

## Modern Property and Casualty Policy Administration System

You are, without a doubt, the authority on your business. But, when you decide to replace or acquire a new core processing system, you want to be confident that you are dealing with an authority on policy administration systems. Whether you are one of the world's largest or an innovative mid-market insurer, Camilion's proven, modern policy administration system, Authority Suite®, can replace your expensive, aging policy administration systems or be the new solution that allows you to quickly launch new lines of business or enter new markets.

Built on a modern technology platform, Authority Suite is a fully functional policy administration system that provides a rich set of policy transactions while enabling "true" speed to market. Its modern, role-based user interface is easily configurable and customizable and supports easy policy navigation and rapid data entry. Entirely web-based, Authority Suite provides rich functionality that enables business users to track key performance indicators and augment

management reports; these reports can be pre-built or acquired from existing reporting systems. Authority Suite has enabled insurers to:

- Lower system maintenance, underwriting, and product development costs
- Respond quickly to changing market conditions with relevant, profitable products
- Automate consistent and efficient underwriting processes to decrease underwriting cycle times
- Increase revenue by enabling underwriters to focus on writing more profitable business
- Develop and launch new products concurrently and eliminate product development bottlenecks
- Realize same day policy issuance
- Improve producer loyalty by being easier to do business with

Authority Suite is a single solution for all lines of Property & Casualty business—Commercial, Specialty, and Personal; it supports the entire policy administration lifecycle, including application data capture, qualification, rating, quote management, bind and issuance, and all required policy transactions. Authority Suite also supports ISO lines of business through our preferred partnership with ISO.

## Lowers Total Cost of Ownership (TCO).

Unlike other systems, Authority Suite is a rules and tools-based, highly configurable solution that lets insurers become self-sufficient quickly. Authority Suite is built on a modern technology platform, which substantially lowers Total Cost of Ownership (TCO). It can be deployed on a range of platforms, such as Linux, Windows, or UNIX (AIX/Solaris). Authority Suite is also designed to be database-agnostic and can be quickly configured to work with any relational database.

With a rules and tools-based system, product and process changes are made more easily—with less vendor dependency—and systems maintenance costs are lowered. Business users can change rates, add new products, modify workflow rules, or create and run new reports—all without IT involvement. Modern technology also allows a best-of-breed approach, so you can integrate easily with other solutions, like billing, claims or print, protecting your investment for the long term.

By integrating Authority Suite, you reduce the IT resources required to manage the product development process so that they can be deployed to more strategic initiatives. Product development, underwriting, and IT maintenance costs are lowered, and IT resources are used more efficiently:

- Fewer resources, comprising small business teams rather than IT project teams, are required to develop products.
- IT backlogs are minimized because IT resources do not have to make product changes; they only need to support the operational system.
- Automated underwriting reduces the number of underwriting staff required to process policies; they can focus on managing the book of business and generating more revenue.
- Changes are not dependent on costly COBOL or Java programming resources.

## Enabling “True” Speed to Market

Traditional policy administration systems are built around processes. These legacy systems provide little or no flexibility as all product data, rates, and rules are hard coded in these process-driven solutions; they are costly to maintain because they require IT or vendor support to program all product changes, and they inhibit speed to market. As insurers race to enter new markets or revise products to make them more competitive, innovative modern policy administration systems have emerged to help tackle these problems; but not every modern policy administration system is built for speed. A modern policy administration system should not only be designed to allow you to efficiently administer policies, it must also reduce your product development costs and make it easy to revise or launch new products—it should enable “true” speed to market.



*“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.”*

*Colent Policy Administration System Vendors 2009, North America*



## Separate Product from Process to Achieve True Speed to Market.

Authority Suite is powered by ProductAuthority®, the market's only “true” insurance product configurator. With product configuration at the heart of the system, Authority Suite separates product from process by externalizing and storing all product data and rules from legacy operational systems into a centralized product repository so that all of your product components are completely separated from your policy admin processes—not tied up in application code.

By separating product from process and enabling the inheritance and re-use of product components in the central product repository, Authority Suite enables Product Agility, which is the flexibility to react quickly and cost effectively to consumer needs and market demands with relevant, profitable products.

Authority Suite includes pre-built templates to quick start product creation; from the repository, trained business users can inherit re-usable components to make changes easily to existing products or create new, customized products from a common chassis. Inherited products may contain the same rules or can be modified from one version of a product to another as required. Entirely new products can be developed or existing ones can be modified quickly and easily - in weeks instead of months.

