

APRIL 2024

Your next now

Spring '24 Release

“What blooms from beautiful seeds of thought becomes a symphony of colorful abundance.”

- Jazz Feylynn



majesco

Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Majesco's products remain at the sole discretion of Majesco.



“The Spring '24 Release stands out as our most impressive yet, spotlighting our relentless innovation with hundreds of new features across our extensive product portfolio. Among these remarkable innovations is Majesco Copilot, a GenAI assistant powered by Microsoft GenAI technologies, which has the potential to set new benchmarks for user productivity and customer experience. Our commitment to meaningful innovations remain steadfast, and we are excited to collaborate with customers in shaping the future of insurance.”



Manish Shah

President & Chief Product Officer at Majesco



MAJESCO P&C INTELLIGENT CORE SUITE



P&C Intelligent Core Highlights

Majesco Copilot

Take actions quickly within Copilot, get targeted help through the entire suite. You can now refine text in both Claims and Billing.

Performance and Implementation

Improvements

Changes to core security to improve system performance and on-demand document generation and faster implementation times.

Glovebox Integration

Seamless integration of policies and billing for all connected agencies and end-insured into a single destination.

Improved Daily Experience

Customer led workflow improvements to speed up daily tasks including new grouping in the policy tab, sending documents with payment checks, Carrier Payable, and “delete all” for large schedules.

Personalize your Landing Page

Add or edit the landing page cards to show exactly what you want to see, the way you want to see it.



Majesco Copilot

Refine text, take action, get targeted help

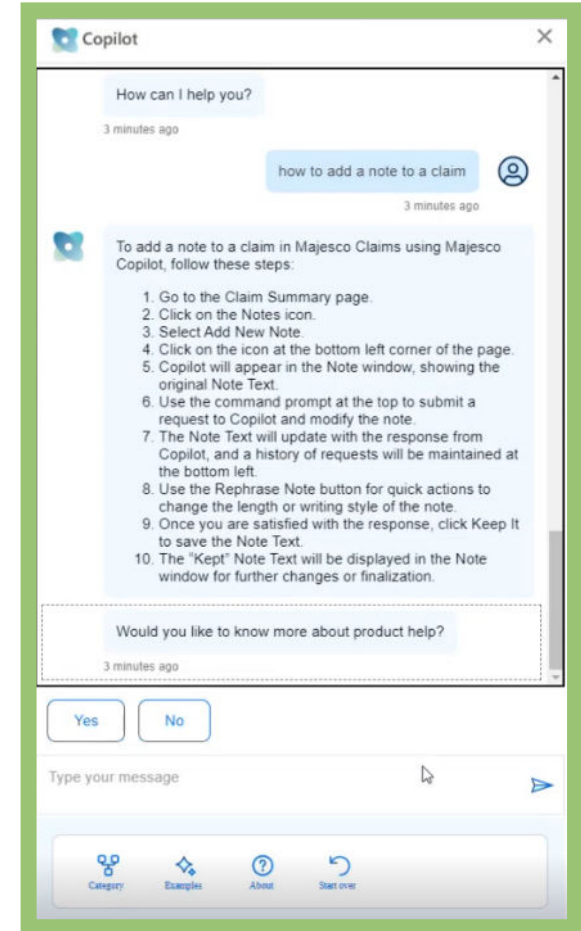
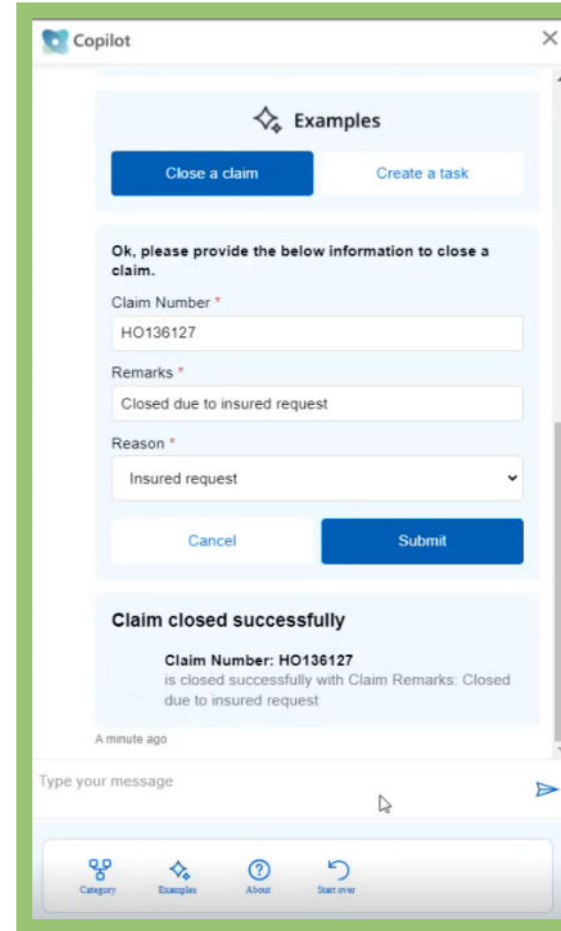
Capabilities & Business Benefits

