



Location Intelligence

Enterprise Location Intelligence

Pitney Bowes and Tata Consultancy Services A location intelligent partnership.

Technology drives underwriting advancements.

Data from clients, agents/brokers, regulators, the Internet and third parties is useful, but making sense of it requires commercial lines insurance underwriters' most precious commodity... time. It's important for today's underwriters to leverage this vast data as quickly and efficiently as possible.

Capturing data for risk evaluation is not nearly enough. Underwriters now need information presented in a way that helps them visualize, understand and quantify risk. Tata Consultancy Services (TCS) and Pitney Bowes have formed a partnership to assist Commercial P&C insurers in managing risk in a whole new way.

More intelligent data with NextGen Underwriting

The Next Generation (NextGen) underwriting platform from TCS is designed to streamline the underwriting process, increase accuracy and productivity and reduce operational costs. The platform has been designed to provide intelligent and efficient access to data. It includes risk selection and evaluation tools to help underwriters effectively do their job. The key underwriting capabilities that integrate with your existing insurance enterprise systems include:

- Advanced assessment tools such as Geographic Information Systems (GIS), thermal imaging, pictometry and Catastrophic (CAT) Modeling
- Real-time collaborative work environment
- Alert services to notify your customers of catastrophic events
- Coverage suspension services
- Probable Maximum Loss (PML) configurator

TCS Insurance business unit highlights

- Over four decades of experience in working with insurers globally.
- Unmatched record in enabling insurers transform, enhance business agility, improve operational efficiencies and increase customer engagement, while ensuring regulatory compliance.
- Seven of the world's ten largest insurers and over a hundred insurers globally partner with TCS.
- State-of-the-art innovation labs and global solution centers.
- Cutting edge solutions and technologies.
- Support the entire insurance value chain: Life, Annuities & Pensions, Property and Casualty, Health, Commercial and Reinsurance companies.



For more information, visit us online: pitneybowes.com

Risk aggregation that improves risk mapping and scoring

TCS has built a tool using Spectrum® Spatial, a technology solution that enables underwriters to locate and visualize potential risk across multiple assets/properties. It's ideal for underwriters who price an individual policy or those who analyze the company's aggregate book of business. Integrated into the TCS NextGen underwriting solution, this Location Intelligence component allows underwriters to identify, assess and pinpoint policy risk on a map. The result: razor-sharp decision-making that dramatically improves the underwriting/risk management process by providing both visual aids as well as customizable models for scoring the policy and carrier portfolio risk.

A new, clearer view of risk

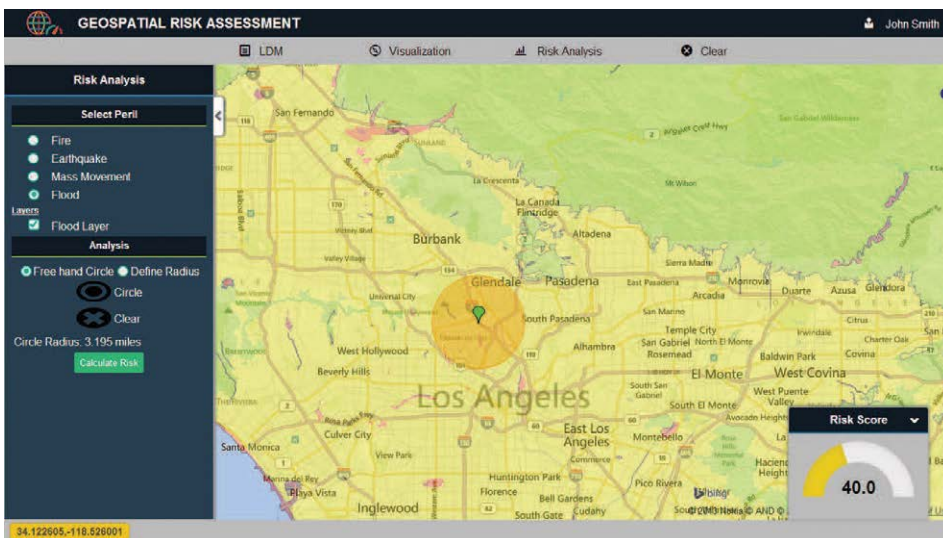
The TCS NextGen underwriting platform, combined with the Spectrum Spatial application, delivers an integrated, consistent view of risk. It enables you to make better operational and strategic decisions across your enterprise—from actuarial, underwriting, CAT modeling, risk management to executive management.

This solution features:

- faster time to market.
- real-time collaboration.
- mash-up of insurer's internal and external data.
- GIS-based risk assessment.
- simplified process through case management.

Pitney Bowes highlights:

- With over two million clients in more than 100 countries, Pitney Bowes provides technology solutions for small, mid-size and large firms around the globe. Our offerings include software for Location Intelligence, geocoding and reverse geocoding, data quality and data integration as well as customer communication management.
- We have over 300 insurance customers, including 190 in North America. Our client list includes 25 out of the top 25 P&C carriers, all of whom utilize our Location Intelligence solutions and services.
- Pitney Bowes is also recognized by Gartner and Forrester as a leader in enterprise data quality and Location Intelligence.



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