



INFINITY



EBIX

Insurance was never like this before!

Our System – INFINITY

INFINITY is a .Net-based Policy and Claims Administration System for Property and Casualty companies, built upon a robust and fully-integrated Windows Forms™ interface. It includes feature-rich components that work together to efficiently administer back office processes such as Contact Management, Agency Management, Policy Administration, including rating, quotes, and forms management, Accounting, Billing, and Claims Management. Our back office processing is complemented by customized web portals that support various agent and insured functionality.

Infinity provides full support for Commercial Lines and all flavors of Professional Liability. INFINITY's flexibility makes it the ideal choice for the carrier offering non-standard products or specialty lines.

At Ebix, we realize that each insurance carrier is unique in many ways. That uniqueness brings value and differentiation to your company. You should not have to compromise these business principles to adapt to a pre-defined system solution.

We believe that each INFINITY installation should be tailored to our clients' organization, to address their specific business needs. Thus, our methodology is heavily focused on up-front definition of business requirements. Our team of industry experts are trained to work with your staff to design the optimal system configuration for your needs in a timely and cost-effective way.

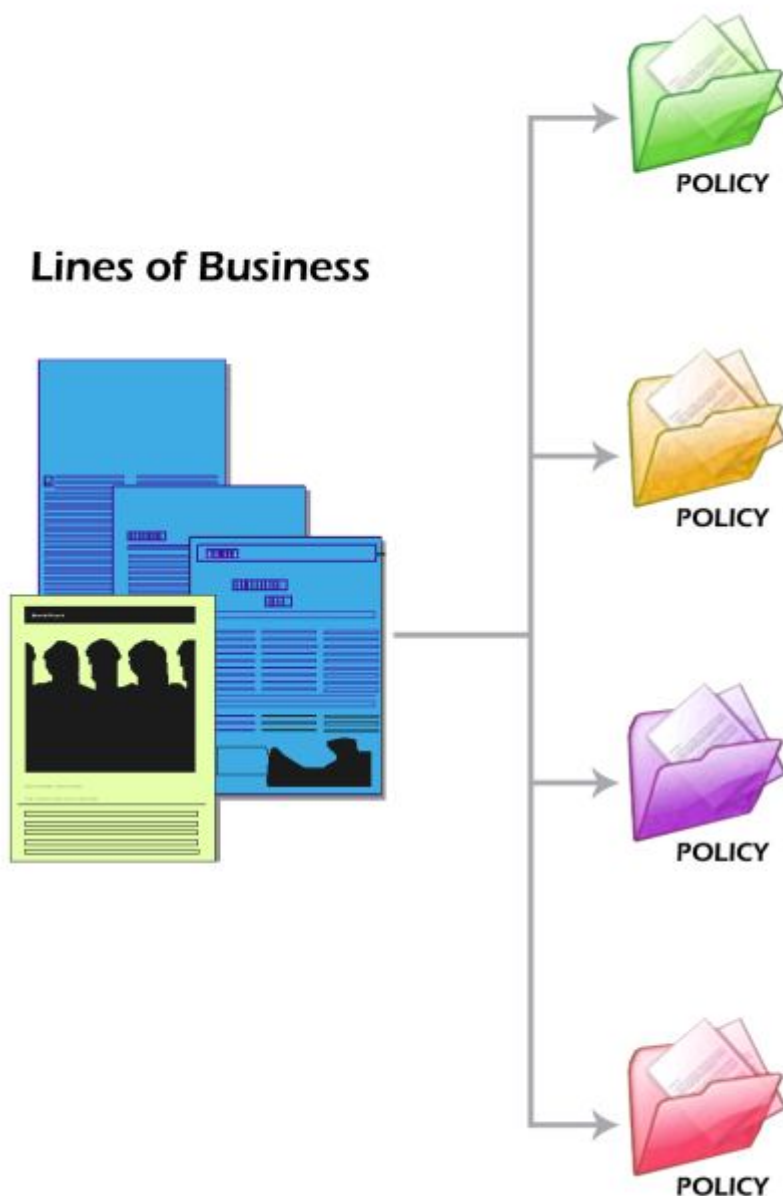
You may elect to customize each selected component to match your unique processing and reporting needs. The development tools and underlying structure of INFINITY allows flexibility in several areas. INFINITY is highly parameter driven and various tools allow you to customize certain components of the system without programming intervention.

Our system is written in Visual Basic .NET (Visual Studio 2005), utilizing the Microsoft SQL Server 2005 database. INFINITY runs in a Microsoft Windows (2000, XP, Vista) platform. INFINITY integrates tightly with Microsoft Office products and includes an optional ImageRight interface.