The Spring '24 release continues to add capability to Majesco's Copilot:

- Take action in Majesco Policy, Billing, and Claims such as adding tasks, cancel and reinstate a policy, executing write-offs, and close a claim.
- Ask how to do something in Copilot and get step-by-step instruction across the suite.
- Refine user entered text in billing.

The Value-Add

- Save time and clicks by telling Copilot what you want to do and watch as Copilot completes the task for you.
- No more going to a user guide and searching through it – the specific steps you need are given to you, without leaving your screen, step-by-step.
- Take notes as you think without worrying about grammar or style and Copilot can adjust the text to an appropriate length, tone, and content.





GloveBox Book of Business (BoB)

Direct connectivity to retail agents & policyholders delivering live policy data & documents

Capabilities & Business Benefits

With the GloveBox Book of Business integration, you can:

- Pass entire books of business (data and documents) downstream in real-time to your agents and policyholders.
- Support a single access point for agents to access policy information.
- Support a single access point for policyholders to access policy information.
- Significantly reduce inbound customer service requests to the carrier and agent by up to 30% with data and document self-service

The Value-Add

- Remove manual policyholder inquiries for policy documents and details to both carrier and agent.
- Simplify agent interactions with the carrier by reducing the need for multiple system navigation.
- Deliver information in real-time to help support enhanced automated self-service capabilities.
- Increase client retention and deliver a world-class client experience.



Downstream data & document flow

MAJESCO+GLOVEBOX MEANS COMPLETE STAKEHOLDER CONNECTIVITY



Leader in Policy Admin Core

Intelligent Core Suite, your market-leading cloud platform.

Policy Data & Documents At Carrier Level

Intelligent Core Suite allows for ease of policy data and document management that drives carrier growth & profitability.

