



128-B Osgian Blvd
Warner Robins, GA 31088

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About IDMI

Policy Tracking System PTS

Overview

Features & Benefits

Internet Ready

Administration

Accounting

Policy Tracking and Management

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Founded in 1996, IDMI began with a fresh, forward looking approach to meeting our customers needs. Our focus is the Insurance industry where we utilize Internet technology to manage and access large informational databases and create flexible user intuitive systems. Over the last decade IDMI has quietly become the most successful developer of Insurance management systems by delivering the highest quality along with the fastest and most successful implementation strategy in the industry. At IDMI we:

- ▶ Develop advanced Internet technology based software
- ▶ Offer superior Insurance administration software packages
 - ▶ Complete information and processing management systems to bring all levels of an insurers organization together
 - ▶ Our systems combine proven Internet technologies with custom developed software
 - ▶ Our software was developed in collaboration with industry experts
- ▶ Offer the most efficient and advanced information and processing management system available today

Philosophy

Unique to other software providers in the Insurance industry, IDMI has positioned itself to take advantage of any new technological development that suits the particular needs of its customers. This position allows IDMI to cost effectively build Internet ready, user-friendly systems capable of growing and expanding instantly rather than having to wait for cumbersome patches to existing and outdated software platforms.

This commitment to embracing the rapid change of technology versus maintaining the status quo is the backbone of the IDMI philosophy and has yielded the moniker, "the most successful implementation strategy in the industry".



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Policy Tracking System(PTS) Overview:

PTS is a real-time Internet ready management system for the Insurance industry. Never before has there been an all-in-one system managing information from policy administration and reporting functions to agency point of sale.

Quote • Rate • Comparative Rating
Best Fit Rating • Underwriting • Issuance
Policy Maintenance • Claims • Imaging
Custom Reporting • Premium Finance Package
Catastrophic Recovery • Data Warehousing
Rate Analysis Tool • Workflow
Proven implementation in 60 to 120 days

PTS manages and increases efficiencies among an insurers most critical functions and throughout your entire organization.

- ▶ Provides an efficient method to sell, quote, issue and manage policies from anywhere.
- ▶ Centralizes an insurers information and reduces workload, errors and costs associated with tracking and managing an insurance policy.
- ▶ Allows for complete control of user access to an insurers database.
- ▶ Opens communication channels through all levels of an insurers organization.

The PTS was designed from scratch by two teams with diverse fields of expertise.

The first team brought knowledge and skills in computer programming, Internet technologies, network configuration, and database and website design for software applications.

The second team consisted of seasoned Insurance industry veterans. They brought a request formed by their frustrations with other software management providers they had dealt with in the past. They laid out in detail their basic needs. In addition, they issued a challenge to provide them with a management system with additional features and capabilities that other software developers in the Insurance industry had denied them.

From this pairing the IDMI team was formed. Together they created an Insurance management system that combined the basic needs an Insurer should demand from its management system with the newest technology available to them.

As part of the development process, the PTS was put through rigorous testing in the field. The team was pleased with the performance of the PTS as were the Insurers that participated in the initial testing.

Together they had created an efficient, all-in-one policy tracking solution for the insurance industry.



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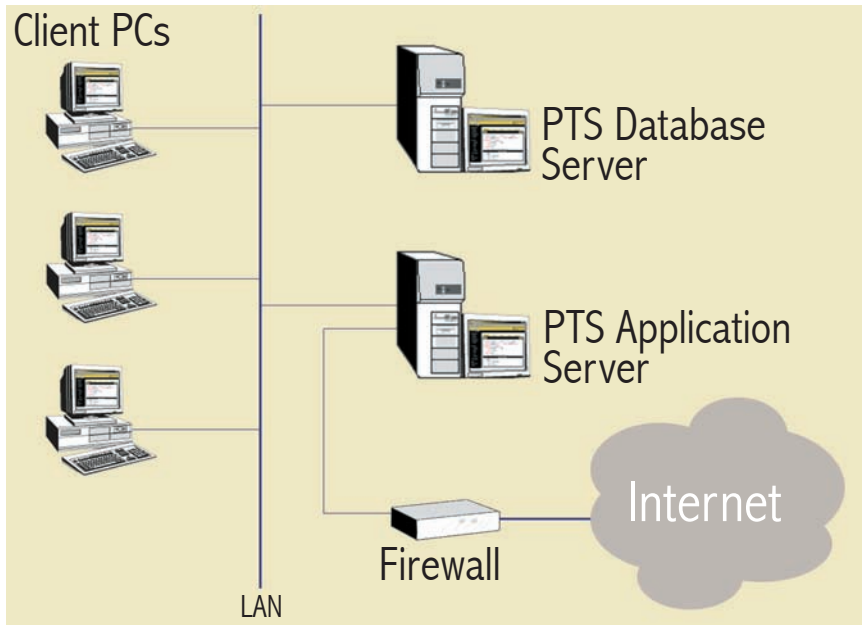
Configurations

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Internet Ready Capability

The PTS is designed to harness the benefits of ongoing improvements in technology and the Internet. This new feature to Insurance management software allows the insurer to share information in real-time to anyone or any group within their organization. This feature also greatly improves the efficiency in which producers and underwriters interact with one another. Forms are written and sent to and from those people within your organization that must sign-off on the various stages of the policy creation and allows for future access to handle any subsequent inquiries or changes to a policy holders information. The insurer has the power to decide who will see what information and can feel confident their information is protected via a secure private Internet network. This process allows for an insurer to operate in a virtually paperless environment and increase the accuracy of the information within their policy holder database.

