# Fall Release 2022

Digital Resources for All Majesco Customers





#### Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Majesco's products remain at the sole discretion of Majesco.



"It has never been clearer that the Insurance Industry is going through change. Industry needs are rapidly changing to align with volatile macroeconomic environment. While growth continues to be important, profitability is now taking a center stage in inflationary economy and major climate related events. Majesco product roadmap ensures that it is relevant to current and future needs of our customers. Our Fall '22 release launches new and innovative embedded analytics and digital capabilities to help our customer improve their combined ratio through Al-aided underwriting, loss control, operational efficiencies, distribution effectiveness and enriched customer experience."

#### Manish Shah

President & Chief Product Officer at Majesco



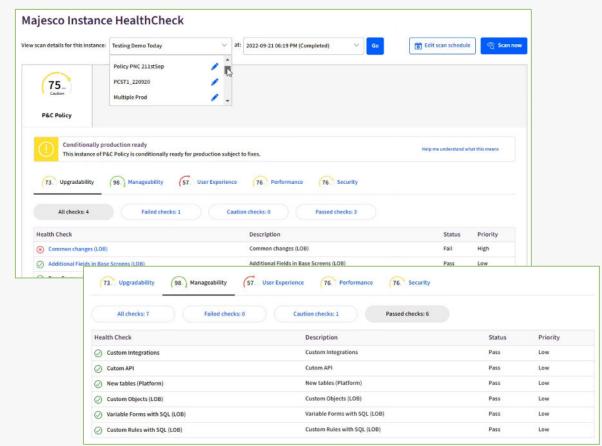


#### Health Check



#### With great configurability, comes the need to feel confident in your upgrade.

- Know that you're ready to upgrade or what you need to change before you upgrade
  - Quality of configuration check
  - Product modifications check
  - You receive a quantitative score measuring your upgrade readiness
  - Areas that need attention are surfaced so you can be better prepared
- You get best practices out of the box
  - · Best practices for customizations built in
  - Data access, integrity, and security best practices are built in
- Built for usability
  - All new user experience and preconfigured for common use
  - Run on demand or on schedule
  - The results and details are immediately available





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### Wizard Driven Configurator

#### **Get up and running faster with less effort**

- Drastically reduce the complexity of setup
  - Get more seamless upgrades
  - Reduce the time and duration spent on blueprinting
- Become more self-sufficient
  - Doesn't require deep technical people to configure
  - Reduce or completely remove your dependency on Majesco resources
- Built to work with your unique business needs
  - The wizard helps set you up for the way you do business
  - Override settings to make the configuration unique to you

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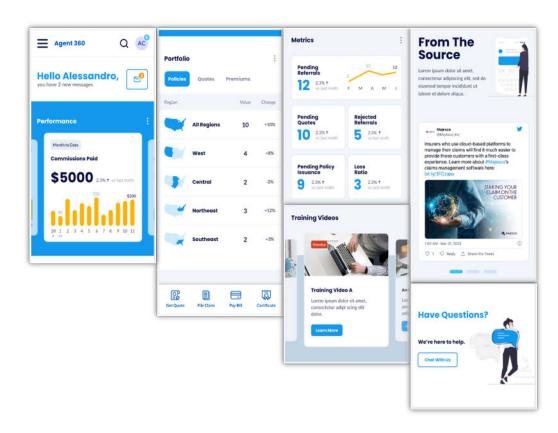
<sup>(4)</sup> What lines of business do you support? Select all that apply Personal Individual property and Commercial property and casualty insurance for casualty insurance for personal family or business and business Billing options What bill types do you support? Select all that apply Agency billing Direct billing S⊕ sf Sà Policy Account Agency statement Account current Wholesale An Invoice is sent to the A combined invoice for all A monthly statement is Agent sends a promise to An invoice is sent to the agent for each individual insured for each policy term pay to the insurer for each accounting month accounting month policy term net of

### Agent360

## Unified agent experience for streamlining sales & services workflows

- Agents can manage their business any way they work
  - Mobile first design lets you manage your business anywhere
  - Get a head-start with pre-built configurations
  - Tailor the experience to how you run your business
- Get more done in less time
  - 70-90% decrease in time spent creating new business
  - Save 10-15 minutes per claim
  - Reduce manual data entry and lengthy wait times with the complexity of disparate systems
- Realize the value quickly
  - Pre-integrated with Majesco P&C Suite
  - Can deploy in just 4-6 weeks!





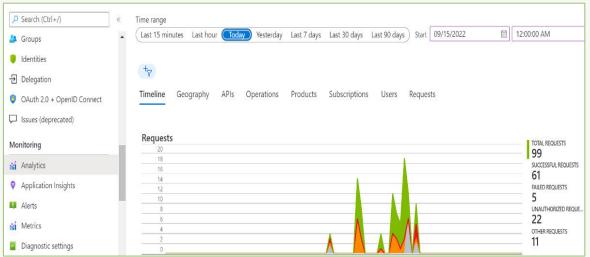


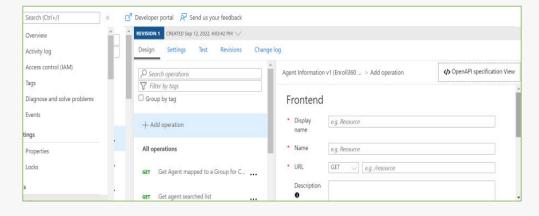
### Majesco API Management

# FALL '22

# **Get world class API management through Majesco's API Management powered by Azure**

- Sophisticated management of all your integrations
  - Take advantage of the power of Microsoft's Azure API Management technology
  - Built-in orchestration to create and publish new APIs with thousands of out-of-the-box Majesco integrations
- Scalable, Secure, Powerful.
  - Govern and monitor API usage
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  - Services can be scaled and are managed to the load as needed
- Streamlined onboarding and migration
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  - Pre-populated API portal with our API catalog
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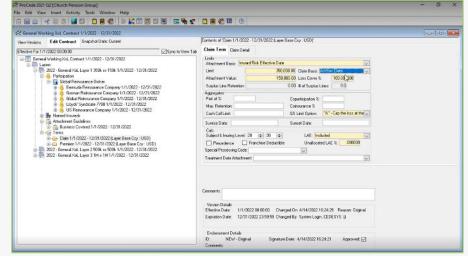
### Reinsurance integration with FIS

# Not only know if you're ready to upgrade but what needs fixed before you do!

- Elegantly manage even the most complex reinsurance scenarios
  - Many scenarios, including excess of loss, proportional, treaty, and facultative structures
  - Assumed and ceded premium processing
- Speed of implementation
  - Pre-integrated with Majesco Policy
  - Minimal configuration needed on the Majesco Suite
- Get up and running without a big learning curve
  - The integration uses your existing policy configuration to populate FIS's reinsurance solution
  - A visual indication of the reinsurance treaties makes it easy to navigate
  - The integration is automated the user doesn't need to push policies to the system









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#### Loss Control - Equipment

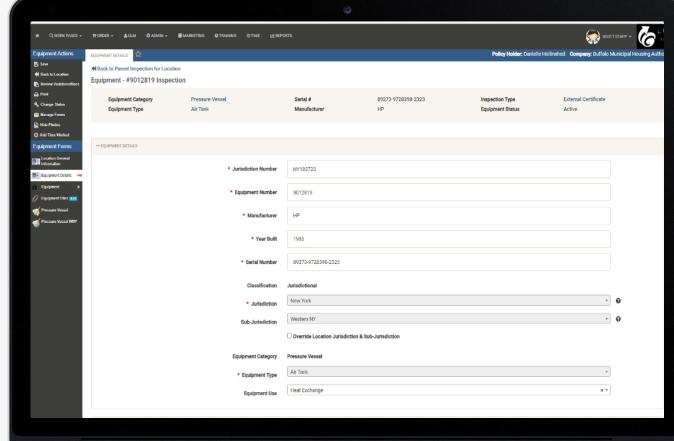
#### **Equipment Breakdown inspections are** now fully integrated into Loss Control

- Unified view of location visits
  - View equipment inspections side-by-side with P&C inspections in the Client Location Manager
  - Allow clients to view equipment and P&C inspections within the Client Portal
- Streamlined work planning
  - Brand-new work planning page for upcoming jurisdictional inspections in your jurisdiction
- All equipment, one visit
  - metrics

<sup>\*</sup>Available by upgrading to the Fall '22 Loss Control Product Release.