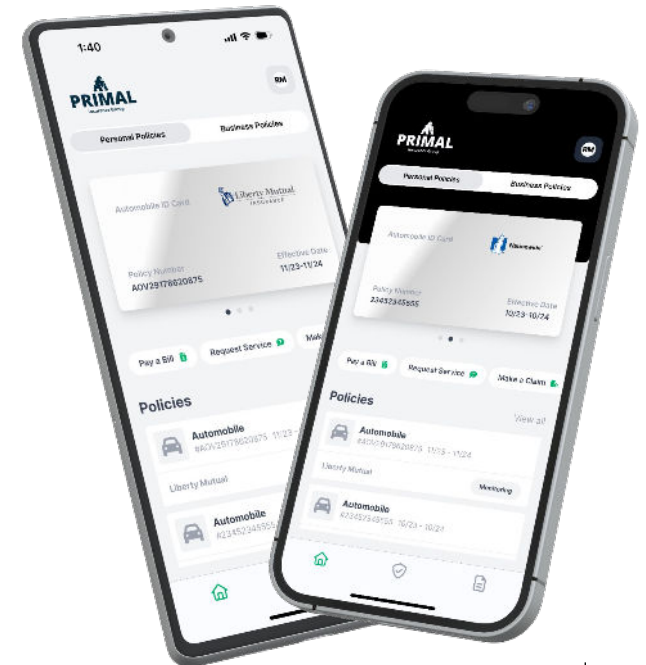
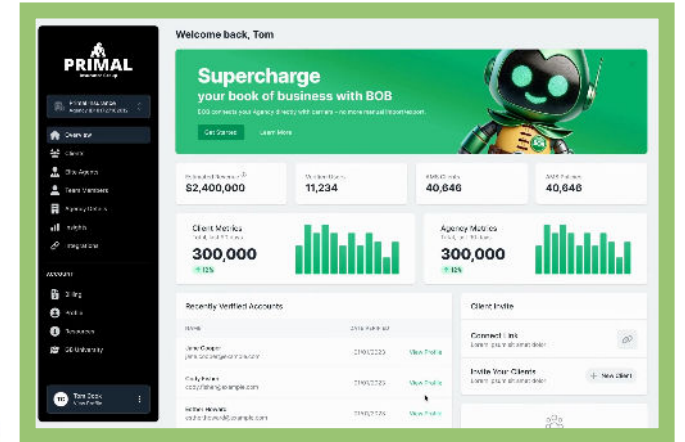


Policy Data & Documents At Agency Level

GloveBox's cutting-edge Book of Business integration with Intelligent Core Suite delivers policy data and documents to retail agent.

Policy Data & Documents At Policyholder Level

GloveBox's suite of policyholder technologies allows for seamless delivery of policy data & documents to policyholder in real-time.





Improved Daily Experience

We've made things you do every day easier and faster

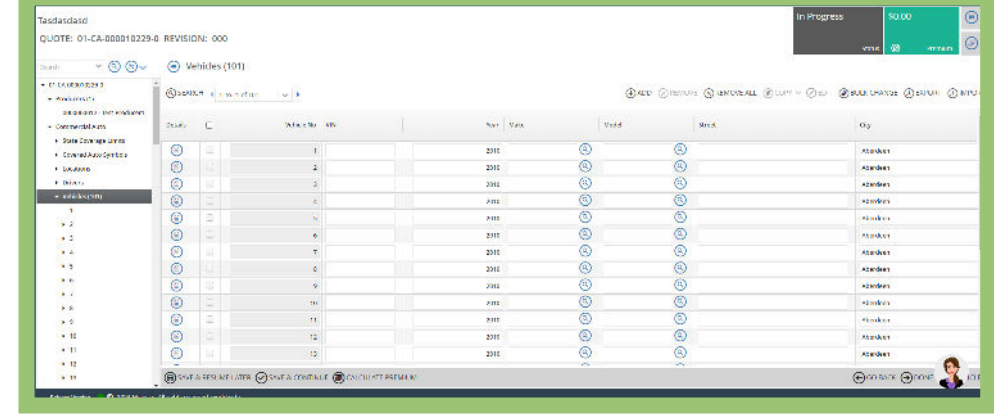
Capabilities & Business Benefits

Improvements based on your feedback:

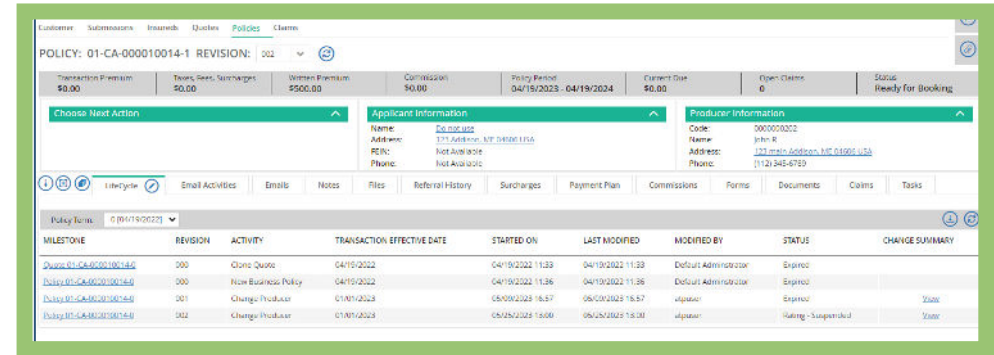
- New policy grouping in the policy tab
- “Delete all” for large schedules in Policy
- Carrier Payable capability in Billing
- Sending documents with payment checks in Claims
- Change vehicle / driver / owner (insured) post FNOL in claims

