

# The Leader In Program Business

RESULTS

Time and again, Cover-All Technologies has exceeded the expectations of Carriers in the Programs space. Our proven track record includes complex implementations for some of the nation's largest insurers, with nearly \$3 billion in premium flowing through our platform every year.

Why do we see such tremendous success in the Programs space? It's simple: we understand program business and provide a truly flexible and scalable platform through which businesses achieve measurable results.

## PROGRAM CARRIERS

Program Carriers face very specific challenges, which is why Cover-All designed My Insurance Center (MIC) with the kind of flexibility and scalability that ensures Program success.

### MIC Enables Program Carriers To:

- Distribute products through multiple channels, and to different program administrators
- Differentiate rating, forms, workflows, and underwriting guidelines by program
- Remotely audit program performance
- Consolidate statutory and management reporting for all programs or by individual program
- Streamline communication with agents
- Seamlessly integrate with corporate systems and third party services
- Create and implement new programs quickly

MIC is currently supporting several of the largest program business carriers in the country with capabilities such as external agency enablement, straight-through processing, automated workflow, real-time compliant rate-quote-bind-issuance, and subsequent policy servicing.



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# Cover-All's My Insurance Center (MIC) and Program Business

We're the leader in Program business because MIC combines cutting-edge technology with real-world insurance industry expertise. Our platform isn't just a tool, it's a comprehensive and **intelligent solution**.

## MYINSURANCECENTER

### MIC Capabilities Include:

- Rate, quote, and issue support for ISO, NCCI, and custom coverage in all states
- Complete policy servicing (policy administration or policy life cycle management)
- Configurable workflows
- Dynamic underwriting controls
- Program analysis, auditing, and management
- Comprehensive document imaging and electronic underwriting files
- Detailed policy billing, including payment plans, commissions, and earnings
- Advanced integration capabilities with web services and internal systems
- Powerful analytics information and regulatory reporting
- "Industrial strength" regulatory compliance and security

## COVER-ALL IN ACTION

### Start-up Experiences Dramatic Growth Using MIC

A start-up Programs carrier built their book of business from \$0 to \$200 million of DWP leveraging the My Insurance Center (MIC) platform, writing ISO and NCCI in all states, plus Custom Products. They were subsequently acquired by a larger carrier, who cited the start-up's advanced business technology as a major reason for the acquisition.

### Young Programs Business Grows Quickly With MIC

A large carrier interested in growing their young Programs business grew from \$50 million to \$900 million in DWP in just seven years leveraging My Insurance Center (MIC). Cover-All implemented ISO lines in all states and designed over 100 separate programs, extensible to over 600 external users.

## ABOUT COVER-ALL

### Harness the Power of Information.™

Cover-All provides insurance professionals with the most dynamic web-based platforms for managing business. Our unique solutions are based on years of industry experience, and are designed to help you deliver products to market faster, enhance quality, increase productivity, and reduce costs. Whether you're in need of a custom solution, or one that works right off-the-shelf, our technical and insurance expertise will help your business achieve success.



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