



MAJESCO SPRING '23 RELEASE

DIGITAL RESOURCE FOR ALL MAJESCO PRODUCTS

your next now

 majesco

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.

“At Majesco we understand the unique challenges faced by P&C and L&AH carriers in today's rapidly changing market. We are committed to providing innovative, cloud-based digital solutions infused with the latest data and analytics technology to empower carriers to stay ahead of the game. With our Spring '23 Release, we are proud to introduce the industry's first GPT offering, designed specifically to meet the needs of our customers. Whether it's using AI, streamlining claims management, optimizing the underwriting process, or improving customer engagement, our solutions are designed to make a meaningful impact on our customers' success, help them achieve their goals, and drive growth in their business.”

Manish Shah

President & Chief Product Officer at Majesco





MAJESCO P&C INTELLIGENT CORE SUITE

Introducing P&C Intelligent Core Suite

Unlocking the Power of Your Core

Our P&C Intelligent Core Suite enables customers to **streamline operations**, **enhance customer experiences**, and **drive growth and profitability**. By leveraging advanced technologies such as AI, machine learning, and automation, our customers can succeed in today's fast-paced digital marketplace.

Our well-established P&C Core Suite is now infused with insights making core insurance workflows intelligent powered by **day-to-day analytics** and AI based **advanced analytics**.

Leveraging ready-to-use interactive P&C insurance insights in real-time for customers to improve operational efficiency across insurance lifecycle with focus on high-value business, risk selection, pipeline analysis, claims cycle time, workflow optimization and productivity management.

Sharing insights and data in real-time has never been so easy!



Embedding Intelligence for Better Decision Making & Improved Productivity

Making Insurance Intelligent

(SEE DETAILS IN DATA & ANALYTICS SECTION)



DAY-TO-DAY ANALYTICS

Day-to-day analytics capabilities allow customers to **gain insights to run and optimize their business** through business intelligence capabilities

Majesco Solutions

We offer the most complete **unified insurance data & analytics solution** by **embedding insights inside core insurance workflows** and **providing insurance data access** through variety of tools.

ADVANCED ANALYTICS

Purpose-built analytics utilizes AI techniques to proactively assist customers to **increase growth, reduce cost and manage risks better**

Majesco Solutions

Build **use-case-based advanced analytics products** utilizing AI and data science techniques and **embed advanced analytics solution** into core insurance workflow.

Multi-currency Operations

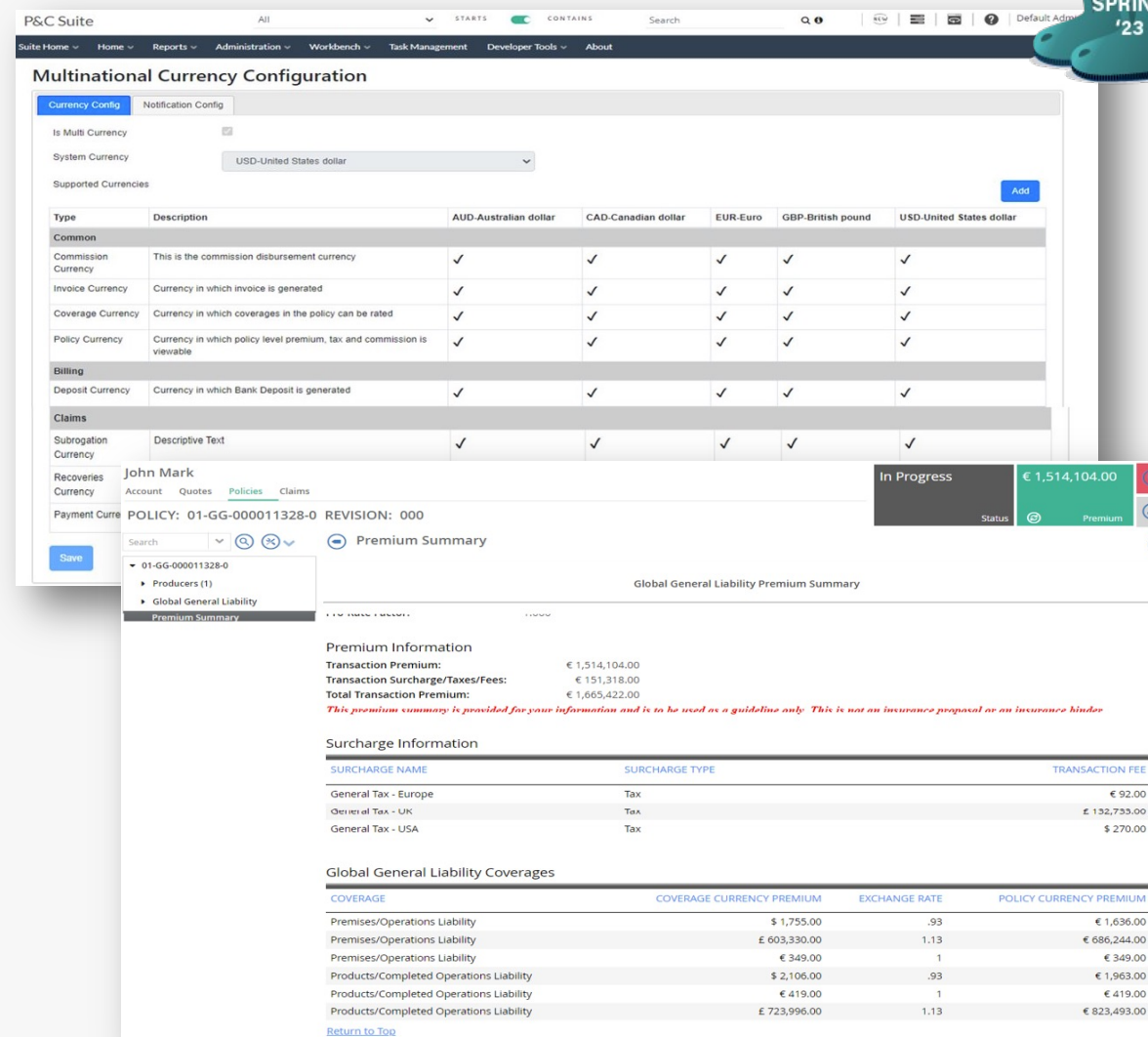
Handle Complex Multi-Currency Scenarios

Capabilities & Business Benefits

- Set reserves, make payments and recoveries in different currencies
- View detailed transaction tables both in the system and transaction currency
- Manage currencies for back dates and differences in insured and business currency

Value for Carriers / Clients

- Carriers have a system managed currency solution that reduces person-time overhead and reduces the risk of misapplied exchange rates or calculations, ensuring their books are accurate
- Out-of-the-box configurable to meet their organization and needs without a long and costly implementation



P&C Suite

Multinational Currency Configuration

Is Multi Currency: ☒

System Currency: USD-United States dollar

Supported Currencies: [Add](#)

Type	Description	AUD-Australian dollar	CAD-Canadian dollar	EUR-Euro	GBP-British pound	USD-United States dollar
Common						
Commission Currency	This is the commission disbursement currency	✓	✓	✓	✓	✓
Invoice Currency	Currency in which invoice is generated	✓	✓	✓	✓	✓
Coverage Currency	Currency in which coverages in the policy can be rated	✓	✓	✓	✓	✓
Policy Currency	Currency in which policy level premium, tax and commission is viewable	✓	✓	✓	✓	✓
Billing						
Deposit Currency	Currency in which Bank Deposit is generated	✓	✓	✓	✓	✓
Claims						
Subrogation Currency	Descriptive Text	✓	✓	✓	✓	✓
Recoveries Currency						
Payment Currency						

Premium Summary

Transaction Premium: € 1,514,104.00
 Transaction Surcharge/Taxes/Fees: € 151,318.00
 Total Transaction Premium: € 1,665,422.00

This premium summary is provided for your information and is to be used as a guideline only. This is not an insurance proposal or an insurance binder.

Surcharge Information

SURCHARGE NAME	SURCHARGE TYPE	TRANSACTION FEE
General Tax - Europe	Tax	€ 92.00
General Tax - UK	Tax	£ 132,733.00
General Tax - USA	Tax	\$ 270.00

Global General Liability Coverages

COVERAGE	COVERAGE CURRENCY PREMIUM	EXCHANGE RATE	POLICY CURRENCY PREMIUM
Premises/Operations Liability	\$ 1,755.00	.93	€ 1,636.00
Premises/Operations Liability	£ 603,330.00	1.13	€ 686,244.00
Premises/Operations Liability	€ 349.00	1	€ 349.00
Products/Completed Operations Liability	\$ 2,106.00	.93	€ 1,963.00
Products/Completed Operations Liability	€ 419.00	1	€ 419.00
Products/Completed Operations Liability	£ 723,996.00	1.13	€ 823,493.00



Digital Payments in Claims

Integrated Digital Payments Built Directly into P&C Claims

Capabilities & Business Benefits

- Use out-of-the-box integration with One Inc ClaimsPay
- Disburse payments to single or multi-party insureds or claimants, vendors, lienholders, etc.
- Payee can select which payment method, whether it be check, direct deposit, prepaid debit card, PayPal or Venmo
- Built-in electronic approvals
- Electronic, system managed processing, issuance, and recording of payments

Value for Carriers / Clients

- Increased customer retention, reduced costs, and reduced risk through the delivery of fast and secure digital payments through the customers' preferred channels and methods
- Out-of-the-box implementation, quickly enabling customers to handle digital payments

The screenshot displays the Majesco digital payments interface. The top section shows a table of payment history with columns for selection, payment mode, check number, check date, transaction initiated on, pay to, currency, check amount, status, and requested by. The total amount is 300,636.95 USD. Below the table, there is a detailed view of a specific payment with the ID 9084ecc8. This view includes an overview section with fields for Payment Type, Claim Details, Primary Contact, Primary Email, Documents, Assigned to, Mail Tracking Number, Release Date, Amount, Status, Secondary Contact, Secondary Email, PM_PaymentID, and Error Message. The bottom section shows the Payment Mailing Address with fields for Street, State, Country, City, and Postal Code.

SEL...	PAYMENT MODE	CHECK #	CHECK DATE	TRANSACTION INITIATED ON	PAY TO	CURRENCY	CHECK AMOUNT	STATUS	REQUESTED BY
<input type="checkbox"/>	One Inc C...			03/24/2023	Andrew Strauss	United States ...	10.00	Issued	rita smith
<input type="checkbox"/>	One Inc C...			03/24/2023	Andrew Strauss	United States ...	10.00	In Progress	Brad Weber
<input type="checkbox"/>	One Inc C...			03/17/2023	Annapolis Police ...	United States ...	20.00	Failed	rita smith
<input type="checkbox"/>	One Inc C...			03/17/2023	Annapolis Police ...	United States ...	15.00	Failed	rita smith
<input type="checkbox"/>	One Inc C...			03/17/2023	Andrew Strauss	United States ...	14.00	Failed	Brad Weber
<input type="checkbox"/>	One Inc C...			03/17/2023	Andrew Strauss	United States ...	13.00	Failed	Brad Weber
<input type="checkbox"/>	One Inc C...			03/17/2023	Andrew Strauss	United States ...	11.00	Failed	Brad Weber
<input type="checkbox"/>	One Inc C...			03/17/2023	Andrew Strauss	United States ...	10.00	Issued	Brad Weber
<input type="checkbox"/>	One Inc C...			03/14/2023	Andrew Flintoff	United States ...	10.00	Issued	rita smith
<input type="checkbox"/>	One Inc C...			03/14/2023	Andrew Flintoff	United States ...	5.00	Issued	rita smith

9084ecc8

Resend Contact Email(s) Stop Payment Request

Overview

Payment Type:	Contact(s)	Amount:	10.00
Claim Details:	HO00054	Status:	In Progress
Primary Contact:	Jacob Orum	Secondary Contact:	
Primary Email:	Wandar.natekar@majesco.com (Unsigned)	Secondary Email:	
Documents:		PM_PaymentID:	lqc9357
Assigned to:	rita smith	Error Message:	
Mail Tracking Number:			
Release Date:			

Payment Mailing Address

Street:	NY Street	City:	NY City
State:	NY	Postal Code:	10004
Country:	USA		

Workers Compensation

Speed-to-market with OOTB Support for Workers Comp

Capabilities & Business Benefits

- Have out-of-the-box Workers Compensation support, without the high implementation timelines and cost typically needed to support Workers Compensation
- Access pre-built integrations such as WcPrism for EDI, and FlashForms for forms compliance
- Use pre-integrated ISO ClaimSearch

Value for Carriers / Clients

- Lower operational cost for multi-line carriers as they can handle all lines of business through a single claims system
- Speed-to-market for carriers
- Low implementation cost
- Reduces or eliminates training overhead for personnel

The screenshot displays the Majesco Claims system interface. The top navigation bar includes 'Claims', 'STARTS', 'CONTAINS', and 'WC05956'. The left sidebar lists various claim management functions. The main content area is divided into several sections: 'Customer & Claim Information', 'Injury / Illness Summary', 'Diagnosis Summary', 'Treatment Plan', and 'Work Status'. Below these, there are sections for 'Wage and Rate Details', 'Employment Records', 'Additional Insured-Employer Information', and 'Benefit Rates for Alabama'.