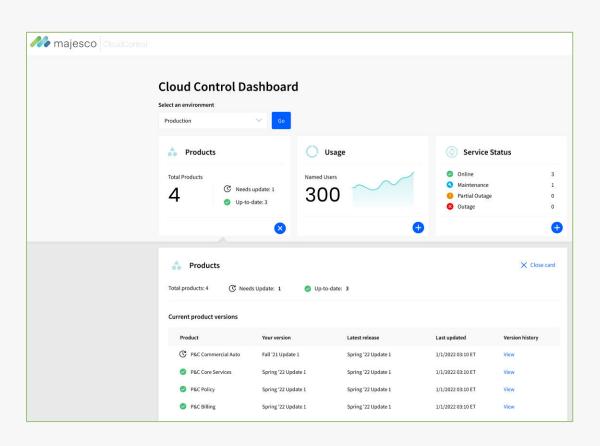
Have all your inspected equipment attached to one location visit for accurate

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  - Key business metrics are presented, including DWP, number of claims, number of users
  - View and access your current and closed tickets from ServiceNow





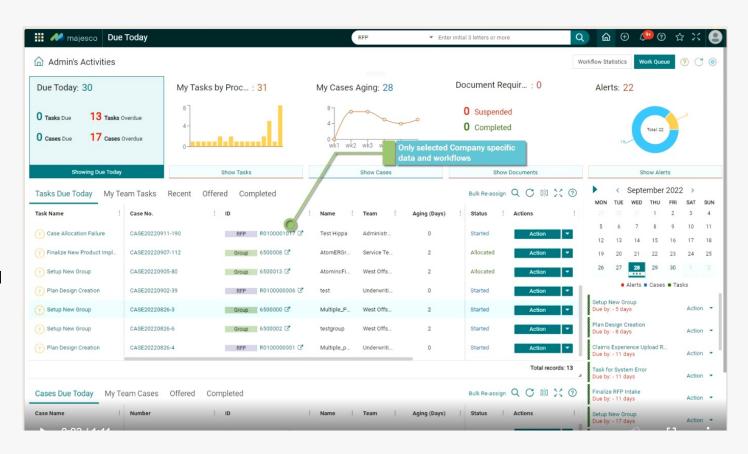


### Single Platform, Multi-Carrier Administration



#### Administer multiple carriers on the same platform with built in data privacy and security!

- Designed for TPA's, BPOs and Carrier's administering white labeled products
- True Multi-tenant SaaS deployment with physical separation of PHI data
- Run each carrier operations separately or have users seamlessly switch between carriers
- Track your overall operations workload, optimize allocations and reduce per unit costs
- With cloud native and containerized deployment, optimize your infrastructure costs by scaling up and down the environmental needs across customers
- Manage configuration of products and rules in a centralized manner while keeping each carriers' algorithms and calculations separate



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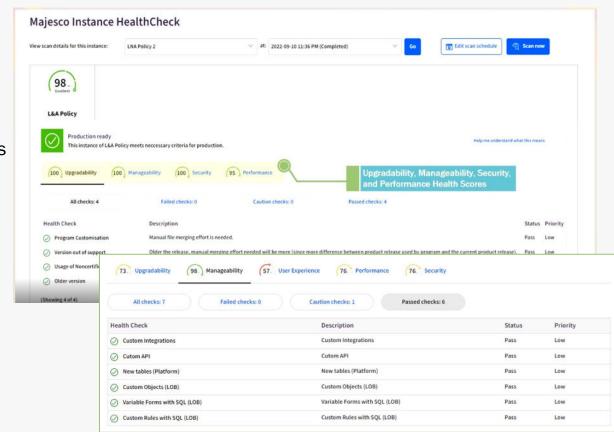


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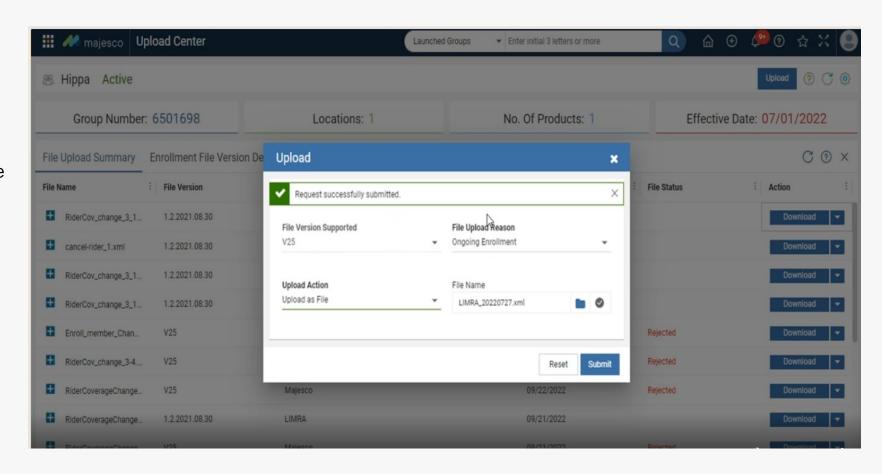
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#### Standardize LIMRA Format for Enrollments



#### Use industry standard LIMRA LDEx format for initial enrollment and ongoing changes

- Standardize data exchange process of Enrollment & ongoing change data
- With most benefit administrators & enrollment providers adopting these standards, allows for a seamless file transition & error reporting process.



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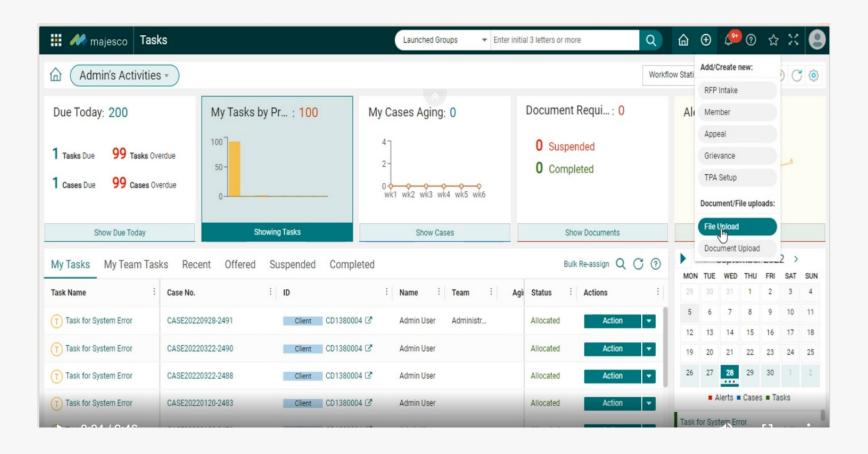


### Single Intake File for Multiple Groups



#### Consolidated processing of enrollment files TPA's/Brokers containing multiple Groups

- Common file format initial and Ongoing Enrollment data
- Single file to administer enrollments across various groups without having to split files into different group
- Report errors and service based on the consolidated file received.



