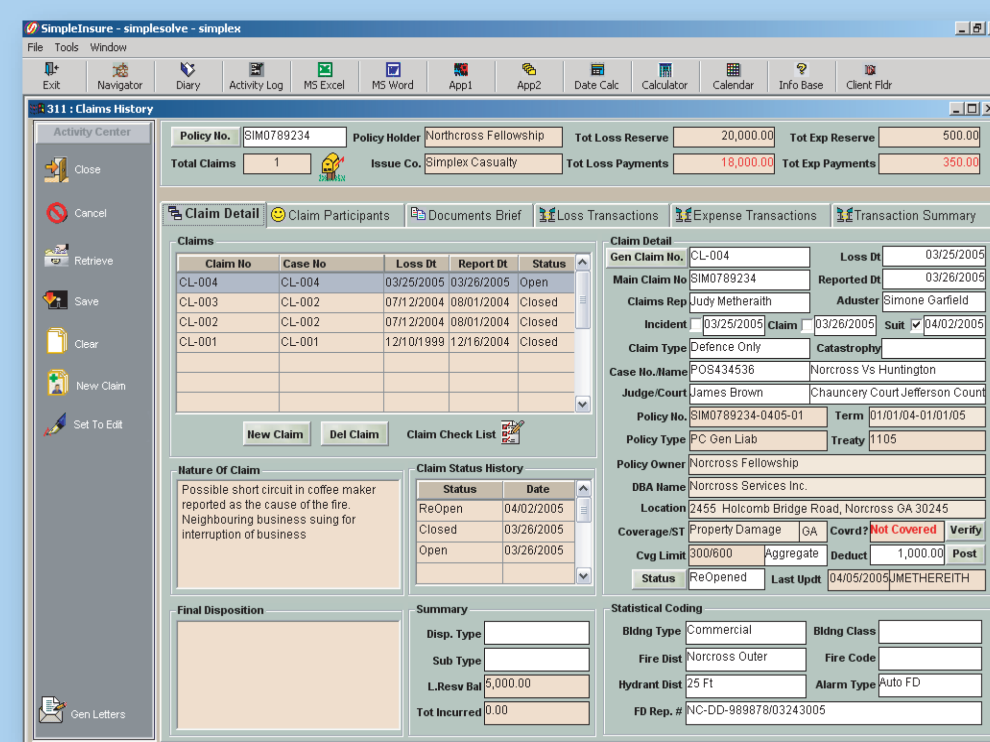

SimpleInsure claims system has a practical layout to ensure that relevant business information is just a click away, making it easy to set up and process claims.

TOTAL INTEGRATION AND COVERAGE VERIFICATION

The Claims system being seamlessly integrated with the Policy System of SimpleInsure allows coverage verification to be done in real time when claims are setup. All policy information relevant to the claim is automatically included on the claim based on the loss date, minimizing the effort to setup a claim and verify coverage. Integration with Office tools allow template based document generation and attaching electronic files to a claim.

UNIQUE CLAIMS, UNIQUE NEEDS

SimpleInsure is unique and feature rich when it comes to handling claims. We understand that each claim type is unique and the method and amount of information captured varies based on line of business and coverage. With this in mind, SimpleInsure utilizes a *Template-Based Information Collection* process. The system can be configured for the unique needs of your business and claims handling. Suitable templates can be selected for different coverages and custom templates can be developed within the same framework for needs not already supported. The system dynamically displays templates based on the coverage related to the claim.

ACCESS TO INFORMATION MINIMIZES CLAIM PROCESSING TIME

Claims adjusters can record notes, communication activity and related documents in a variety of methods within SimpleInsure. Free-form notes, attached lists and a documents briefcase are a few primary tools to assist in communication management between the company and the claim participants. SimpleInsure allows generation of standard document sets as well as integration to word processing applications for more specific communication.

SimpleInsure also features a customizable claims check list. This check list aids the adjustors by identifying the mandatory and optional tasks required and the steps necessary for processing a specific claim type. With this tool, you can feel more confident that critical tasks are addressed and all elements have been completed before closing the claim file.

A Simple Solution to Manage Your Insurance Business