Customer & Claim Information

Claim WC05956
Workers Compensation | 01-WK-000004277-0 | Majesco WC Inc | Edwin S Herdman | via Call Center | Open

DOI: 12/31/2022 | Policy Status on DOI: In Force | Jurisdiction: Alabama | Claim Type: Lost Time | Age (Days): 0 | Claim Owner: Amel N | Claim Flag: [Green Checkmark]

Injury / Illness Summary

Nature of Injury: **Crushing**
Cause of Injury: **Machine or Machinery**
Injury Description: **Hand crushed between 2 machines when putting up equipment**

Diagnosis Summary

Primary Body Part: **Hand**
ICD Code: **W230XXA**
ICD Description: **Caught, crushed, jammed, or pinched between moving objects, initial encounter**
Comments: **potential broken bones and skin abrasion**

Treatment Plan

Treating Doctor/ Facility: **Apollo Hospitals**
Treatment Type: **Out-Patient**
CPT Description: [Blank]
Date of Service: **03/27/2023**
UR Status: **Not Requested**
Multi Treatments for Primary ICD: [Blank]

Work Status

From and Through Dates: **01/02/2023 - 01/13/2023**
Work Restrictions: **Fully off work**
Return to Work Status: **Actual**
Return to Work Date: **01/16/2023**
Maximum Medical Improvement Date: [Blank]

Wage and Rate Details

Employment Records

EMPLOYER NAME	CLASS CODE OCCUPAT...	EMPLOYMENT TYPE	INCOME	AVERAGE WEEKLY WAGE	HIRE DATE	
Majesco WC Inc	0042-LANDSCAPE GARD...	Full Time	Salary	750.00		Edit Delete
Total Weekly Wage:				750.00		

Additional Insured-Employer Information

Did Salary Continue? **Yes** | Full Pay for Day of Injury **Yes** | Other Payments not reported as Salary **4,500.00** | State of Hire **New York**

Benefit Rates for Alabama

Waiting Period in days: **3** | Retro Period in days: **21**

NAME	JURISDICTION RATE (%)	WEEKLY RATE (\$)	MIN (\$)	MAX (\$)
TPD - Temporary Partial Disability	66.70	500.25	-	-
TTD - Temporary Total Disability	66.70	500.25	-	-
PPD - Permanent Partial Disability	-	0.00	-	-
PTD - Permanent Total Disability	-	0.00	-	-
VR - Vocational Rehabilitation	-	0.00	-	-
Death	-	0.00	-	-

Release Version | © 2023 Majesco. All rights reserved, worldwide





Enriched UI Libraries

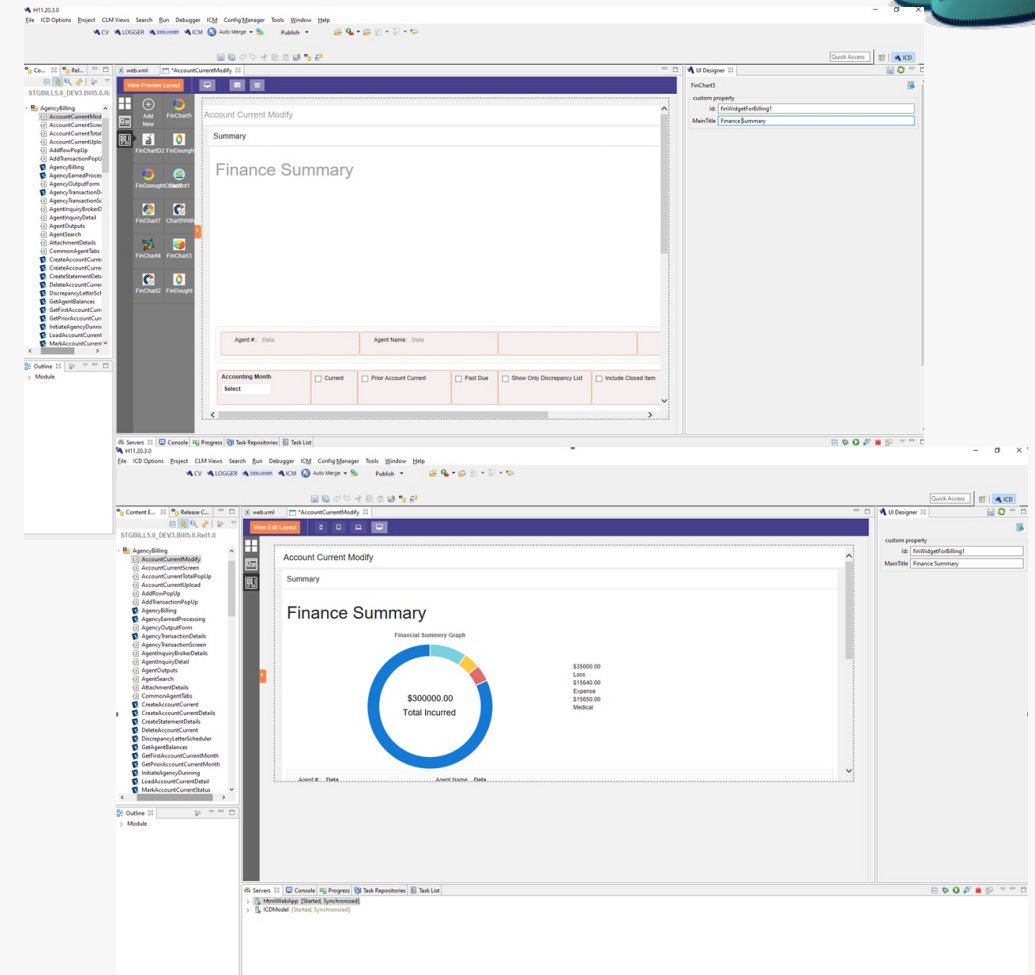
Support your decision making at the business and task level through summary and comparative visualizations

Capabilities & Business Benefits

- Visualize key data summaries in-line with their workflow
- Use pre-defined and custom components easily importable from readily available libraries of components
- Create, preview, modify, and deploy components independent of a release

Value for Carriers / Clients

- The right information available when needed in an easily consumable function
- Components can be built by the insurer or built by Majesco quickly and independent of a release
- Increased efficiency for our end-users and better decision making at the task and business level through summary and comparative visualizations



Pre-Integrated Property Intelligence

Quantitative risk scores via AI / ML analytics from diverse data sources

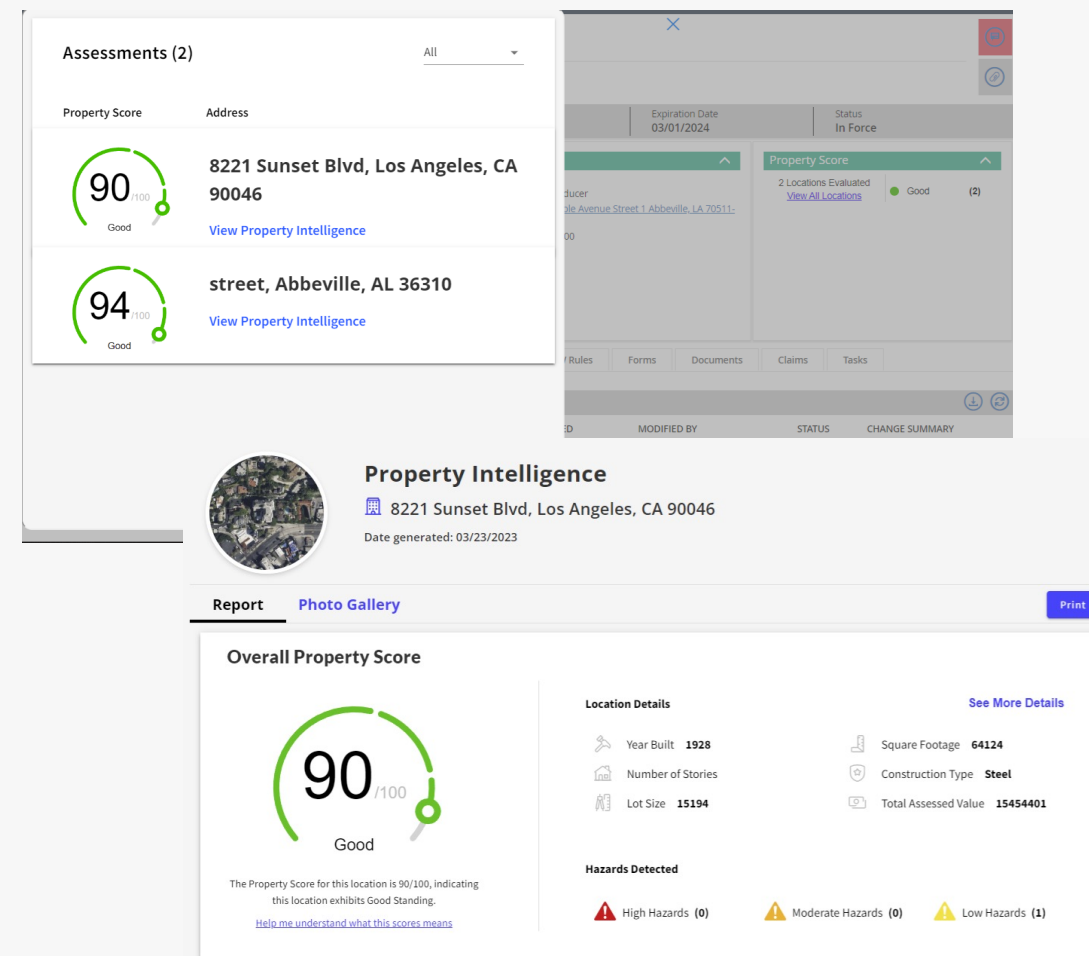


Capabilities & Business Benefits

- Now access Property Intelligence risk scores for Homeowners, Dwelling Fire, Business Owners Policy, and Commercial Package Policy LOBs
- Access insights from 8+ external data sources, 2 billion+ inspection data points and 200 million+ images from over 16 million properties
- Validate key property attributes that can impact risk assessment against the established data providers such as Maprisk or others

Value for Carriers / Clients

- Quantitative insights to more accurately price policies
- Increase profitability through better risk selection
- Reduce underwriting expenses
- Improved loss ratio through multiple assessments within Property Intelligence



SEE LATEST PROPERTY INTELLIGENCE ENHANCEMENTS IN DATA & ANALYTICS SECTION

Majesco Digital Agent360 for P&C

A Next-Gen Vibrant & Robust Agent Experience

Integrated with P&C Policy for Commercial Auto

- Added second line of business – Commercial Auto

OOTB User Journey

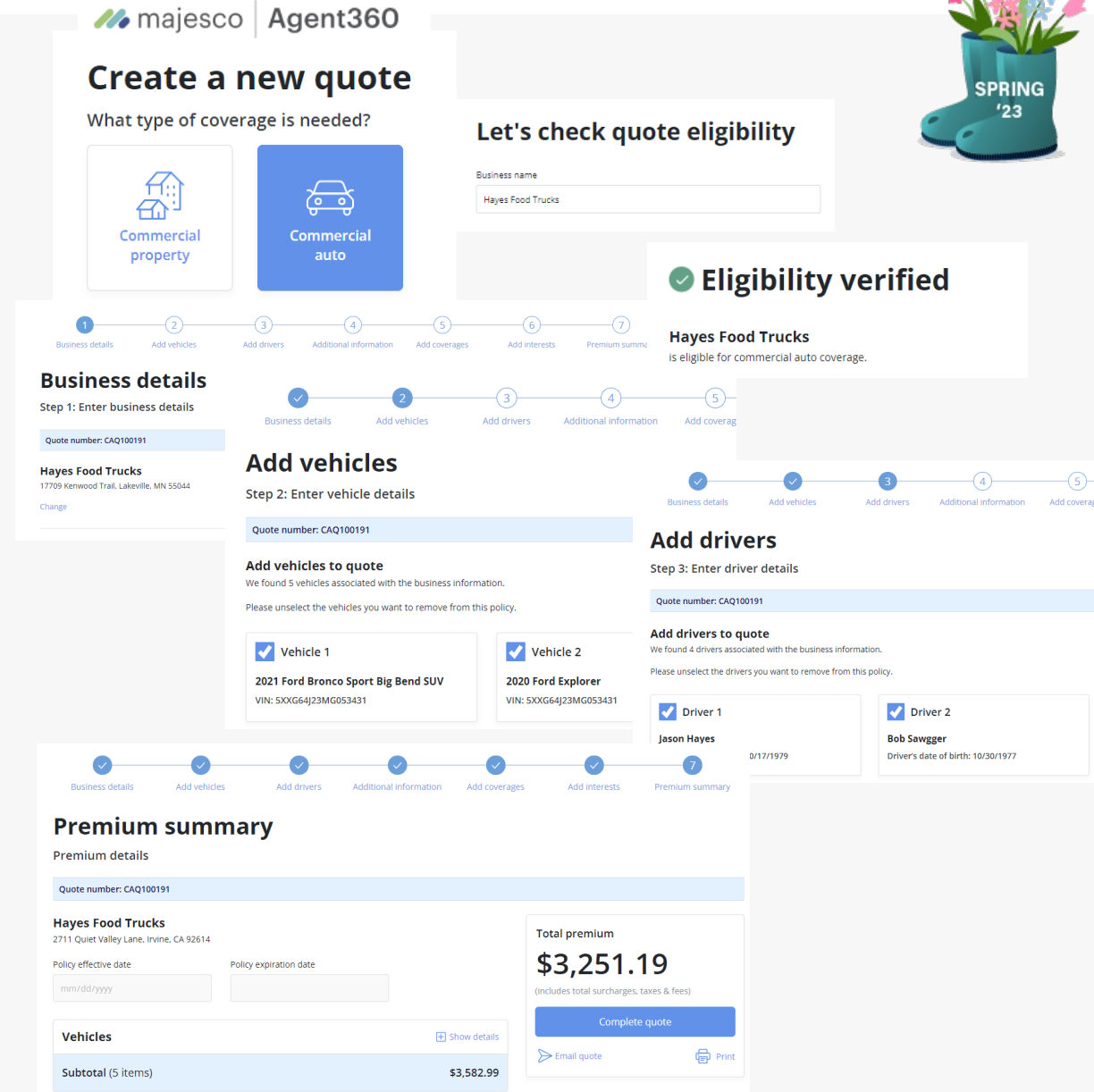
- Out of the box user journey for customer, quote, rate, bind / convert to policy, issuance, and inquiry

Task Management Pre-Integration

- Pre-integrated with P&C Intelligent Core Suite Task Management for Endorsement and Cancellation requests

Robust Ecosystem

- LexisNexis Auto Data Prefill for Vehicle Discovery
- LexisNexis for Driver Discovery and Firmographic information
- CyberSource for one-time Payment journey



The screenshot displays the 'Create a new quote' interface for Majesco Digital Agent360. It features a progress bar at the top with seven steps: Business details, Add vehicles, Add drivers, Additional information, Add coverages, Add interests, and Premium summary. The 'Business details' step is currently active, showing the business name 'Hayes Food Trucks' and its address. Below this, the 'Add vehicles' step is shown, listing two vehicles: a 2021 Ford Bronco Sport Big Bend SUV and a 2020 Ford Explorer. The 'Add drivers' step is also visible, listing two drivers: Jason Hayes and Bob Sawgger. The 'Premium summary' step shows the total premium of \$3,251.19, including total surcharges, taxes, and fees. The interface is clean and modern, with a blue and white color scheme. A small illustration of a potted plant with the text 'SPRING '23' is in the top right corner.

majesco | Agent360

Create a new quote

What type of coverage is needed?

Commercial property

Commercial auto

Let's check quote eligibility

Business name

Hayes Food Trucks

Eligibility verified

Hayes Food Trucks is eligible for commercial auto coverage.

Business details

Step 1: Enter business details

Quote number: CAQ100191

Hayes Food Trucks
17709 Kenwood Trail, Lakeville, MN 55044
[Change](#)

Add vehicles

Step 2: Enter vehicle details

Quote number: CAQ100191

Add vehicles to quote

We found 5 vehicles associated with the business information.
Please unselect the vehicles you want to remove from this policy.

☒ Vehicle 1
2021 Ford Bronco Sport Big Bend SUV
VIN: 5XXG64J23MG053431

☒ Vehicle 2
2020 Ford Explorer
VIN: 5XXG64J23MG053431

Add drivers

Step 3: Enter driver details

Quote number: CAQ100191

Add drivers to quote

We found 4 drivers associated with the business information.
Please unselect the drivers you want to remove from this policy.