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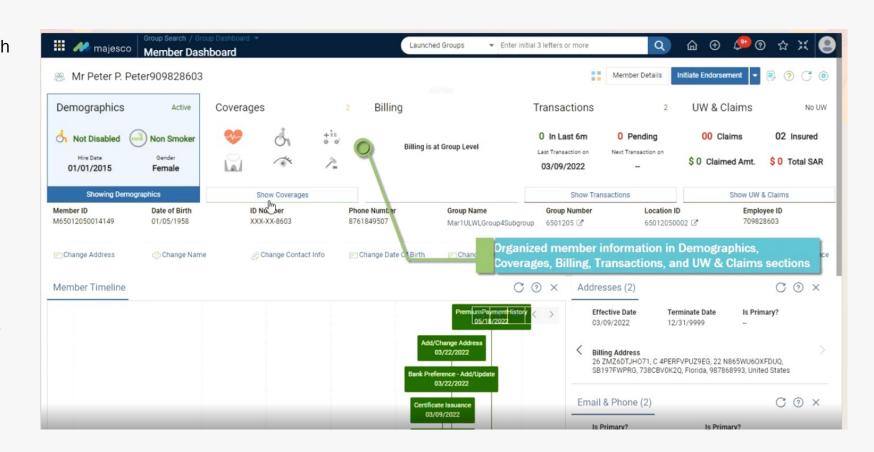


### Member Dashboard - Single Source-of-Truth

# FALL '22

#### New Member 360 dashboard with summarized & detailed information in one click

- Faster responses to customer calls with a single window access to all information including quick links to initiate the common transactions
- Information organized into Demographics, Coverages, Billing, Transactions & UW/Claims for easy navigation
- Timeline view that shows the member journey from enrollment, Underwriting, Maintenance changes & Claims



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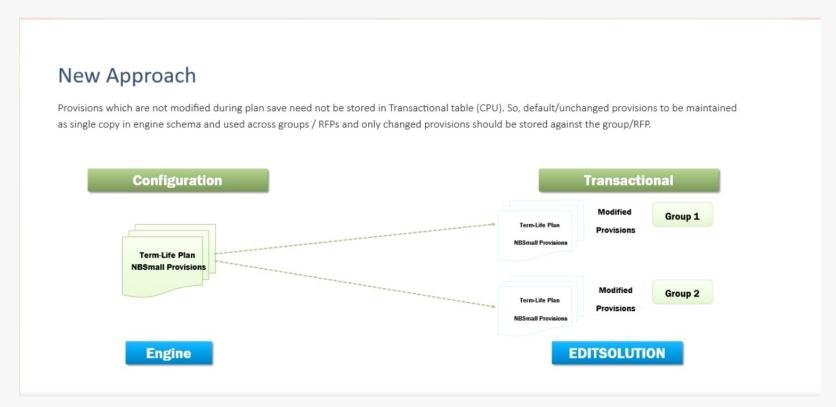


### API Performance for an Enriched Plan Design Experience



#### Design changes resulting in Major Improvement in Plan Design APIs, Processing, and Views

- Only overridden plan and benefit provisions now stored at the Group Plan level while leveraging the default plan for other provisions
- Changes to the default plans with effective dates will now apply in bulk to all groups that have not overridden the provision being changed
- Significant performance improvements due to the reduction in volume of data being moved around including a significant reduction in the DB size



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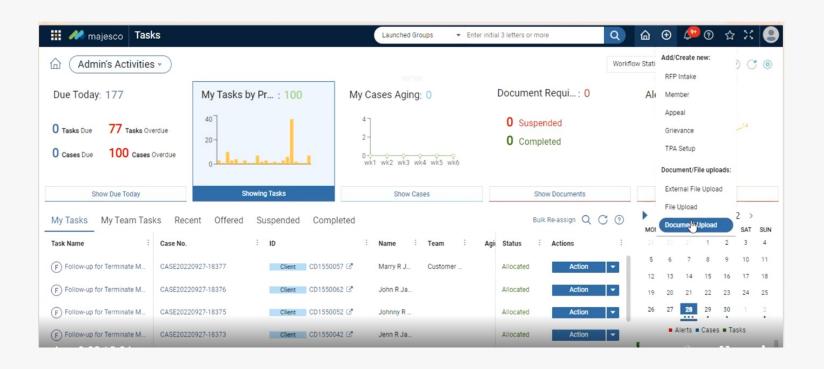


### Central Uploading and Management of Artifacts

# FALL '22

#### **Upload and Manage Artifacts for Group & Member Servicing**

- In addition to generated documents, if any artifacts are received from the customers or rough notes are created by the servicing team, these can be uploaded against a specific Group, member and retrieved
- L&A Suite leverages Majesco Document as a Service (DaaS) to store the documents & retrieve
- The APIs can also be used to store and retrieve documents from 3 rd party systems
- Documents can be generated in various formats such as Word and PDF



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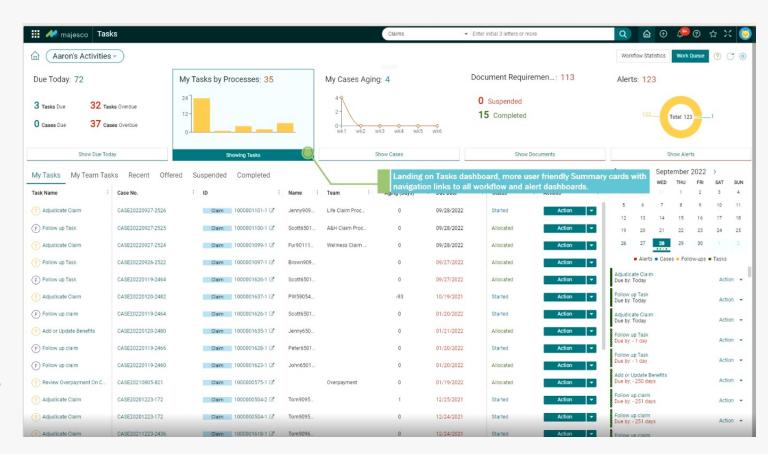


### Better UX to Manage Workflow, Entities, and User Preferences



#### Modern UI design to improve user experience

- Improvised visually appealing Activity dashboard cards, with links for easy navigation for detailed viewing.
- Pinning of important columns to enhance readability with easy scroll options.
- Consistency of header, columns, labels across all Case & Tasks cards
- Maximize options to full-size grid view to display more data in a single view
- Updated Product Branding
- Collapsible Event Calendar view that provides tasks due based on date selection.
- Option for the user to personalize host of preferences that includes color, theme, Font size, light or dark mode etc.



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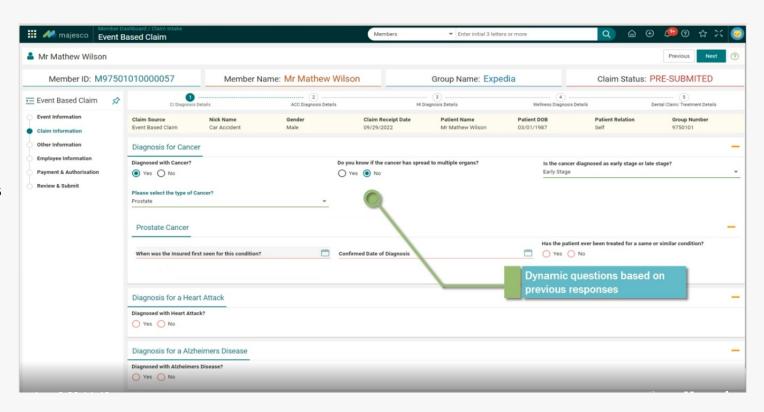


### Report Claims in a Flow based on Real-life Events

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#### **Real-life Events with Context-based Questionnaires**

- Collect all the data related to the real-life event through a series of questions
- Dynamic question based on responses collected in previous questions
- Creation of an envelope claim to ensure systematic tracking of the event along with the creation of claims for all the applicable coverages along with the benefits
- Intake and questionnaires are also available as APIs for an immersive digital experience
- Dashboard for the consolidated claims, benefits, payments and tasks information and easy navigation to underlying claim and certificate dashboards



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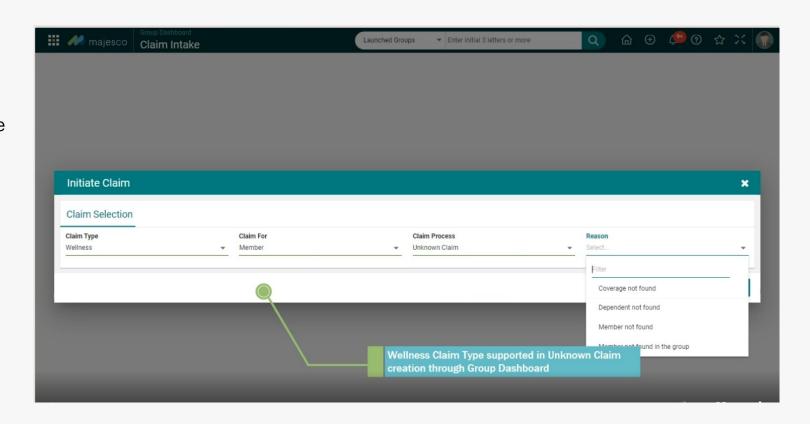


