SAPIENS

Advantage GO | Underwriting

EMPOWER YOUR
UNDERWRITERS TO
WORK IN FLOW

Quickly | Intelligently | Accurately

Inform underwriting decisions by aligning human intelligence and experience with data-driven insights in the AdvantageGo underwriting workbench.

AdvantageGo's intelligent underwriting workbench creates clarity and insight from the analytics locked in your data so you can maximize risk mitigation and improve Underwriter decision making.

At the point of underwriting, our modular workbench provides relevant and specific internal and external data for a more informed view of risk that supports the Underwriter's decision making.
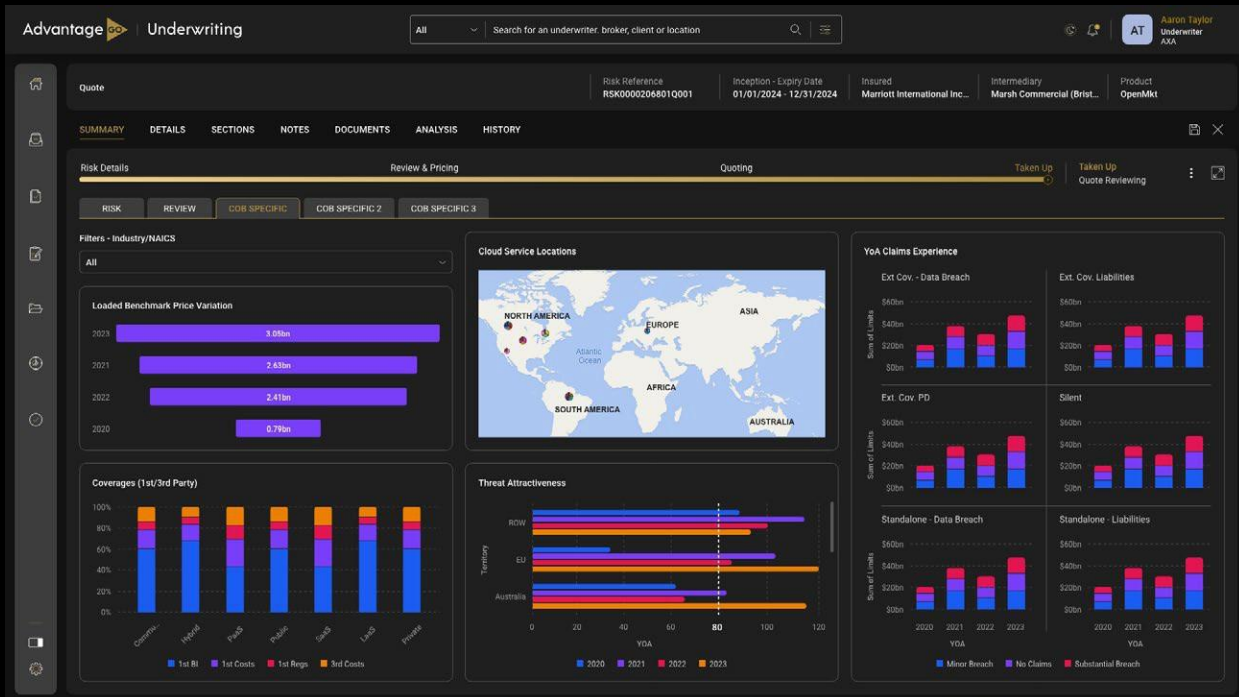
Flow With Risk Insights

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INTELLIGENT RISK INSIGHTS WITH
OUR UNDERWRITING WORKBENCH

Through a single multi-product, multi-language, multi-currency platform, our workbench delivers the flexibility to cater to multiple digital channels and B2B models facilitating a consistent and standardized process across the business for commercial/speciality insurers. This makes it easy for distributors to work with the carrier in the manner they choose.

Underwriting Workbench is the proactive and smart software for pre-bind quoting, pricing, issuance, and post-bind policy contracts and bookings. Our workbench enables underwriters to act more rapidly on requesting further information as incomplete submissions, or renewal requests can be quickly identified through auto ingestion.

