

Reinsurance Processing and Reporting - Schedule P, Facultative, Quota Share, Percentage Based, Excess, First Surplus, Second Surplus

Reporting - Full Premium, Claims, Receivables and Statistical Reporting; Data for Annual State Reports; Data for State Insurance Audit

Special Reporting - Medicare Reporting, CLUE, APLUS, AAIS Statistics Submission, Electronic Inspection Requests

Agency Access – Provide Rating, Policy Inquiry, Application Submission, Document and Photo Submission, Claims and Billing Information to agencies.

- Mutual Expert Web Window
- Remote Desktop

Policy Processing - New, Renewal, Changes, Endorsements, Cancellations, Reinstatements/Rescissions

- Form and Endorsement Printing
- Automatic Policy Renewal Option
- Backdated (Out of Sequence) Endorsement Processing

Claims Processing

- Allows for multiple claimants per accident and separate reserves by claimant

Premium Processing - Reprint Invoices; Transfer between policies; Flexible company defined payment plan options

- Automated Application of Receivables - Provides a Premium Receivables Audit
- EFT Capable
- Lockbox Import

Rating Flexibility

- Automatically applies most Rate Changes and Rule Revisions
- Rating follows the Rules of Rating - not reliant on the order rate modifiers are entered into the process

Flexible Search Capabilities

- By name, address, phone #, policy #, wild cards, partial info

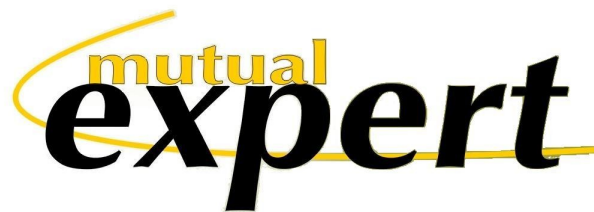
Agency Accounting/Billing - Agency, Direct and Payment Plans

Policy Transfers

- Agency to Agency - at renewal; by date; whole agency or partial agency
- Mortgagee to Mortgagee
- Agency Termination Process

Export Capabilities

- Database easily integrates to other applications
- Policy and Premium export
- Report exporting



Policy / Invoice Printing

Print copies for each applicable interest
Generate copy of bill for each interest
Reprint copy of dec page at any time
Issue new invoice in case original was lost
Form and Endorsement Printing

Endorsements & Cancellations

Pro-Rate Premium bearing endorsements
Backdated (Out of Sequence) Endorsements

Premiums

Enter for multiple reasons other than payment receipts
Generate deposit list
Transfer money from one policy to another
Apply \$ from oldest to newest transaction automatically
Overpayment creates immediate refund transaction
Enter notes on refund checks
Change Pay To or Mailing Address on refund check

Billing

Agent Billed, Direct Billed, Mortgage Billed
Generate list of notices without having to print out the bills
Select bills based on when they should be mailed
Include any prior balance on the bill

Insured Information

Enter an insured once
Track all policies for a specific insured
Track all claims for specific Insured
Location Mapping

Agency Information

Agency Groups
Track Licensure
View Agency policies and claims
Policy Transfer
Commissions by Policy Suffix
Custom Commissions

Others (Lenders, Additional Insured, etc.)

Enter "Others" once
Access and see what policies they are listed on

Correspondence

Send Emails to agents, adjusters, etc
Record notes, messages, phone calls, etc.
Attach/view photos of covered items and claim damage

Claims Processing

Generate own CAT codes and list of loss codes
Detailed payment and reserve transaction history
Dec page in effect at time of accident
Record detailed notes for each claimant
Maintain Mailing address on the check

Claimant

Enter claimant once
Track claims for that claimant

Cancellation of Policy

Generate a report of policies up for cancellation
Pro-Rate, Short Rate or Custom Rate Cancellations
Able to reinstate a policy that has been cancelled

Reporting

Medicare, CLUE, APLUS, Reinsurance, MIB
Custom reports
Ad-hoc reporting using 3rd Party software
Ability to Preview reports before printing them
Print reports directly to PDF files, text files or Export to 3rd party applications such as Excel
Nearly 200 Reports available, including -

- Policies Processed by day
- Written premium report for any time period
- Agency account currents
- Agency commission statements
- Reinsurance Reports
- Combined premium and reinsurance reports
- Combined premium and reinsurance policy analysis including unearned premium amounts based on pro-rated method
- Claim Payments for period
- Outstanding reserves
- Claim Activity for time Period
- Adjuster Payment listing
- Loss Ratio based on earned premium to incurred loss for Agency and Annual Statement Line of Business
- Cash receipt Listing
- Receivable balance listing

Menus & Security

Setup users with passwords
Ability to assign user privileges by user and by group
Give group level access to menu items
Setup so user does not even see menu items on screen

For more information on mutualEXPERT or to obtain a demonstration, call ECCA, at 800.864.2843 or visit us on the Web at www.goecca.com