

# 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.



Platform modifications can be deployed rapidly and brokers can utilise the platform without incurring any licencing or similar charges.



### Reduced Expenses for Brokers - *Efficient*

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



Reduced errors and time taken to find/bind cover allows more time with the client, more opportunity for broker to tailor offering, pre-empt needs and add value.



### 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.



A scalable, efficient and innovative model for underwriting and servicing Facilities and scheme business.



### Pricing Competitiveness - *Efficient*

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



Responsive rating responds quickly to market trends and sophisticated tool of 400+ business rules means minimal time lost on referrals.



### Product Development - *Evolving*

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



Delivers automated tailored documentation by client at the point of sale that the client can easily understand. Ability to adapt for white-labelling.



### 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 re-keying 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.

# ML<sup>5</sup>

## 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.