Facilitating quicker and proactive process turnaround, improving relationship management and amplifying the customer experience, enterprise-wide work management delivers a comprehensive 360° view of customers and partners, their quotes and policies.

Insurers can rapidly create and modify insurance products using self-service configuration tools that provide flexibility and speed. Preconfigured templates by line of business are available out of the box, accelerating time to market.
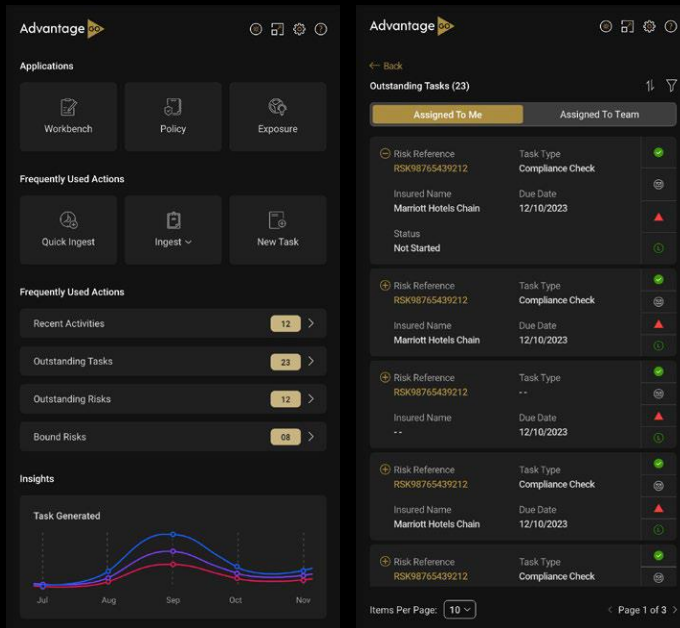
" Connected specialisms is what I preach. We have our AdGo user interface trading product workbench, but it's connected to WTW's Radar Live for pricing sophistication & other providers for the likes of geocoding.
What you have is an underwriting ecosystem of really top-end solutions.

David Ovenden
CUO, AXA UK

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BENEFIT FROM OUR DATA
INGESTION ADD-IN MODULE

Diminish the risks of writing poor quality business and improve compliance activity by aligning with market regulatory requirements. Identifying data entry errors and anomalies help ensure total accuracy and efficient administration through intelligent anomaly monitoring and detection of all underwriting input fields.

▶ E   access the documents Underwriters need when they need them. Our Add-in enables the seamless ingestion of emails and attachments directly to your underwriting workspace in real-time, with ingestions taking less than 60 seconds.

▶ Significantly boost efficiency and increase underwriter output exponentially. Reduce underwriter overhead by an estimated 25% and massively reduce data entry costs.

▶ Data can be rapidly ingested with no human touch. Our AI-powered engine automatically extracts and converts data from a variety of industry standard document structures.

▶ Underwriters can be confident with the accuracy of the data that's been provided by the brokers. The solution provides management insights and analytics, which includes document accuracy, work completeness and value.
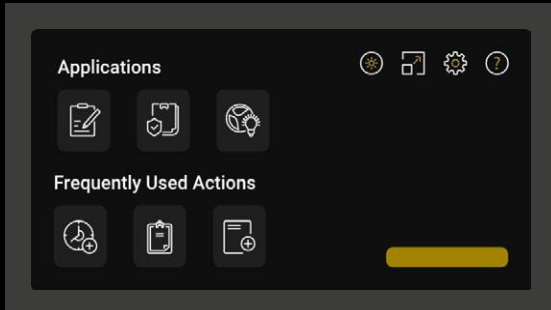
UNDERWRITING ISN'T DRIVEN BY WORKFLOW OR TECHNOLOGY. IT'S DRIVEN BY INSIGHT

Reduce downstream organizational friction with easy collaboration in a single record system, eliminating the need to cross-check key information across disparate systems and data silos, while cutting down administrative work. Increase efficiency and meet critical deadlines through centralized visibility, management, and administration.