### Significant Upgrades to Wellness Claims Processing



#### Wellness Claims Enhancements to Support Unknown Members, Automatic Follow-ups & EOBs

- Claim Submission and Processing for Unknown Members/Insured
- Automatic Follow-ups for Impacted claim due to Amendment/Endorsement processing
- EOB template and correspondence for Wellness claims



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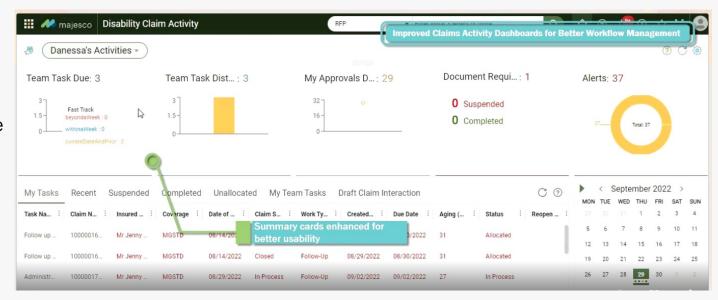


#### Better Usability with Standardized User Journey

# FALL '22

#### **Improved Claims processing time with usability improvements**

- Date based tracking of Alerts, Cases and Tasks to ensure open items are addressed on or before the due date
- 20% reduction in processing time for Dental, A&H and Life due to usability improvements that reduce the number of clicks



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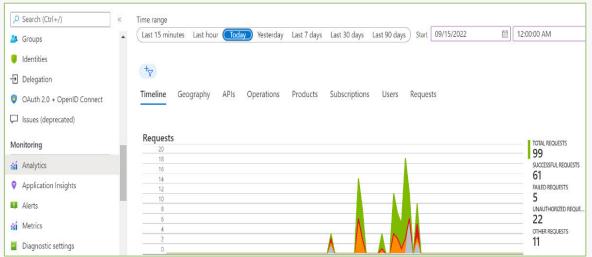


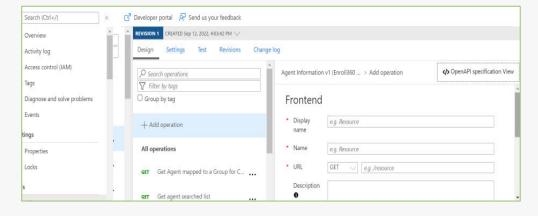
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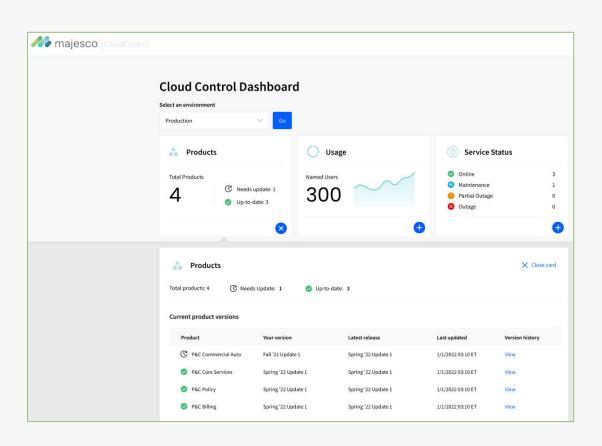
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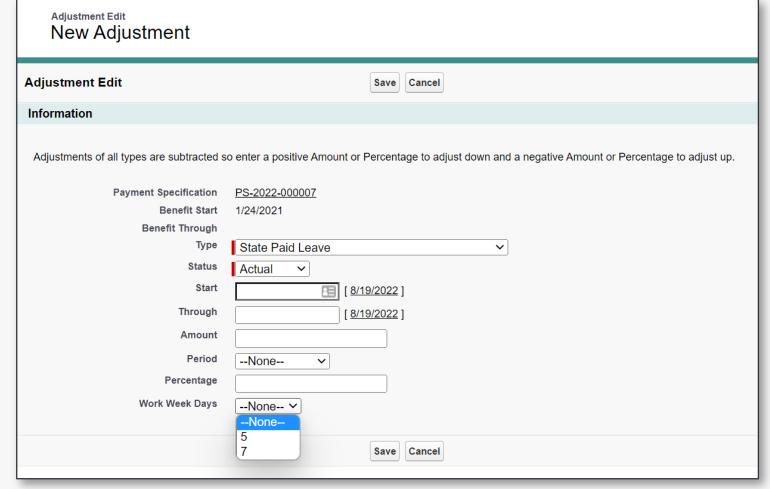




### Payment and Benefit Enhancements



 Customers may now prorate State Paid Leave to either a 5 or 7-day work week.

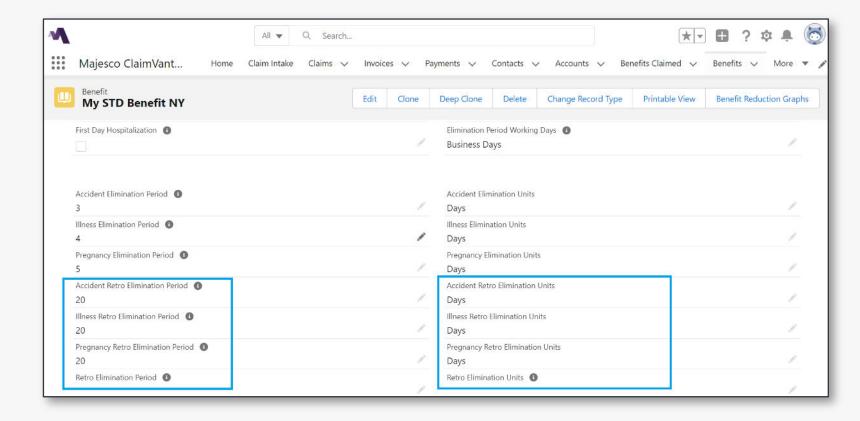




### Payment and Benefit Enhancements



 Automated Retroactive Elimination Period disability calculations are now available that are separate from the Elimination Period.





### Payment and Benefit Enhancements

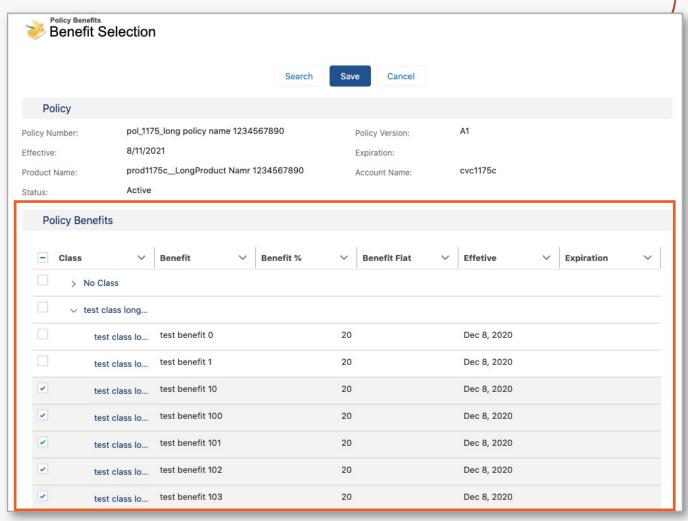
- We've enabled the use of Custom Status for payments which can be used in the calculation of overpayments and underpayments.
- We made a mid-year update to sample American State tax rates/bands.
- Customers now can define custom benefit duration schedules with their own Duration of Benefits.