Lines of Business

Our flexible architecture makes customization for specialty products a breeze. In fact, our greatest strength is our ability to develop customized solutions for a variety of niche insurance markets.



Commercial Lines

- Package Policies
- Property
- Farm
- General Liability
- Umbrella Liability
- Inland & Marine
- Boiler & Machinery
- Automobile
- Medical Products Liability

Personal Lines

- Dwelling Fire
- Homeowners
- Inland Marine
- Personal Liability

Professional Liability

- Lawyers Professional Liability
- Medical Malpractice
- Other Healthcare Providers
- Errors & Omissions
- Agents
- CPAs
- School Board Members / Other
- Owners & Contractors Protective Liability
- Law Enforcement Officials and Other Public Officials

Other Specialty Lines

- WYO Flood Program
- Texas Dwelling Fire

System Components

INFINITY includes a series of modules as illustrated on the following page. Each module is fully integrated as appropriate, to serve the majority of your insurance business processing requirements. At the very top level of our system are the components that allow you to establish your company / sub-company hierarchy and define the various processing rules and parameters necessary to calculate premiums and process each transaction for each your insurance products.

Once you have completed the setup process, you are ready to begin using INFINITY. At the very core of our system are a series of components that are integrated as appropriate to serve your processing needs, all revolving around a centralized database.

While our database by nature is quite complex, it is organized in a logical way and therefore easy to obtain the management information necessary to run your business. Data integrity is paramount, and as such we employ comprehensive audit controls to ensure that financial information remains in balance.

All of our clients have enjoyed tremendous gains in productivity. One client was able to eliminate a 4 to 6 month backlog within the first year in production. Most have been able to experience significant growth without having to increase staff. Because the system is fully integrated, there is no need for redundant data entry. Transactions can be quickly processed in an on-line real-time environment, and informative error messages allow you to quickly resolve errors and complete each process.

System generated policy and claims forms, as well as system and management reports, can be automatically scheduled and/or invoked by the end-user from within INFINITY, reducing the requirement for intervention. In addition, necessary batch processes are streamlined and can be scheduled for automatic overnight processing. Batch processes may include generation of installment invoices and invoices, automatic renewals, automatic cancellation of policies for non-payment of premiums, automatic declinations of applications with no response to the quote within a designated timeframe, etc.

Customer service personnel love INFINITY. Our “Activity / Status Tracking” mechanism allows you to easily determine the status of an application in progress. Action messages indicate when the application was received, when it was entered, when each quote was generated (multiple quotes are allowed) and by whom, whether additional information is needed from the applicant, etc. This philosophy is also followed through our claims administration and billing modules.



INFINITY



REPORTS:



Standard
Custom
Ad Hoc



FORMS:



Policy
Claims
Letters

Launch Pad & Navigation

- Easy to Learn and Understand
- Easy to Navigate
- Fully Integrated – All Related Information is Readily Available
- Flexible Tools / User Parameter Driven
- Multi-Company / Sub-Company / Multi-State
- Able to Support Multiple Sessions per User

User Security Manager

- Assign Roles (Underwriter, Customer Service Rep, Examiner, etc.)
- Assign each User to one more User Groups
- Grant/revoke access to one or more companies
- Grant/revoke access to system modules, transactions and functions
- Establish authority limits for financial transactions
- Integrated w/ Network Security

System Setup Options

- Billing Plans (Invoice / Late Notice Rules)
- Policy Type Rules
- Reinsurance Treaty Process Rules
- Reason Text for Various Policy Forms
- Commission Plans
- State and Transaction Processing Rules
- User Reports & Forms Management
- Claims Reserve and Payment Categories
- G/L Accounting Transaction Management
- Other Policy and Claims Processing Rules
- Contact Type Rules
- Policy Types / Lines of Business / Package Policies / Group Policies

Rate Manager

- Valid Limits and Deductibles
- Underwriting Discounts and Surcharges
- Base Rate Tables
- Custom Data Entry Fields for Scheduled Items
- Increased Limit and Deductible Factors
- Custom Data Entry Fields for Endorsement Attachments
- Application / Underwriting Questions & Valid Answers
- Endorsement Attachment Rules
(State and Country-Wide)

Universal Contact Warehouse

- Tracks Organizations and Individuals
- Supports Single or Multiple & Hierarchical Relationships
- Integrates with Other INFINITY Modules
- Maintains Agency / Producer Relationships and Commission Plans
- Views of Historical Contact Information
- Client Level View of Policies, Claims and Billings
- Interfaces with Microsoft Word® to Generate Correspondence