☒ Driver 1
Jason Hayes
0/17/1979

☒ Driver 2
Bob Sawgger
Driver's date of birth: 10/30/1977

Premium summary

Premium details

Quote number: CAQ100191

Hayes Food Trucks
2711 Quiet Valley Lane, Irvine, CA 92614

Policy effective date
mm/dd/yyyy

Policy expiration date

Vehicles

Subtotal (5 items) \$3,582.99

Total premium
\$3,251.19
(includes total surcharges, taxes & fees)

[Complete quote](#)

[Email quote](#) [Print](#)



API Management (APIM) for P&C Suite

Secure and scalable gateway to access P&C APIs, orchestrate APIs to build and publish custom APIs

API STORE

- Built-in API Portal for searching and browsing P&C API
- Catalog organized by P&C Products and Environments
- View P&C API specification in Industry-standard format
- Self-Serve capabilities for managing user access

API Gateway

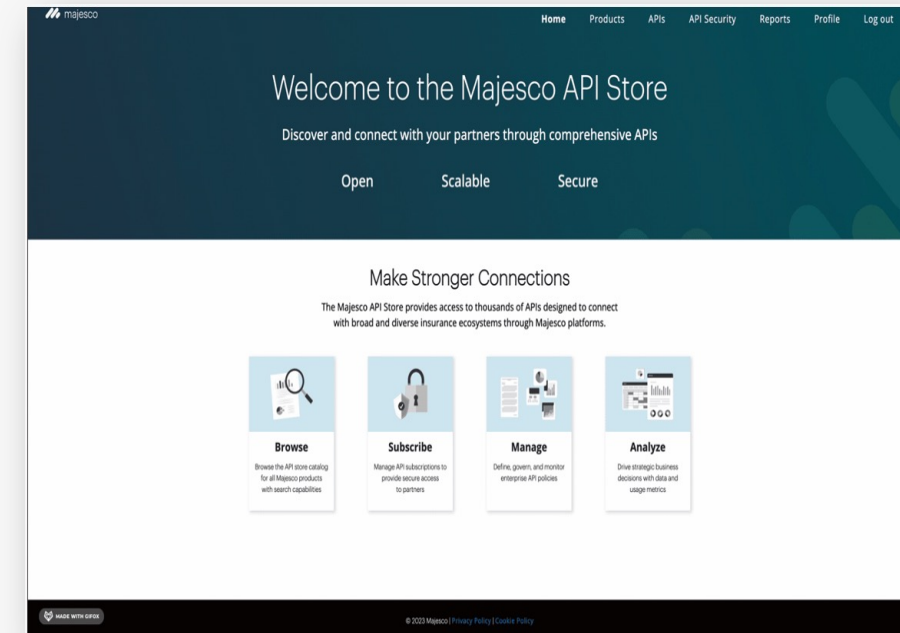
- Streamline access of all P&C Products API through pre-integrated API Gateway
- API Policies (quota limits, throttling, access etc.)
- Out of the Box API usage reports

API Administrator

- Access & subscription management
- API governance
- Real time monitoring - API availability, response times, calls and other important metrics

API Release Management

- Automated APIM meta data generation & business LoB (product) specific segregation
- Integrated with P&C product one click deployment process
- API publishing in VM and Container based environment(s)



A photograph of a person's foot stepping on a leaf in a forest. The foot is wearing a shoe with a white sole and a blue patterned insole. The leaf is yellow and red. The background is a forest floor covered in brown leaves. The text "LOSS CONTROL" is overlaid in white capital letters. The image is decorated with several semi-transparent geometric shapes in shades of green and blue.

LOSS CONTROL

Mobile App

Unified Loss Control Mobile App with New UI

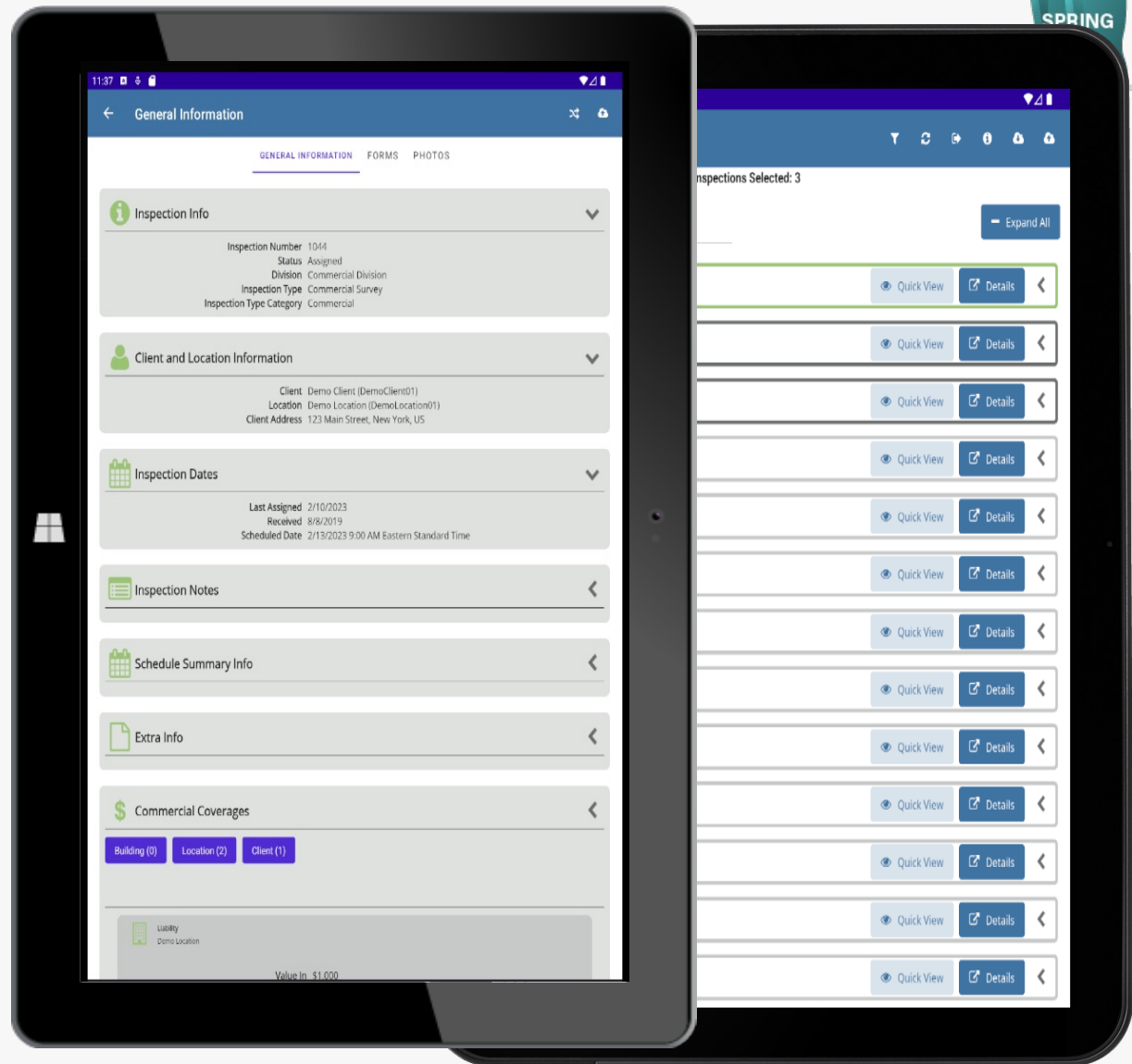
Get ready to take your loss control efforts to the field. A mobile revamp improved features, function, and consistency across all 3 platforms (Android, Apple, and Windows) to ensure you are working with the best and most updated app.

One App for All Ecosystems

- One codebase for all applications ensures that innovation and performance improvements are available instantly

Mobile UI Refresh

- Improved and unified experience to take advantage of better layouts including an updated mobile grid.



Equipment Breakdown Inspections

Fully integrated Equipment Breakdown Inspection with 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

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

The screenshot displays the 'Equipment Details' form in the Majesco system. The form is titled 'Equipment - #9012819 Inspection' and includes a 'Back to Parent Inspection for Location' link. The form is divided into two main sections: 'Equipment Details' and 'Equipment Forms'. The 'Equipment Details' section contains the following fields:

Equipment Category	Pressure Vessel	Serial #	89273-9728398-2323	Inspection Type	External Certificate
Equipment Type	Air Tank	Manufacturer	HP	Equipment Status	Active
EQUIPMENT DETAILS					
* Jurisdiction Number	NY183723				
* Equipment Number	9012819				
* Manufacturer	HP				
* Year Built	1985				
* Serial Number	89273-9728398-2323				
Classification	Jurisdictional				
* Jurisdiction	New York				
Sub-Jurisdiction	Western NY				
<input type="checkbox"/> Override Location Jurisdiction & Sub-Jurisdiction					
Equipment Category	Pressure Vessel				
* Equipment Type	Air Tank				
Equipment Use	Heat Exchange				

*Available by upgrading to the Spring '23 Loss Control Product Release.



MAJESCO L&AH INTELLIGENT CORE SUITE

Dental 360 Administration Platform

A unified platform for Individual Dental administration with seamless integrations & workflows

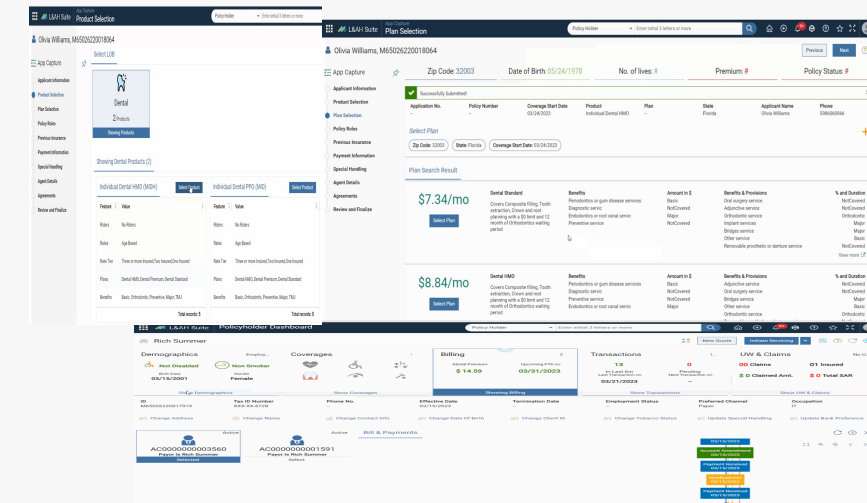


Capabilities & Business Benefits

- One Dental solution offering DPPO and DHMO for the Group, VB, Worksite and Retail – Individual markets
- Industry Standard Dental Products & Plans for DPPO and DHMO that allow a quick time to market
- App Capture to Issuance with built in Auto Underwriting and out of the box policy documents & letters
- Policyholder 360 Dashboard for Policy Servicing, In-force quotes, Billing information & Payments
- End to end Claims Support with options for file & form intake, pre-authorization and straight through processing

Value for Carriers / Clients

- Integrated end to end administration platform for a seamless operation and customer experience
- Touchless administration with out of the box integrations for Clearing Houses, Provider databases & Provider portal APIs
- Ready to use Product & Plan Templates for DPPO and DHMO offerings with support for state and plan variations
- Over 100 pre-defined workflows & 1000+ rules for a quick and as is implementation rollout



Group Interest Sensitive LOB

End to End process for Group Interest Sensitive LOB with Interest calculations & Account Maintenance



Capabilities & Business Benefits

- Platform offering Group Fixed Interest sensitive LOB as a worksite product with optional riders
- Enrollment to Issuance with built in Auto Underwriting and out of the box policy documents & letters
- Account value accumulation with interest credits & cost of Insurance deductions.
- Direct bill generation for premiums & payment management.
- Policy Loans, Capitalization, Policy Surrender & Free-look cancellations supported along with Demographic & coverage changes.
- End to end Claims Support with options for file & form intake, pre-authorization and straight through processing

Value for Carriers / Clients

- Integrated end to end administration platform for a seamless operation and customer experience
- Touchless administration with out of the box rules, calculations & APIs for quick time to market
- Ready to use Product & Plan Templates for ISWL offerings with support for state and plan variations

The screenshot displays the 'RFP Dashboard' with several sections:

- Summary:** RFP ID: R0100000714, Group ID: 6502080, Product: P0100000042.
- Plan Details:** Plan ID: P0100000042, Plan Type: Custom Plan, Status: Issued, Issue Type: Non-Tax.
- Group Demographics:** A table with columns: Group Name, Group Number, Group Type, Plan ID, RFP Dates, RFP Type.
- Addresses:** A table with columns: Address Type, Class Level, State, Sales Office, RFP Entry Date, Effective Date, Proposed Effective Date.
- Products Included in RFP:** A table with columns: Product, State, Status, RFP Covered, Contract ID, Description, Plan Type.
- Available Classes:** A table with columns: Coverage, Category, Provision Name, Choice, State, Final Value.

Dental Provider Onboarding & Servicing

Integrated administration Platform to support Dentist Onboarding, Credentialling and Ongoing Servicing



Capabilities & Business Benefits

- Packaged Solution pre-integrated with Majesco Policy & Claims administration solution supporting straight through processing.
- Exception Handling to support claims reprocessing due to backdated Provider changes & approval workflows as required
- Provider 360 Dashboard to view provider profiles, Contracts, Associated entities, fee structures , Provider Timeline and updates, Status, workflow and Transactions
- Multi-level hierarchy support to setup networks, providers, facilities and associations between them with dates & contracts
- Interoperability between Claims and Provider Contract Modules with automatic syncing of revised contract information, fee type and schedule for claims

Value for Carriers / Clients

- Integrated end to end administration platform to onboard and manage providers
- Touchless administration of Provider Changes and their impact on active or settled Claims
- A unified solution that elevates the provider experience bringing together, onboarding, servicing and the end-to-end Claims process
- Over 100 pre-defined workflows & 1000+ rules for a quick and as is implementation rollout

The screenshot shows the 'L&AH Suite' application interface. The top navigation bar includes 'L&AH Suite', 'Application Information', and a search bar. The main content area is titled 'Creating New Provider' and features a sidebar with navigation links: 'New Provider', 'Applicant Basic Information', 'Associated Entities', 'Education', 'Licensing & Work History', 'Disclosures', and 'Review and Submit'. The main form is divided into several sections. The 'Provider Information' section includes fields for 'Provider ID: #', 'NPI: #', 'Area: #', and 'Status: #'. Below this is a table with columns: 'Provider Source', 'Discipline', 'Effective Since', 'Effective Till', 'OFAC Status', 'States of License', 'Application Number', and 'SSN'. The 'Search & Select Provider' section has a search bar and a message: 'Minimum search criteria to be entered is First / Last Name and / or Provider ID and / or Application Number'. The 'Review and Finalize' section shows a summary of the provider's information, including 'Provider ID: TP1000001118', 'NPI: 5566778844', 'Area: Seattle, CA', and 'Status: Submitted'. It also includes a 'Provider Onboarding Summary' table with columns: 'Provider ID', 'Name', 'SSN', 'States Of Practice', 'License Number', 'Role in Dental Office', 'Application Received Date', and 'Document Number'. The 'Dentist Information' section includes fields for 'Prefix', 'First Name', 'Middle Name', 'Last Name', 'Suffix', 'Date of Birth', 'Gender', 'Individual NP', 'Provider Effective From', 'Provider Effective Till', 'Languages Spoken', and 'Other Languages Spoken'. The bottom of the screen shows a footer with 'Fall '22 Updates | Copyright 2017 - 2023 Majesco. All rights reserved | Contact Us' and a 'Time Zone: GMT + 5:30' indicator.