The diagram below shows how the PTS centralizes insurers information and then makes it accessible to users in a single office.





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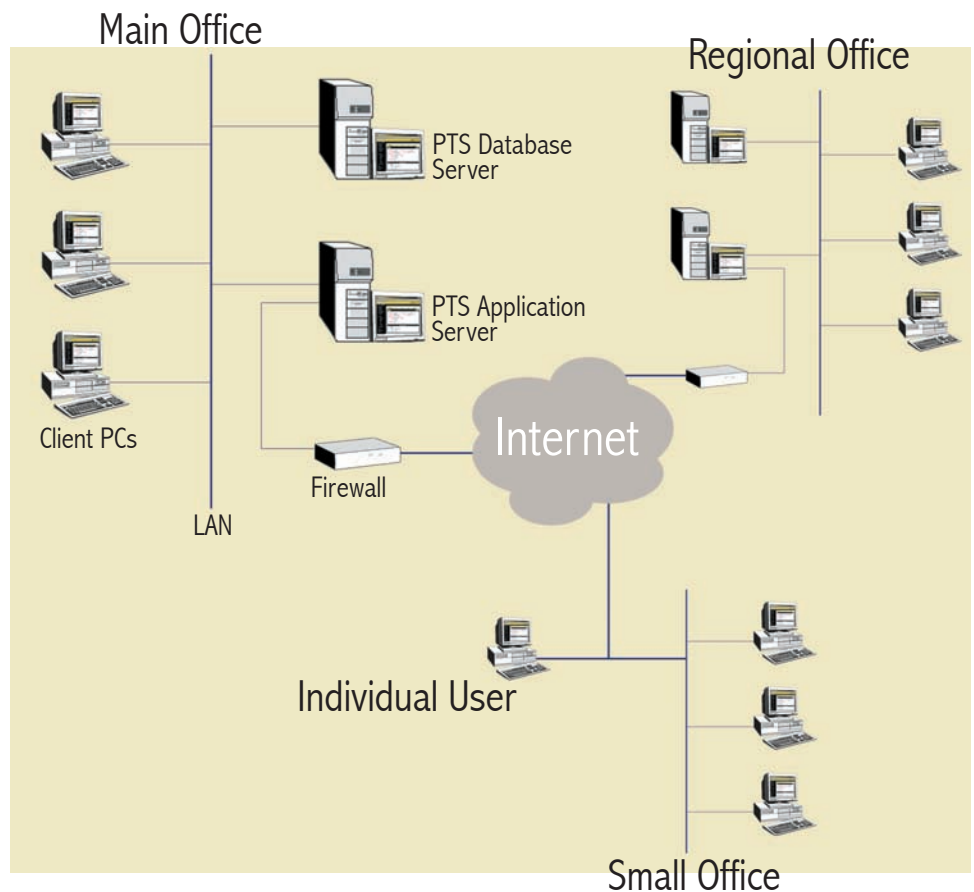
Components

Internet Ready Capability (cont)

Utilizing Internet technology, the PTS:

- ▶ Provides a more efficient method to sell, quote, issue and manage policies.
- ▶ Centralizes an insurers information and reduces workload, errors and costs associated with tracking and managing an insurance policy.
- ▶ Allows for complete control of user access to an insurers database.
- ▶ Opens the lines of communication through all levels of an insurers organization.

The diagram below shows how the PTS utilizes the Internet to create an Intranet or private network that allows the insurer to communicate through all levels of its organization in multiple offices and locations.





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Workflow/Administration

The PTS provides the capability for the insurer to establish a hierarchy of users or individual agents within its organization to have access to only the information that the insurer wants them to see. The insurer administers the system. He/she can add users at any time. They decide and select what users to give access to and what level of access a user is given. Within this hierarchy insurers may utilize the workflow built into PTS that allows them to pass work from one user or group to another. They also have the capability to dynamically assign insured accounts to particular users.

Accounting

The PTS is designed to interface with an external accounting package. It can send the calculations it makes, or acquire data to/from the external accounting package and recalculate based on the changed data. Data can be acquired by the PTS to ensure the financial information corresponds with the active policies in the system and generate a report of any inconsistencies between PTS data and accounting information. The PTS can also generate files that can be received by your external accounting system.

