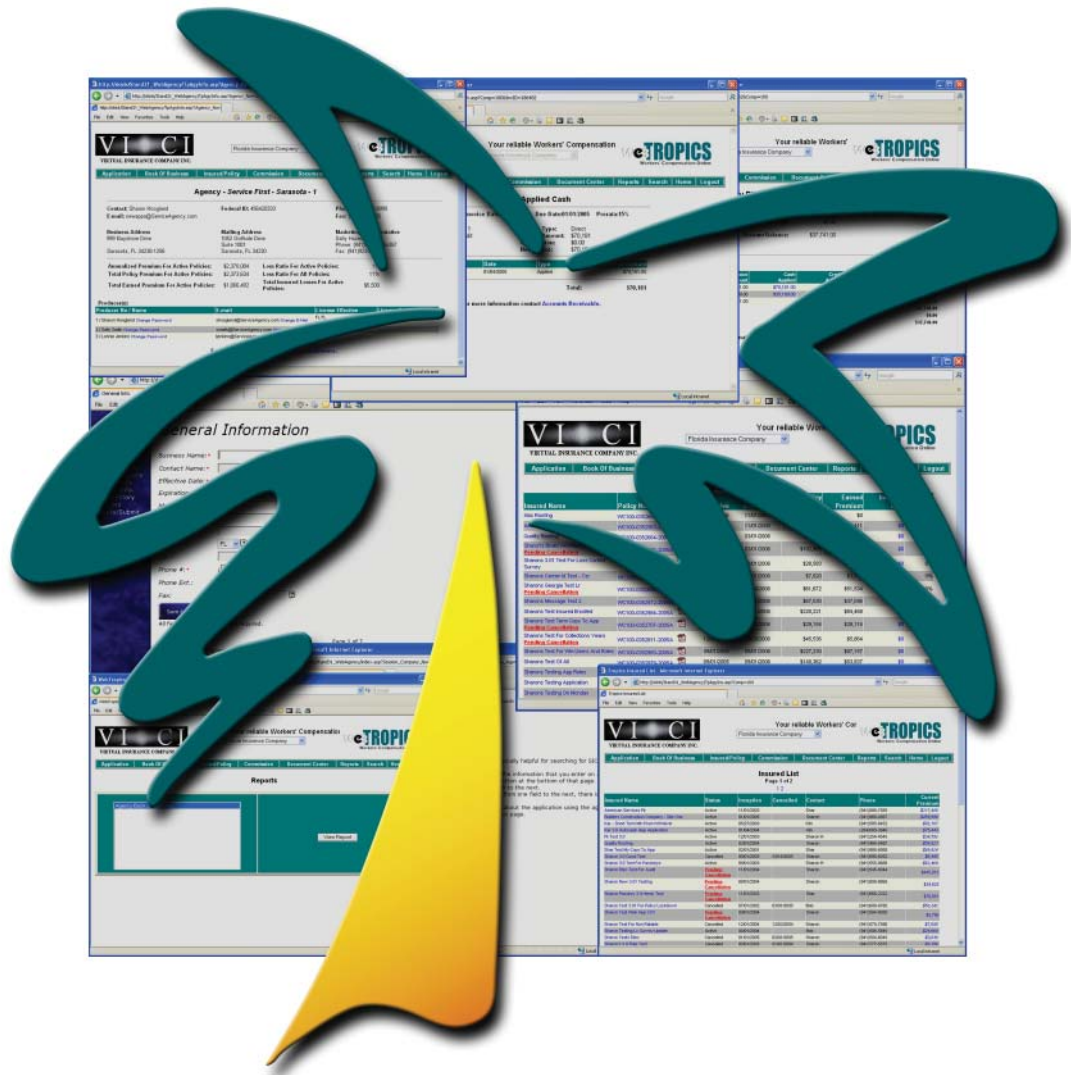




Tropics Web System

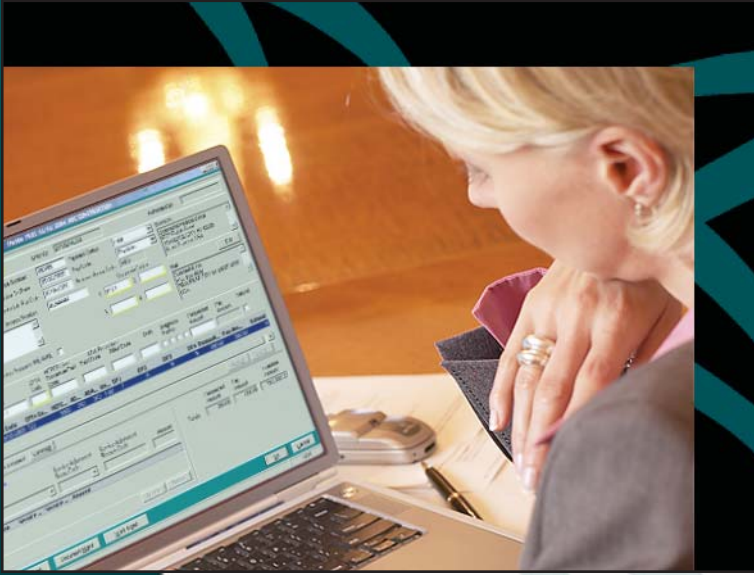


# Web TROPICS

*Software Technologies*

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# The WebTropics System



WebTropics extends Tropics' functionality and benefits beyond internal users to agents and policyholders by leveraging the Internet through this web-based system. Insurance agencies, producers, and policyholders can access information and interact with the insurance company via the Internet through a web browser. WebTropics provides and receives real-time information and reacts to the client rules and configuration parameters by interacting directly with the production database.