Improved Business Performance through Claim Analytics

Informed Business Decision making and minimize Financial Losses through Analytics

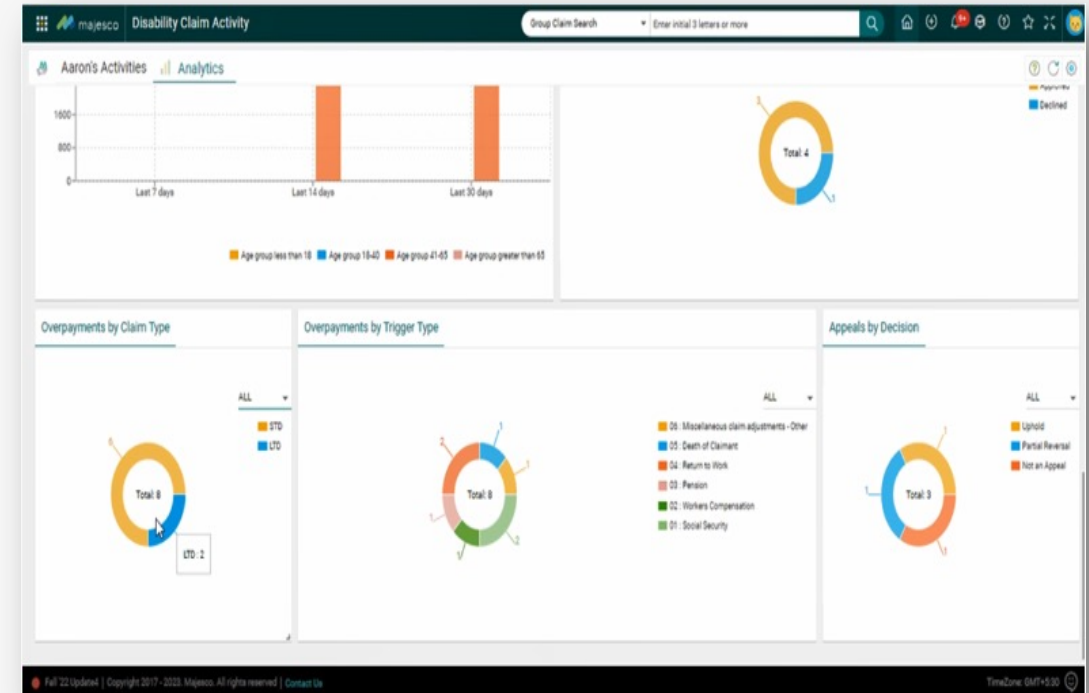


Capabilities & Business Benefits

- Determine the department and stages where there are processing delays and Operational efficiencies so that bottlenecks are removed, and SLA is improved
- Identify the Lines of Business and Products where Loss ratio is beyond the threshold limit and take necessary corrections
- Reduce manual intervention and associated costs by analysing the percentage and reasons for manual intervention
- Identify reasons for payment corrections and Appeals and help the business to streamline the process

Value for Carriers / Clients

- Optimize resource levels based on the business demand and needs
- Guide business Decisions and minimize financial losses
- Help Business respond to changes in external environment





New & Optimized Configuration Studio

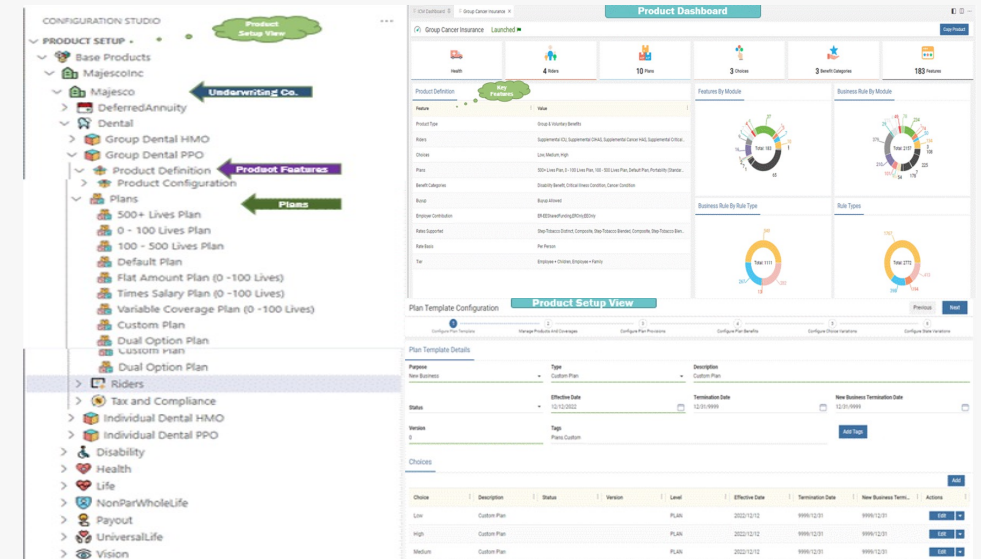
Setup & launch New LOBs with a business-centric view using dynamic wizards.

Capabilities & Business Benefits

- Product Studio with dashboards summarizing features by LOB and Insurance product.
- Product & Plan Specification Configurations organized in line with typical insurance specifications & brochures
- Group the configurations by company, LOB, product, business modules & features
- Business Rules organized by the lifecycle of the insurance business
- Form and Wizard based configuration management
- Inline Impact Analysis to view the impact of changes on other modules, features, products and rules before making changes

Value for Carriers / Clients

- Consolidated view of all products across LOBs to analyze variations currently being offered across modules, features & rules
- Quick time to market with faster product & plan specification analysis, changes and rollout
- Increased business control of rules which can be organized by business function
- Increased self-sufficiency & reduced costs due to improved user productivity, knowledge of rules organization & impact analysis
- Manage both Group & Individual Insurance products with the option to manage multiple legal and underwriting companies for Carrier's & TPA's.





Launch New LOBs with Business-Friendly Wizards

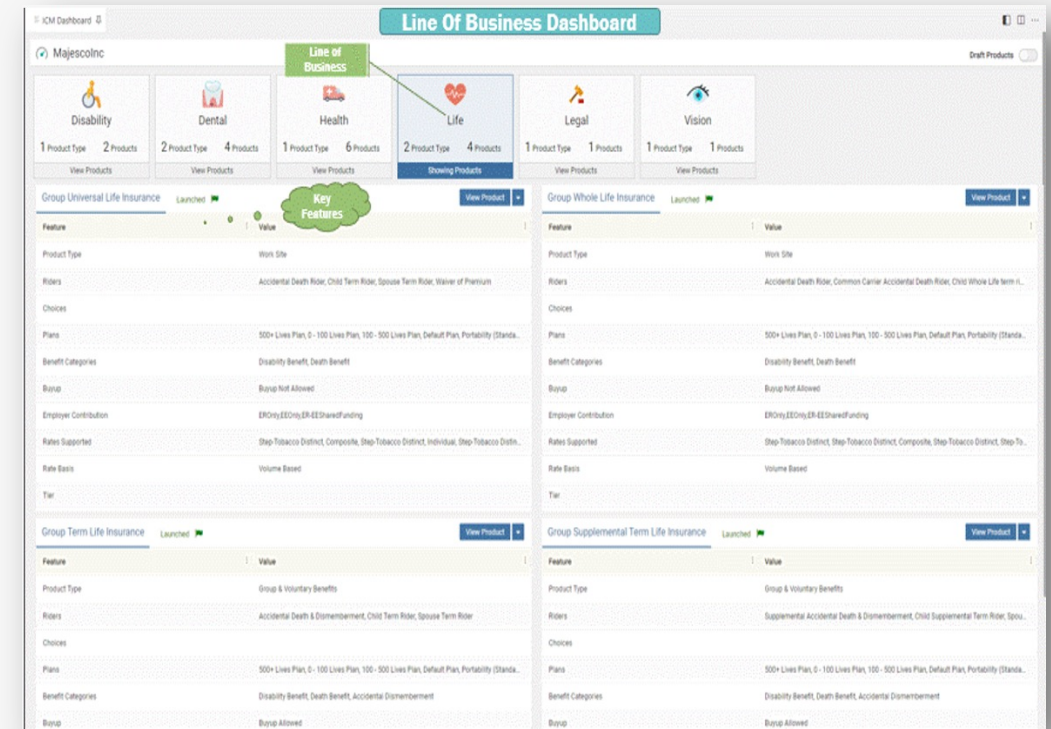
Speed to the market launch of an Insurance product with a simplified and automated copy process

Capabilities & Business Benefits

- Introduce new product and its rules from Wizard-driven self-navigated steps using feature-based copy process
- Self-navigated Insurance product copy process in 4 steps.
- Feature-based product copy in 4 steps with Ready to Issue a Policy, Servicing, and processing of Claims & Payouts
- Copy the product with preselected Riders, Plans, and Business Features.
- Ala Carte Copy Process to opt in/out of the specific Rider, Plan or Business Feature base on new insurance product offering.

Value for Carriers / Clients

- Business user can copy the new Insurance product offering using automated copy process in 4 simple steps.
- Product Copy with preselected Riders, Plans, and Business features using Out of Box capabilities.
- Product Copy with the option to choose the applicable business functions during the copy process to meet the changing market demands and use the Quote to Issue, Servicing and Processing a claim for the new insurance product.
- Speed to market launch of New Insurance Product from exhaustive Product library to meet the dynamic market demands.



Majesco Digital Claims360 for L&AH

A Next-Gen Vibrant & Robust Enrollment Experience for Group & Voluntary benefits



One-Stop Digital Portal

- Majesco Digital Claims360 for L&AH provides a one-stop digital portal to initiate digital claim filing process
- Event-based logic to accelerate the process
- Track status and manage completed and in-process claims

Client Profile

- Comprehensive client profile for quicker claims request and processing

Pre-integrated with Majesco Intelligent L&AH Core Suite

- Leverages pre-integrated L&AH Intelligent Core Suite OpenAPI for product catalog and benefit set-up data

OOTB with Accidental Benefit

- Out of the box with Accidental benefit claim filing capability

The image displays the Majesco 360 digital claims portal interface. At the top, a user is greeted with "Hello Amit Arora, Group Number: 6502572, Welcome! Let's get started". Below this, there are two main action buttons: "Enrollment Plans" and "Claims Report a claim", both with "Get Started" links. The interface is divided into a top navigation bar with "Majesco 360" and a bottom navigation bar with "Claims 360". The main content area shows a "Claim Quick Start" section with the heading "Describe what happened!". It includes a "Life Event" dropdown, an "Event Date" field (03/26/2023), and a "Description" text area. Below this is a "File a claim" button. A secondary section titled "File a claim in few easy clicks!" shows a four-step process: 1. Claimant Information, 2. Claim Information, 3. Care Provider Details, and 4. Review & Submit. The "Claimant Information" section includes fields for "Name of the Claimant" (Amit Arora | Self | 01/01/1990), "Gender" (Male), "Relation" (Self), and "Date of Birth" (01/01/1990). The "Reasons for Filing Claim" section has three toggle options: "Had an accident" (selected), "Was hospitalized", and "Had surgery or a procedure". The "Please enter Care Provider Details" section includes fields for "Care Provider Type" (Select Provider Type), "Name of Provider" (Enter Name of Provider), "Phone Number" (Enter Phone Number), "On which date did you consult this provider" (03/28/2023), "Address" (Enter Address), "City" (Enter City), "State" (Select State), and "ZIP code" (Enter ZIP code). An "Add Another Care Provider" button is at the bottom right.

API Management (APIM) for L&AH Suite

Secure and scalable gateway to access L&AH APIs, orchestrate APIs to build and publish custom APIs



API STORE

- Built-in API Portal for searching and browsing L&AH API
- Catalog organized by L&AH Products and Environments
- View L&AH API specification in Industry-standard format
- Self-Serve capabilities for managing user access

API Gateway

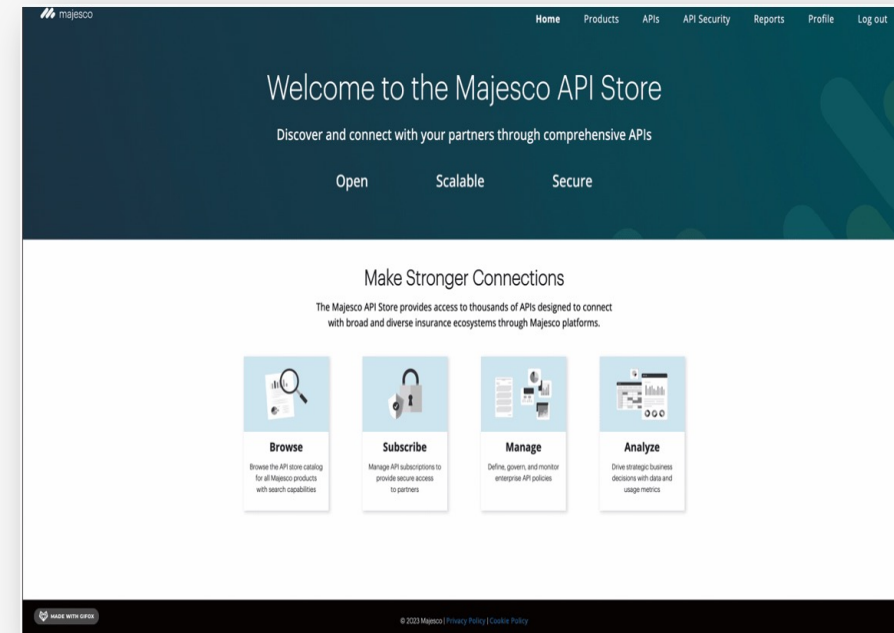
- Streamline access of all L&AH Products API through pre-integrated API Gateway
- API Policies (quota limits, throttling, access etc.)
- Out of the Box API usage reports

API Administrator

- Access & subscription management
- API governance
- Real time monitoring - API availability, response times, calls and other important metrics

API Release Management

- Automated APIM meta data generation & business LoB (product) specific segregation
- Integrated with L&AH product one click deployment process
- API publishing in VM and Container based environment(s)





MAJESCO CLAIMVANTAGE SOLUTIONS

Accommodations

New Fields to Support Pregnant Workers Fairness Act



Accommodations customers can now differentiate between accommodations that fall under the Americans with Disabilities Act and the Pregnant Workers Fairness Act.

A new field allows the user to select the **Cause of Accommodation**: 'None', 'Pregnancy', or 'Disability'. If 'Pregnancy' is selected, the field **What is the due date?** will appear, and the user can enter a due date.

Both new fields can be included in reports for Accommodations claims.

A screenshot of the "Accommodation Edit" form. The form has a header with "Accommodation Edit" and "Save" and "Cancel" buttons. Below the header is a section titled "Information" with a legend indicating that a red bar next to a field name means it is required information. The form contains several fields: "Status" (Open), "Start Date" (3/17/2023), "Who is Requesting this Accommodation?" (--None--), "Requester Name" (empty), "Employee" (testFname testLname), "End Date" (3/17/2023), "Cause of Accommodation" (Pregnancy), "What is the due date?" (3/17/2023), "Impairment" (checkbox), "Nature of Disability" (empty), "Difficult Activities" (Available: Breathing, Learning, Reading; Chosen: empty), "Other Difficult Activities" (empty), "Accommodation Details" (empty), and "Provider" (empty). The "Cause of Accommodation" and "What is the due date?" fields are highlighted with a red box. At the bottom, there is a section titled "Accommodation Types" with "Equipment" and "Work at Home" checkboxes.

Absence Management: Oregon Paid Family and Medical Leave



Effective September 3, 2023, Oregon is enacting a paid family and medical leave program that will provide paid leave benefits for an employee's own serious health condition, family leave benefits to care for a new child or a family member with a serious health condition, and safe leave for victims of domestic violence, harassment, sexual assault, or stalking.

Absence customers who upgrade to v27 can access the new Absence Specification supporting this legislation, which includes compliant claim handling and accurate benefit calculation.