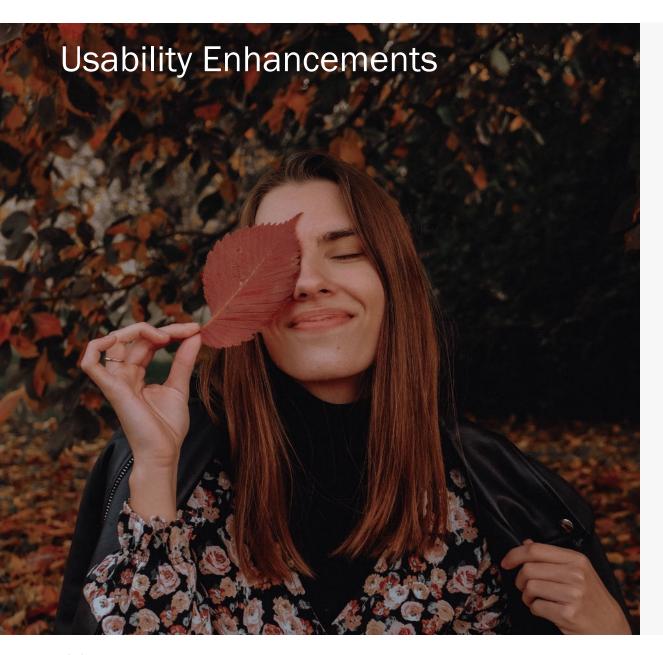
### **Usability Enhancements**

FALL '22

- To avoid CPU/Apex heap errors, we:
  - Added new Policy Benefits with a New Lightning Web Component
  - Introduced a limit to Workflow Events generated based on configured Workflows









- To avoid CPU/Apex heap errors, we:
  - Added new Policy Benefits with a New Lightning Web Component
  - Introduced a limit to Workflow Events generated based on configured Workflows
- We now offer improved options for IDAM intake confirmation messages for the user.
- Customers can now run Eligibility without navigating to Case
  Management page.



# More Absence Time Request Reasons

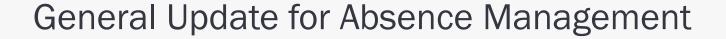
Customers now have the option of requesting time off prior to court dates or procedure dates.

Time off for Adoption/Foster Care court dates, Bone Marrow, or Organ Donation can now be requested prior to any of these events.

Once entered, the leave reason, date, hours, and frequency of the time requested is saved on the claim record.

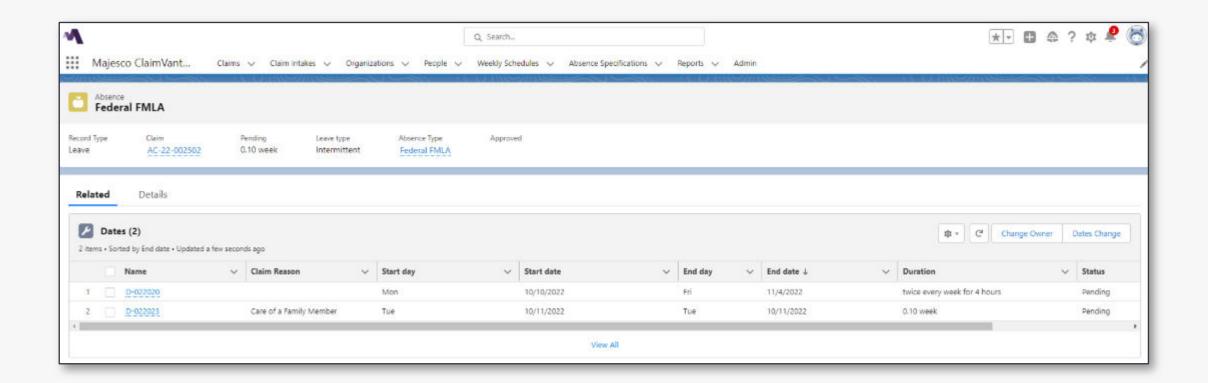








We addressed a gap in functionality which now allows all Claim Reasons to be displayed for the relevant Date Ranges, if applicable to the page layout.



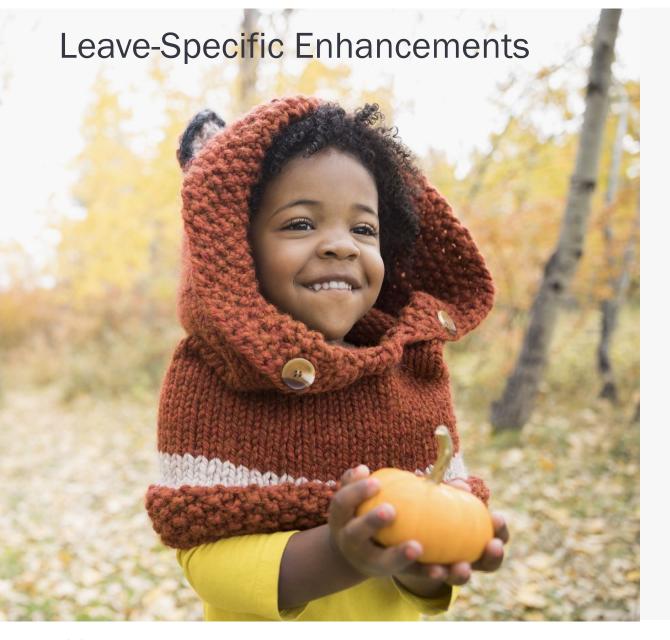






- Alabama Adoption Promotion Act: new leave law effective
  7/1/2022
- Connecticut Human Rights and Opportunities Act: effective 10/1/2022, domestic violence victims will also be able to take leave under the amendment
- **Delaware Military Service:** updated the intake trigger to remove 'active'
- Georgia Military Service: updated the intake trigger to remove 'active'







- Illinois Child Bereavement: updated relationship from Parent to Child
- Massachusetts PFML Updates:
  - Pregnancy/childbirth claims will no longer also include claim for bonding time
  - Benefit year commences exactly 52 weeks after the initial benefit year start date
- New Jersey PFL: intermittent leave will only be taken in increments of one day

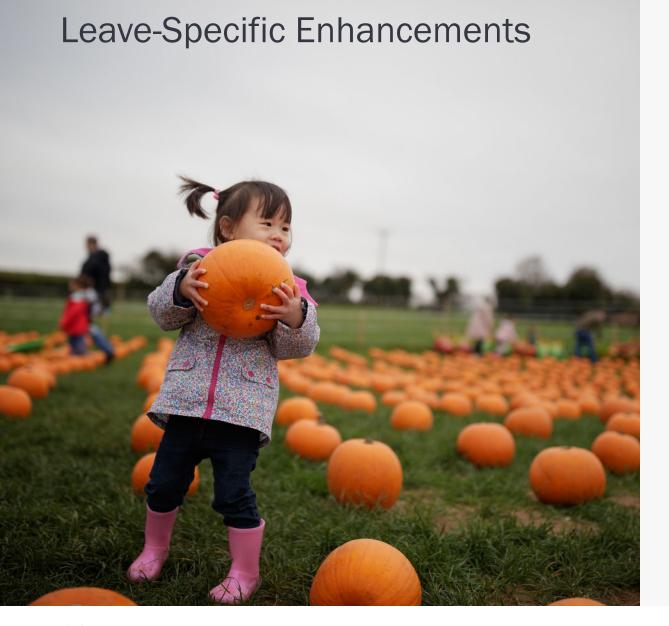






- New Mexico Crime Victims: covered family member eligibility will allow only specific relationships
- New York PFL: pregnancy/childbirth removed as a leave reason, as it is covered under NY Statutory Disability
- OFLA: updated the eligibility calculation for hours worked when an employee works 25 hours/week
- Rhode Island Family: updated covered relationships







- Vermont Crime Victims Legal Proceedings: expanded coverage for family members who were victims of a crime
- Washington PFML: waiting period when the leave reason is
  Pregnancy/Childbirth will only be applied to prenatal absences
- Washington Military Family: updated exigency reasons that are covered
- Wisconsin Birth and Bonding: will not run concurrently with Wisconsin Medical



