

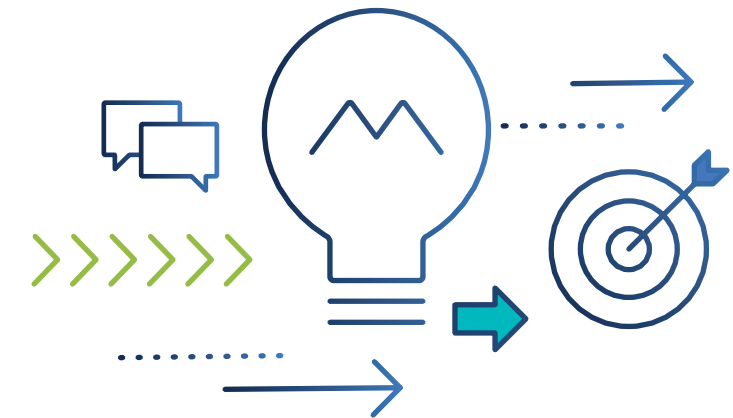
UNDERWRITING TOOLKIT

ENABLE UNDERWRITING EXCELLENCE FOR THE DIGITAL AGE



RETHINKING UNDERWRITING

Underwriters are at the intersection of many of the industry-wide changes impacting insurers.



SUBMISSION ACTIVITY

continues to ramp up in a hard market.



UNDERWRITING PROFITABILITY

is hindered by the challenge of selecting the right risks.



CUSTOMER EXPECTATIONS

are rising from both distributors as well as insureds.



DATA UTILIZATION

is critical for gaining a competitive edge.

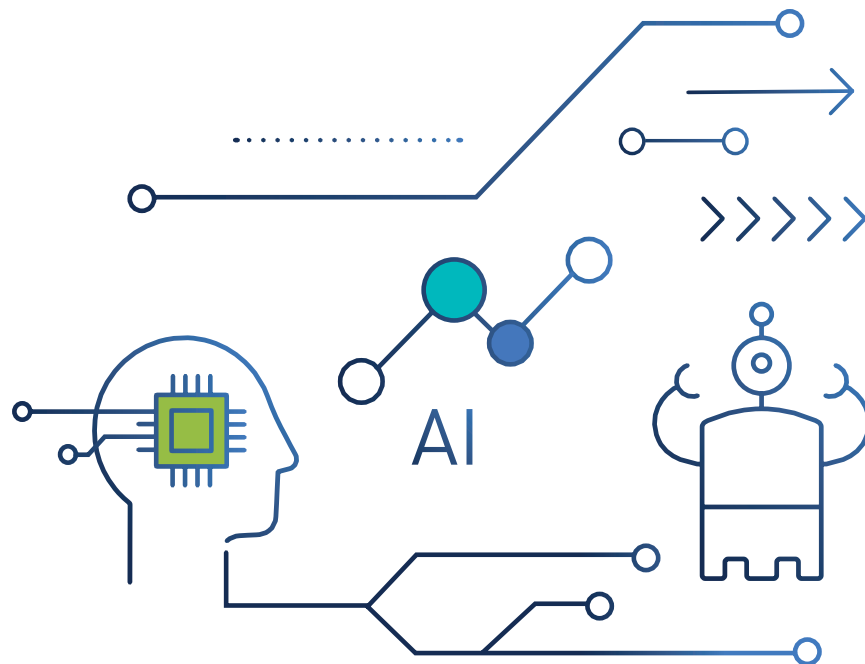
The way we automate insurance underwriting needs to be radically reimagined.

Do your underwriters have the tools and support they need?

RPA-POWERED TOOLKIT FOR TODAY'S CHALLENGES

Envision your underwriters having an army of on-demand support, augmented with automation capabilities that increase the submit-to-bind ratio, increase bound premium, and reduce submission processing costs.

The Underwriting Toolkit allows underwriters to identify risks faster, build better relationships with agencies, communicate appetite effectively, and underwrite more profitably.