ClaimVantage Connect

New Personas & Productivity Enhancements

New Personal-based User Experience for HR Professionals & Brokers

All New UX for HR Professionals with a new Home Page, Workflow actions and reports tailored to HR professionals and Brokers

New Absence Certification Component

The new **Absence Certifications** component displays information for certifications that have been provided, for all absence claims associated with an Event.

New Notes Component

The new **Notes** component allows users to add and view claim-related notes. Notifications pass between Connect and the Majesco ClaimVantage solution when a new note is created on either platform.

New Report Page

The new **Reports** page allows HR users and others with appropriate permission to run and export a core selection of reports for all claim types (Absence, Accommodations, Claims).

New Employee Search Component

The new **Employee Search** component allows the user to search by last name, account name, and department.



A screenshot of the Majesco ClaimVantage Connect web application. The header shows the Majesco logo and navigation links: Home, Employee's Account, Personal Account, Access Resources, and Reports. A user profile "Welcome Stella" is displayed. Below the header, there are four main action cards: "An Employee's Account", "My Personal Account", "Reports", and "Resources". The "My Personal Account" card is expanded, showing a list of claims. A table is visible with columns for Claim Type, Claim Number, Submitted Date, Documentation, Review, Claim Status, Start Date, and End Date. The table shows one claim: Absence, AC-23-000004, Mar 8, 2023, Available, Complete, Open, Mar 6, 2023, Mar 8, 2023. Below the table, there are sections for "Absence Time Requested", "Absence Certifications (1)", "Documentation (5)", "Payments (0)", "Report Return to Work", and "Notes (3)". The "Absence Certifications (1)" section is highlighted with a red box, showing a table with columns for Claim, Type, Required By, Received, and Status. The table shows one certification: AC-23-000004, Provider Certification, 03/23/2023, 03/24/2023, Approved.

ClaimVantage Connect

New Configurability Options

Configurable Work Schedule Stage

Customers can choose to display or hide the **Work Schedule** stage of Connect intake, based on the Account and/or worksite.

Configurable Acknowledgment

Customers can add an **Acknowledgment** checkbox with configurable text to the Review & Submit stage of Connect intake, to accommodate a required acknowledgment (e.g., fraud statement).



Displayed

The interface shows a progress bar with four stages: a green stage with a checkmark, another green stage with a checkmark, a blue stage labeled "Work Schedule" with a checkmark, and a grey stage labeled "Request Time". The final stage is "Review & Submit Claim". Below the progress bar, a message states: "We want to make sure you get the right amount of time away from work. To do that, we need to know when you were supposed to be at work. Here's what we're showing as your schedule in our files:". A table follows with columns for days of the week and a total. The table data is as follows:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
	8h 0m	8h 0m	8h 0m	8h 0m	8h 0m		40h 0m

Below the table, a link says "If this isn't accurate, Contact Us so we can update it for you." At the bottom, there is a "Previous" button and a "Next" button.

Hidden

The interface shows a progress bar with three stages: two green stages with checkmarks and a blue stage labeled "Request Time". The final stage is "Review & Submit Claim". Below the progress bar, a message asks "When will you be out of work?". There are two input fields: "Start date" and "End date (actual or estimated)". Below these fields, a link says "If this isn't accurate, Contact Us so we can update it for you." At the bottom, there is a "Previous" button and a "Next" button.The interface shows a progress bar with three green stages, each with a checkmark. The final stage is a blue stage labeled "Review & Submit Claim".The interface shows an "Important Note" section with the text: "You should be aware that filing a fraudulent claim or intentionally providing false information could have serious consequences. You could lose your job or, depending on where you live and work, be found guilty of a crime." Below this text is a checkbox labeled "Check here to confirm you understand." At the bottom, there is a "Previous" button and a "Submit" button.

ClaimVantage Connect

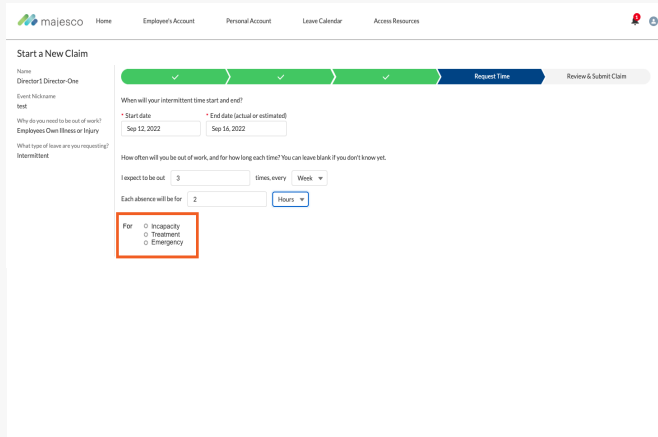
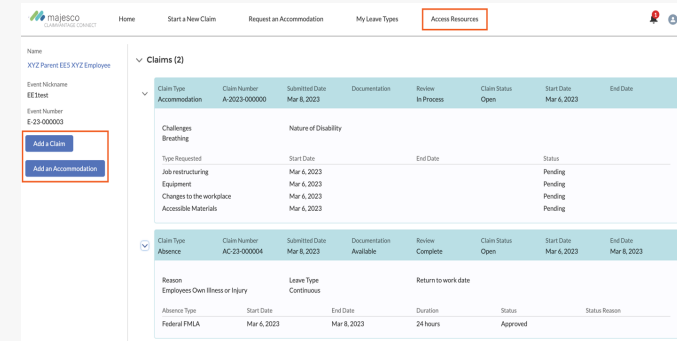
Functionality Enhancements



Buttons to **Add a Claim** or **Add an Accommodation** (shown in the screenshot on the right) are now available on the **Event Details** page, according to user permission. When the user clicks one of these buttons, they'll automatically be brought to the appropriate step in the submission process.

An **Access Resources** link (also shown on the right) has been added to the Employee Dashboard navigation. The user can click the link for access to helpful guides, policy documents, and regulations.

Title and **Department** fields have been added to the My Profile section of the **User Detail** page.



Customers can now indicate a Date Range Reason of Incapacity, Treatment, or Emergency (shown in the screenshot on the left) when creating or adding time to an Absence claim. When a claim is created, the Policy Relationship (the number associating the Claimant/Insured with the assigned policy and benefits) will now display.

The intake process for bonding and adoption/foster care claims will now include questions for the claimant's spouse (e.g., does the spouse work for the same employer).

Connect now supports custom Record Types, including intake and Event details.



MAJESCO GLOBAL IQX

Block of Business

Majesco Global IQX Sales & Underwriting Workbench



- Enables carriers to **link different quotes together** for rating purposes and **automatically recommend a block adjustment of premiums.**
- Helpful when underwriting for associations, large broker/advisor blocks, groups composed of same SIC, etc.

A screenshot of the "ADD BLOCK OF BUSINESS" form in the Majesco Global IQX system. The form is divided into three main sections: "General Information", "Block of Business Contact Information", and "Business Information".
General Information: Includes fields for "Block of Business Name *", "Block ID *", "Block of Business Short Name *", and "Comment". There is an "External Client Lookup" button next to the "Block ID *" field.
Block of Business Contact Information: Includes fields for "Address" (with "Addressline1" and "Addressline2" sub-fields), "City", "State" (a dropdown menu currently showing "Alabama"), "Zip Code *", "Telephone" (with a main field and an "Ext." field), "Email", "Web Site Address", and "Language Preference" (a dropdown menu currently showing "English").
Business Information: This section is partially visible at the bottom of the form.
The form has a sidebar on the left with "Client Search", "Add Client", and a prominent "Add Block of Business" button. The top navigation bar includes "Home", "Client", "Quote", a search bar for "Quote ID", "Quick Links", and a user profile for "Admin Admin". A footer at the bottom right says "© 2023 Global IQX - Experience the Benefits".

Modeling

Majesco Global IQX Sales & Underwriting Workbench

- Enables carriers to continuously experiment by testing rating programs and new factors on groups of quotes.
- Highly flexible. Clients can run models across their entire block of business or a subset of the block.
- Users can schedule modelling runs and view the resultant changes for all quotes individually, as well as the average across the block.
- Outputs are exported as Excel/CSV files.

A screenshot of the "MODELING" section in the Majesco Global IQX Sales & Underwriting Workbench. The interface includes a sidebar with "Modeling Search" and "Modeling Results" options. The main area has a "Search Name" field, a "Search By" section with filters for Agency, Block Of Business, Product (set to "Basic Life"), Producer Last Name, SIC Code, and Client Status (set to "Select All"). It also includes "Proposed Effective Date" fields for "Begin Date" and "End Date". At the bottom right, there are "Clear" and "Search" buttons. The footer shows the copyright "© 2023 Global IQX - Experience the Benefits".



MAJESCO DISTRIBUTION MANAGEMENT

Majesco Distribution Management

Spring '23 release introduces many new features to help **carriers realize key operational goals while managing their distribution channel.**

- For Carriers who are looking to reduce operational expenses, new features enable efficiencies in back-office operations through automation of related tasks
- To drive more business through a carrier's distribution channel without the usual delays, through simpler and streamlined processes
- Expansion of new compliance integrations so carriers can focus on more strategic activities such as incentivizing their Agents rather than compliance research



Producer Management

Managing your Channel relationships is now more automated and compliant



Automated retrieval of DRLP details

Retrieval of all relevant Designated Responsible Licensed Producer (DLRP) details from NIPR PDB is now automated, and driven by only keying in a National Producer Number (NPN), thus reducing errors when having to key in DRLP information and keeping carriers more compliant with their distribution channel

Support of Retroactive & Future dated hierarchy-level changes

With the complexity that comes with managing an unlimited hierarchy, carriers can now date their hierarchy changes either retroactively or in the future, bringing operational flexibility to managing a channel structure without worrying that a change was missed, or will be forgotten in the future

Distribution Management

Entity Code: [] Search [] [20] [] [] [] saurabh []

Onboarding | Producer Management | Sales Staff Management | Compensation Management | Performance Management | System Administration | Batch | Reports

Agency Profile | Contact Info | Designated Producers | Agency Contacts | Agency Affiliation | Monitoring Relations | Questions | License Details | Appointments | Appointments Summary | Direct Deposit Details | E&O Insurance | Training Details | Documents | Compensation Preferen...

Application #: 8097 Application For: Licensed Producer (New Co... Contract Type: Direct
Application Date: 03/01/2022 Entity Type: Business Entity SubType: Corporation
Name: Western & Southern Financ... NPN#: 30000014 Status: Pending

Designated Responsible Licensed Producers >>

NPN# 5819539

Name Prefix First Middle Last Suffix
Select Ashley Dean Aaron Select

Resident State Alabama License# 56271

License Type Insurance Producer Role Select

Period - From MM/DD/YYYY To MM/DD/YYYY Add Update Delete Clear

NAME	NPN#	ROLE	EFFECTIVE FROM	EFFECTIVE TO

Previous Save & Continue Next

Agent Onboarding

Onboarding continues to become more efficient for carriers



Background Checks

A carrier can now capture a consent duration provided by the agent allowing the carrier to conduct future background checks if required and removing delays within the background check process by not having to go back to the agent numerous times

Mass Onboarding

Automating resident state appointments and producer authority assignments during mass onboarding is now available incorporating more automation and efficiency with bulk data received from Producers, and removing the need to manually enter this information

Straight-Through Processing

Now configurable are auto-approval workflows for various application types during Onboarding and Amendments resulting in speed to transacting by removing unwanted approval speed-bumps in the Onboarding process

ORDER NO	ORDER TYPE	REPORT STATUS	REPORT URL	REQUESTED DATE	LAST UPDATED
881247	Package 2	Awaiting Response		03/22/2023	03/22/2023

CHECK TYPE	STATUS	REQUEST DATE	RESPONSE DATE	RECOMMENDATION	NOTES
Business and Personal Credit Check and Analysis	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	
National Criminal Records Search-Crim-Scan	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	
Fraud and Abuse Control Information System (Level 1, 1M, 2, 3)	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	
Federal Criminal Records Search	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	
Federal Civil Search	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	
FINRA Broker Check	Awaiting Response...	03/22/2023	MM/DD/YYYY	Optional	
General Service Administration Search of Excluded Parties	Awaiting Response...	03/22/2023	MM/DD/YYYY	Optional	
Office of Foreign Assets Control SDN List Search	Awaiting Response...	03/22/2023	MM/DD/YYYY	Required To Proceed	

Compliance

Deeper Integration with NIPR's PDB service



Alerts Dashboard

- View a summary of all NIPR PDB alerts with the ability to drill down for more details related to Producer demographics, licensing and appointment changes, providing more visibility into updates made automatically to a carrier's channel

Manage NIPR Subscriptions

- Carriers can directly manage their NIPR PDB subscription details without ever having to leave and log into NIPR separately, creating a one-stop shop for a carrier's NIPR subscription needs

Demographics & Appointments

- Carriers can now automatically receive and apply Demographic and Appointment changes triggered by NIPR PDB Alerts, while also maintaining the history of changes that have occurred, providing worry-free compliance and valuable audit capabilities

The screenshot shows the "PDB Alerts Inquiry" dashboard. It includes a navigation bar with various management options and a search bar. The main content area displays a table of PDB Alerts with columns for Service Type, Execution Date, Licensing Count, Demographics Profile Count, Demographics Communication Count, Appointments Count, RIRS Count, Total Count, and Alert Report. A single record is shown for 03/01/2023. Below the table, there is a "Note" section explaining the meaning of Profile and Communication alerts.

SERVICE TYPE	EXECUTION DATE	LICENSING COUNT	DEMOGRAPHICS PROFILE COUNT	DEMOGRAPHICS COMMUNICATION COUNT	APPOINTMENTS COUNT	RIRS COUNT	TOTAL COUNT	ALERT REPORT
PDB Alerts	03/01/2023	1	37	34	30	0	102	

Records: 1 - 1 of 1

Go to page: 1 of 1 << 1 >>

Note:
Profile - Indicates only the Primary Profile alerts (i.e. Name change)
Communication - Indicates only the Resident State Communication alerts (i.e. Address, Email, Phone# change)

The screenshot shows a table titled "List of Licensing Alerts". It contains columns for EXECUTL, NPM, BRANCH, PRODUC, TYPE CODE, STATE CO., LICENSE, LICENSE, LICENSE, RESIDENCE, STATUS C., STATUS D., ISSUE DATE, LICENSE, LICENSE, and PROCESS. A single record is shown for 03/01/2023.

