



# Authority Suite®

POWERED BY **PRODUCTAUTHORITY®**

Automation in the insurance industry is driven by business needs – the need to grow, to reduce cost by increasing productivity, to stay competitive with more appealing products and better customer service, to manage loss exposure and expenses, and to improve profitability. These primary business needs are taking on a new, heightened sense of urgency and require a policy administration system to do more than just manage policies. It must provide the rich functionality, flexibility, insurance content and product agility insurers need to rapidly and cost effectively respond to challenging market conditions as well as be easy to implement, integrate, and extend to minimize the business and technology risks.

Whether you are a mid-market carrier or one of the world's largest insurers, Authority Suite® can help you quickly make a simple rate change or launch new products and differentiate yourself in a crowded marketplace – all while reducing costs and risk.

To dramatically reduce the time required to get simple rate changes and brand new products to market, product configuration must be at the heart of the policy administration system. This configuration capability must allow the separation of product from process enabling insurance product changes to be made in one central repository, without hard-coding. Product information that was traditionally contained in various hard-coded legacy operational systems is instead externalized and stored in a central product repository that can be accessed easily by all systems and stakeholders. Insurers can inherit or assemble re-usable product components from the central product repository to modify existing insurance products or build new ones-in weeks not months-without affecting processes, which dramatically reduces the time it takes to get products to market. Not only does this separation

minimize the impact of product changes to all consuming systems, it creates a single source of the truth for your insurance products.

Essential is the ability to componentize insurance products to enable best practice insurance product architecture and easy re-use using sophisticated inheritance functionality. Insurance product architecture maps the relationships of product specifications required to represent a portfolio of products effectively and efficiently. We're talking about both commonalities and differences, how insurance coverages, riders, rates and rules, plus data structure, reference tables and rating logic all integrate with one another for a marketable insurance product.

Authority Suite, powered by ProductAuthority®, is the most product-agile P&C policy administration system available, supporting complete ISO Electronic Rating Content for all ISO lines of business as well as company-specific lines of business. Insurers can choose full-service ISO product maintenance or, because of ProductAuthority's unique capabilities, they can create and manage ongoing updates on their own. With sophisticated insurance product configuration and management capabilities at its core, this "no code" solution enables the fast and easy inheritance and re-use of pre-built product components, such as company rates, rules, forms and calculations, to accelerate insurance product development and enable rapid business growth.

This highly configurable rules and tools-based solution lets insurers become self-sufficient very quickly. Trained business systems analysts can change rates, add new products, modify workflow rules or create and run new reports – all with little or no IT involvement.

Authority Suite delivers unmatched flexibility and agility through six fundamental components

## Efficient, Cost-Effective Policy Administration

Authority Suite is a single solution for all Property & Casualty lines of business – Commercial, Personal, and Specialty. It supports the entire policy administration lifecycle including application data capture, qualification, rating, pricing, quote management, bind and issuance and all required policy transactions.

Out of the box, Authority Suite offers a rich set of policy transactions including out-of-sequence endorsement processing with visual confirmation of transaction steps and underwriter-driven conflict resolution. Advanced forms capabilities with automated attachment rules and an easy-to-use form chooser are also included. By bringing consistent, repeatable processes and automation to the entire policy administration process from initial submission to issuance to ongoing servicing and maintenance, Authority Suite helps you work smarter and faster, saving time and resources, while reducing risk. Open, industry-standard frameworks allow you to easily integrate Authority Suite with other legacy and best-of-breed solutions like billing, claims or print.

Authority Suite is designed to minimize the time and costs associated with ongoing development and extension. Sophisticated versioning, publishing, testing and deployment features facilitate incremental roll-outs and continued insurance product development and maintenance. Authority Suite's high performance, role-based graphical user interface is configurable and extensible to support easy policy navigation and rapid data entry.

## Agile Product Configuration

A policy administration system should not only allow you to efficiently administer policies. As you race to enter new markets or revise products to make them more competitive, you need an insurance product-agile solution like ProductAuthority, the innovative insurance rating and product configurator that powers Authority Suite. This capability reduces your product development costs and makes it easier and faster to revise or launch new insurance products in months, not years.

