

### What makes us different?

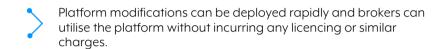
#### C-Quence Value Proposition

#### Innovation, Disruption and Value Impact



#### C-Q Elements - Evolving

Digital trading platform, designed, owned and controlled by C-Quence and developed using modern technology and architecture.





#### Reduced Expenses for Brokers - Efficient

A reinvented process delivering efficiencies and rapid servicing through end to end automation via C-Q Elements.





#### Portfolio Approach - Insightful

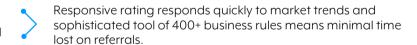
Data approach based on ability to segment and price book properly and accurately, and batch quote followed by automated on-boarding and servicing.





#### Pricing Competitiveness - Efficient

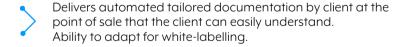
Market leading rating and pricing model that pre-empts underwriter actions to enhance drive standardisation, increased automation and pricing competitiveness.





#### Product Development - Evolving

Innovative new, simple and streamlined client centric products. Wording is in clear, plain English, with few conditions, exclusions or Sub-Limits.





#### Broker Insights - Insightful

Data centric platform providing a richness of sector, segment and industry trends and analytics.

Analysis will allow brokers to risk manage / risk advise end customers rather than operating on a transactional basis.





# Ground breaking platform

#### **Evolution**

- Platform and processes co-created with broker input.
- Agile platform that can adapt quickly to user needs, reducing time to market for new products, facilities and schemes.
- Fully flexible premium and commission management tools.
- Automated, system driven referrals reduces administrative overhead and speeds up processes.
- Low expense and consumption model zero physical infrastructure.
- Platform architecture designed as standalone or to be integrated with third party systems.
- Full end-to-end paperless e-trade within the platform significantly increasing efficiency.
- White label capability to deliver broker customisation.
- Full lifecycle capability supported including MTA's and renewals.

#### Revolution

- Designed and developed using modern technology and architecture.
- "One-click" Know Your Customer (automated compliance, credit and sanctions checks).
- Significantly reduced question set.
- Quote compare: display quotes side by side, each can be modified on screen.
- Integrated back office with automated reconciliations and payment allocations to reduce errors and time.
- State of the art risk and portfolio analytics tools provide critical insights on portfolio performance and development.
- Industry-leading multi-dimensional rating platform.
- Use of third party data feeds plus re-use of client data reduces rekeying and administrative time for quoting, binding and payments.
- Data enrichment from third party sources as standard, reducing data entry and errors, saving time and enhancing client data.
- Multiple renewal options available to increase client retention.



# $\mathsf{ML}^{\mathsf{5}}$

## A new approach to product design

#### **Evolution**

- Short, clear, simple wordings makes policies easier to read and understand.
- Product framework facilitates integrated short and long tail covers.
- Sophisticated automated document construction integrates endorsements seamlessly into the policy document.

#### Revolution

- Modular product design, allows broker to flex cover options for clients.
- "Pick and choose" approach results in seamless product solutions.

ML<sup>5</sup> is a Management Liability product suite consisting of 5 cover modules





### Real world data analysis and business tools

#### **Evolution**

- Data analytics at the heart of the platform, providing critical insights on portfolio performance and development.
- Single view of customer data, provides cross and up-sell opportunities.
- Real-time state of the art Management Information (MI), providing insights into trends and Key Performance Indicators (KPI).
- New standard in Industry and data categorisation and standardisation improves scientific underwriting.
- Automated workflows and underwriting interactions throughout the platform creating a paperless workflow.
- All elements of the process can be tracked and measured to facilitate continuous improvements in service standards and Service Level Agreements (SLA).

#### Revolution

- Machine learning to improve decisions and processes and underwriting, negating the need to increase resource in a linear fashion as business volume increase.
- Over 1000 data points captured per client will allow extensive analysis and 'what if' scenarios.
- Rich claims data provides real-time updates and feedback for underwriting adjustments.
- Re-sets market efficiency and expense ratios.