Policy Tracking and Management

The PTS uses Microsoft SQL server technology and is capable of handling millions of policies. The system allows you to track all relevant policy information including: policy number(s), premium information NCCI code(s), producer or sales agent, policy writer, complete insured information, assigned company representative for a particular insured, and policy status information (including payments, renewal information, payment terms, deposit information, etc.)

Internal/External Communication

The PTS includes an extensive correspondence module. This feature creates the daily memos used to communicate with customers. It also uses stored information to automatically generate contact and mailing information and customizes memos to include a company logo to lend a professional look to all internal and external communications.

Transition and Compatibility

- ▶ The PTS is designed to be completely scalable. This allows the PTS to expand its capabilities and grow as an Insurers business grows. Additional lines can be added as needed.
- ▶ Converting an Insurers database over to the PTS is a seamless transition.
- ▶ The PTS is compatible with the AS400 and can be utilized in conjunction with the AS400 to improve efficiencies in an Insurers business.



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Reporting (PTS contains a custom reporting module in addition to the reports listed here.)

| | | | |
|--------------------------------|----------------------------|----------------------------|---------------------------|
| Net Written/Company Commission | Binding | Policy Status | Company Production |
| Fees Collected | Submissions | Insured Status | Upcoming Insured Renewals |
| Taxes Collected | Producer Quote Submissions | Individual Statement | Renewal |
| Payments Rcvd | UW Quote Submissions | Agency Account Current | Daily Receipt |
| Payments Due | Company Quote Submissions | All Statements | Accounts Receivable |
| Payment Totals | Producer Activity | All Agency Account Current | Company Summary |
| Bank Deposits | Producer Production | Producer Directory | Monthly Company Summary |
| Producer Commissions | Class Code Production | Suspense Report | Claims List |
| Company Commissions | Producer Summary | Document Imaging Report | Activity |
| Commission Discrepancy | Producer Ranking | Document Imaging Audit | Summary |
| Unpaid Producer Commissions | Agency Call Report | Producer/Agent | Claims Details |
| Producer Statement Balances | Company Activity | Daily Binding | Current Due |
| Refunds | Company Production | Producer/Agent Ranking | Adjustments |
| Policy Balances | SIC Code Reporting | Class Code Reporting | Insured Status |

PTS Configurations

Company - The Company configuration is designed for insurance carriers. It has the complete capabilities to run a company's operations including: policy administration, reporting, accounting, policy issuance, suspense, correspondence, and billing and claims processing.

MGA - The MGA configuration has the complete capabilities to run an MGAs operations including: policy administration, reporting, accounting, policy issuance, suspense, correspondence, and billing processing.

PTS Modules and Components

Multi-company and multi-line environment

PTS is designed to support all lines of property and casualty including standard, nonstandard, excess and surplus as well as ad-hoc, add-on policies and coverage certificates.

In addition we can cater to Carriers and MGA's with unique opportunities including:

- Non-standard Auto
- (Variable Term, 1 month, 6 month, 12 month, Point of Sale, add-ons, Best Fit Rating, Premium Finance)
- Standard Auto
- Homeowners(HO2,HO3,HO4,HO6, Non-standard and Standard)
- Forced Placed(Auto, Home, RV, Mobile Home, Watercraft)
- Flood(Flood, Excess Flood)
- Dwelling Fire(DF1,DF2)
- Mobile Home(Standard and Package)
- Watercraft(Boat, Sailboat, Jet Ski, other)
- Add-on/Ad-hoc(ADD, Hospital Indemnity, Legal, Towing/rental, Life, Health)
- Motorcycle
- Excess and Surplus
- Artisans
- Commercial General Liability(Nursing Home, Taxi, other)
- Event Policies

Submission Module

- Quote Module
- Real-time rating engine
- Best Fit Rating
- Comparison Rating (Multi-Company)
- Rating Detail Display
- External Interfaces(VIN lookup, MVR's, credit scoring, etc)
- Exception underwriting supported
- Endorsement requests may be initiated by the agent
- Endorsement calculator
- Out of sequence endorsements
- Policy Maintenance
- Producer Statement Processing
- Direct Bill
- Agency Bill
- Premium Financed
- Renewals
- Batch Processing
- Batch Templates
- Memo Batching

Policy Memo Module

- Invoicing & Payments
- Coupons 'book'
- Periodic coupon invoicing
- Statement invoicing
- Scan Payments
- EFT Payments
- Cancellation Processing
- Automated Non-Pay & UW Multi-Cancellations
- Equity Dating
- Automated Reinstatements of Non-Pay Cancels
- Claims
- Module
- Claims Processing System
- Reporting
- Standard Production Reports
- Earned Premiums and Loss Ratio: Policy Level
- Earned Premiums and Loss Ratio: Coverage Level
- Custom Reporting/Log Database Access