EXECUTL	NPM	BRANCH	PRODUC	TYPE CODE	STATE CO.	LICENSE	LICENSE	LICENSE	RESIDENCE	STATUS C.	STATUS D.	ISSUE DATE	LICENSE	LICENSE	PROCESS
03/01/2023	3742483		PersonPR...	Producer	Alabama	14313AL	14313	3	Insurance...	N	Active	NOT IN C...	09/03/1995	11/30/2022	Accepted

Records: 1 - 1 of 1

Go to page: 1 of 1 << 1 >>

Group Benefits

Enhanced Capabilities for Group Benefits Carriers



Self Admin Groups

End-to-end processing is now available for Self Admin business to allow group creation, estimated and actual bill processing, as well as computation of commissions on advance or paid basis providing valuable automation for compensation

Group Renewals

Automated Commission processing now occurs when Self Admin and List Bill Groups get renewed, saving time and effort of having to calculate these commissions manually

Group Agent of Record (AOR)

Carriers can now make changes to an Agent of Record (AOR) prior to the Group being active providing flexibility and staying well ahead of upcoming and anticipated changes

The screenshot displays the 'Distribution Management' interface. The top navigation bar includes links for Onboarding, Producer Management, Sales Staff Management, Compensation Management, Performance Management, System Administration, Batch, and Reports. The main content area is titled 'Policy Summary' and shows details for Policy # DM1843601010. The 'Group Details' section highlights 'Group Name: 1150GroupSubgroup1' and 'Bill Method: Self Admin' (which is highlighted with a red box). The 'Policy Details' section shows 'Issued On: 10/01/2022', 'Effective From: 10/01/2022', 'Status: Inforce', 'Base Product: Group Whole Life', 'Served By: KARISHMA JAIN (AGT2005)', and 'Last Transaction: New Business (10/01/2022)'. The 'Premium Details' section shows 'Total Premium: 230.00 (Monthly)', 'Annual Premium: 2760.00', and 'Premium Paid To Date: 230.00'. Below this, the 'Billing Details' section is active, showing 'Servicing' and 'Writing Agents (Base Compensation)'. The 'Writing Agents' table lists two entries for AGT2005 KARISHMA JAIN, both with a 'Paid' status and a share of 100.00. The 'Overriding Compensation' section is also visible at the bottom.

COVERAGE (TRANCHE#)	ENTITY	ACCRUAL BASIS	SHARE	FROM - TO
1- Short Term Disability - Insured, 1, EE, MEDIUM, M, 0-20, Y (1)	AGT2005 KARISHMA JAIN	Paid	100.00	10/01/2022-12/31/2099
2- Short Term Disability - Insured, 2, EE, HIGH, M, 21-25, N (1)	AGT2005 KARISHMA JAIN	Paid	100.00	10/01/2022-12/31/2099

Reporting & Communication

Extended reporting capabilities for transparency into day-to-day activities



Data Exports

The ability to easily export data from onboarding and producer management inquiry screens into a formatted and easy-to-read spreadsheet is now available to expand and continue to fulfill a carrier's reporting needs

Canned Reports OOTB

Additional reports have been added to help with auditing of agent information and tracking of critical Agent performance

Channel Communications

Additional business events have been incorporated to provide even more flexibility and ways for communicating with your distribution channel through pre-defined and configurable letters

A screenshot of the "Distribution Management" web application. The top navigation bar includes links for Onboarding, Producer Management, Sales Staff Management, Compensation Management, Performance Management, System Administration, Batch, and Reports. The main content area is titled "Applications Inquiry" and shows a table of "New Applications". An "Export" button is highlighted with a red box in the top right corner of the table. The table has columns for Application ID, Office, Date, Name, Application Type, Entity Type, Entity Subtype, Contract Type, NPN, Parent Entity, Parent Entity, Resident State, License Number, and Status.

APPLICATION...	APPLICATION...	APPLICATION...	NAME	APPLICATION...	ENTITY TYPE	ENTITY SUBT...	CONTRACT T...	NPN	PARENT ENT...	PARENT ENT...	RESIDENT ST...	LICENSE#	STATUS
8996	Home Office	02/17/2023	Andrew Adams	Licensed Pro...	Individual	Producer	Direct	1665673			Arkansas	1665673	Approved
9013	Home Office	02/17/2023	Smith Peter	Licensed Pro...	Individual	Producer	Direct	20022301			Alabama	LIC0022301	Approved
9073	Home Office	02/27/2023	Byron Rex An...	Licensed Pro...	Individual	Producer	Direct	1672061			Arkansas		Approved
9093	Home Office	02/27/2023	Training Succ...	Licensed Pro...	Individual	Producer	Direct	898876675			Alabama	LIC7666	Approved
9117	Home Office	02/28/2023	Kimberlyn N ...	Licensed Pro...	Individual	Producer	Direct	17278464			Colorado		Approved
9154	Home Office	03/01/2023	Smith Kanaja	Licensed Pro...	Individual	Producer	Direct	02032301			Alabama	LIC02032301	Approved
9155	Home Office	03/01/2023	Jennifer Peter	Licensed Pro...	Individual	Producer	Direct	02032302			Alabama	LIC02032302	Approved
9163	Home Office	03/01/2023	William Prod...	Licensed Pro...	Individual	Producer	Direct	02032303			Alabama	LIC02032303	Approved
9173	Home Office	03/01/2023	Mark Williams	Licensed Pro...	Individual	Producer	Direct	455345			Alabama	333LL5	Approved
9174	Home Office	03/01/2023	Jack A Snyder	Licensed Pro...	Individual	Producer	Direct	1231231231			Alabama	AL12123	Approved



MAJESCO DIGITAL1ST® PLATFORM

Majesco Digital1st®

Redefining Digital

As part of Spring '23 Release, we have focused on three key items to help our customers meet the objectives of speed to market and productivity improvements.

- Added support for a **new line of business - Commercial Auto** – to enable speed-to-market and speed-to-value
- Introducing **Digital Claims360 and Digital Group360** to provide enhanced digital experiences and reduce manual intervention
- Enhanced **API management, Site Management, Policy Versioning and Logging** to increase configurator productivity



Majesco Digital Agent360 for P&C

A Next-Gen Vibrant & Robust Agent Experience

Integrated with P&C Policy for Commercial Auto

- Added second line of business – Commercial Auto

OOTB User Journey

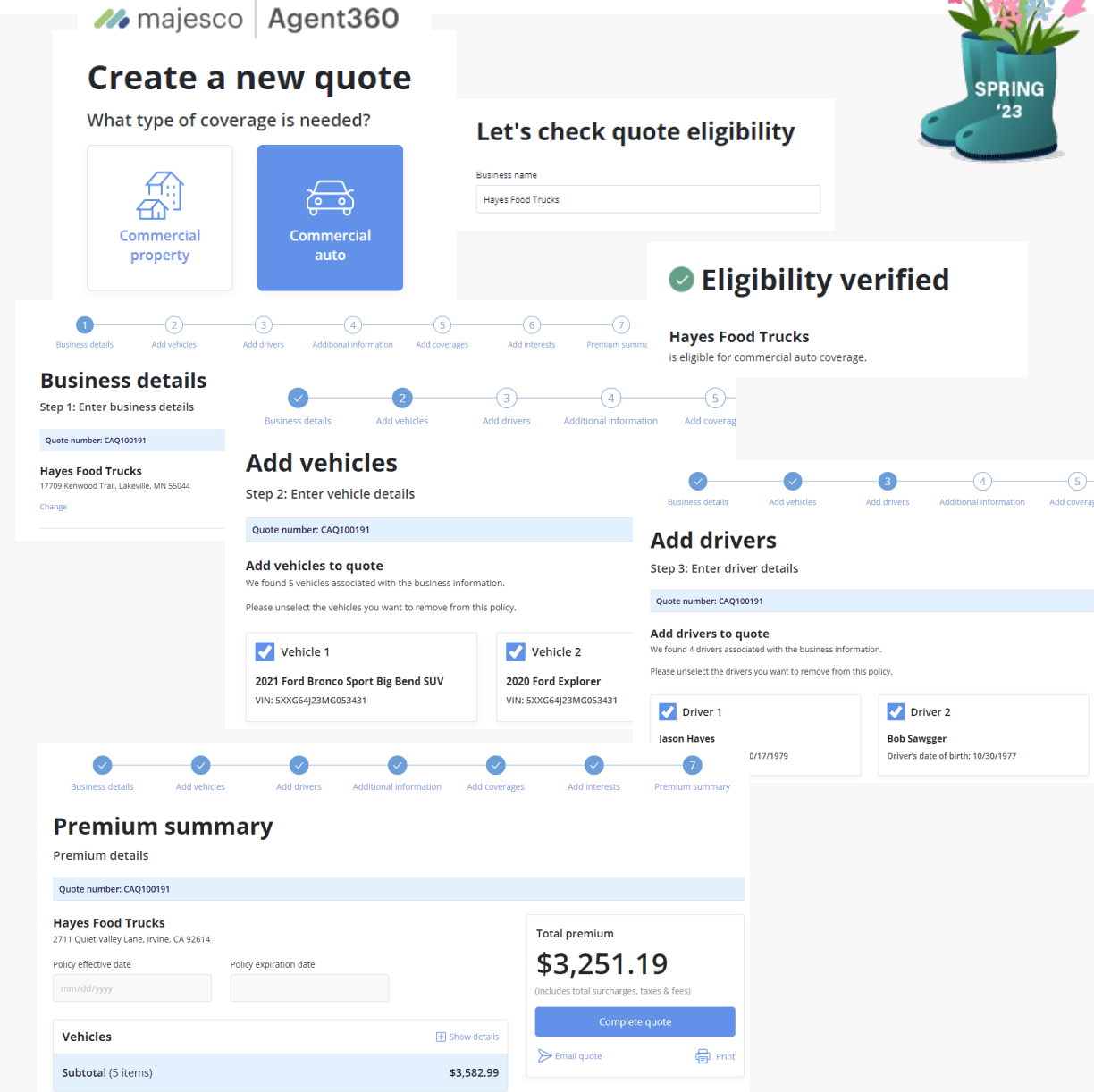
- Out of the box user journey for customer, quote, rate, bind / convert to policy, issuance, and inquiry

Task Management Pre-Integration

- Pre-integrated with P&C Intelligent Core Suite Task Management for Endorsement and Cancellation requests

Robust Ecosystem

- LexisNexis Auto Data Prefill for Vehicle Discovery
- LexisNexis for Driver Discovery and Firmographic information
- CyberSource for one-time Payment journey



The screenshot displays the 'Create a new quote' interface for Majesco Digital Agent360. It features a progress bar at the top with seven steps: Business details, Add vehicles, Add drivers, Additional information, Add coverages, Add interests, and Premium summary. The 'Business details' step is currently active, showing the business name 'Hayes Food Trucks' and its address. Below this, the 'Add vehicles' step is shown, listing two vehicles: a 2021 Ford Bronco Sport Big Bend SUV and a 2020 Ford Explorer. The 'Add drivers' step is also visible, listing two drivers: Jason Hayes and Bob Sawgger. The 'Premium summary' step shows the total premium of \$3,251.19, including total surcharges, taxes, and fees. The interface is clean and modern, with a blue and white color scheme. A small illustration of a potted plant with the text 'SPRING '23' is visible in the top right corner.

majesco | Agent360

Create a new quote

What type of coverage is needed?

Commercial property

Commercial auto

Let's check quote eligibility

Business name

Hayes Food Trucks

Eligibility verified

Hayes Food Trucks is eligible for commercial auto coverage.

Business details

Step 1: Enter business details

Quote number: CAQ100191

Hayes Food Trucks
17709 Kenwood Trail, Lakeville, MN 55044
[Change](#)

Add vehicles

Step 2: Enter vehicle details

Quote number: CAQ100191

Add vehicles to quote

We found 5 vehicles associated with the business information.
Please unselect the vehicles you want to remove from this policy.

☒ Vehicle 1
2021 Ford Bronco Sport Big Bend SUV
VIN: 5XXG64J23MG053431

☒ Vehicle 2
2020 Ford Explorer
VIN: 5XXG64J23MG053431

Add drivers

Step 3: Enter driver details

Quote number: CAQ100191

Add drivers to quote

We found 4 drivers associated with the business information.
Please unselect the drivers you want to remove from this policy.

☒ Driver 1
Jason Hayes
0/17/1979

☒ Driver 2
Bob Sawgger
Driver's date of birth: 10/30/1977

Premium summary

Premium details

Quote number: CAQ100191

Hayes Food Trucks
2711 Quiet Valley Lane, Irvine, CA 92614

Policy effective date
mm/dd/yyyy

Policy expiration date

Vehicles

Subtotal (5 items) \$3,582.99

Total premium
\$3,251.19
(includes total surcharges, taxes & fees)

[Complete quote](#)

[Email quote](#) [Print](#)

Majesco Digital Claims360 for L&AH

A Next-Gen Vibrant & Robust Enrollment Experience for Group & Voluntary benefits



One-Stop Digital Portal

- Majesco Digital Claims360 for L&AH provides a one-stop digital portal to initiate digital claim filing process
- Event-based logic to accelerate the process
- Track status and manage completed and in-process claims

Client Profile

- Comprehensive client profile for quicker claims request and processing

Pre-integrated with Majesco Intelligent L&AH Core Suite

- Leverages pre-integrated L&AH Intelligent Core Suite OpenAPI for product catalog and benefit set-up data

OOTB with Accidental Benefit

- Out of the box with Accidental benefit claim filing capability

The image displays three overlapping screenshots of the Majesco Digital Claims360 portal. The top screenshot shows the user's dashboard with a greeting for 'Hello Amit Arora' and options for 'Enrollment' and 'Claims'. The middle screenshot shows the 'Claim Quick Start' form with a 'Describe what happened!' section. The bottom screenshot shows the 'File a claim in few easy clicks!' process, which includes a progress bar and four steps: 1. Claimant Information, 2. Claim Information, 3. Care Provider Details, and 4. Review & Submit. The 'Claimant Information' section includes fields for Name of the Claimant, Gender, Relation, and Date of Birth. The 'Reasons for Filing Claim' section has checkboxes for 'Had an accident', 'Was hospitalized', and 'Had surgery or a procedure'. The 'Care Provider Details' section includes fields for Care Provider Type, Name of Provider, Phone Number, Address, City, State, and ZIP code.

Majesco Digital1st® Platform

Create personalized digital insurance experiences quickly and efficiently



Site Management

- Build global sites offering generic process flows for maximum reusability
- Quickly launch sites targeted to specific channels, programs, markets, regions, and affiliations with optimized customer experience
- Business agility to quickly make global changes across various sites while maintaining personalization by templates
- Track campaign performance for user journeys built on the platform

Policy Versioning

- Rules by policy effective date, product versions, and many more attributes, designed to manage Insurance business processes
- No code declarative rules to control product and user experience rules

API Capabilities

- No/Low Code SFTP and file processing
- Build inbound/outbound integrations to legacy systems at scale with large data transfer in offline mode
- API security – Mutual authentication using custom SSL certificates

Logging

- Ability to add custom log events in user journeys for tracing/debugging

The screenshot displays the Majesco Digital1st Platform interface for configuring a rule. The top section, titled "Decision", shows a "Rule - New Rule 1" configuration. It includes a "When" condition section with a "Site Template" field set to "CoffeeShops Program" and a "No records found" message. Below this, the "CONFIGURATIONS" section is visible, showing fields for "API Type" (Import/Configure External API), "Display Name" (Nightly Agency Upload Interface), "API Name" (Agency 102 US East Coast Upload), "Description" (Nightly upload of updates to producer information at agency locations), "API Service Type" (SFTP), and "SFTP Type" (Inbound). There are also sections for "Pre Processing App and Flow", "Processing App and Flow", and "Post Processing App and Flow", each with a "Select" button and a description. The bottom section, titled "Rule - New Rule 1", shows a "When" condition section with a "Program Code" field set to "Coffee Shops", a "Version" field set to "Spring '23 Update 1", and a "Control Date" field set to "2023-04-01".



MAJESCO DATA & ANALYTICS

Introducing P&C Intelligent Core Suite

Unlocking the Power of Your Core

Our P&C Intelligent Core Suite enables customers to **streamline operations**, **enhance customer experiences**, and **drive growth and profitability**. By leveraging advanced technologies such as AI, machine learning, and automation, our customers can succeed in today's fast-paced digital marketplace.