The Value-Add

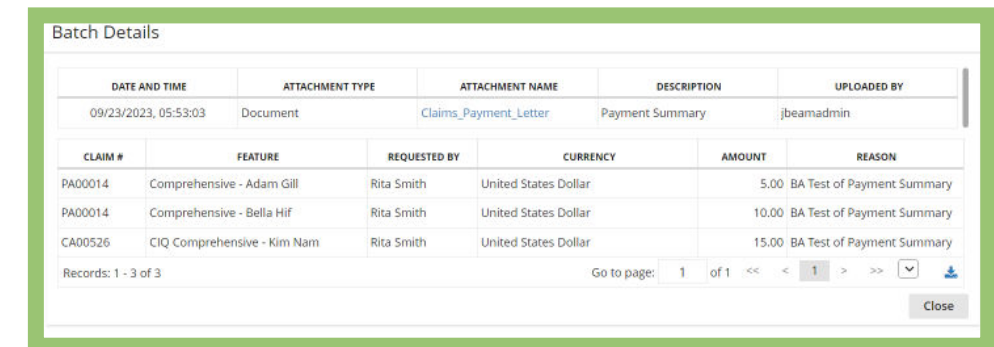
- More quickly navigate policies, especially complicated accounts, showing only the information needed, sorted, and exportable.
- No more manually adding / changing / deleting large schedules. Large schedules can be completely replaced at renewal.
- Manage the complete carrier payable lifecycle, tracking payables, bordereau files, carrier statements, reconciliation, making payments, and track taxes for MGAs.
- Provide a breakdown of individual payments in bulk payments providing more clarity and transparency.
- Make updates to a FNOL as the claim matures without having to create new records or features, saving you time in your workflow.



Delete All



Policy Grouping



Send Documents with Claims



Performance & Implementation Improvements

Improvements to performance throughout the suite and faster implementations

Capabilities & Business Benefits

We've made a series of improvements throughout to improve system performance:

- Moved some services to a dedicated server to improve application performance.
- Performance improvement
 - Removed logging
 - API response improvement
 - Security re-architecture caching
- Revamped project mapping tools and baseline performance metrics

The Value-Add

- Lower load on your core product servers means a more responsive application and supporting services with less downtime.
- We'll be able to map and plan implementation projects more quickly, getting you value more quickly, saving you time, and money.
- Better predictability of performance with upgrades and implementations.





Personalize your Landing Page

Get exactly what you want to see when you log in

Capabilities & Business Benefits

You can now personalize your landing page by:

- Create new landing pages based on role or product.
- Modify existing landing pages.
- Manage role access for pages and cards.
- More landing page themes including using your own branding.
- Choose your own Quick Actions.
- Create and publish your own widgets from Majesco Intelligent Core.

The value-add:

- Always have the most important information when you first log in.
- The most relevant information for your role is presented, eliminating otherwise distracting cards.
- Save time by modifying an existing landing page rather than creating one from scratch.
- Get the benefits of bespoke widgets, giving you the exact information in the exact way you want to see it without the time or cost of actual custom work.
- Putting the quick actions, you'll use most saves your time.

