

AGO's All Lines Expert Underwriting System (ALEXUS)



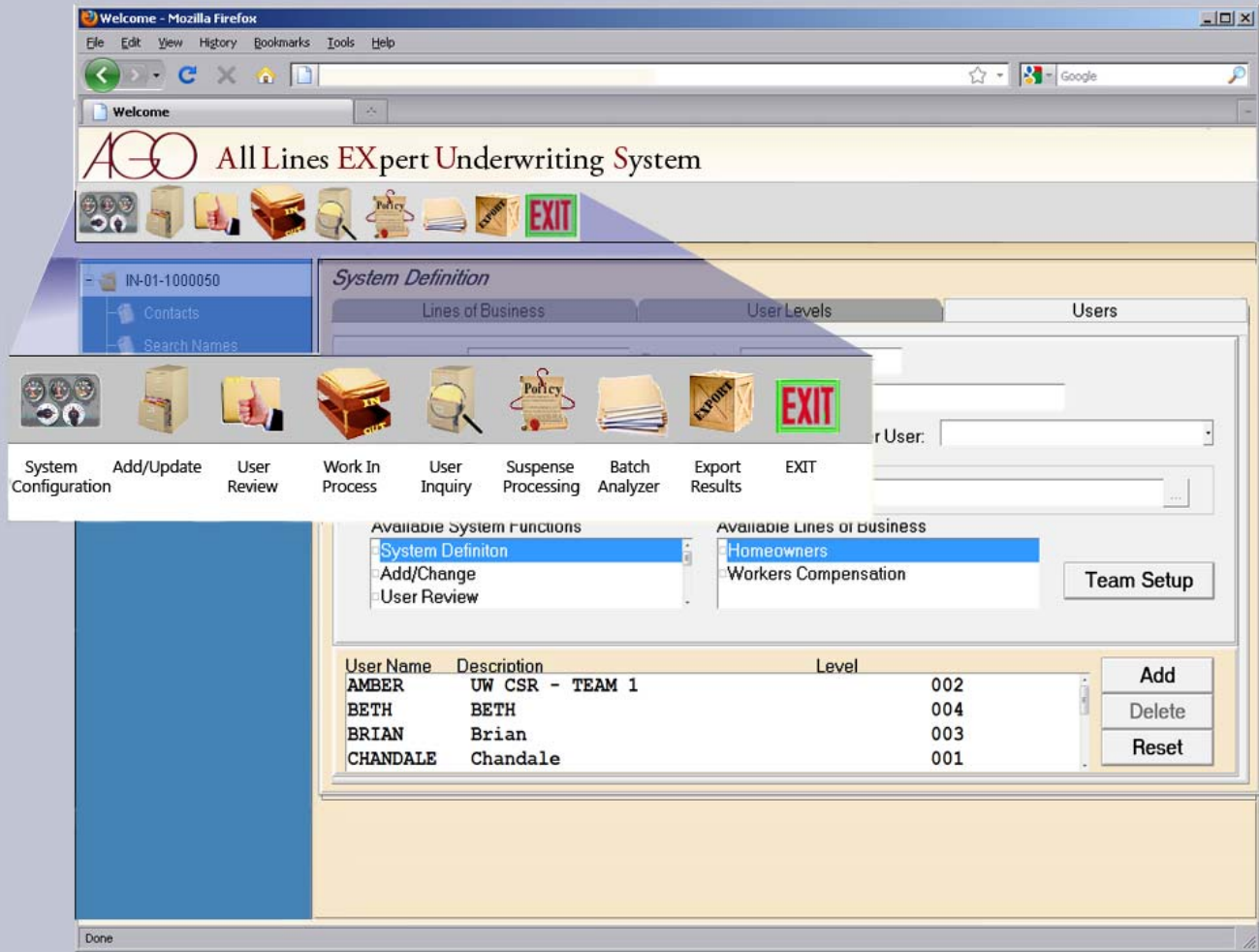
*Are you betting the farm
with your current underwriting process?*

Insurance works through the magic of the law of large numbers. So you need the ability to quickly review large numbers of new business applications to determine which ones fit your underwriting model. Accurately evaluate projected claims and projected premium ranges with the least amount of time spent by your Underwriters.

The more efficient your underwriting process, the greater number of risks can be accommodated with fewer underwriters and assistants. Faster turnaround time while minimizing stress on the part of your staff will enable the development of better relationships with your insureds and producers.

ALEXUS is AGO's All Lines Expert Underwriting System, designed to automate the screening process in a very logical, no nonsense format. Whether your underwriting process is subjective, rule based or a combination of both, ALEXUS is flexible and can be easily adjusted to accommodate any changes in your underwriting guidelines.

AGO's All Lines Expert Underwriting System on the Web (ALEXUS) is a paperless processing and automated decision support system designed for the automated review of insurance applications or claims information and allows the insurance company to define a workflow for their business. Features-rich, ALEXUS provides system security at the function and user level and comes with 4 user levels to maintain the authority and hierarchical structure that exists in the underwriting department.



System Features:

- Entry screens capture data elements defined for each line of business
- Security levels by user; variable levels of access for data entry, underwriting support, underwriters and managers
- The work in progress display is separated by underwriter code for easy review, can view work for entire "team".
- Underwriter review screen is a summary of all of the applications/policies received by the underwriter for their review in a paperless in-box. Each application can be selected from this screen and displayed.
- Managers have the ability to transfer workloads between users.
- Rules are entered/ maintained by business users, not developers.
- System enables automatic processes to occur (i.e. automatically order MVR/Credit Report/CLUE).
- Ability to track/capture and report decisions made by all users automatically via audit trail reporting.
- Captures agent statistics.

System Environment

- ALEXUS functions as a user front-end on a Windows Platform.
- The Analyzer can also be interfaced with any third-party products on various Platforms.
- Can access tables in SQL, Oracle, DB2 or any ODBC compliant database Platform.

Options

- Integration with AGO's suite of Policy Processing, Premium Accounting or Claims Systems
- Custom interfaces can be built.
- This system may be run as a stand-alone module.