Our well-established P&C Core Suite is now infused with insights making core insurance workflows intelligent powered by **day-to-day analytics** and AI based **advanced analytics**.

Leveraging ready-to-use interactive P&C insurance insights in real-time for customers to improve operational efficiency across insurance lifecycle with focus on high-value business, risk selection, pipeline analysis, claims cycle time, workflow optimization and productivity management.

Sharing insights and data in real-time has never been so easy!



Majesco Data & Analytics

Making Insurance Intelligent



DAY-TO-DAY ANALYTICS

Day-to-day analytics capabilities allow customers to **gain insights to run and optimize their business** through business intelligence capabilities

Majesco Solutions

We offer the most complete **unified insurance data & analytics solution** by **embedding insights inside core insurance workflows** and **providing insurance data access** through variety of tools.

ADVANCED ANALYTICS

Purpose-built analytics utilizes AI techniques to proactively assist customers to **increase growth, reduce cost and manage risks better**

Majesco Solutions

Build **use-case-based advanced analytics products** utilizing AI and data science techniques and **embed advanced analytics solution** into core insurance workflow.

Day-To-Day Analytics

Insurance Analytics for Everyone

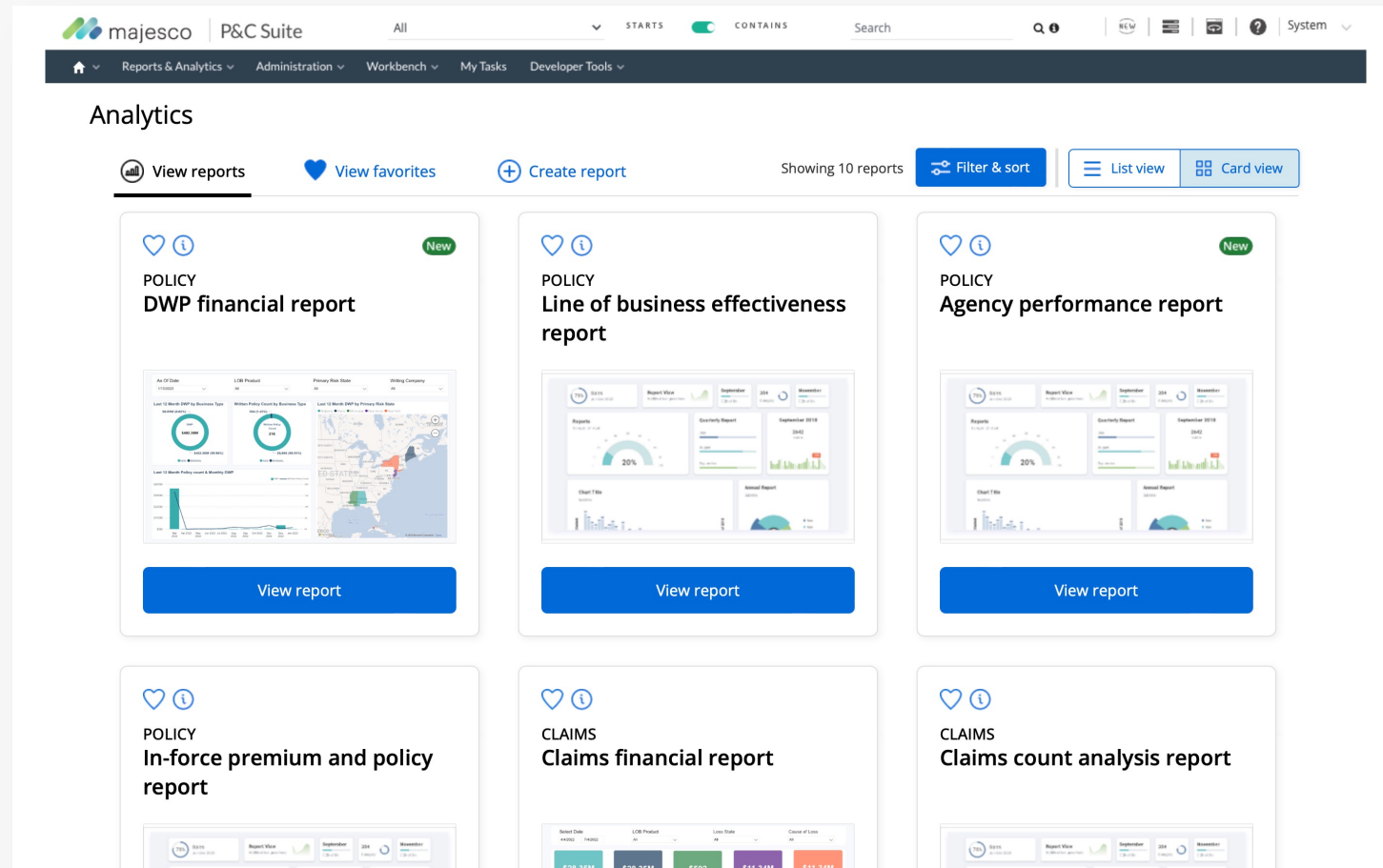


Out-Of-The-Box Insights

Day-to-day analytics addresses the needs of the business users by providing them a seamless, **fully embedded intelligent user experience** putting **real-time insights** at their fingertips.

Existing reports and dashboard library is now expanded with **out-of-the-box visualizations** based **interactive reports and dashboards** benefiting business users with:

- Real-time insights
- Improved decisioning
- Increased productivity
- Enhanced user experience



*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics



Day-To-Day Analytics

Insurance Analytics for Everyone

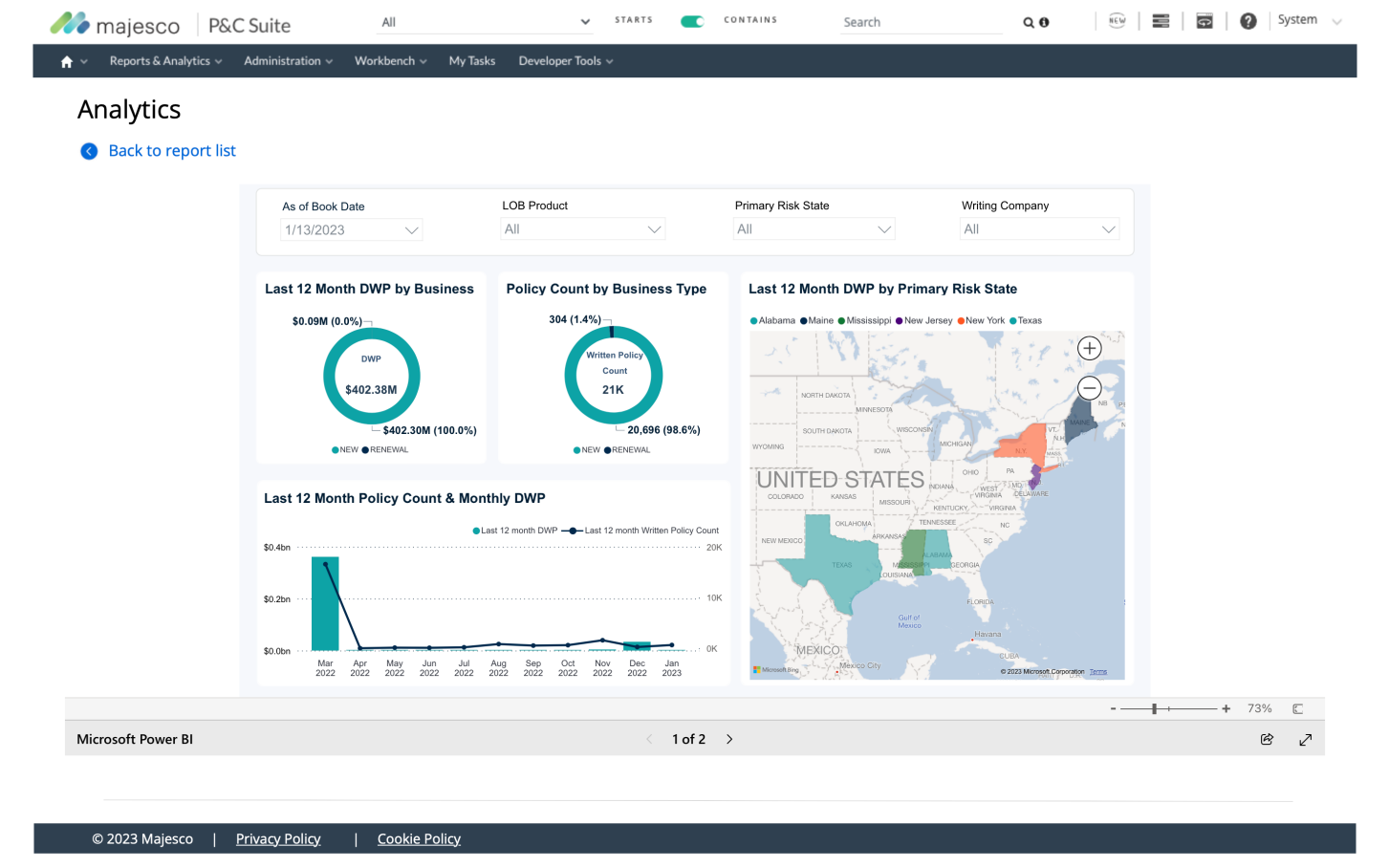
Highly Interactive Informative Insights

Increased efficiency and improved decision making at the task and business level through summary and comparative visualizations.

View the published insights, **filter** to focus on specifics and **zoom** in on relevant visualizations.

Collaborate on business insights, **deliver** scheduled insights and **automatic alerts** on business thresholds.

Export data or content in commonly used format Excel, PDF and others.



*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics

Day-To-Day Analytics

Insurance Analytics for Everyone

Build-your-own Insights

With access to pre-built datasets, creating new reports or editing existing ones have never been so easy!

Designated insight creators can **create and share real-time insights from your data** in just three simple steps.

Insurers can **build their own datasets (available Fall 23 release)** to expand the library of published datasets or reports.



The image shows a screenshot of the Majesco P&C Suite Analytics interface. At the top, there's a navigation bar with the Majesco logo, "P&C Suite", and various filters like "All", "STARTS", and "CONTAINS". Below this is a dark navigation bar with links to "Reports & Analytics", "Administration", "Workbench", "My Tasks", and "Developer Tools". The main content area is titled "Analytics" and features three buttons: "View reports", "View favorites", and "Create report". Below these buttons, a heading reads "Leverage your data to build and share insurance insights", followed by the subtext "Getting started is easy". Three numbered steps are illustrated with icons: 1. Choose a data set (people looking at a chart), 2. Build visuals (a person at a computer), and 3. Publish insights (two people on laptops connected by a cloud). A blue "Create a report" button is positioned below the steps. The footer contains copyright information and links to "Privacy Policy" and "Cookie Policy".

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics



Day-To-Day Analytics

Insurance Analytics for Everyone

Near Real-time Datasets

Eliminating the barrier for near real-time access to all Majesco Suite data, structured or unstructured can be homogenized to create purpose-built datasets enabling business users to create and share insights within Majesco Suite.

Run and manage business performance through efficient and cost effectively access to ALL Majesco data for sharing and discovering insights.

majesco | P&C Suite

STARTS CONTAINS Search

Reports & Analytics Administration Workbench My Tasks Developer Tools

Analytics

View report

Choose a data set

Data set	Owner	Workspace	Refreshed
<input type="radio"/> Policy direct written premium & policy data set ?	Majesco	Data Nexus	02/07/2023 11:04AM
<input type="radio"/> In-force premium and policy data set ?	Majesco	Data Nexus	02/07/2023 11:04AM
<input type="radio"/> Claims operational data set ?	John Q. Public	My workspace	02/07/2023 11:04AM
<input type="radio"/> Claims efficiency data set ?	Jane Doe	My workspace	02/07/2023 11:04AM
<input type="radio"/> Billing financials data set	Majesco	Data Nexus	02/07/2023 11:04AM
<input checked="" type="radio"/> Billing commission analysis data set ?	Majesco	Data Nexus	02/07/2023 11:04AM

Includes gross, net, and commission amounts (paid, adjustments, waived, and retained)

CloseNext

© 2023 Majesco

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics

Advanced Analytics

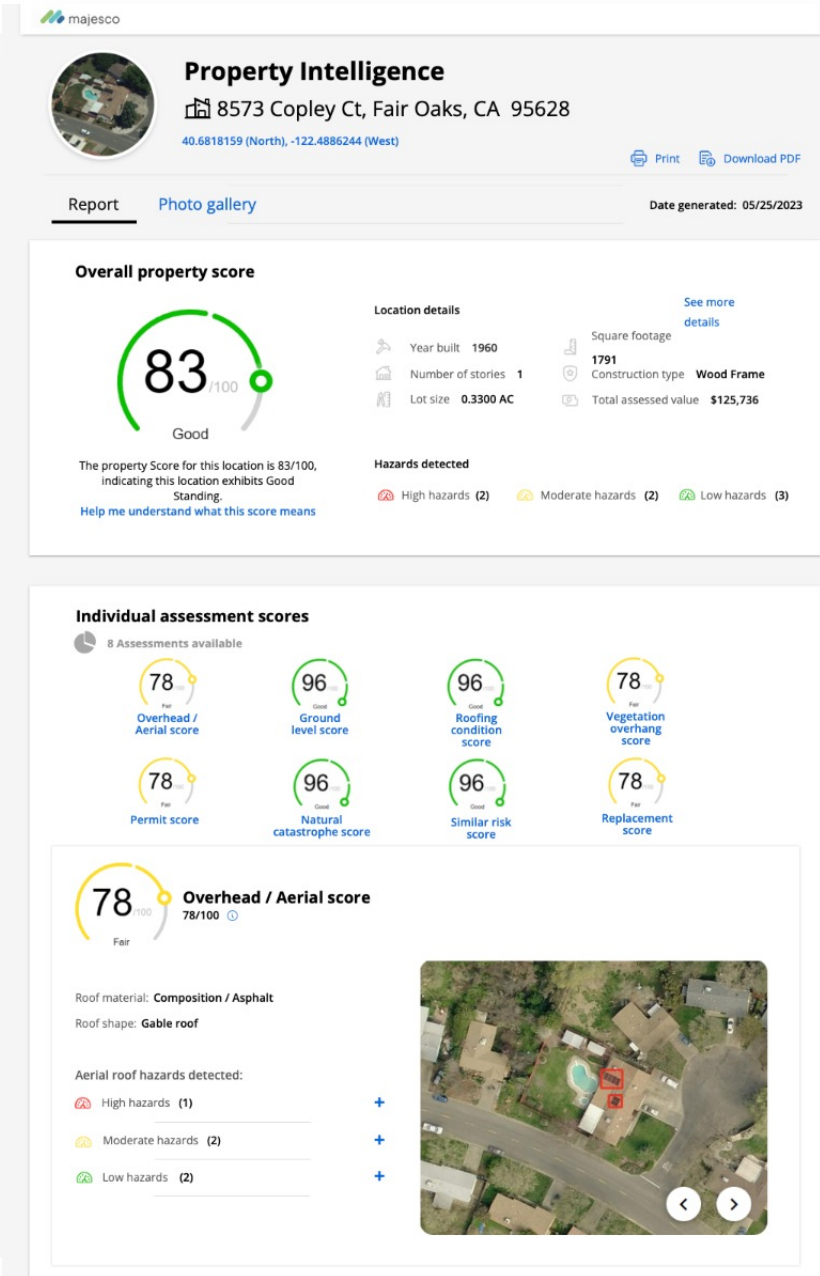
Improve Property Risk Selection with Property Intelligence

Two New Property Assessments

Expanded with two new proprietary property assessment, each property will receive an aggregated Property Score across 8 assessments. Using 8+ external data sources, 2 billion+ inspection data points and 200 million+ images from over 16 million properties, the new assessments create better insights for underwriters by analyzing roof conditions and impact of surrounding vegetation.

