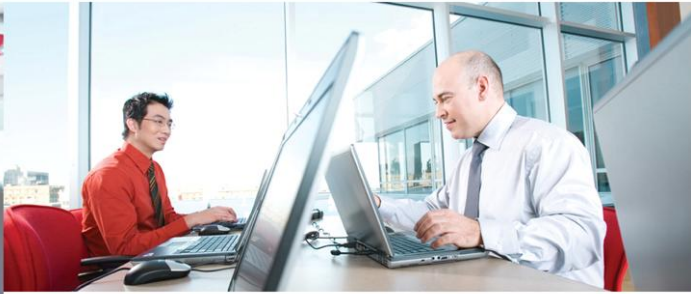




...experience the commitment™



HITS Valuation

SUMMARY OF BENEFITS

- Ensures accurate insurance to value
- Prevents premium leakage
- Increases premium revenue
- Achieves excellent return on investment
- Employs easy-to-use interface
- Realizes fast results
- Produces consistent and accurate property evaluations across portfolio
- Includes option of single property or portfolio reviews

For more information, email IIS@cgi.com.

PRODUCT DESCRIPTION AND FEATURES

Underinsurance is a major challenge for insurers, costing them millions of dollars in lost premiums each year and leading to claim settlement problems. Studies indicate that 73 percent of residential properties are underinsured by an average of 35 percent. By identifying and upgrading underinsured policies, you can maximize the premium earned on the portfolio.

CGI's HITS Valuation helps insurers tackle the problem of underinsurance by providing replacement cost values and construction details (for example, year built, square footage, number of rooms, number of stories and so on) for residential properties in Ontario and British Columbia. Combined, these provinces account for 60 percent of all private residences in Canada.

This valuable underwriting information can be accessed within seconds by simply inputting insured name, address and postal code. Individual property information can be accessed via the Internet through CGI's secure Web site, HITSWeb.ca. We can also deliver information for an entire portfolio of policies.

Return on Investment

A pilot study was conducted with a number of major insurers to assess their return on investment for HITS Valuation. The results speak for themselves:

- 27,054 properties sampled
- 91% hit ratio
- 17,324 properties underinsured (64%)
- Average Coverage A deficiency - \$29,690
- Average recoverable premium - \$80.00
- Return on investment - \$25.00/\$1.00