Authority Suite allows you to open new markets and channels, improve responsiveness to distributors, adapt prices or products to address changing market conditions, and develop and change products concurrently. By enabling Product Agility—you achieve “true” speed to market.

## Gain visibility into the product development process.

Leveraging the power of ProductAuthority, Authority Suite also provides unique product lifecycle management capabilities. ProductAuthority Lifecycle Manager is a web-based product management desktop that provides automated, collaborative product development workflows designed to support processes related to new product requests, change product requests, forms development and review, and state (DOI) filing management.

Lifecycle Manager enables insurers to better manage their product development and management processes. It provides visibility into the process to track and manage all tasks and participants involved in product development, which helps to eliminate bottlenecks, improve speed to market, and deliver quality products. In fact, one Camilion customer is now getting quality products to market 60% faster.



## Easily integrate with other best-of-breed tools.

Authority Suite is a best-of-breed system that lets you select and integrate with other best-of-breed systems, such as claims, billing, and print solutions, as required. When you make a strategic decision to replace these systems, you can easily adopt a new solution with minimal disruption to the policy administration system.

Having the capability to integrate best-of-breed systems through industry-standard protocols minimizes the need to take a riskier, and often more expensive, “rip and replace” approach, and having access to a range of complementary tools ensures that you are not handcuffed to a particular vendor when changes are needed.

Authority Suite is based on a component architecture and supports industry standards, such as ACORD. Developed using J2EE and XML, Authority Suite capitalizes on a Service-Oriented Architecture (SOA) that provides the “openness” necessary for easy integration.

## Make it easier for producers to do business with you.

Authority Suite’s online sales portal provides easy access for your producers through an intuitive, user interface; users can access the system from anywhere and navigate through it easily, which improves user adoption rates and increases satisfaction.

Straight through processing improves the entire sales process because it shortens the time between application and policy issuance by reducing manual touch points, which decreases errors and risk.

Authority Suite also includes functionality that lets producers or underwriters generate and view comparative premium quotes for policy options, using varying levels of coverage or deductibles. Cross-selling is encouraged as other product offerings can be presented to producers online at time of quote.

## Automated underwriting improves efficiency and reduces costs.

Every insurer wants to establish efficient, repeatable processes that save time, money, and reduce risk. Whatever the level of automation your business or products require, Authority Suite can provide the necessary balance between automated processes and underwriter involvement. It can be used to automate the entire process—from the initial submission, to issuing the policy, to servicing post-issuance changes.

Authority Suite includes a consolidated underwriting workstation that acts as a single-point-of-access for all policy information. By centralizing work management, redundant data entry is eliminated and response times and collaboration are radically improved; the workstation ensures that underwriting and business rules are applied accurately and consistently.

Authority Suite includes a rich set of policy transactions, including out-of-sequence endorsement processing with visual confirmation of transaction steps and underwriter-driven conflict resolution. Also included are advanced forms capabilities with automated attachment rules and an easy-to-use form chooser.



The screenshot displays the Authority Suite software interface. At the top, it says "CARILION SOLUTIONS" and "Authority Suite". Below that, there's a navigation menu with options like "Home", "Policy", "Quote", "Underwriting", "Claims", "Billing", "Print", "Reports", "Tools", "Help". The main content area shows an "Option Summary" table with columns for "Line", "Quote Label", "Amount", "Description", "Status", "Rate", "Term", "Type", "Class", "Code", "Rate", "Term", "Type", "Class", "Code". The table lists various items such as "Initial", "Transition Premium", "Commission", "Surrender Fee", "Premiums including Services", "Transition Premium", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee", "Surrender Fee".

| Line | Quote Label                 | Amount     | Description | Status | Rate | Term | Type | Class | Code |
|------|-----------------------------|------------|-------------|--------|------|------|------|-------|------|
| 1    | Initial                     | \$1,000.00 | Initial     |        |      |      |      |       |      |
| 2    | Transition Premium          | \$10.00    |             |        |      |      |      |       |      |
| 3    | Commission                  | \$20.00    |             |        |      |      |      |       |      |
| 4    | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 5    | Premiums including Services | \$1,000.00 |             |        |      |      |      |       |      |
| 6    | Transition Premium          | \$10.00    |             |        |      |      |      |       |      |
| 7    | Surrender Fee               | \$10.00    |             |        |      |      |      |       |      |
| 8    | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 9    | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 10   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 11   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 12   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 13   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 14   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 15   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 16   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 17   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 18   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 19   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |
| 20   | Surrender Fee               | \$0.00     |             |        |      |      |      |       |      |