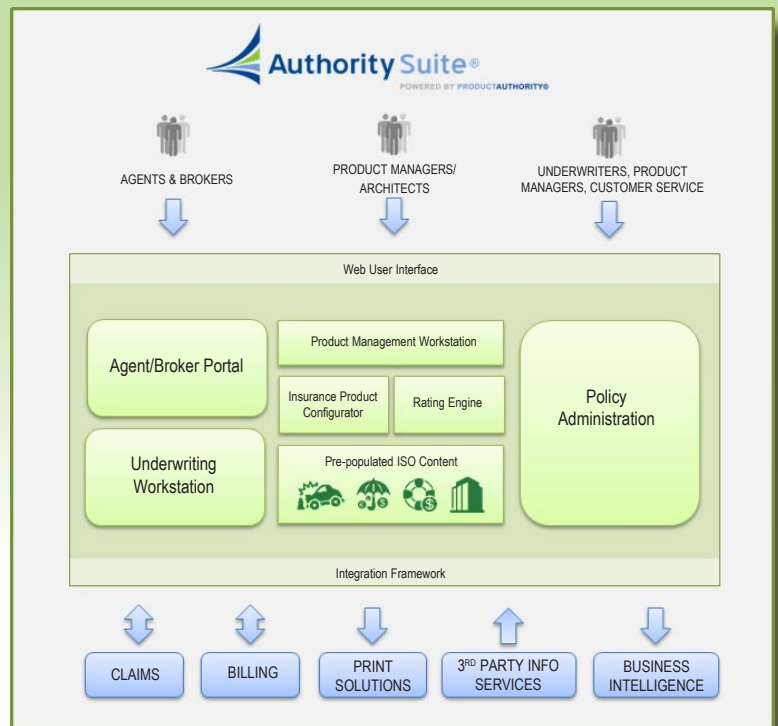
With strong insurance product architecture at the foundation, new and existing products can be quickly and easily built through the re-use of product components. The core insurance product baseline provides a common product foundation or chassis from which other re-usable product components can be quickly and easily configured through sophisticated inheritance capabilities. The re-use and inheritance of insurance product components enables you to achieve enterprise product agility, which is the ability to react to changing market conditions and deliver the right products to the right customers ahead of the competition.

You're only as agile as your systems allow. Many policy administration systems can impede time to market because all product data, rates and rules are hard-coded into the system or they only provide the ability to clone or copy products rather than providing the ability to inherit or re-use product components from a central product repository. They can also be inflexible and costly to maintain, requiring IT or vendor support to program even the simplest insurance product changes. Copying products becomes harder to maintain over time as there are multiple copies in multiple systems increasing the time it takes for every product change which impedes speed to market and increases maintenance costs. Inheriting products that contain the same rules or can be modified from one version of a product to another dramatically reduces insurance product maintenance time and effort.

Authority Suite empowers you to enter new markets and channels, improve responsiveness to distributors, adapt prices or products to address changing customer demands and develop and change products concurrently. By shifting from coding to configuring products, you can develop entirely new products or modify existing offerings quickly, easily and cost-effectively.

*“Camilion’s modern architecture, scale, success with complex commercial products, and top notch underwriting and product development tools will land Camilion on a large number of short lists.”*

*Celent Policy Administration System  
Vendors 2009, North America*



## Underwriting Workstation

Authority Suite includes a consolidated underwriting workstation that acts as a single-point-of-access for all policy information – across lines of business. By centralizing work management, providing a user-friendly interface to all underwriting functions and sophisticated underwriter workflows, Authority Suite eliminates redundant data entry and dramatically improves operational efficiencies, underwriting quality, business processes, response times and collaboration. The underwriting workstation tracks underwriting decisions as they were made, helping the insurer quickly respond to underwriting trends and changes in risk exposure. It also provides collaboration between underwriters and distribution channels and incorporates business intelligence into the underwriting process. Authority Suite enables straight through processing and supports automated underwriting, enabling online sales and reducing the time between application and policy issuance. Authority Suite supports the needs of all lines of business by providing the flexibility for automated underwriting, exception-based underwriting and manual underwriting workflows.

