



communic8

Hubio Broker and Agent Connectivity



communic8 is a communications hub that streamlines and automates broker management systems connectivity for both open and proprietary channels.

It also provides integration to third-party insurance data including motor vehicle reporting, replacement cost calculators, and geo coding information in order to facilitate the underwriting process.

communic8 can be used as a stand-alone solution to provide real-time policy upload/download directly between the carrier Policy Administration System, Broker Portal or Third-Party Rating Engine and a broker management system. Coupled with the Hubio Portal it forms an end-to-end, real-time sales and service connectivity solution for the carrier and their clients and business partners.

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Key Benefits

Proven, Tested & Reliable. **communic8**'s pre-packaged industry maps are ready for your use. You do not have to build them from scratch; instead you can rely on a mature, standards-based, purpose-built product, in use and operational at many other carriers.



Hubio broker and agent connectivity solutions are pre-built as a hub to handle interfaces with multiple broker and agency management systems, industry third-party report/abstract service providers and multiple Policy Administration Systems.

This vast array of combinations is typically complex, difficult to manage, and risky. The **communic8** hub is built to smoothly, automatically and effectively deal with each and every permutation, and facilitate single-entry of high quality information.



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Reduced Risk

communic8 is an established product, supported by a comprehensive support and maintenance package. This includes updating interface maps so that you are covered for future change.

A known, fixed maintenance fee ensures you are not hit by unplanned costs, in areas for which you are not equipped.

These maps are routinely modernized so that when the environment changes – such as with the release of new versions of third-party software including broker management systems – they remain proven.

All North American Standards are Supported

communic8 supports all North American standards including CSIO and ACORD AL3 and XML standards. Proprietary services and networks including WARP, Keal Connect and NexCentre, are supported, as is operational integration with third-party raters and third-party report services.

Meets Broker Demand for Ease of Doing Business

The decision to give business to a carrier is most typically made by the broker. With **communic8** facilitating real-time and seamless integration of transactions, a carrier that is easy to do business with is positioned for growth and sustainable customer retention.

Broker Preferred Workflow is Maintained Within their Broker Management System

communic8 allows brokers to upload data directly into the Carrier's systems, based on the Insurer's specific criteria, utilizing their preferred BMS system workflow.

Flexibility and Stability

communic8 can handle multiple data sources and high data volumes. A report cache database eliminates multiple report ordering and improves underwriting auditing.



Components

communic8 SOA components are designed to address multiple forms of information exchange in a cost-effective, fast-to-market manner. They offer breadth and depth in scope, designed to deal with the wide variety of specific needs within P&C insurance.

AL3 Upload/Download: Allows carriers to communicate over CSIO AL3 from any business system (typically a Policy Administration System) to multiple broker management systems – with complete end-to-end transaction auditing capabilities.

Real-Time XML Web Service: For leading Data Exchange Services such as Applied Systems WARP. Allows carriers to receive XML requests from brokers using a broker management system connected to the Data Exchange Services or third-party comparative raters and automatically respond with guaranteed rates, or receive new business electronically.

Third Party Reports Web Service: Enables carriers to retrieve, analyze, store and manage online report data needed for underwriting and risk validation. Loss Experience, Property Valuation, Replacement Cost, Distance-from

Coast, Motor Vehicle Reporting, CGI's GAPI system.

Mappings: Spreadsheet-based editors allow business users to manage the process of translation by mapping fields from one system (e.g. CSIO XML) with those in another (e.g. Policy Administration System).