## Architecture

WebTropics requires an Internet Information Server with secure firewall access to the Tropics® database. Clients may host on the WebTropics server in-house or use an external hosting service with a fast and secure connection to the corporate production database.

## Configuration and Versatility

Since WebTropics interacts with the back-end production Tropics database, it works directly with the company configuration created for internal use as far as rates, plans, rules, etc. WebTropics also includes tools for web-specific configuration including underwriting templates for quoting, email recipient configuration, customized style sheets, customized message, and many other customized parameters that carriers can set for external users.

## SUMMARY OF WEBTROPICS SYSTEM MODULES



### Policy & Claims Inquiry Reports

The policy inquiry system is designed to provide agencies, producers, policyholders, and internal insurance company users with immediate access to the most current policy information. The scope of information is automatically determined and narrowed by the user type. For instance, an agency can review their entire book of business while a policyholder can only view his/her policies. The system can be configured to provide both an agency-wide password and producer-specific password.

In addition to several inquiry screens in different areas such as insured, policy, rating, financial, etc., the insurance companies using this system can design and add reports in Crystal Reports to be accessed and executed in real-time in a web browser by the end users.

### Feature Highlights (Agency, Producer, Policyholder)

- Provides logon for agency, producer, or policyholder with secured password
- Determines the scope of information by user type
- Provides a list of active policies for agency and producer with drill-down capability for



more detailed information

- Displays information about insured, locations, policy, payroll, rating, financials, etc.
- Provides and highlights critical information such as pending cancellations to the agent
- Includes search for insured, policy, and claims
- Produces emails to insurance company recipients customizable to each specific web page
- Tracks number of log-ins by agency to determine user activity level
- Provides context sensitive email links at the bottom of each page
- Produces and delivers custom-reports in Crystal Reports to the agency, producer, or policy holders in real-time



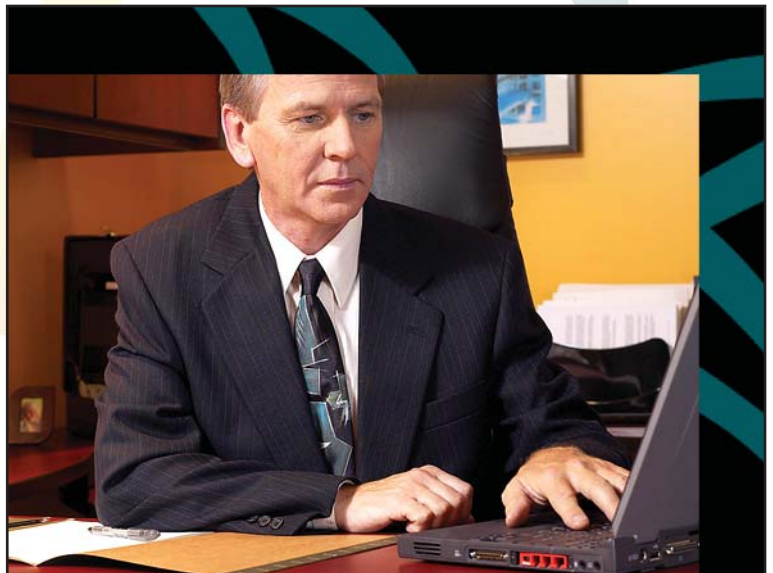
### Application Processing & Quoting

This powerful web-based system allows entry and processing of workers' compensation applications by agents or employers. Through close integration with Tropics back-end system, the data is verified and edited in real-time. The system provides dynamic look-up and extensive help to assist the end-user in entering an application completely.

Based on the carrier-defined underwriting rules (templates), the agency can receive an online quote and order immediate binding. Many factors, including valid class codes, industry code, limit of bidding per agent, historical loss limits, and several other parameters, may be included in the templates to provide and control the online quoting and binding authority.