IMAGINE THE IMPACT

10-20%

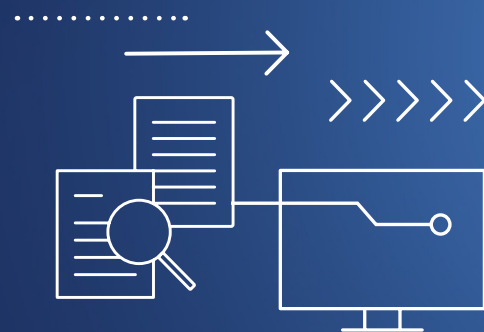
annual increase in
submit-to-bind ratio

6%

increase in bound
premium in 3 years

35%

reduction in cost
on submissions



INTEGRATING PEOPLE, PROCESSES, TECHNOLOGY & DATA TO DRIVE RESULTS

With the Underwriting Toolkit, you'll increase your ability to:



CLEAR SUBMISSIONS

Score submissions to improve your quote-to-bind ratio
Ensure submissions are accurate and complete prior to risk assessment



BE PROACTIVE

Improve overall performance while meaningfully reducing expense ratio
Enhance servicing by getting ahead of the policy lifecycle



AUTOMATE WORKFLOWS

Free up underwriters with bots, and digitize up to 80% of processes



ENHANCE RELATIONSHIPS

Deliver faster turnaround and value-added services to differentiate and deepen distribution partnerships

LET RESOURCE PRO'S FAST, DEPENDABLE SERVICE BE YOUR UNIQUE VALUE PROPOSITION.



CUSTOMIZABLE, TIERED PROGRAM TO FIT YOUR NEEDS

ReSource Pro’s Underwriting Toolkit allows underwriters to focus on risk selection and pricing while providing analytics to efficiently manage their book of business.

Key features of the toolkit designed to give you an edge:

SUBMISSION TRIAGE

An AI-driven solution to prioritize submissions

POLICY ISSUANCE

A lean solution integrating people, process, technology, and data to drive efficiencies in cost per transaction

AUTOMATION

Custom robotic process automation (RPA) tools boost efficiency and speed

INSURER ACTIVITIES	STANDARD TASKS	ENTERPRISE	PLUS	SELECT	CUSTOM
SUBMISSION AND RISK ASSESSMENT SUPPORT	Submission Clearance and Setup	✓	✓	✓	
	Submission Triage	✓	✓	✓	
	Inspection Setup	✓	✓	✓	
	Loss Runs Ordering and Management	✓	✓	✓	
	Binder Preparation	✓	✓	✓	
POLICY LIFE CYCLE MANAGEMENT	Policy Entry	✓	✓	✓	
	Policy Issuance	✓	✓	✓	
	Policy Rating and Documentation	✓	✓	✓	CREATE A TAILORED SOLUTION TO MEET YOUR BUSINESS NEEDS
	Renewal Management	✓	✓	✓	
	Endorsement Management	✓	✓	✓	
	Cancellation Management	✓	✓	✓	
	Real-time Service Support	✓	X	X	
AGENCY MANAGEMENT AND VALUE PROPOSITION ENHANCEMENT	Agency Communication	✓	✓	X	
	Policy Checking (incl. E&O Indemnity)	✓	X	X	
UNDERWRITING COMPLIANCE AND INSIGHTS	Data Reporting	✓	✓	X	
	Advanced Analytics (Underwriter)	✓	X	X	
	Advanced Analytics (Management)	✓	✓	X	
	Book Audit Tasks	✓	✓	X	

GAIN INSIGHTS AT THE ENTERPRISE LEVEL

Field-tested and value proven, ReSource Pro's Analytics Suite pulls data from multiple systems and maps it in easy-to-use dashboards. The data you're already producing holds valuable information—we help you interpret that data into actionable insights.

EXECUTIVE INSIGHTS

This dashboard transforms data across multiple systems into meaningful visualizations of your key performance indicators (KPIs) to keep your organization on target.