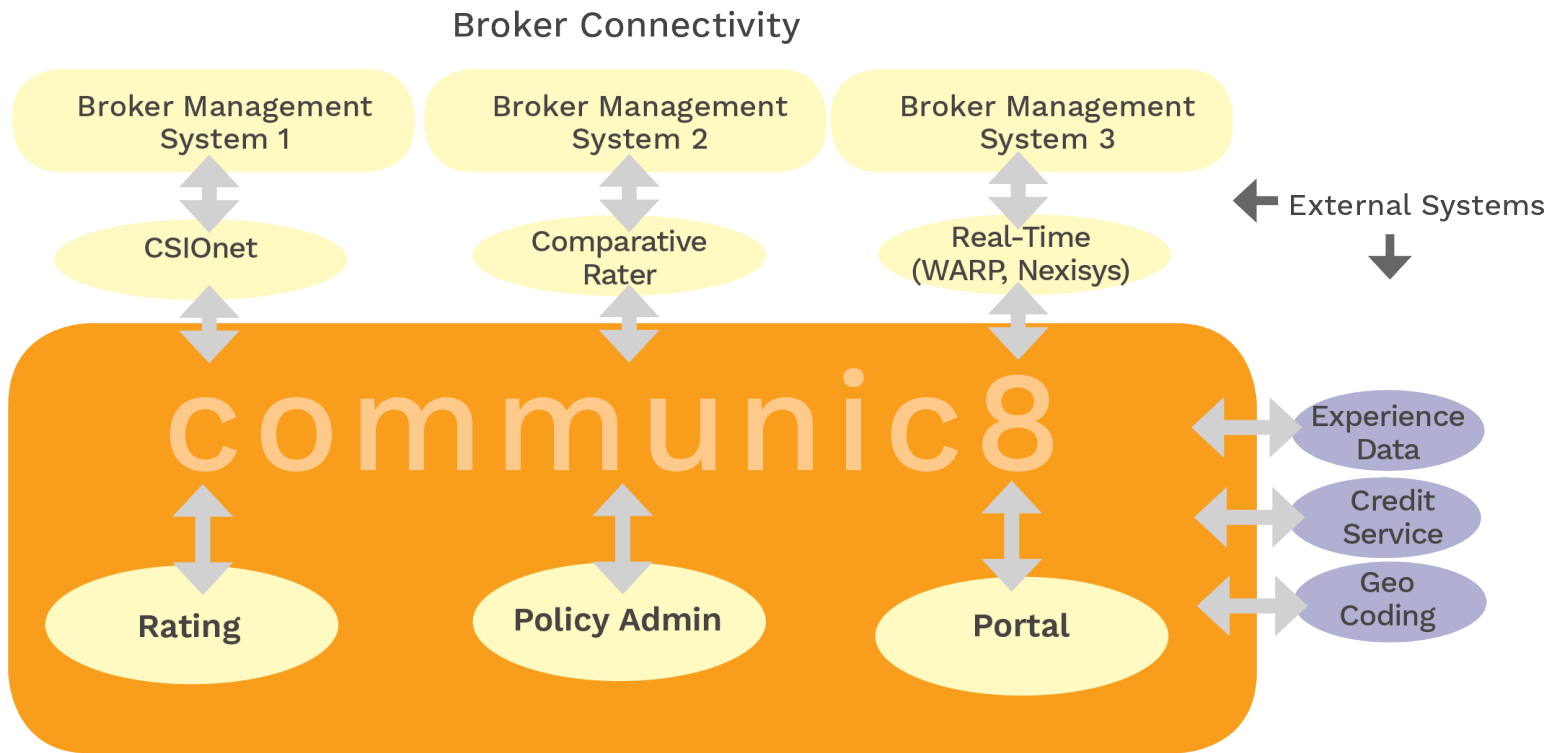
Translators: Generated from mappings. Perform bi-directional source-to-destination transforms.

Readers, Writers: Native XML communications interfaces for CSIO AL3/XML, Policy Admin, Rating, and external service providers.

Repository: For auditing information and caching Third-Party Reports. Supported databases include industry-leading vendors & versions.

Web-based User Interface: For activity monitoring and tracing audit history (e.g. upload & download events). Displays errors (and which system errors occurred in) so users can improve mappings.

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The Hubio offices are located at 20 Victoria Street, 6th Floor, Toronto, Ontario, M5C 2N8
For more information please call 1-888-999-7107 or visit www.hubio.com
Email: david.barber@hubio.ca