Policy Administration

- Application and Underwriting Information Entry
- Multiple Quotes
- New Business / Declinations
- Renewals / Non-Renewals
- Endorsements / Mid-Term Changes /
Out-of-Sequence Endorsements
- Premium Audit Endorsements
- Extended Coverage Endorsements
- Cancellations
- Reinstatements
- Rewrites
- Policy Form Set Management

Claims Administration

- Easy “Add Claim Wizard”
- Fast-Track Claims
- Occurrence and Claims Made
- Automatic Coverage Verification
- Reserve Management
- Unlimited Payments / Multiple Payees
- Deductible Invoices
- Recovery Processing
- Case Management Notes
- Lawsuit Tracking

Agency & Broker Commission Processing

- Flexible User Defined Commission Plans
- Support Hierarchical Arrangements
- Multiple Agents per Policy
- Commission Overrides at Policy Level
- Commission Corrections
- Agency Transfers
- Month-End Commission Checks & Invoices

Billing & Cash Receipts

- Flexible User-Defined Payment Plans for:
 - Premium Invoices
 - Commission Invoices
 - Reinsurance Invoices
 - Deductible Invoices NSF and Late Fee Invoices
- Billing Modes
 - Direct Bill
 - List Bill
 - Lock Box
 - Credit Card / Continuous Payments (ACH)
- Cash Transfers / Cash Reversals / Invoice Write-Offs
- Drill-Down Client Level Billing Inquiry

User Diary

- Assign Tasks to Users
- Associate Tasks with Clients, Policies or Claims
- Manage Your Task List
- Supervisory Management of Other User’s Tasks
- Optional E-Mails
- Optional Interface to Microsoft Outlook®



Reinsurance

- Treaties Names, Effective and Expiration Dates
- Retention Limits
- # Layers, Types (Quota Share, Excess of Loss, Facultative) and Limits
- Ceding Commission Rules
- Reinsurer / Intermediary Shares for Each Layer
- Premium Cession Rules
- Attachment Rules for Policies
- Ceded Premiums and Claims

Accounting Interfaces

- INFINITY Creates:
 - Balanced G / L Debit and Credit Transactions
 - Return Premium / Overpayment Vouchers
 - Claim Indemnity / Expense Payment Vouchers
 - Commission Vouchers
- Interfaces To Other Software Packages:
 - Freedom Group
 - Great Plains
 - Sunguard EAS
 - Others upon Request

Statistical (Bureau) Reporting

- Produce Extracts For:
 - Premiums
 - Outstanding Losses
 - Losses Paid
- Formats For:
 - ISO PLSP
 - ISO CMSP / CSP
 - AAIS
 - Others Upon Request

Batch Processing

- Agency Transfers
- Policy Status Updates to In-force or Expired
- Installment Invoices & Late Notices
- Automatic Cancellation for Non-Payment of Premium
- Automatic Renewals
- Monthly Commissions
- Monthly Reinsurance Processing

User Reports & Forms Management

- Customized Reports and Forms Interface:
 - Crystal Reports™
 - SQL Server Reporting Services
 - Microsoft Word®
 - Microsoft Excel®
 - Others As Requested
- User Reports & forms Manager Defines:
 - Report or Form Names, Types and Locations
 - Policy Form Sets and Print Sequencing Rules for Each Policy Transaction
 - Print Job Streams / Access Authorities

Our Technology

- Client / Server Solutions utilizing Web Services
- Customized Web Portals
- Object Oriented
- Windows Forms™ Based User Interface
- Microsoft SQL Server 2008®
- Microsoft Visual Basic .NET 2008®



Representative Client List for Infinity

- CAMICO Mutual Insurance Company
- Illinois State Medical Insurance Exchange (ISMIE)
- Jewelers Mutual Insurance Company
- Texas Medical Liability Trust (TMLT)
- Texas Medical Insurance Company (TMIC)
- Lawyers Mutual Liability Insurance Company of North Carolina
- Massachusetts Property Insurance Underwriting Association
- MEDMARC Casualty / MEDMARC Mutual Insurance Company
- New Jersey Insurance Underwriting Association
- Ohio FAIR Plan
- Rhode Island Joint Reinsurance Association
- United Educators Risk Retention Group
- Victor O. Schinnerer & Company (VOSCO)
- Wright Risk Management Company, Inc.
- The Princeton Insurance Company
- Houston Casualty Company (HCC)

Contact Us

For more information on INFINITY or any of our other services, email us at infinity@ebix.com OR visit us at www.ebix.com/infinity

We look forward to hearing from you.