The image displays six examples of landing page widgets arranged in a 2x3 grid. The top row shows 'TASKS' widgets: 'New tasks' (13 tasks), 'Completed tasks' (11 tasks), and 'Assigned tasks' (19 tasks). The bottom row shows 'NEW BUSINESS' widgets: 'Recent quotes' (no screenshot available), 'Pending quotes' (no screenshot available), and 'Pending referrals' (28 referrals). Each widget includes a title, a data visualization (table or chart), a 'View / edit details' button, and metadata such as 'Last published: 12/1/2023', 'Data source: Majesco Core', and 'Card display width: Double column' or 'Single column'. The 'Assigned tasks' and 'Pending referrals' widgets also feature circular progress indicators.



MAJESCO P&C CORECONNECT



CoreConnect Highlights

Workflow Support

Platform wide event publishing allows any quoting, underwriting, billing, or claims system to receive real-time updates of status changes and actions taken on CoreConnect.

Premium Override

Empower users with interactive self-calculating premium overrides, allowing for real-time adjustments, and greater control over pricing strategies.

Glia Integration

Enable effortless personal omni-channel customer support with Glia's powerful interaction management platform.

Consolidated Customer Billing

Unify all customer's policy bills into a single bill to provide a better billing experience.

Loss History

Enhance risk assessment and management by integrating third-party loss data with user-entered losses in CoreConnect, offering a comprehensive view of loss history for informed decision-making.



