



_experience the commitment™



CGI Edge™ Underwriting

YOUR EDGE FOR UNDERWRITING

Automate Your Underwriting

With CGI Edge Underwriting, you can enable true straight-through processing, with the consistent underwriting results that you need.

Features

- Expert underwriting
- Rules repository
- Reports

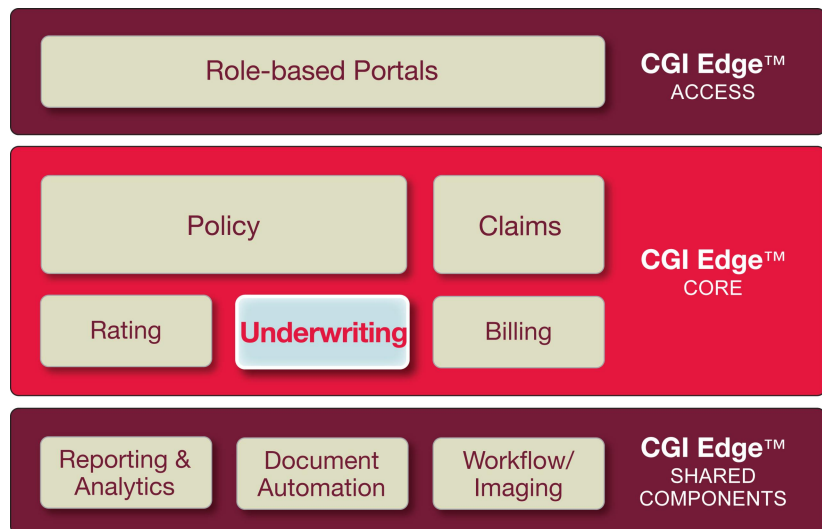
About CGI Edge

CGI Edge is a robust, flexible insurance administration system offered by CGI on both a licensed and application service provider basis. CGI Edge provides modules for managing policy, claims, premiums, reinsurance, commissions and producers for all facets of the property/casualty industry.

LEADING-EDGE TECHNOLOGY WITH BEST-IN-CLASS FUNCTIONALITY

CGI Edge™ Underwriting provides a winning combination of leading-edge technology with industry-recognized best-in-class functionality. Using the CGI Edge Policy Underwriting component, you can easily adapt to the changing marketplace, promote efficiency in your environment and put powerful tools in the hands of your users.

CGI Edge Policy offers powerful, user-friendly functions for the full lifecycle of a policy. As its integrated expert underwriting component, CGI Edge Underwriting enables any quote to be underwritten and issued instantly, whether entered in-house or by any agent. The components work together seamlessly to make your processing more efficient, accurate, and productive.



Benefits

- Capture your competitive advantage by creating your own automated underwriting processes. CGI Edge Underwriting uses advanced system tools to allow you to create your own specific expert underwriting process, while leveraging general industry rules.
- Ensure consistency by automating acceptability and underwriting guidelines. Underwriting rules assure that all underwriting guidelines are reviewed for each policy. Automated processes significantly improve review consistency and can enhance underwriting results. CGI Edge provides 100 percent underwriting review for each policy term, which allows underwriters to focus on problem risks. Using CGI Edge eliminates the need for an underwriter to review clean policies and helps identify those risks that need underwriter review.

System Components: **Underwriting**

Imagine an underwriting system that consistently analyzes incoming applications and automatically points out areas of concern. Think of the increased productivity your underwriters will enjoy when applications are error free or simply missing minor information. Your underwriters can focus on difficult or exceptional risks. CGI Edge Underwriting makes this possible.

Designed for the property and casualty sector, CGI Edge Underwriting is rules-based software that automates the underwriting analysis process by applying defined rules and parameters to quote data. Applications that meet your underwriting criteria will automatically issue, and the others are sent to an underwriter for review.

A relational database is used to store and report statistical information about underwriting results. With this information, you can easily review statistics on the trends in your book of business and the accommodations that your underwriters are making.

Rules repository

CGI Edge Underwriting contains an extensive catalog of rules from which to choose. These rules were developed in partnership with insurance carriers and based on the experience of senior underwriters. Rules are segregated into logical underwriting analysis categories by line of business. Rules can differ based on rating state, line of business, product tier, transaction type, agent category, and date.

Companies distinguish themselves, in part, by their underwriting criteria. As a result, some clients develop their own specific rules as a custom component that can be added to the provided base rules set.

Management information

CGI Edge Underwriting provides extensive management reporting capabilities, giving you access to information that is simply not available in a manual underwriting environment. Agency, underwriter, and service level reports are available, as well as a daily summary report that provides details on referred policies. Reports also include the reasons for referral and the percentages of policies issued, referred, and qualified. These reports allow you to evaluate underwriters' decisions and the quality of business being submitted by each agency. These reports can also be used as tools to plan growth or discover trends in business.

Operating environment

CGI Edge is an n-tier, service-based solution. The rich, browser-based client runs on any operating system supporting Internet Explorer 6 or 7. The web/application server runs on Windows Server 2003 and IIS6. Oracle 10g is used in the data tier.

For more information about CGI Edge or to schedule a personal demonstration, please contact CGI's insurance sales team at 1-800-433-2452 or via email at insurance@cgi.com.

CORPORATE PROFILE

At CGI, we're in the business of satisfying clients. For 30 years, we've operated upon the principles of sharing in our clients' challenges and delivering quality services to solve them.

A leading IT and business process services provider, CGI has approximately 27,000 professionals operating in 100+ worldwide offices, giving us close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve results

For more about CGI...

Please visit our website at www.cgi.com or contact us for more information at insurance@cgi.com.