### Feature Highlights

- Provides online application processing and quoting to agents and employers
- Validates data in real-time and provides extensive help and look-up for data entry
- Allows entry of a complete workers' compensation application including locations, experience modification, payroll, loss history, officer/owners with inclusion or exclusion, and other pertinent data
- Checks for duplicate applications by name, phone, and FEIN
- Generates quotes based on predefined underwriting templates
- Works directly with Tropics® back-end rating plans and rates tables
- Issues real-time email to the associated underwriter upon request for binding or other requests
- Capability to send additional email to a designated "binding representative"
- Places an incomplete application in pending status for completion at a later time
- Provides a list of completed and pending applications upon logon and allows selection and completion of pending applications
- Upon submission, places the application directly in Tropics® Application System and issues an email to the assigned underwriter. The underwriter has immediate access to the application.
- Generates and displays



precise quotes with premium calculation and billing plan

- Generates customized binders
- Allows creation of state-specific templates
- Includes underwriting questionnaire page with the flexibility to add carrier-specific questions.
- Processes underwriting rules based on the response to carrier-specific questions



### First Report of Injury

This module lets employers enter a First Report of Injury directly and notify the insurance company by email. Similar to other WebTropics Modules, this module uses Tropics back-end database to verify and help the user in data entry. The notice is retained in a pending area until reviewed and accepted by a designated claims staff to be promoted to the back-end claims system.

#### Feature Highlights

- Provides the client to set up and select claims data fields which are collected through this browser interface
- Allows detailed help text for each data field
- Ability to make certain fields mandatory with others being optional
- Displays employer class codes and prompts for selection of the class code of the injured employee
- Displays locations and departments and prompts for selection of location and department.
- Allows accessing or editing and completing a pending report
- The designated claims staff can see new reports in a special in-house online report management screen within seconds which he/she can review and accept, reject, or contact employer for more information immediately

- All information from the online report is copied to the claims system automatically



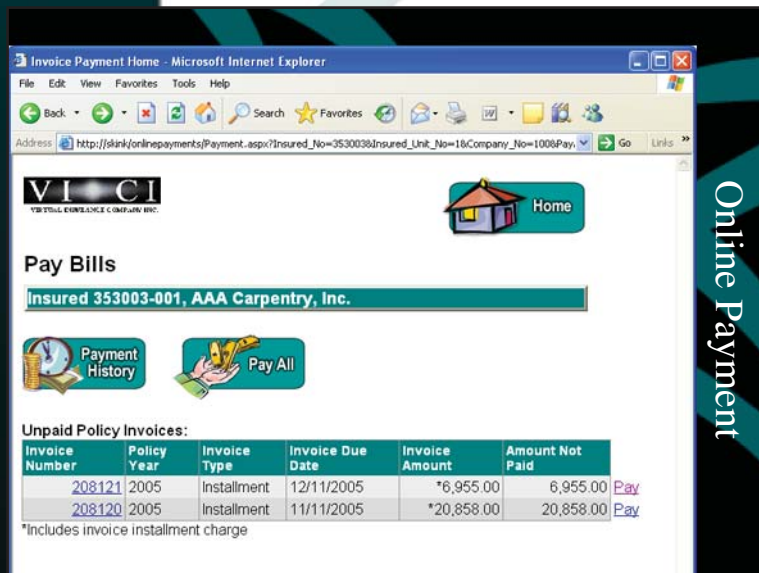
### Online Payment With ACH Processing

The system provides insured to make payments on the client's insured site for the following type of invoices:

- Payment of regular invoices created through backend Tropics billing system (installment invoice, deposit invoice, endorsement invoice, etc.)
- Payment of renewal invoices created via the renewal quote system. The funds received under this option will be entered and remain in "unallocated cash" until the policy is renewed.
- Invoices created as a result of reported payroll (or self-audit) type of billing plan (please refer

to the next section under Online Reported Payroll)

The system provides a list of open invoices to the authorized insure where he/she can select an invoice and continue to pay via ACH. Once an insured has entered a bank account (routing and account number), the system retains the information for subsequent use. The insured may enter several bank accounts and use either one of them as needed for payments.



Online Payment



ACH Processing – All online payments are retained in a file for further processing by in-house staff. The system provides specialized screens for accessing the online payments, creating ACH transmission files, and transmitting them to the bank.

When the ACH file is transmitted to the bank, the invoice is updated with the payment and the insured is notified of the ACH posting via email automatically (this option requires the Email Notification System provided by Tropics).

An insured may also choose to authorize the insurance company to withdraw invoice amounts for installments without the insured having to authorize each individual invoice. Under this setting, the system will process an ACH withdrawal whenever an installment invoice is posted. Insured will also be notified through email for automatic withdrawals.



### Online Reported Payroll (Self-audit)

For the clients who provide reported payroll (also referred to as self-audit, or pay-as-you-go plans), this system brings maximum efficiency and accuracy. These plans normally involve

creation of a worksheet with the payroll classes and calculation guidelines for the insured to fill in, calculate premium, and to submit to the insurance company with payment. This process is very labor intensive and error prone.

The system provides easy-to-follow screens for the insured to fill in the periodical payroll. The system will then calculate the premium, display the results, and prompt the user to continue to pay online. The process of online payment is as described in previous section. The insured can also view the payroll, premium, and payments for all previous periods.