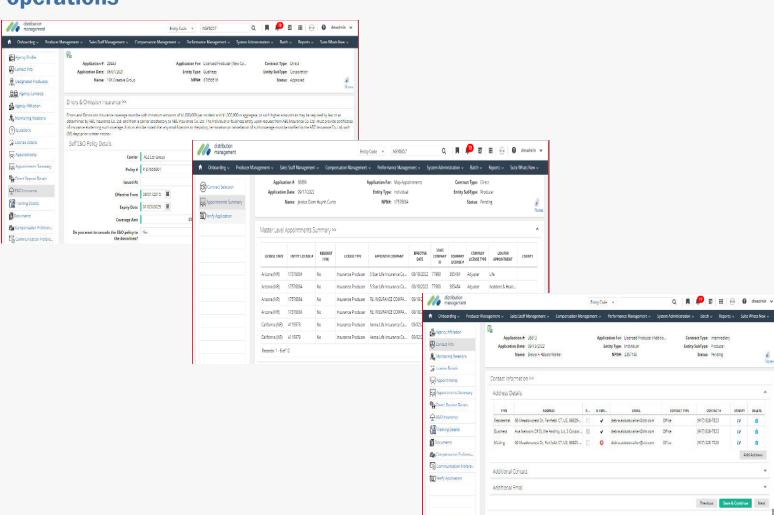


### **Onboarding Streamlined**

#### **Build efficiency into your business operations**

FALL '22

- Automatically inherit E&O Policies from Upline Agency
- Manage Appointments at the Master Level
- Inherit or Reconcile Contracts with Master Level Details for Dual Contract Applications
- Pre-populate Demographic Details from PDB during Onboarding



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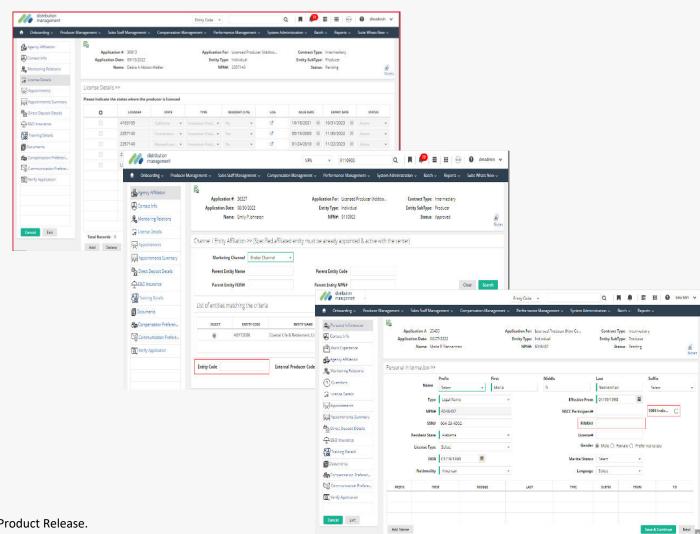


## **Onboarding Simplified**

#### **Build efficiency into your business operations**

FALL '22

- Option to load all producer licenses from PDB automatically during onboarding
- Simpler Mapping for Compensation Schedules at Contract Levels
- Specify an agent code or use the system generated code
- Expand Data Capture for FINRA, 1099, Compensation attributes



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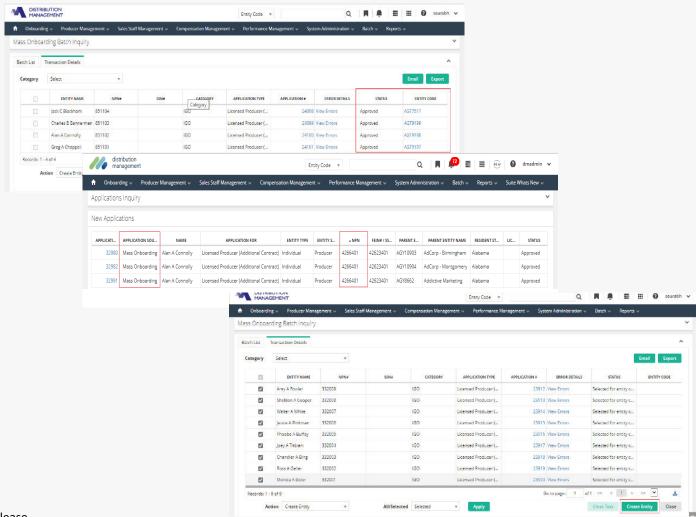


#### Mass Onboarding Enhanced

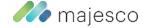
#### **Build efficiency into your business operations**

FALL '22

- Automatically approve all IGO applications created via mass onboarding without any user intervention
- Support multiple contracts for the same NPN
- Approve onboarding applications created via mass onboarding in bulk



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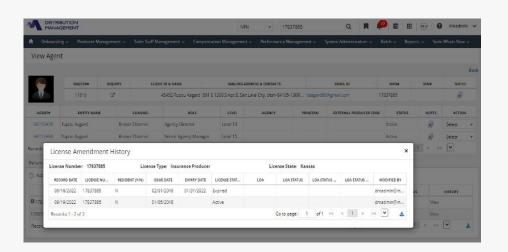
#### **PDB Alert Actions**

#### **Keep your Distribution Channel Compliant**



SERVICE_TYPE	♦ SERVICE_NAME	DATE EXECUTION_DATE	RESPONSE_XML
PDB	PDB_ALERT	20-SEP-22	Amendment on licenses has been received and applied for date 2022-09-19
PDB	PDB ALERT	20-SEP-22	No amendment received on licenses against registered NPNs for date 2022-09-20

- Configurable Notifications triggered by PDB Alerts
- PDB Alerts will be used to automatically add, update or terminate licenses when changed by a state



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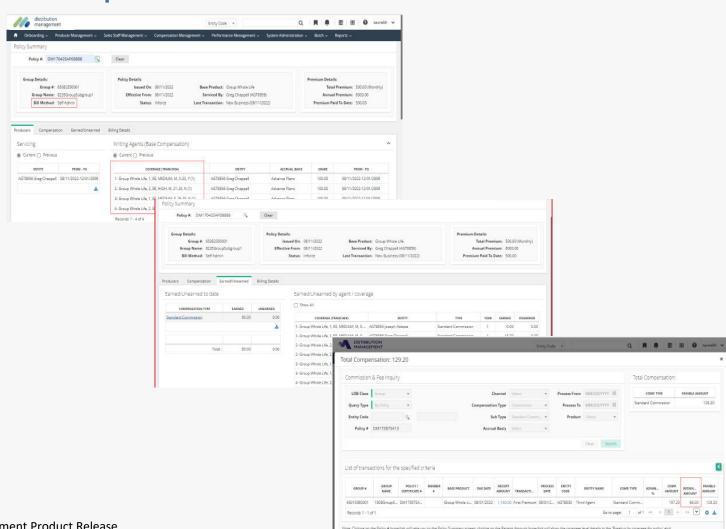


#### Self-Admin and Transfers for Group Benefits

#### **Leverage Expanded Capabilities for Group Benefits**

FALL '22

- Process group policies where Bill Method is Self Admin
- Commission Calculations for Self-Admin Group Policies
- Support for Self-Admin group policies where commission is retained by the TPA
- Support for Group Portfolio Transfers for policies having advance commission



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## For the Technically Inclined



#### **Cloud Containerization**

How you will benefit:

- Lightweight less hardware resources needed
- Quickly spin-up a new instance for testing, demos, etc.
- Quickly spin-down instances no longer needed to save costs
- Automatically scale to meet your business needs
- Seamless integration with DevOps for testing, deployments and upgrades

#### **API - Search Enhancement**

We heard you - Sought-after search for Entities using an Email Address

#### **Tech Stack**

SQL Server 2019 Certification to keep the tech stack current

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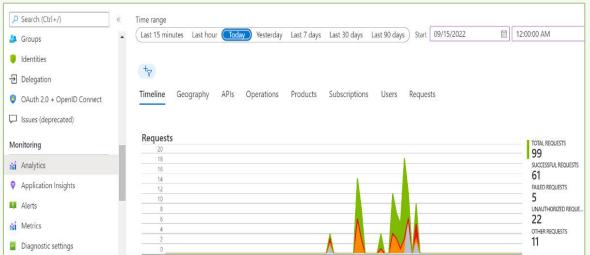