## Automated Insurance Product Lifecycle Management

Further leveraging the power of ProductAuthority, Authority Suite provides a unique web-based product management workstation, Lifecycle Manager. Providing automated, configurable product development workflows Lifecycle Manager facilitates collaboration throughout the insurance product development life cycle.

Lifecycle Manager enables insurers to better manage their product development processes – from new product requests and product changes to forms development and review to state (DOI) filing. It provides visibility into the process to track and manage all tasks and participants involved in product development, which helps insurers eliminate bottlenecks, improve speed to market and deliver quality products to market up to 30% faster.

## Pre-Populated ISO Content

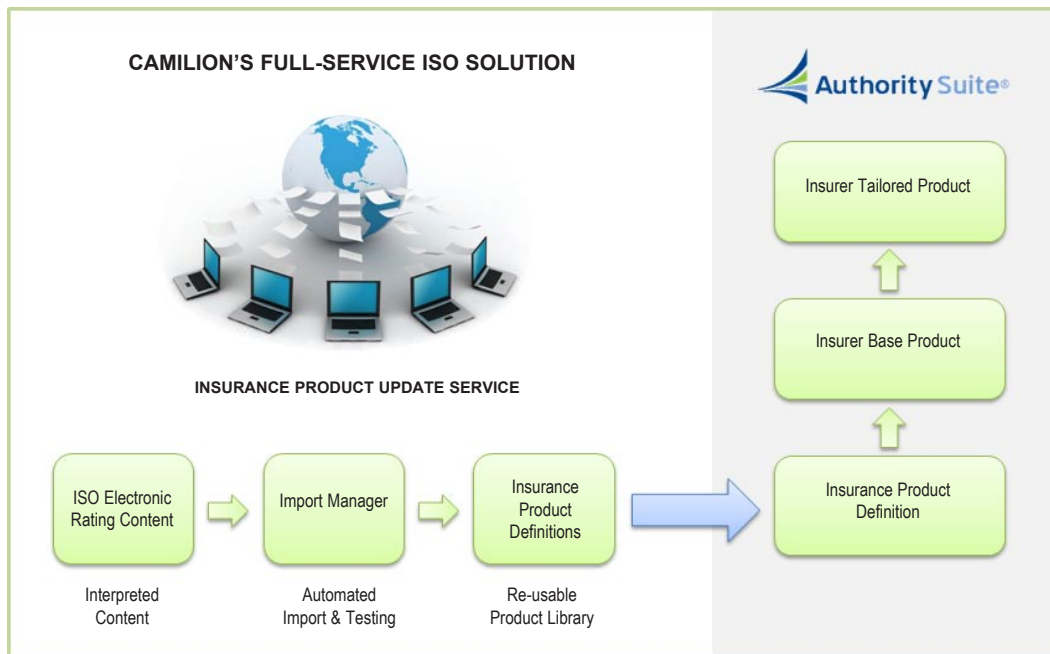
As the first policy administration system vendor to implement ISO Electronic Rating Content, Camilion is able to offer an innovative new approach to providing full-service ISO capability. Using an advanced automated process for importing and testing ISO Electronic Rating Content, Camilion builds complete, functional insurance product definitions that include up-to-date rates and rules for all lines as interpreted by ISO. These product definitions can be used “as is” or quickly and easily tailored with company-specific product features. Each insurance product can have its own unique deviations from ISO, allowing the creation of a family of products aimed at specific market segments. And because the insurance product definition is always kept intact, it is easy to refer back to a “pure” ISO base to document your deviations or inherit new ISO components for a future release of your product. Following implementation, Camilion will also deliver ongoing updates to subscribing customers.

## Flexible, Open Architecture

To protect your technology investment longer and avoid the high costs of specialized IT skills or legacy programming resources, you need modern, flexible and open technology that is easy to integrate, upgrade and extend.

Authority Suite supports insurance industry standards such as ACORD. It has also been developed using open, industry-standard frameworks for integration, interface development and process orchestration. A Service-Oriented Architecture (SOA) provides easy extensibility, scalability and upgradeability with less risk and a substantially lower total cost of ownership (TCO).