Intelligent workflow for quotes and policies empowers highly flexible automation you can dial up or dial down as the complexity and value of the business changes underwriting workflow and business rules for regulatory compliance as standard. Mandatory data requirements and workflow ensure you are governing the underwriting process in adherence to Ombudsmen, country, and state-specific requirements.
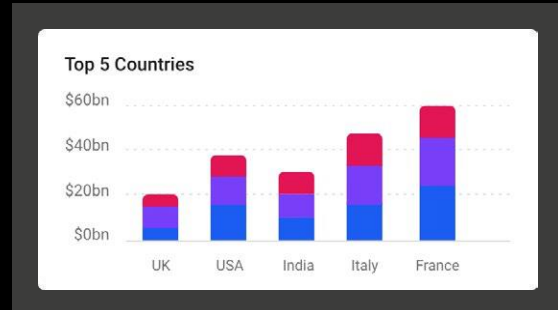
A modern microservices architecture seamlessly provides an ecosystem of connectors for trusted, industry- standard systems and third-party data services in real-time, enabling the automation of data sharing and data enrichment throughout the underwriting process, removing manual re-keying, increasing data accuracy, and reducing cost.

Advantage Go | Underwriting

UNDERWRITING **FEATURES**

SUBMISSION INTAKE

Remove low-level tasks and human error with our Outlook add-in tool, which ingests submission and schedule data from emails and attachments, stores data extractions against submissions and quotes, and unlocks accurate insights and analytics.
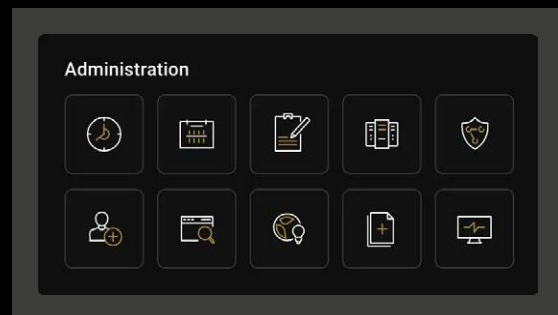

BUSINESS INSIGHT AND ANALYTICS DASHBOARD

Get insights from your underwriting data across risks, parties, LoBs, and your portfolio with our AI widget, external data sources, and 3rd party analytics widgets, which surface financials and ratios from our central data environment.

MARKET INTEGRATION

Seamlessly integrate all your distribution channels; including PPL, Whitespace, BP2, and broker systems, into one centralized platform. Streamline operations, improve data consistency, and enhance collaboration.

SELF-SERVE CONFIGURATION, WORKFLOW AND ADMINISTRATION

Easily design dashboards, forms, and workflows with our no-code editor. Customize business rules, capture tailored data, and structure product offerings for different user personas. Manage users, APIs, and platform activity from the management console.

COMPLEX MULTI-SECTION RISKS

Cater for commercial non-life product lines – multi-currency, multi-jurisdictional and multi-line business – in a single contract, including complex and multi-signed structures.

PRODUCT CONFIGURATOR

Build commercial P&C products from scratch or accelerate delivery with pre-built line of business templates that you can edit with versioning and configuration tools.

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Advantage GO | Flow With Risk Insights

RAPIDLY IMPLEMENT
ACROSS ALL P&C LINES

Optimize risk selection with an integrated flow of decision-making underwriting insights, surfaced in a curated Underwriting persona-driven view.

Streamline low-level tasks by creating automation in your underwriting workflows. Enabled by easy customization of your multi-line P&C (speciality) lines.

INCREASE PROFITABILITY

Give your underwriters the data-driven insights they need, enabling them to work in a flow state and optimize decisions on risk at speed.

BE NIMBLE

Inform your underwriting strategy in real time and operationalize your underwriting decisions with the simplicity of our modular technology.

INNOVATE FASTER

Reach your transformation goals fast with our flexible single modular platform and Ecosystem of best-in-class partners, underpinned by our Central Data Environment.

EASY CONFIGURATION FOR YOUR MULTI-LINE P&C (SPECIALTY) BUSINESS.
OPTIMIZE RISK ANALYSIS ACROSS YOUR LINES OF BUSINESS WITH ADVANTAGEGO'S SINGLE PLATFORM.

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Ecosystem GO

Advantage GO | **Flow With Risk Insights**

INNOVATE FASTER
THAN OTHER (RE)INSURERS

Enjoy a competitive advantage by adopting innovative tech faster than your peers. The AdvantageGo Ecosystem provides cutting-edge solutions across the commercial and specialty (re)insurance value chain.

