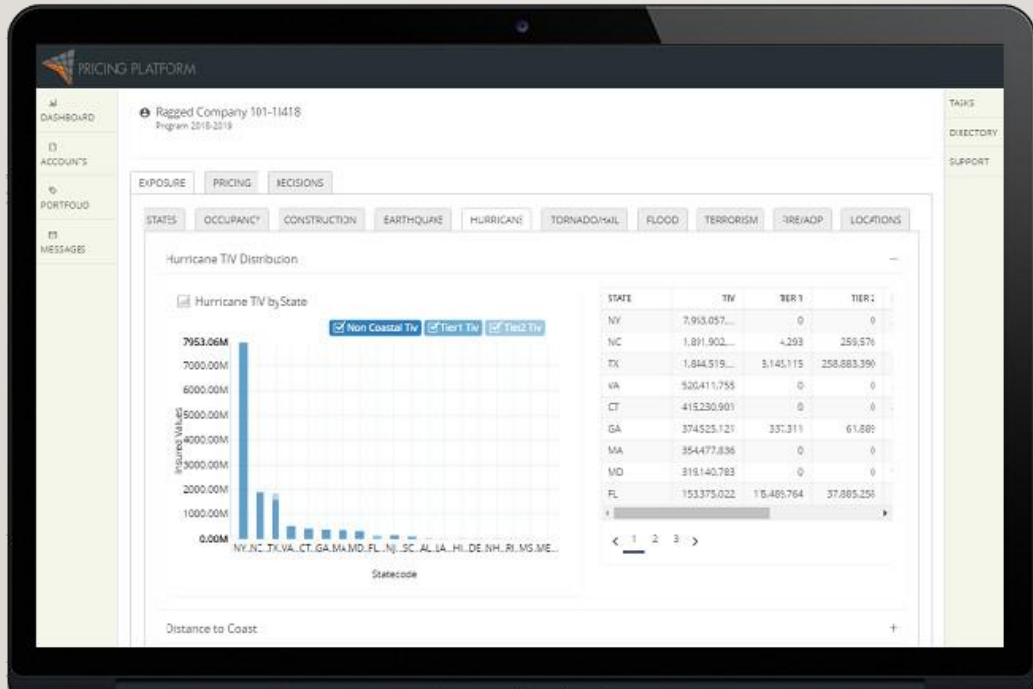


U1

Excess & Surplus Lines Underwriting Platform



WHAT IS U1

U1 is a web-based platform for Modeling, Pricing, Underwriting and Portfolio Management of Excess & Surplus Lines Insurance.

- ✓ Fully customizable
- ✓ You maintain your underwriting philosophy and metrics
- ✓ We augment it with modern delivery, data organization and analytics

To schedule a demo please email to info@pricing-platform.com

HOW IT WORKS

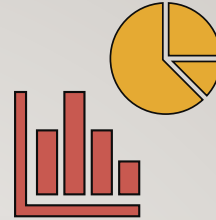


One integrated platform for UW decision-making

KEY FEATURES

Underwriting Analytics

Visualize exposure in maps.
Analyze construction, occupancy and
hazard in detail.
Share your analysis with colleagues

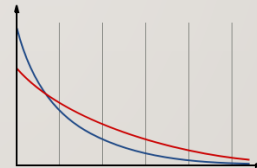


Pricing Models

Build pricing models within U1.
Train models with UW inputs.
Plug-in internal and 3rd party models.
Standalone or Portfolio based pricing.

Portfolio Rollups

Maintain real time portfolio
Views by region, by office
Capture historical portfolio trends



Exposure Aggregates

Real time exposure aggregation
Lloyd's RDS, internal tolerances
Alerts based on exposure triggers

IMPACT OF U1

Quality Underwriting	Analyze exposure, do year over year comparisons
	Complete pricing of all perils within the system
	Document underwriting thoughts; forward to colleagues for review, comments or approval
Efficiency	No re-keying of data. Imports SOV from UW systems or Cat Modeling software
	Add/edit layers, instantly redo technical pricing as many times as you want
	Quote/Authorize/Bind in system or sync with policy management system
Automatic Portfolio Management	Create portfolios for an office, a single underwriter or for an entire organization
	Portfolio rollups and PMLs updated instantly, triggered by quote/authorize/bind/firm order
	Maintain real time exposure aggregates, Lloyd's RDS
Platform for Future Technology	Empower underwriting with link to emerging external hazard data sources
	Open database design gives you full access to captured data for ML and AI applications
	Capture Organizational Underwriting Intellectual Property within trained models



CLOUD FRIENDLY

U1 can be installed on your existing in-house modeling infrastructure. Alternatively, it can run from the cloud.



BUDGET FRIENDLY

By using innovative technologies, we keep the cost low.

PRESIDENT'S LETTER

Open Market E&S/D&F underwriting remains a complex art due to its data limitations, non-homogenous risks, varying account sizes, shared and layered nature of business and convoluted terms and conditions. All insurance companies and syndicates use cat models to analyze certain cat perils. However, rating non-modeled perils and using all the available information to make an underwriting decision is often ad-hoc and subjective. Some players have developed in-house systems that provide a structure to this process. But for most underwriters, the process is encumbered with multiple spreadsheets, re-keying of data and a lot of manual work. **U1** provides a ready-made solution to this challenge, saving time, increasing efficiency and consistency. Since underwriting analyses and decisions are made within the app, year-over-year comparison, portfolio rollups and aggregates management are automatic and seamless. The app framework is such that it is customizable for each client's unique needs, underwriting guidelines, models and pricing formulae, so you can maintain your underwriting individuality while enhancing efficiency and rigor.

