



quicksolver™

For MGAs and MGUs



POLICY ADMINISTRATION THAT'S READY WHEN YOU ARE



quicksolver[™]
powered by instec

Maintained ISO, NCCI, state-
and company-specific
content

50 states | All lines

Self-service rate, rule, and
form configuration

XML integrations to
adjacent systems

BI & Analytics driving
measurable results

Cloud delivery | .NET
architecture

EMBRACE THE CHANGE. EMPOWER THE BUSINESS.

Over the past decade, the most successful MGAs and MGUs have survived because they've changed, not in spite of it. Smart firms are keeping a keen ear to the ground and an ever-present eye on emerging market opportunities. They're making the most of the relationships with their carrier partners, and they're not taking no for an answer. Instead, they're pouncing on promising market opportunities and dusting off waning products to give them a fresh look and a competitive edge. The most successful companies are still hungry, driven, and more nimble than their competitors. Smart companies know that change is constant. They know that to win in the marketplace means that they have to be more nimble, offer more relevant products, and be ready to pounce on opportunities the moment they're spotted, or risk losing the business to the company next door.

But unfortunately for most MGAs and MGUs, spinning up new products or even tweaking existing ones isn't as easy as it should be. Bound to legacy carrier policy administration systems, or stuck in a never-ending implementation timeline trying to get the new end-all, be-all enterprise-wide PAS system off the ground, new business opportunities are dying on the vine. Even the toolkits sold with the promise of do-it-yourself empowerment can't support the need of business owners who've spotted an opportunity and need to move quickly. Their content is stale by the time the implementation is done, and they're still just as hard to configure as most legacy applications. By and large, policy administration systems are failing our industry. They bleed internal IT budgets and timelines dry trying to implement, update, and maintain. And that market opportunity they were made to help you capture? It ended up on your competitor's plate months ago.

So what makes some MGAs and MGUs so responsive, so nimble, so successful? The ones that always seem to beat everyone else to the punch. The ones that seem to sniff out new niche opportunities to stake their claim before anyone else even spots a chance is apparent. The ones that can spin, crouch, and pounce better and faster than you. The ones that are eating your lunch. It's simple. They're not bound to a carrier system, and they've found a way to put an end to all the rework associated with new insurance product and program creation and refreshes. That way is Quicksolver.

FROM VISION TO REALITY.

With Quicksolver, you can easily and efficiently stand up a best-of-breed policy administration system quickly and cost effectively in weeks, not months or years. You can leverage existing bureau based advisory rating content, or your own in-market products as a springboard for new product spin ups, such that brand new product and program launches are almost immediately, and don't require overwhelming IT involvement. And best of all, since you own the system, you own the book, and you own the data. Quicksolver makes extracting policy data easy, and delivers some of the most advanced (and accessible) business intelligence and analytics capabilities available today. Better decisions faster. Just imagine how competitive you could be.

TURN ON A DIME.

Built on the backbone of rich ISO, NCCI, and state-specific content, Quicksolver's rates, rules, and form repository is always up-to-date, completely configurable, and highly customizable. Self-service configuration capabilities layered on top of native bureau-based and company-specific content means that—no matter how unique—building game-changing, custom products and programs never needs to start from scratch. It allows companies to leverage existing rates, rules, and forms, make a few tweaks, and end up with proprietary and ultra-competitive product outputs.

Quicksolver's modern .NET architecture and easy-to-use interface means faster quote to issuance times for clients. Its user-driven design boasts industry-leading interoperability, seamless integrations to business critical adjacent systems, and intuitive step-by-step instructions that enable businesses to pass down the bulk of expert-level processing to up and coming talent. Its light IT footprint means abbreviated implementation times and faster speed to market. Delivered on premise or in the Cloud, Quicksolver has reduced infrastructure costs and allowed MGAs and MGUs of all sizes to scale with less effort and less cost over time.

Here's how...

MAINTAINED BUREAU-BASED ADVISORY CONTENT



Quicksolver delivers pre-populated, configurable, and always up-to-date ISO, NCCI, and state-specific advisory rating content, so you can start building and creating new products faster than you ever dreamed possible. Built on the backbone of a rich library of ISO, NCCI, and state-specific bureau content, Quicksolver serves up the most up-to-date and historically accurate advisory content available on the market today.

Instec maintains bureau-based rates, rules, and forms—directly in Quicksolver—and provides updates on average 90-120 days ahead of the effective date of change. This lead time gives Quicksolver clients the competitive advantage of being able to “try on” new rates and determine whether or not to adopt.

For MGAs and MGUs whose success hinges on moving fast and remaining competitive, Quicksolver also provides easy self-service configuration options, on top of bureau- and existing company-specific rating content. So, whether you’re relying on bureau-based rates, rules, loss costs, and forms, or your own existing product set as a jumping off point, new product, program, or even coverage creation never has to start from scratch.