The AdvantageGo Ecosystem is a strategic alliance that brings together best-in-class vendors in technology, data and analytics for commercial (re)insurance. Access self-serve API connections to our single modular platform in the management console and create a two-way flow of clean, standardized data with partners through our central data environment.

GET AHEAD OF THE CURVE WITH GLOBAL EXPERTISE

The AdvantageGo Ecosystem is your hub for (re)insurance digital transformation, boosting efficiency, reducing risk, and enhancing real-time decision-making.

FOLLOW A CLEAR PATH TO PROCESS DIGITIZATION

The AdvantageGo Ecosystem guides global carriers towards full digitization and targets key markets like the London Market for Blueprint Two and U.S. Surplus.

ACCESS SUPPORT AND QUALITY ASSURANCE

We serve as your single contact point, supporting all AdvantageGo Ecosystem vendors and ensuring they meet our high standards of excellence and security.

ONE PLACE TO GUIDE AND INFORM **YOUR (RE)INSURANCE TRANSFORMATION**

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EXPERTS **YOU CAN RELY ON**

Future-proof your transformation investment with our proven technology and the commercial insurance expertise we've developed working with leading carriers across multiple lines of business for more than 30 years.
AdvantageGo is built on customer success and backed by continuous investment from our parent company, Sapiens.

>1/4 USE ADVANTAGEGO

More than a quarter of Lloyd's syndicates trust AdvantageGo software.

30+ YEARS
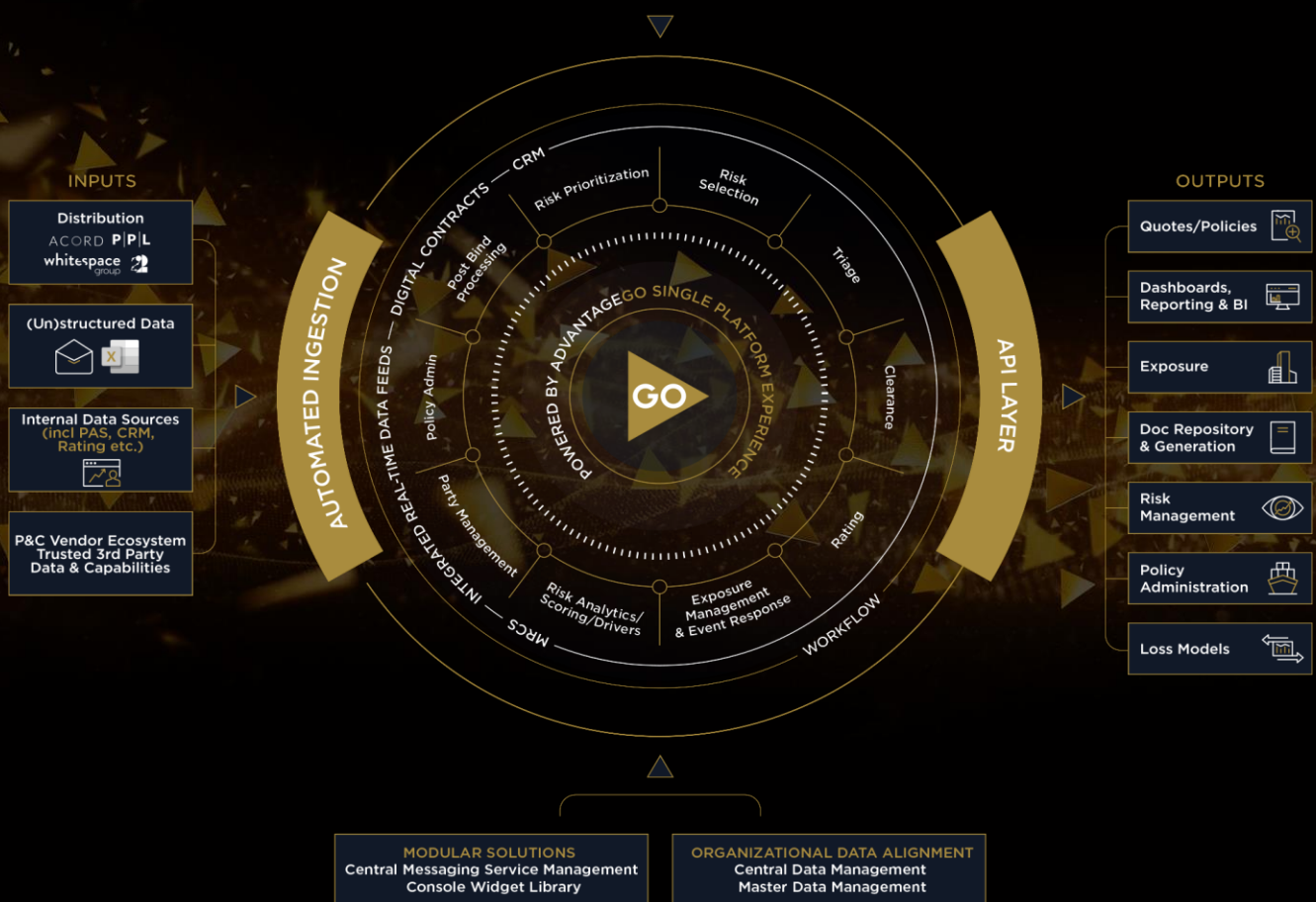
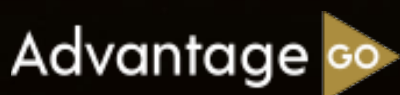We have over 30 years of commercial insurance experience.