To simplify integration with other core systems, whether legacy or best-of-breed, Authority Suite’s proven Integration Framework enables the rapid development of interfaces for other solutions such as claims, billing, print, third-party information providers and business intelligence solutions. Authority Suite supports both mature Enterprise Service Busses (ESBs) and point-to-point integration providing a flexible and consistent approach for interfacing with other systems enterprise-wide.



*“By moving quickly to create a sophisticated, automated approach geared expressly for the direct integration of ISO Electronic Rating Content, Camilion is first to market with a solution that optimizes critical insurance company expertise and exploits technology to create a powerful new approach to the management of ISO content as well as the entire product design and management function. Authority Suite® is well positioned to help insurers meet time-to-market demands with a more cost effective approach than has ever been possible in the past”*

**SMA Strategy Meets Action**

# Key Features/Functionality At a Glance

Feature	Availability	Feature	Availability
Automated Underwriting	✓	Statistical Reporting	✓
Quick Quote	✓	Commission Management	✓
Rating	✓	Insurance Product Configuration	✓
Pre-populated ISO Content – interpreted by ISO	Support for all Commercial and Personal lines in 50 states	Billing	Available through integration with Guidewire, Oracle, and others
Update Service for ISO rates and rules	ISO Electronic Rating Content Associate combined with full Camilion maintenance support	Claims Management	Available through integration with SAP, BlueWave, and others
Quick start templates	For non-ISO lines (customized LOB/Specialty)	Application Server Support, Database Support	WebSphere Application Server, Oracle, SQL Server
Web-enabled User Interface	✓	Integration Adapters	✓
Full Policy Lifecycle Support	New Business, Endorsement, Cancellation/Reinstatement, Rewrite/Reissue, Policy Extension, Renewal, Premium Audit	Business Intelligence	Available through integration with IBM, SAP, BusinessObjects, and others
Out of Sequence Endorsements with Conflict Resolution	✓	Automated Insurance Product Management	✓
Automated Renewals	✓	Modern Technology Platform	✓
User Portals	High performance role based web user interface with configurable producer and underwriter workflows	Agile Services Methodology with Unique Insurance Product Rationalization Expertise	✓
Integrated Notes and Tasks	✓	Extensible and Flexible Data Model	✓

# Call the Authority

If it's time to replace your legacy policy administration system, or if you need a new system to quickly capitalize on market opportunity, call the Authority.

Built on a platform designed to maximize insurance product agility, Authority Suite will help you:

- Grow your existing book of business or enter new markets or geographies quickly
- Respond quickly to changing customer demands with relevant, profitable products
- Leverage ISO Electronic Rating Content to accelerate time to market for ISO-based products and updates
- Reduce system maintenance, underwriting and insurance product development costs
- Manage risk and decrease underwriting cycle times through automated underwriting processes
- Increase revenue by enabling underwriters to focus on writing more profitable business
- Develop and launch new products concurrently and eliminate product development bottlenecks
- Realize real-time policy issuance
- Make it easier for your agents and brokers to do business with you



**CAMILION™**  
SOLUTIONS

CAMILION™ is a leading provider of product development and management solutions for insurance and other financial services organizations. Camilion's innovative software solutions create enterprise product agility by allowing organizations to develop the right product for the right customer at the right time and enabling key strategic initiatives such as product lifecycle management, dynamic product bundling and product rationalization.

Some of the world's largest financial services organizations are currently in production with Camilion's ProductAuthority®, using it as a standalone enterprise product development and management solution, or as the innovative product agility platform on which Authority Suite®, a P&C Policy Administration System, is built. ProductAuthority brings new levels of automation and efficiency to the product development process, enabling organizations to get quality products to market up to 30% faster. Built on a modern rules and tools-based technology platform, Authority Suite is the insurance industry's most product-agile P&C Policy Administration System.

Founded in 2001, Camilion is a privately owned corporation with offices in Toronto and New York City.

#### **Corporate**

123 Commerce Valley Drive East  
6th Floor, Markham, Ontario  
L3T 7W8

#### **Regional**

Rockefeller Center  
1230 Avenue of the Americas  
7th Floor New York, NY 10020

T	905.482.3450
TF	1.866.226.4546
E	info@camilion.com