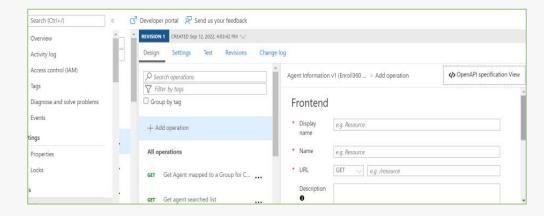
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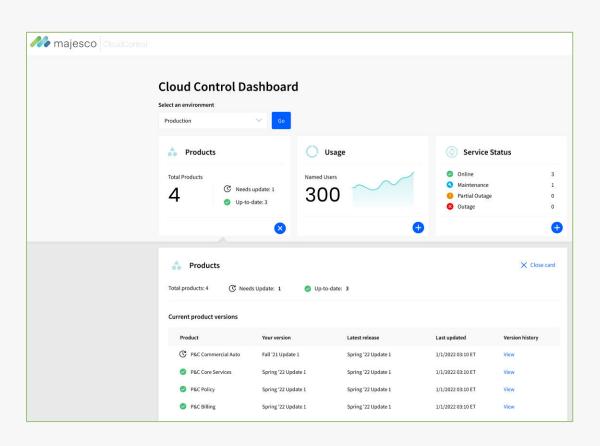
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- Get a quick view of your business on Majesco products
  - Key business metrics are presented, including DWP, number of claims, number of users
  - View and access your current and closed tickets from ServiceNow







#### Majesco Digital Agent360 for P&C



Majesco Agent360 is a next generation, vibrant & unified agent experience, designed to resonate with agents and benefit their policyholders by streamlining sales & services workflows into a central hub that makes it easier for agents to sell insurance products faster and get required visibility to render personalized service to their customers

- Pre-integrated with Majesco P&C Policy (for Commercial Property LOB) for customer, quote, rate, bind, issuance, endorsement, inquiry journeys
- Pre-integrated with various industry standard 3rd party data services such as Verisk (Prometrix, BCEG, Replacement Cost Value, Build Fax Roof), Smarty streets (Address Validation), Kanverse (ACORD Upload, Data Pre-fill)
- (70-90%) Reduction in time spent for creating new business by having 1-button click to create a new quote
- Saving of (10-15 min.) time per claim by having 1-button click to report a claim.

<sup>\*</sup>Available as a standalone purchase.



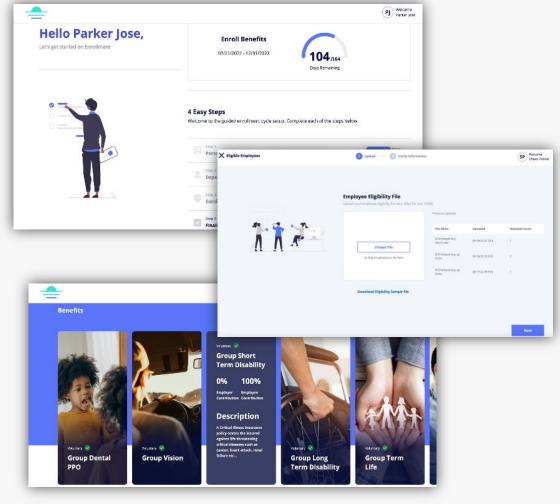
Q AC Metrics From The Source Hello Alessandro, consectetur adiniscing elit, sed do 12 2.3% ↑ vs last n Performance 10 2.3% ↑ 5 2.3% ↑ Insurers who use cloud-based platforms to manage their claims will find it much easier to provide those customers with a first-class experience. Learn more about #Ma \$5000 3 2.3%↑ **Training Videos Have Questions?** 

#### Majesco Digital Enroll360 for L&AH

Majesco Enroll360 is a next generation, vibrant & integrated enrollment digital experience for carriers in the Group and Voluntary benefits market, serving employee, employer and broker persona(s). It is powered by underlying Majesco Digital1st LC/NC DXP platform & is commercially available bundled with Majesco L&AH Core Suite or as an add on to L&AH Policy.

- Streamlined group enrollment without incurring additional expenses for Ben Admin/HR license or per-policy fees
- Employees to self-enroll in the insurance benefits provided by a carrier, leveraging pre-integrated Majesco L&AH Core OpenAPI for product catalog, case set-up data, UW rules, benefit elections
- Employer and broker self-service capabilities include census management, member engagement, benefits education materials review, and enrollment analytics
- Out of the box with Dental, Disability, Life and A&H Benefits







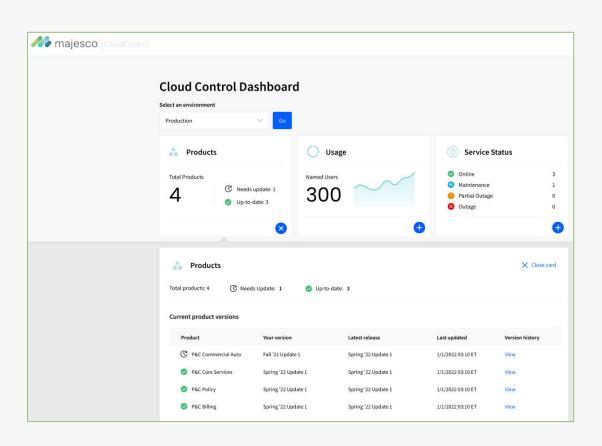
<sup>\*</sup>Available as a standalone purchase.

#### Majesco Cloud Control

# FALL '22

# Get a complete view of your Majesco system in a single location

- Understand the health of your system
  - See current and historical availability
  - See any upcoming and completed scheduled maintenance
  - Real-time statistics
  - Get alerts for anything that requires your attention
- Get key insights into your Majesco products versions
  - We'll let you know if you have any products we recommend upgrading
  - See your current products and versions
- Get a quick view of your business on Majesco products
  - Key business metrics are presented, including DWP, number of claims, number of users
  - View and access your current and closed tickets from ServiceNow







### Property Intelligence

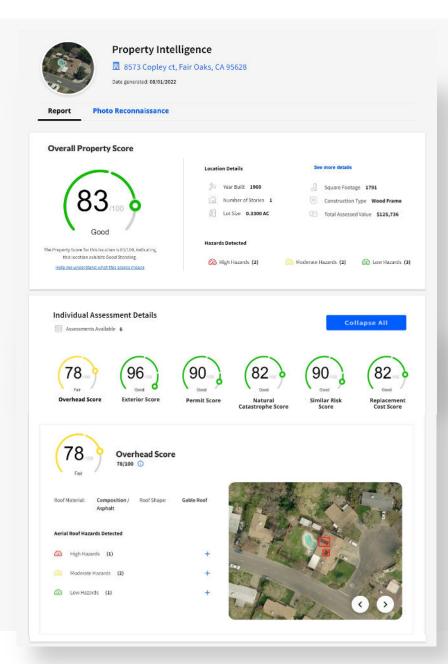
Expanded with two new proprietary property assessment, each property will receive an aggregated Property Score across 6 assessments.

Using 8+ external data sources, 2 billion+ inspection data points and 200 million+ images from over 16 million properties, our proprietary machine learning models create better insights for underwriters by analyzing similar properties and multi-sourced data points.

Increase profitability through better risk selection, reduce underwriting expenses, and improved loss ratio through multiple assessments within Property Intelligence.