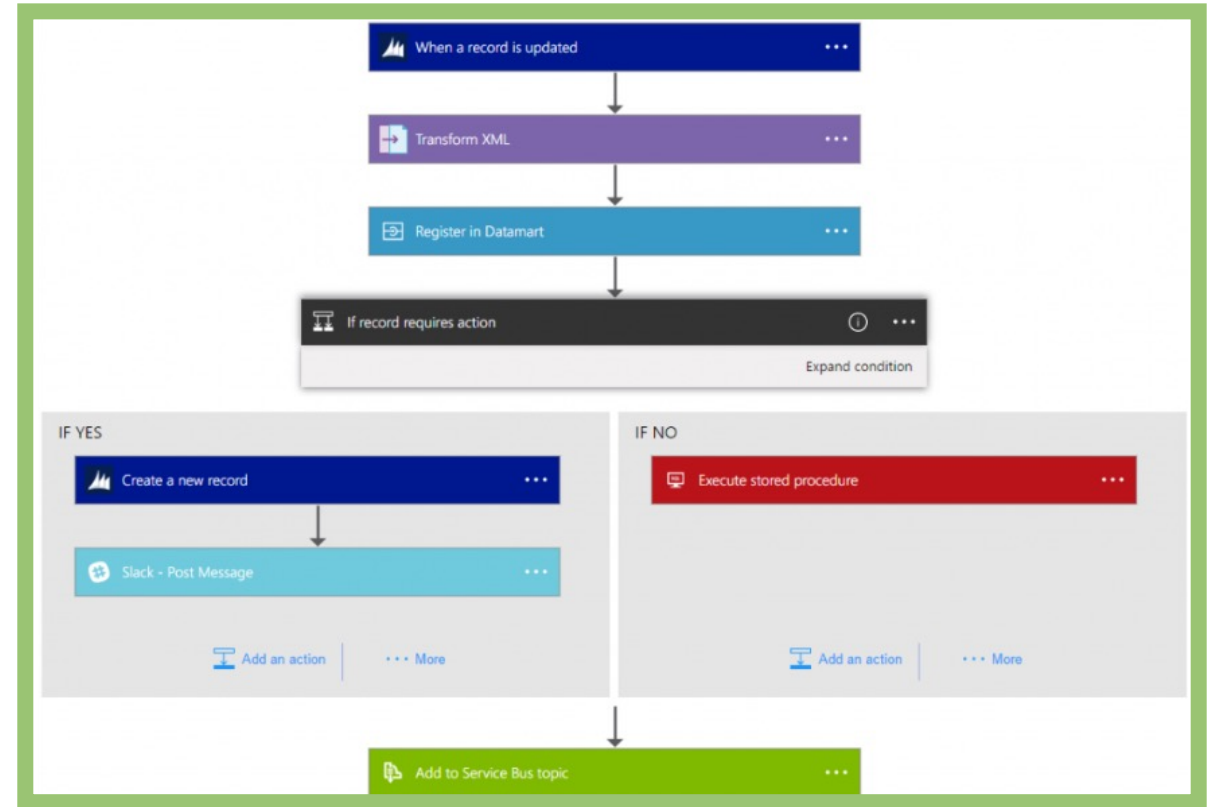
Workflow Event Bus

Capabilities & Business Benefits

CoreConnect now features an externalized event bus to which any platform event, action, status or notification can be published. This foundation enables any system to subscribe to events of interest to trigger advanced workflows and actions.

The Value-Add

CoreConnect is now more powerfully capable of integrating with external systems like Underwriting Workbenches and business process management platforms and enables it to more flexibly participate in distributed ecosystems as a core insurance processing system.





Premium Override

Capabilities & Business Benefits

CoreConnect Underwriters can now override calculated premiums, fees, surcharges and discounts and distribute the change by percentage or dollar amount across coverages and total premium. The feature interactively recalculates column and row totals and/or coverage distribution.

The Value-Add

Underwriters can apply experience and judgment for pricing decision-making when lacking sufficient loss history, giving them complete pricing flexibility by removing system limitations in allowing variances from technical prices.

Premium Override ** The Rated Premium column is displaying Annual Premium **

Show 10 entries Search:

Coverages	Selected Limit	Previous Premium	Rated Premium	Override Premium	Term Premium	% Change to Rated	\$ Diff Override To Rated
Liability Extension	Coverage Applied	\$150.00	\$100.00	\$150.00	\$150.00	50.00%	\$50.00
4220 Irving St 94122 San Francisco CA		\$3,302.92	\$3,402.34	\$3,302.92	\$3,302.92	-2.92%	-\$99.42
Coverages	Selected Limit	Previous Premium	Rated Premium	Override Premium	Term Premium	% Change to Rated	\$ Diff Override To Rated
Specified Business Personal Property Temporarily Away From Premises	\$100,000	\$384.76	\$396.34	\$384.76	\$384.76	-2.92%	-\$11.58
Forgery Or Alteration	\$2,500	\$2.91	\$3.00	\$2.91	\$2.91	-3.00%	-\$0.09
Liability	\$2,000,000/\$6,000,000/\$4,000,000	\$617.42	\$636.00	\$617.42	\$617.42	-2.92%	-\$18.58
Actual Cash Value - Buildings Option	Coverage Applied	\$728.09	\$750.00	\$728.09	\$728.09	-2.92%	-\$21.91
Building	\$300,000	\$1,569.74	\$1,617.00	\$1,569.74	\$1,569.74	-2.92%	-\$47.26
Property Coverage Tax	\$953	\$784.87	\$808.50	\$784.87	\$784.87	-2.92%	-\$23.63
Policy Total Premium Summary		\$3,452.92	\$3,502.34	\$3,452.92	\$3,452.92	-1.41%	-\$49.42
State Fee		\$111.00					
CA County Taxes		\$120.83		\$119.13	\$119.13		
State Taxes		\$241.66		\$238.25	\$238.25		
Property Coverage Tax		\$808.50		\$784.87	\$784.87		



Glia Integration

Capabilities & Business Benefits

Carriers or MGAs can now interact live with agents and brokers and provide personal omni-channel customer support with Glia's powerful interaction management platform.

The Value-Add

Carrier and MGA support staff can communicate directly in real-time with their customers or downstream distribution partners using multiple methods like video, audio, chat, mobile devices and screensharing. This enables support personnel to see exactly what their customers are experiencing so they provide precise, helpful and speedy assistance.