POLICY INSIGHTS

Powered by AI, machine learning, RPA, and optical character recognition (OCR) technology, this leading-edge tool can uncover the drivers of errors in policies, a potential differentiator for insurers. Add value to your partners with Resource Pro-verified policies providing E&O indemnification.



LEVERAGE OUR DIGITAL CAPABILITIES

Since 2003, ReSource Pro has built up a library of 19,000 streamlined processes and now leverages it to apply RPA where it has the most impact. Using an integrated set of digital capabilities, ReSource Pro develops customized solutions including the Underwriting Toolkit, designed exclusively for the insurance industry.



80+ clients utilizing ReSource Pro's automation capabilities in insurance workflows



100+ automation experts specializing in tools such as UiPath, WinAutomation, and Decisions Workflow

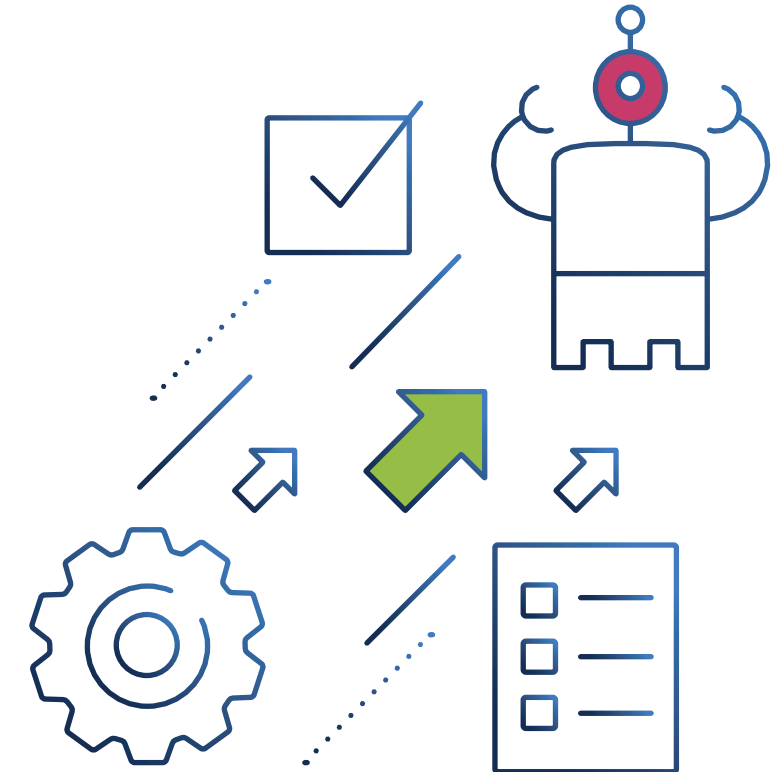


200+ custom bots developed for the unique needs of insurance organizations

MAXIMIZING AUTOMATION OPPORTUNITIES

Adding automation to workflows can enable smarter and more effective decisions, including submission triaging, recommendations of lines of coverage to cross-sell to your accounts, or even unlocking data trapped in your loss runs and policies.

When you partner with us, you can apply RPA where it has the greatest impact. Our experts develop custom automation solutions using tools such as UiPath, WinAutomation, and Decisions Workflow.





Our Underwriting Toolkit can be your pivot point from investing in business-as-usual to **reimagining how underwriting is done.**

You're looking to differentiate. We're here to help.

Learn more by visiting resourcepro.com/underwriting



ABOUT RESOURCE PRO

ReSource Pro brings to the insurance industry tools, technology and strategic services that enable profitable growth through operations excellence. Headquartered in New York, ReSource Pro's global service centers address client operational needs around the clock. Recognized as an industry thought leader and listed as one of Inc. 500/5000 Fastest Growing Private Companies annually since 2009, the company is renowned for its focus on innovation, service excellence and trusted partnerships. Over 5,000 ReSource Pro employees provide dedicated support to hundreds of insurance organizations, consistently achieving a 97% client retention rate for over a decade.

resourcepro.com/underwriting