We are looking forward to an opportunity to do a demo so you can try the application firsthand and evaluate its suitability for your specific situation.

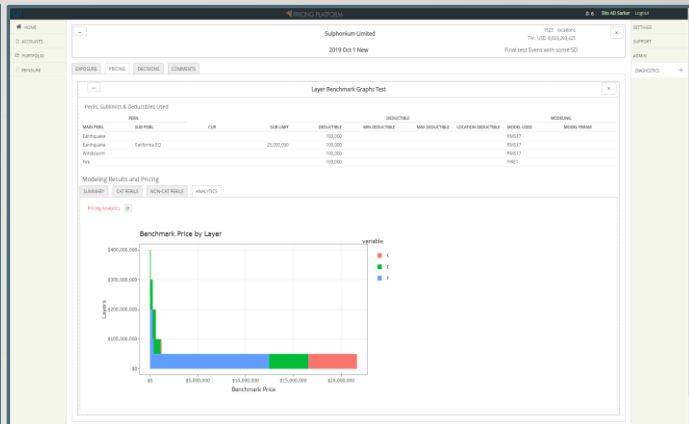
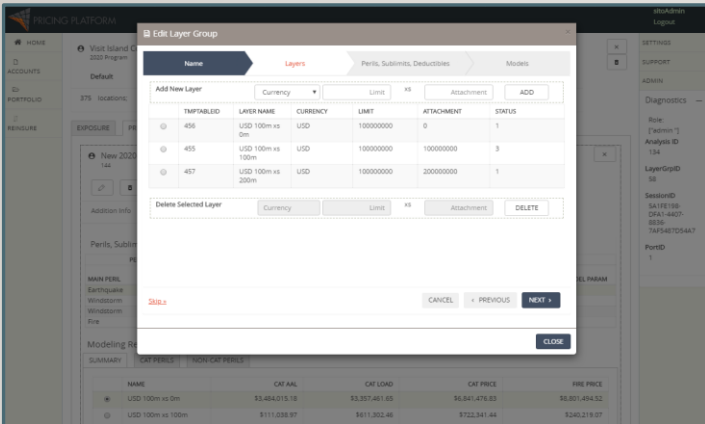
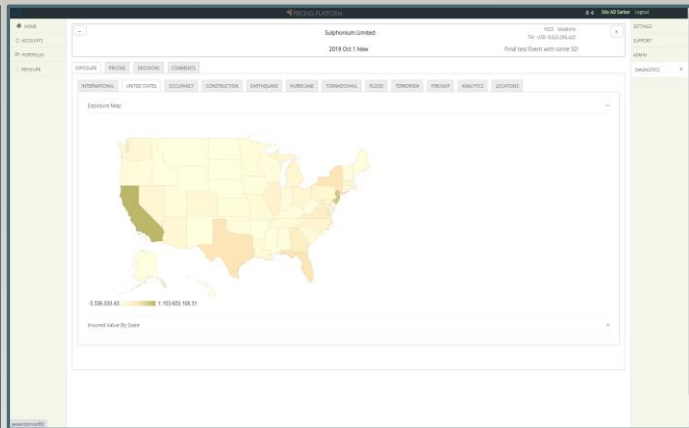
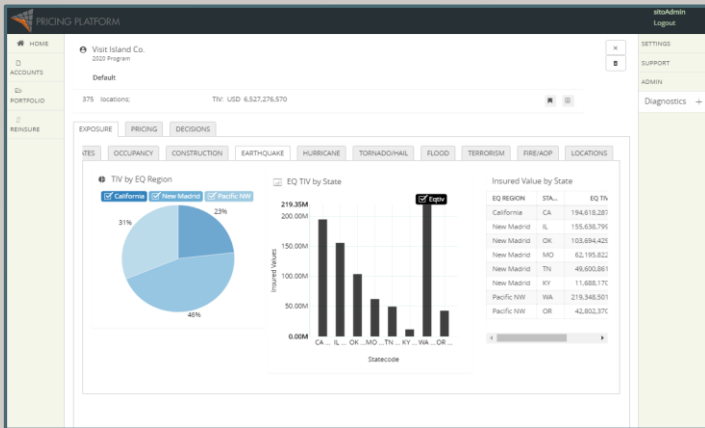
Sincerely,
Sito Sarkar



SITO SARKAR

PRESIDENT, PRICING PLATFORM INC.

Sito is a risk and portfolio management specialist with 20 years of industry experience. Trained as a statistician, he began his (re)insurance career as a cat modeler with GE Capital, working in various risk management and underwriting positions at Employers Re, IRI, Swiss Re and at Ironshore. His experience includes commercial insurance, property reinsurance and retro. Sito excels in understanding business problems, conceptualizing innovative solutions and implementing them through computer systems. He brings to the table a unique combination of knowledge of underwriting, markets, operations, technology and analytics.



To schedule a demo, please contact us at:

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