News
Partnership with ABC Foundation
Company X Launches New Initiative - Company X Insurance
HONOLULU, HAWAII, Company X Group Limited (Company X) today announces a multi-million dollar partnership with the ABC Foundation (ABC), a charity dedicated to restoring the ocean to health. Bringing together a multidisciplinary team made up of world-class ocean scientists, this ambitious five-year global research program is the largest attempt yet to build a greater understanding of the properties and capabilities of the ocean and its continental shelves in the earth's carbon cycle, in the urgent effort to slow climate change.
This research is essential: studies have shown that ocean based mitigation could provide up to a 10th of the solution needed to limit global warming to 1.5 degrees Celsius and narrow the emissions gap. Yet the ocean's health remains largely unprotected and sea-level rise is presently not accounted for in the inventories of carbon emissions compiled by the Intergovernmental Panel for Climate Change.

Filters
11/01/2023 - 11/06/2023
Limit by State
Limit by Product
Reset Apply

New Quotes [Export to Excel](#)

Named Insured	Quote	State	Product	Status	Effective Date	Issue Date	Premium
Glacier Construction LLC	02026271	CA	General Liability	New Quote	03/12/2024	11/5/2023	\$
Glacier Construction LLC	02026270	CA	General Liability	New Quote	03/12/2024	11/5/2023	\$
GUM, GREG	Q02026350	CA	Homeowner (HO-3)	New Quote	11/09/2023	11/6/2023	\$
JOEL, TONY	Q02026312	CA	Homeowner (HO-3)	New Quote	11/07/2023	11/7/2023	
JOEL, TONY	Q02026313	CA	Homeowner (HO-3)	New Quote	11/07/2023	11/7/2023	
JOEL, TONY	Q02026314	CA	Homeowner (HO-3)	New Quote	11/07/2023	11/7/2023	
Sarmonite, Franklin	02026317	CA	Personal Auto (PA)	New Quote	11/07/2023	11/7/2023	
Tanner,	02026319	CA	Personal	Amendment	11/07/2023	11/7/2023	

New Policies [Export to Excel](#)

Named Insured	Policy	State	Product	Status	Effective Date	Premium
Ohana Corporation	03027446	CA	Commercial Property Specialty	Active	11/06/2023	\$455,047.00
Agent1, Mola	032008657	CA	Personal Auto (PA)	Active	11/07/2023	\$1,078.96
Fisher, Emma	032008652	CA	Personal (PA)			
Hill, Austin	03027442	CA	Classic			
JOEL, TONY	VG08097820AA	CA	Home			
JOEL, TONY	VG08097821AA	CA	Home			
Majumu, Lalia	032008647	CA	Personal (PA)			
Moore, Noah	03027438	CA	Legal F Protection			
Ohana Corporation	03027430	CA	Direct			

How would you like to talk?

- Video**
You'll see us, but we won't see you
- Audio**
Speak through your computer
- Phone**
Enter your number and we'll call you
- Chat**
For the text in all of us!



Consolidated Customer Billing

Capabilities & Business Benefits

Majesco P&C CoreConnect Billing now can assemble a single customer bill for individual insureds or commercial enterprises which have multiple policies, even when policies are from different carriers.

The Value-Add

Insurance customers benefit by receiving a single bill and payment plan for all policies they may have. This simplifies the customer experience by reducing billing events, and this has been proven to improve customer retention for carriers.

The screenshot displays the CoreConnect Billing interface. At the top, there is a navigation bar with the CoreConnect logo and various icons. Below the navigation bar, the 'Policies' section is visible, featuring an 'Add Policy' button and a search bar. A table lists three policies with columns for Policy Number, Product, Named Insured, Bill Plan, Autopay Method, Billing Cycle, Original Due Date, Balance, and Amount Due. Below the table, the 'Bill To Information' section contains form fields for Bill To Name, Country, Street, Unit A, Zipcode, and City.