<sup>\*</sup>Available with the purchase of Property Intelligence Powered by Majesco Analytics





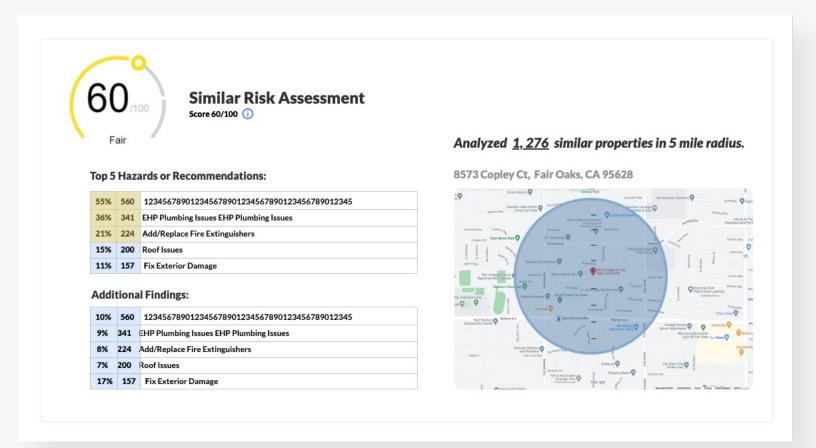


### Similar Risk Analysis



Newly added assessment, Similar Risk Score within Property Intelligence analyzes well-understood property risks in the vicinity through hazards and recommendations made by professional risk engineers and thus forecasting crucial insights on the characteristics of unobserved properties.

**Top 5 hazards and recommendations** from similar properties are rolled up into an objective **Similar Risk Score** for an objective evaluation.



<sup>\*</sup>Available with the purchase of Property Intelligence Powered by Majesco Analytics

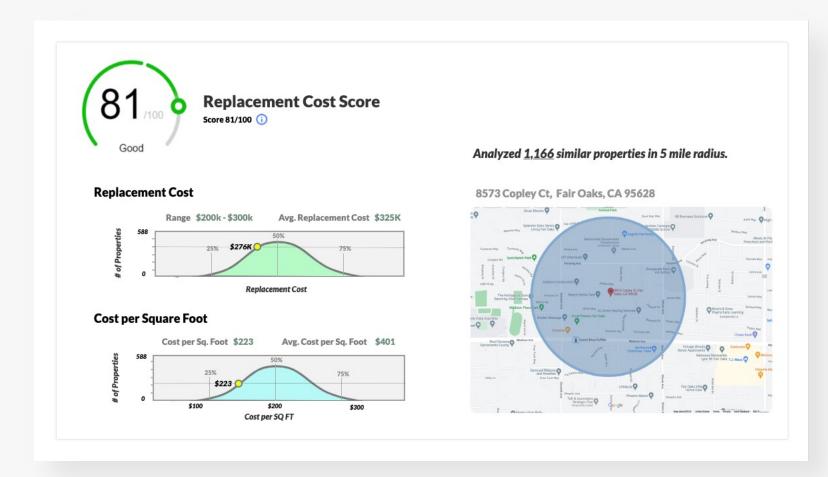


#### Replacement Cost Analysis



Built upon Similar Risk analysis, for residential properties, the newly added replacement cost analysis provides a score-based guidance on the replacement cost.

By analyzing similar well-understood properties in the geographic vicinity, this assessment forecasts the best guess on replacement cost and cost per sq. ft. for a property, assisting underwriters to recommend the dwelling insurance coverage limits.



<sup>\*</sup>Available with the purchase of Property Intelligence Powered by Majesco Analytics

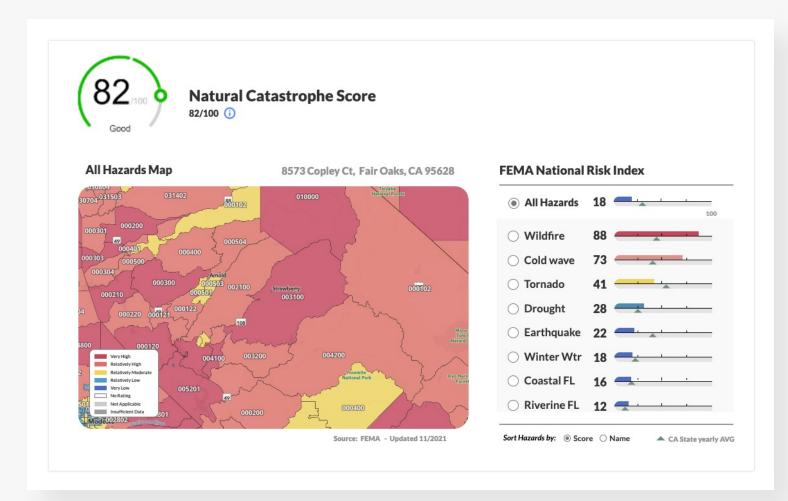


## Natural Catastrophe Analysis Improvements



Assess the exposure of a property from 18 natural hazards to better understand the evolving risk of each natural hazard type on a property and its geographic vicinity.

Using FEMA National Risk Index (NRI), our Natural Catastrophe assessment now bring expertise and/or data contributions of 70+ government, public, academia, and private entities at the fingertips of underwriters to make an effective assessment for a property.



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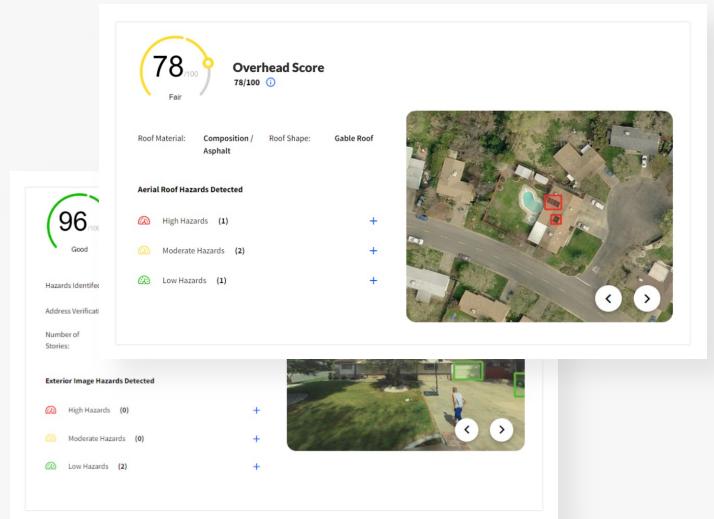


## Overhead & Exterior Image Analysis Improvements



Instantly identify visible issues for a property from multiple vantages using our improved Overhead and Exterior analysis of the latest and highest quality property images flowing through computer vision based deep-learning models, which learn by continuously analyzing billions of inspection points and millions of photos.

Leverage Overhead Score and Exterior Score to assess hazardous conditions for objective evaluation of both residential and commercial property conditions.



<sup>\*</sup>Available with the purchase of Property Intelligence Powered by Majesco Analytics

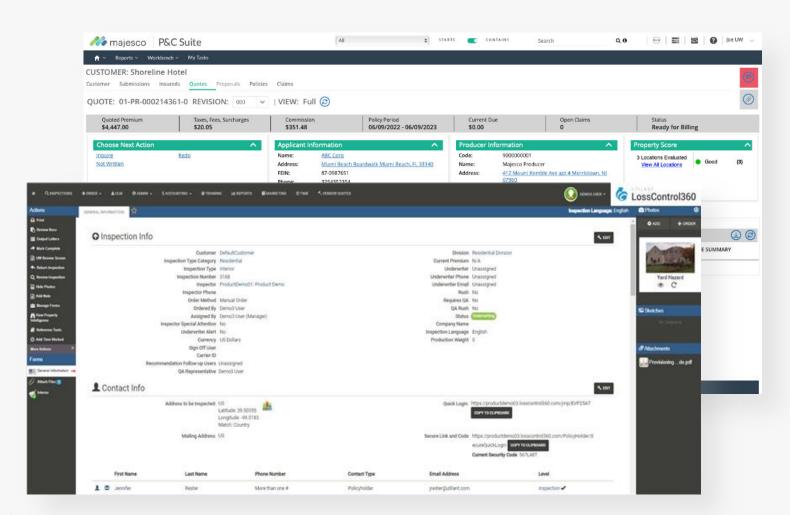


### **Expanding Integration**



Now infused with our underwriting solutions Loss Control 360 and Majesco P&C Core Suite for Property and Businessowners LOBs, customers are provided a holistic and unified view of each individual property that enables intelligent underwriting decisions while significantly reducing underwriting and inspection costs.

You can also embed Property Intelligence into your current business workflow for any underwriting or loss control systems improving speed and accuracy with consistent decisions.



<sup>\*</sup>Available with the purchase of Property Intelligence Powered by Majesco Analytics