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

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics.
Property Intelligence comes integrated with Commercial Property, Commercial Package, Homeowners, Dwelling Fire, and Business Owners on Majesco Policy for P&C and Loss Control (for Carriers & Vendors).



Advanced Analytics

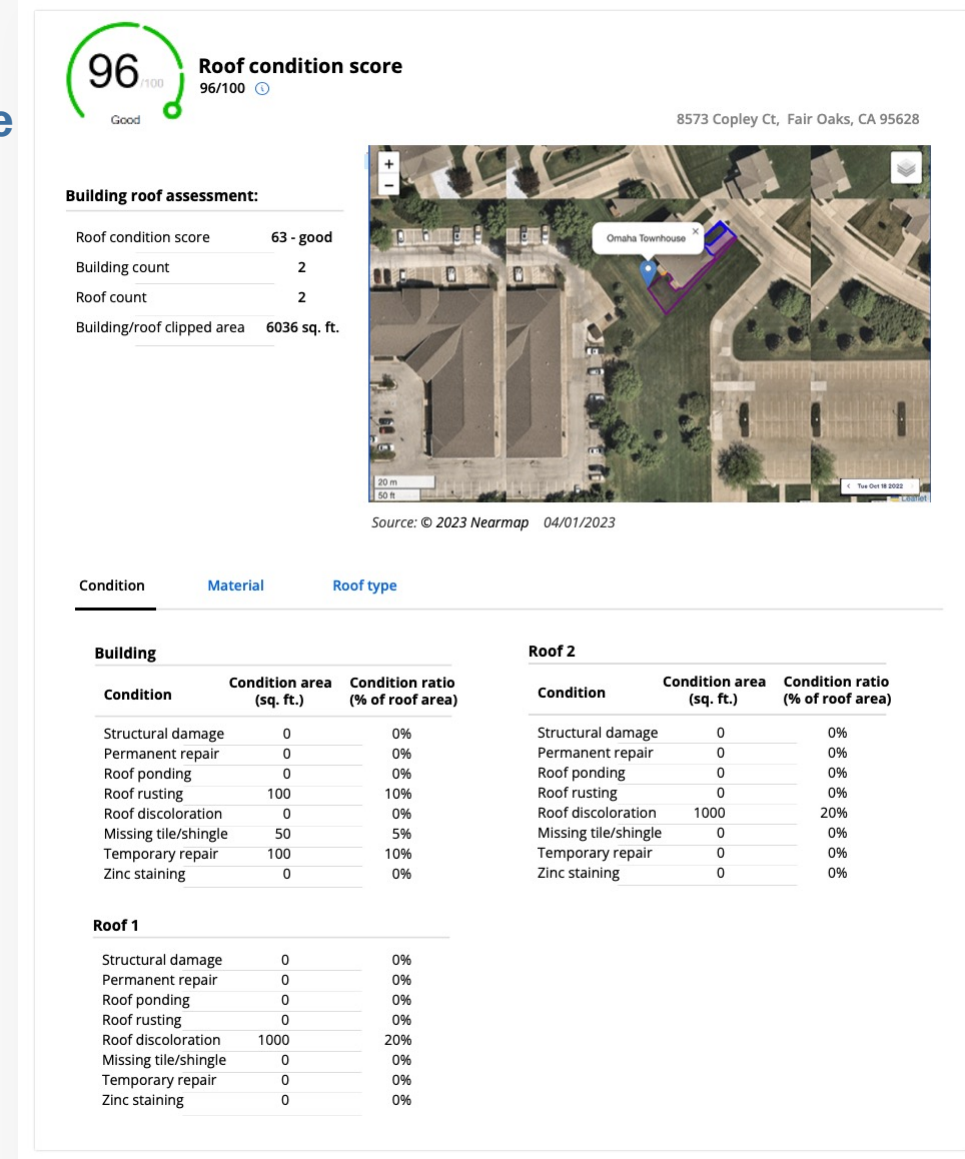
Improve Property Risk Selection with Property Intelligence

Property Roof Assessment

Looking to identify the roof characteristics and condition? Now we can pinpoint these exact features or risk and convert it to its own objective score contributing to overall Property Score. **Roof Characteristics** features provides the **dominant material** of the roof (shingle, tile, metal or other) and the **presence of various structural shapes** on the roof (hip, gable, flat and turret presence).

Roof Condition provides detailed information about the **state of repair of a roof** - both **short term damage** due to catastrophe, and **long-term degradation**.

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics in Spring 23
Update 2



Advanced Analytics

Improve Property Risk Selection with Property Intelligence



Vegetation Assessment

Looking to identify trees, bushes, shrubs around the property? **Vegetation Assessment** delineates above ground vegetation into approximate height-based groupings and convert it to its own objective score contributing to overall Property Score. The assessment Identifies:

- Trunk, branches, leaves, Green or Dry, Climbers or creepers **all higher > 2m**
- Vegetation **higher than 0.5 m, lower than 2m**
– trunks, branches, hedges, bushes etc.
- Plants in a garden bed **lower than 0.5m**
green, patchy or dry
- Natural form of **lawn grass** in any condition

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics in Spring 23 Update 2



Vegetation overhang score
96/100 ⓘ

Vegetation assessment:

Type	Type area (sq. ft.)
Med. & high vegetation (<2m)	80
Low vegetation (0.5-2m)	100
Very low vegetation (<.5m)	200
Lawn	750
Tree overhang	30

8573 Copley Ct, Fair Oaks, CA 95628



Source: © 2023 Nearmap 04/01/2023


Advanced Analytics


Improve Property Risk Selection with Property Intelligence



Print Preview & Print As PDF

Create a print preview of the entire property intelligence report with score for printing all the information in a paginated report. The Print As PDF allows to export the entire report for offline viewing or sending it as attachments in email or automatically attaching it as PDF to your Policy or Survey.






Property Intelligence
8573 Copley St, Fair Oaks, CA 95628
Date generated: 03/13/2023

Report

Photo Gallery

Overall Property Score



87 /100
Good

The Property Score for this location is 87/100, indicating this location exhibits Good Standing.
[Help me understand what this scores means](#)

Location Details

Year Built **1960**

Number of Stories **1**

Lot Size **14375**

Square Footage **1791**

Construction Type **Wood**

Total Assessed Value **128250**

Hazards Detected

High Hazards **(1)**

Moderate Hazards **(1)**

Low Hazards **(3)**

Print

Preview

As PDF

[See More Details](#)

© 2022 Majesco | Terms and Conditions | Privacy Policy

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics

Advanced Analytics

Improve Property Risk Selection with Property Intelligence



Subrogation Intelligence

Increase the **speed and accuracy** of **subrogation** at various stages of claims handling. The AI models uses **natural language processing and continuous monitoring** of claim information and notes to identify overlooked subrogation opportunities.

Trained on **hundreds of thousands of past claims**, Subrogation Intelligence has identified millions of dollars in **missed subrogation opportunities** contributing to underwriting profitability and higher retention through high-speed **claim settlement with accuracy and correct liability**.

The image shows a screenshot of the Majesco Claims system interface. The top navigation bar includes the Majesco logo, "Claims", and various filters like "All", "STARTS", and "CONTAINS". A search bar is also present. Below the navigation bar, there's a "Claim Summary" section for claim HO00193. It lists details such as "Homeowners", "No Policy", "John Doe", "via Call Center", and "Pending Review". The "Type of Loss" is "Personal Property", and the "Cause of Loss" is "Fire". The "DOL" (Date of Loss) is "11/07/2022", and the "Policy Status on DOL" is "Unverified". The "Agent/Producer" is "PTAgent9", and the "Loss Location" is "USA". The "Age (Days)" is "0", and the "Catastrophe" is "SIU Status". The "Claim Score" is "25". A red circle highlights a "Subrogation Opportunity Detected - HIGH probability" flag. The "Loss description" is "Fire started in unit next door and spread to rest of building". Below the claim summary, there's a "Recent Activities" table with columns "DATE" and "ACTIVITY". The table shows two entries for "11/07/2022", both labeled "Claim HC". At the bottom, there's a "Reports" section with a "Select Report" dropdown menu set to "Subrogation - HIGH probability Flags" and an "Execute Report" button. The footer of the interface includes "Fall2Update1 (Fall2Update1)", "About Us", "Contact", and "© 2022 Majesco. All rights reserved, worldwide".

*Available with the purchase of Intelligent P&C Core Suite Powered by Majesco Analytics

MajescoGPT

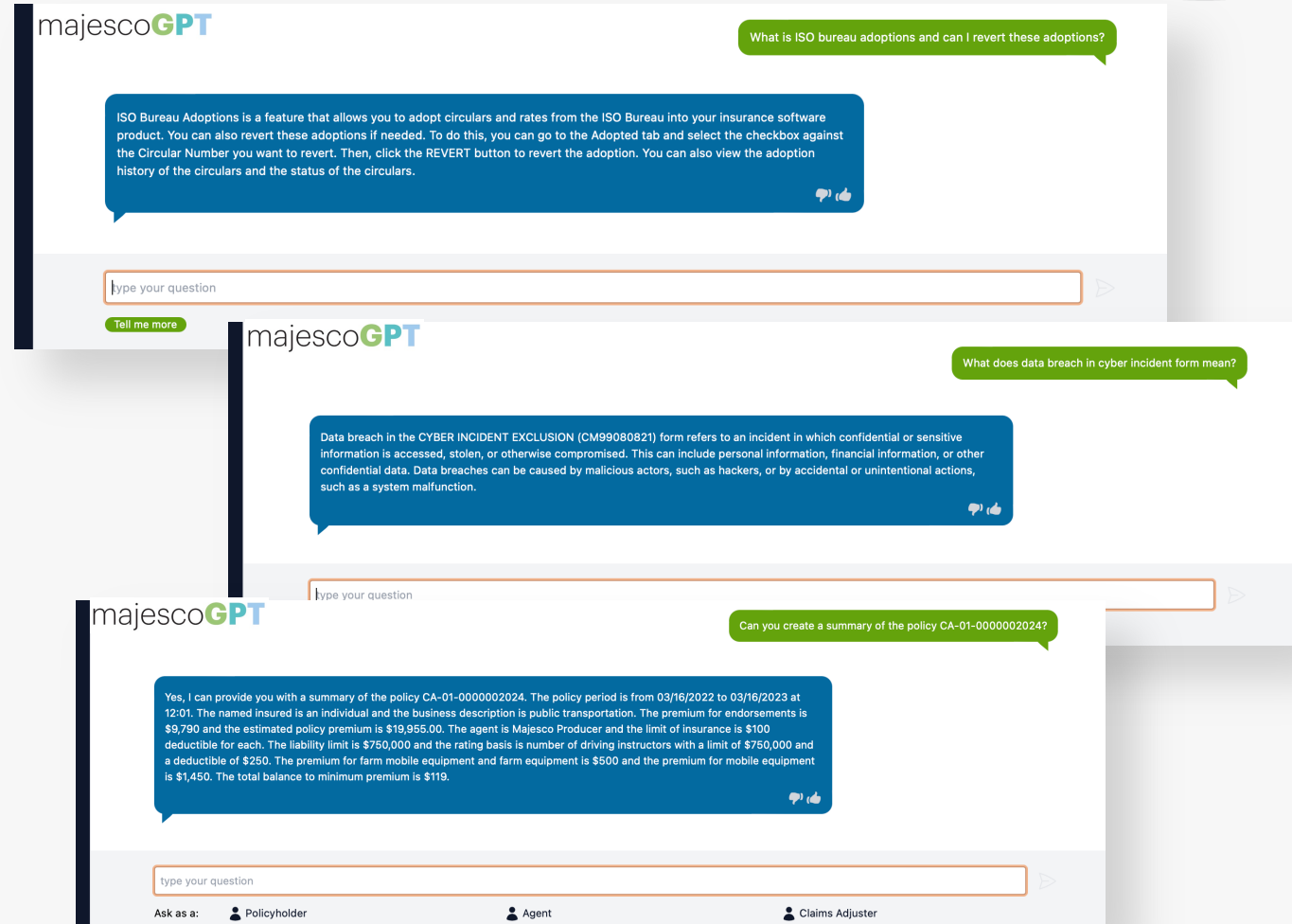
Reimagine Insurance with Your Words

Turn your words into the most powerful means to unlock your **productivity**, accelerate your **creativity** and create **personalized experiences**.

Use generative AI technology to summarize complex policy into simple-to-understand language, generate communication for agents / insureds, create recommendation for an inspection, or ask for help on how to endorse a policy or explain an insurance exclusion. **Possibilities are endless!**

Majesco GPT combines the power of AI based large language models with **your insurance data** in a **secure compliant privacy-preserving way**, allowing you to use natural-language prompts to **reimagine insurance**.

* MajescoGPT powered by Majesco Analytics is currently in closed pilot

Three overlapping screenshots of the MajescoGPT chat interface. Each screenshot shows a green question bubble at the top, a blue answer bubble in the middle, and a text input field at the bottom. The first screenshot shows a question about ISO bureau adoptions and a detailed answer. The second screenshot shows a question about data breach in cyber incident forms and a detailed answer. The third screenshot shows a question about creating a summary of a specific policy and a detailed answer. The interface includes the 'majescoGPT' logo, a 'Tell me more' button, and a user selection bar at the bottom of the third screenshot with options for 'Policyholder', 'Agent', and 'Claims Adjuster'.

majescoGPT

What is ISO bureau adoptions and can I revert these adoptions?

ISO Bureau Adoptions is a feature that allows you to adopt circulars and rates from the ISO Bureau into your insurance software product. You can also revert these adoptions if needed. To do this, you can go to the Adopted tab and select the checkbox against the Circular Number you want to revert. Then, click the REVERT button to revert the adoption. You can also view the adoption history of the circulars and the status of the circulars.

type your question

Tell me more

majescoGPT

What does data breach in cyber incident form mean?

Data breach in the CYBER INCIDENT EXCLUSION (CM99080821) form refers to an incident in which confidential or sensitive information is accessed, stolen, or otherwise compromised. This can include personal information, financial information, or other confidential data. Data breaches can be caused by malicious actors, such as hackers, or by accidental or unintentional actions, such as a system malfunction.



type your question

majescoGPT

Can you create a summary of the policy CA-01-0000002024?

Yes, I can provide you with a summary of the policy CA-01-0000002024. The policy period is from 03/16/2022 to 03/16/2023 at 12:01. The named insured is an individual and the business description is public transportation. The premium for endorsements is \$9,790 and the estimated policy premium is \$19,955.00. The agent is Majesco Producer and the limit of insurance is \$100 deductible for each. The liability limit is \$750,000 and the rating basis is number of driving instructors with a limit of \$750,000 and a deductible of \$250. The premium for farm mobile equipment and farm equipment is \$500 and the premium for mobile equipment is \$1,450. The total balance to minimum premium is \$119.

type your question

Ask as a:  Policyholder  Agent  Claims Adjuster



For questions please contact:
melis.carroll@majesco.com