£500+ BILLION

We support insurers underwriting a combined GWP of over £500 billion.

SINGLE **PLATFORM VISION**

AdvantageGo's underwriting, exposure management and policy administration capabilities integrate seamlessly with your trusted data sources. Our Central Data Environment generates insights and creates a two-way flow of clean, standardized data, alongside our Ecosystem of best-in-class partners and your API enabled 3rd party data sources / technologies.

Underwriting Workbench | Exposure Management | Policy Administration

INPUTS
- Distribution — ACORD P|P|L, whitespace group, 2
- (Un)structured Data
- Internal Data Sources (incl PAS, CRM, Rating etc.)
- P&C Vendor Ecosystem Trusted 3rd Party Data & Capabilities

AUTOMATED INGESTION — DIGITAL CONTRACTS — CRM — INTEGRATED REAL-TIME DATA FEEDS — MRCS — WORKFLOW — API LAYER

POWERED BY ADVANTAGEGO SINGLE PLATFORM EXPERIENCE

Risk Prioritization · Risk Selection · Triage · Clearance · Rating · Exposure Management & Event Response · Risk Analytics/Scoring/Drivers · Party Management · Policy Admin · Post Bind Processing

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OUTPUTS
- Quotes/Policies
- Dashboards, Reporting & BI
- Exposure
- Doc Repository & Generation
- Risk Management
- Policy Administration
- Loss Models

MODULAR SOLUTIONS
Central Messaging Service Management
Console Widget Library

ORGANIZATIONAL DATA ALIGNMENT
Central Data Management
Master Data Management

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ABOUT ADVANTAGE**GO**

With over 30 years of industry experience, AdvantageGo delivers a single, modular platform designed specifically for specialty and commercial (re)insurers that empowers underwriters with an underwriting workbench, exposure management and policy administration modules that drive the complete policy lifecycle from pre-bind risk and portfolio assessment value to policy renewals and beyond. Together with the AdvantageGo ecosystem of third-party data sources, applications, and systems integrators, underwriters have an integrated flow of timely, data-driven underwriting insights for improved risk selection in the moments that matter.

Learn more at **advantagego.com**

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ABOUT SAPIENS

Sapiens is a global leader in intelligent insurance SaaS-based software solutions. With Sapiens' robust platform, customer-driven partnerships, and rich ecosystem, insurers are empowered to future-proof their organizations with operational excellence in a rapidly changing marketplace.

Sapiens boasts a longtime global presence, serving over 600 customers in more than 30 countries with its innovative SaaS offerings. Sapiens is committed to partnering with our customers for their entire transformation journey and is continuously innovating to ensure their success.

Learn more at **sapiens.com**

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