*“Authority Suite’s interfaces for both internal (underwriters, customer service) and external (agents, policy holders) users are excellent, with a great deal of data being provided in a consistent and easy to navigate way. The ability for end-users to personalize their views adds to the ease of use, and the fact that different style sheets can be applied to pages designed within the configuration tool makes it possible for a carrier to customize the portals to a high degree.”*

# Key Features/Functionality At a Glance

| Policy Administration System Functionality                   | Authority Suite   |
|--|---|
| <b>Product Design / Development Tools</b>                    | With a “true” insurance product configurator, qualified business users can create and modify products in a central repository, where product data and rules can be easily re-used to modify existing products quickly or launch new products for true speed to market. Concurrent product development is also enabled.  |
| <b>Rules and Rating Engine</b>                               | An integrated rules engine creates and maintains business logic and rules, including robust rating capability.  |
| <b>Underwriter Workstation</b>                               | <p>A consolidated underwriting workstation provides a single, user-friendly interface to all underwriting functions, even across lines-of-business.</p> <p>Functionality is included for sophisticated underwriter workflows to reduce redundant, error prone data entry and minimize human intervention.</p>   |
| <b>Out-of-Sequence Endorsements</b>                          | <p>Supports out-of-sequence endorsements, including automated, validated re-application.</p> <p>Enables conflict resolution to be presented visually to users.</p>  |
| <b>Forms Selection</b>                                       | <p>Forms can be attached automatically through configurable rules.</p> <p>An easy-to-use form chooser provides searching, sorting, and edition management capabilities.</p> <p>A form-variable data browser allows form information to be entered quickly and on one central location.</p>  |
| <b>Producer Self-Service Portal Including Quote and Bind</b> | <p>Online sales capabilities make it possible to offer products online, through a “once and done” interface from application to policy issuance.</p> <p>Through the web-based interface, brokers and underwriters can access various capabilities assigned through role-based security. Brokers can be assigned a range of permissions, from view only to bind and issuance.</p> <p>Integrates with any existing portal or AMS through SOA.</p>     |
| <b>Reporting</b>   | <p>Includes predefined operational and management reports showing in-force policies, hit ratios, cancellations, renewal/retention, expiring policies, written premium growth, policy process stage, turnaround time, and cross-selling.</p> <p>Reports can be filtered or sorted by time period, state, producer, and product.</p> <p>Can be integrated with enterprise reporting solutions, data warehouses, or business intelligence systems.</p> |

# Authority Suite Customers

## 100% in Production

Our deep insurance expertise and experience working with some of the world's largest insurers has enabled Camilion Solutions to establish best practices in policy administration systems implementation and integration.

Authority Suite supports an iterative approach to deployment—a series of small-scope, rapid implementations, each addressing a specific business issue—resulting in a faster return on your investment, reduced risk, and the ability to build on the learning that occurs constantly during the process.

Our modern implementation methodology focuses on training your staff early in the project, if that's what you need; this knowledge transfer helps you lower professional services costs because system ownership can be assumed in-house more quickly. Alternatively, Camilion can provide ongoing professional services resources, as you require. With Authority Suite, you can have a modern policy administration system up and running, and new products ready to sell, in months—not years.



## Call the Authority

If it's time to replace your out-of-date policy administration system, or if you need a new system to quickly capitalize on a market opportunity, call the Authority. With its modern, agile technology platform, Authority Suite will:

- Enable your underwriting department to innovate and realize dramatic cost-savings and efficiencies.
- Accelerate your product development, increase your capacity, and enable you to develop multiple products concurrently.
- Transform your sales processes to make it easier for producers to do business with you.

For more information please visit [www.authoritysuite.com](http://www.authoritysuite.com).



**CAMILION**  
SOLUTIONS™

Camilion Solutions, Inc. ([www.camilion.com](http://www.camilion.com)) is a leading provider of world-class insurance product development solutions and modern P&C policy administration systems. With some of the world's largest insurers as customers, Camilion uses its deep knowledge of the insurance industry to enable mid-to large size organizations to get quality products to market faster, automate underwriting, enable straight-through processing, and deploy an agile, modern technology platform all while mitigating risk and reducing costs. Camilion is a privately owned corporation founded in 2001 with offices in Toronto and New York.

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