Built-in, complete, configurable, and staunchly maintained advisory rating content. Meet your upper hand.

QUICKSOLVER DELIVERS:

- Comprehensive 50 state, all lines coverage for admitted and non-admitted business
- Available in the cloud, or on premise
- Always up-to-date and maintained ISO, NCCI, and state-specific bureau content
- Access to historically accurate rates, rules, loss costs and forms archives, dating back over 20 years
- Availability of new rates, rules, and corresponding forms selection an average of 90-120 days prior to the effective date of change
- Self-service configuration options that makes tweaking bureau-based, or your own existing insurance products a snap

SELF-SERVICE CONFIGURATION



Quicksolver's business-user centric, self-service product configuration capabilities put the power of new product and program spin-ups, as well as in-market product refreshes, directly into the hands of the business. Quicksolver gives you the ability to build on and customize bureau-based advisory rating content, your own existing in-market products, or mix and match the two, so that new product or program creation never has to start from scratch.

"Speed to market was absolutely critical for us in choosing new policy administration software. We needed a cloud based system that got us up and running with our new insurance programs in a few short weeks and Instec was our first choice to help us do that."

**Steve Fitzpatrick, President and CEO,
Glencar Underwriting Managers**

Quicksolver's powerful product configuration studio gives you the ultimate flexibility and self-sufficiency to keep your products and programs unique so your business can stay competitive. From custom coverage to loss cost to form creation, this expert-level control resides in an intuitive user interface that enables companies to shift the bulk of expert-level product configuration out of the dominion of IT, and into the hands of the line of business owners who are closest to the market opportunity and are on the hook for revenue creation. The days of market opportunities dying on the vine as other projects get IT priority are over. Now you can have the content and the control, and never miss a beat, or an opportunity.

Need to turn on a dime? This is how.

QUICKSOLVER'S INTUITIVE SELF-SERVICE CONFIGURATION STUDIO GIVES YOU THE ABILITY TO CREATE AND MODIFY:

- Loss costs
- Custom rates
- Custom coverages
- Custom class codes
- Custom products or programs
- Custom forms
- And more

This increased self-sufficiency means quicker tweaks and faster turns, giving MGAs and MGUs a definitive competitive edge.

BUSINESS INTELLIGENCE (BI) & ANALYTICS



Quicksolver provides clients with advanced options to analyze and evaluate the operational aspects of your books, performance in the territories where you sell, and help you determine which sub-classes of the business is most profitable. This insight gives you the data and the directive so you're poised and ready to reap benefits like shorter quote-to-issuance times, greater underwriting accuracy, lower loss ratios, and accelerated business growth.

Quicksolver's accessible data structure, canned connections, and advanced BI & Analytics capabilities provide users with the ability to drill down into business critical policy data sets to determine trends, spot pockets of opportunity, and drive revenue like never before. Pre-mapped integration schemas put an end to redundant data entry and provide you with a simple and fast way to leverage your data through a choice of BI and analytics systems. They also eliminate the typical custom development work required by IT for data extraction, speeding the implementation of big data capabilities for your line of business owners.

Instec's BI & analytics solutions give users and decision makers with advanced drill down and slice and dice capabilities through derived calculated measures, based on source policy data. In just minutes, you can determine where you're most profitable, where the greatest room for improvement lies, and how changes in rates and impending regulations could change book values.

QUICKSOLVER'S BI & ANALYTICS SOLUTION DELIVERS:

Accessible Business intelligence

Predictive analytics

Packaged and self-service options

Efficient data extraction

Pre-mapped integration schemas

Robust reports and custom self-service dashboards

Support for industry-leading BI and analytics solutions, including:

- Microsoft Excel Power Pivot
- SNL iPartners Insurance Scorecard
- Yodil
- Microsoft Azure Machine Learning

INTEGRATIONS MADE EASY



Quicksolver's accessible data structure, canned connections, and XML driven integrations deliver shorter implementation timelines and faster speed to market, out-of-the box.

Quicksolver provides MGAs and MGUs with an accessible data schema and systematic way to leverage business critical policy data, so you can put an end to redundant data entry efforts and repetitive input updates across adjacent systems. Its pre-mapped integration schemas to a host of industry standard systems makes tying Quicksolver into your existing infrastructure a snap. This inclusive integration and efficient data extraction platform means less custom development work to get your systems "talking", faster speed to market, and less burden on your internal IT staff.

POWERFUL CONNECTIONS TO BUSINESS CRITICAL SYSTEMS

MGAs and MGUs that rely on Quicksolver for policy administration enjoy:

- Reduced burden and cost associated with typical integration projects
- The ability to leverage key policy data across adjacent systems
- Reduced quote-to-issue cycle times
- Increased underwriting accuracy
- The ability to see market opportunities clearer, and act quicker

50-STATE, ALL LINES SUPPORT



Quicksolver supports all 10 major P&C commercial lines of business, in addition to specialty programs, in all 50 states, for admitted and non-admitted business.

50 STATES, ALL LINES, + SPECIALTY. JUST IMAGINE HOW COMPETITIVE YOU COULD BE.

Quicksolver supports the following property and casualty commercial lines of business:

General Liability

- Supports CGL and Owners and Contractors Protective Liability. General Liability can be written monoline or as part of a Commercial Package Policy.

Property

- Supports Basic, Broad, and Special Form Causes of Loss. Property can be written monoline or as part of a Commercial Package policy.

Inland Marine

- Combines out-of-the-box ISO coverages with the ability to easily add uncontrolled coverages, as needed. Inland Marine can be written monoline or as part of a Commercial Package policy.

Crime

- Supports the most recent Crime and Fidelity ISO rating plans with corresponding advisory rates, rules, and forms, out-of-

the-box. Crime can be written monoline or as part of a Commercial Package policy.

Commercial Auto

- Supports Business Auto, Garage Dealers, Motor Carrier, and Truckers policies.

Business Owners'

- Supports all coverages under the Businessowners subdivision for the current countrywide ISO filings.

Workers' Comp

- Supports multistate rating and policy administration using NCCI states, independent bureau states, and monopolistic states (stop gap).

Umbrella

- Supports customized broadening coverages in excess of typical CGL policies.

Professional Liability

- Professional liability can be written as a policy level coverage on a General Liability policy, supported as a line of business on the Commercial Package Policy, or as a separate product entirely.

Contractors

- Contractors can be written as a policy level coverage on a General Liability policy, supported as a line of business, or as a separate product entirely.

POLICY ADMINISTRATION AS A SERVICE (PAaaS)



Policy Administration as a Service is more than just Instec experts helping your team customize Quicksolver. It's the premise behind a service continuum that bridges the gaps between self-service and full service. From rate, rule, and form configuration to in-depth, multi-tiered integration projects, the Instec team can be relied upon to augment your system or your staff, depending on your needs. Based on the ebbs and flows of your business, you can easily select the service level that's right for you at the time, and move from it, when and if the time comes.

Self-Service

Full Service



SCALABLE SOLUTION, LIGHT IT FOOTPRINT, DELIVERED HOW YOU WANT IT.

Available in the cloud or on premise, Quicksolver provides full policy lifecycle management, without the infrastructure demands or the headaches associated with typical implementations and integrations.

Quicksolver's scalable solution provides maximum functionality with a minimal footprint, any way you consume it.

Quicksolver provides MGAs and MGUs with a scalable policy administration system that can be spun up or spun down in weeks, not months or years. Available on premise or in the cloud, Quicksolver's light IT footprint extends beyond its delivery platform. Its modern .NET architecture and user-driven design boasts industry leading interoperability, seamless integrations to business critical adjacent systems, and an intuitive interface that enables businesses to pass down the bulk of expert-level processing to up and coming talent.

Available in Microsoft's® Azure Cloud, or Sungard's® Availability Services Cloud, Quicksolver has reduced infrastructure costs and allowed businesses of all sizes to scale with less effort and less cost over time.

Whether you're considering a complete policy administration system refresh, or simply looking to stand up a program and need to augment an existing system of record, Quicksolver is the policy administration system of choice for P&C companies who require additional agility, increased speed to market, and a light IT footprint.

QUICKSOLVER

READY NOW. READY LATER. READY WHEN YOU ARE.

Whether you're in need of an enterprise-wide policy administration system overhaul, or simply looking to augment an existing system of record, Quicksolver is the policy administration system of choice for P&C commercial lines companies who require lightning-fast go-to-market speed and a light IT footprint that can easily scale with their book and their business.

Quicksolver's abbreviated implementation timelines and minimal infrastructure investment requirements make it a natural choice for companies looking for a safe way to test the strength of new products and programs before betting the business on a larger system implementation.

Capitalizing on already-included bureau-based content gives companies looking to turn fast and maximize market opportunity a reliable way to get new products to market faster without risking compliance and without having to start from scratch.

Quicksolver. Never start from scratch again. Ever. We're ready. Are you?

OWN YOUR SYSTEM.
OWN YOUR BOOK.
OWN THE MARKET.





1811 Centre Point Circle | Suite 115
Naperville IL, 60563
630.955.9200 | www.instec-corp.com

Proud to power the niche market since 1982

Instec delivers best-of-breed rating and policy administration solutions to P&C commercial insurers, MGAs, MGUs, and the solution providers that serve them. Since 1982, Instec's solutions have empowered insurers and general agents to get and keep their competitive edge, efficiently create highly specialized insurance products, go to market quickly, and scale with a minimal IT footprint. To learn more, visit www.instec-corp.com.

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