#	Policy Number	Product	Named Insured	Bill Plan	Autopay Method	Billing Cycle	Original Due Date	Balance	Amount Due
1	032008195	Personal Auto (PA)	Tevin Campbell	8-Pay	None	Cancellation Billing	09/21/2023	\$668.54	\$97.22
2	032004843	Personal Auto (PA)	Kyler Young	1-Pay	None	New Billing	12/20/2023	\$679.69	\$679.69
3	VG00057050AA	Homeowner (HO-3)	Kyler Young	5-Pay	None	Installment Billing	12/13/2023	\$3,461.00	\$1,844.93

Bill To Information

Bill To Name:

Country:

Street:

Unit A:

Zipcode: -

City:



Loss History

Capabilities & Business Benefits

CoreConnect now allows loss history to be both automatically ordered and manually entered. The combined loss history can be automated into the workflow for underwriting eligibility and pricing considerations.

The Value-Add

Underwriters now have complete visibility into a risk's loss history with combined 3rd party integration and manually entered loss information. This ensures adequate loss-based pricing and eligibility decision making.

The screenshot displays the 'Add Loss History' form within a software interface. The background shows a quote for 'MAY, ELAINE' with quote number '02025181'. The form fields are as follows:

- Date of Loss: 03/19/2024
- Insured First Name: [Empty]
- Insured Last Name: [Empty]
- Cause of Loss: [Dropdown]
- Loss Amount: [Empty]
- Catastrophe: [Dropdown]
- Status: [Dropdown]
- Policy Type: [Dropdown]
- Address of Loss: Country (United States of America), Street Address 1, Street Address 2, Postal Code, City, State/Province
- Additional Information: Carrier, Claim Number

Buttons at the bottom: Cancel, Save & New, Save.



MAJESCO P&C ENTERPRISE RATING



Enterprise Rating Highlights

Product Studio

Unified platform for deploying, testing, and analyzing rating plans. Version control, security, and management of multiple rating environments, all in one place.

Integrated Analyzer

Enables seamless rate change impact analysis. Rating plans for CoreConnect lines of business can be quickly deployed and tested with zero configuration necessary.

API Upgrades

Improvements to make the developer experience better than ever. Simpler, cleaner messaging formats make integration with calling applications easy.

Orchestration

Allows business users to craft complex rating scenarios without IT assistance. New improvements greatly boost performance and open up more options for configuration and control.

Excel Emulation

Excel continues to enhance its function library and Enterprise Rating's support expands with it. Powerful new features such as the LAMBDA function will give rate plan builders more options than ever before.



Product Studio

Capabilities & Business Benefits

Product Studio is Majesco P&C Enterprise Rating's management platform. It provides version control for the rating workbooks, user and group security, environment management, testing tools, analysis capability, and an audit trail.

The Value-Add

Analysts building rating workbooks engage in many tasks: building Excel formulas, testing, impact analysis, and deployment of selected versions to various environments. Having a single unified place to perform all these key tasks greatly improves efficiency and speed-to-market.

The screenshot displays the Product Studio interface. On the left is a sidebar with a 'Workbooks' section and a 'Favorites Only' toggle. Below it is a search bar and expand/collapse buttons. A file tree shows folders for 'DRC', 'drcic', 'pa2', and 'Truck2', with a list of versioned files under 'Truck2'. The current file is '07/01/2023 - 07/01/2023'. The main area shows details for 'ANALYZER_TRUCK2_20230701_20230701 (xlsx)'. A toolbar at the top includes actions like 'Copy Rating', 'Download Rating', 'Configure', 'Compile', 'Check Out', 'Test Rating', 'Run LOB Sync', 'Promote', 'Edit Note', and 'Delete'. The details table includes:

Availability	Available	Checked Out By	-	Promotion Status
Effective	07/01/2023	Renewal	07/01/2023	Approval Status
Rate Plan	ANALYZER / TRUCK2	Status	In development	Dev
Note	Testing updated rating factors			Test
Current Revision	2 (Dev)			QA
Last Modified On	Mon, 25 Sep 2023 at 11:02:00 by Jonathan.Schleif@decisionresearch.com		Last Comment	Prod
				New file from upload.

Below the table is a 'File History' section with a table:

Revision	Time	User	Comment	Actions
1	06/01/23 07:05 AM	Jonathan.Schleif@decisionresearch.com	File copied from \Dev\Analyzer\Truck2<b...	



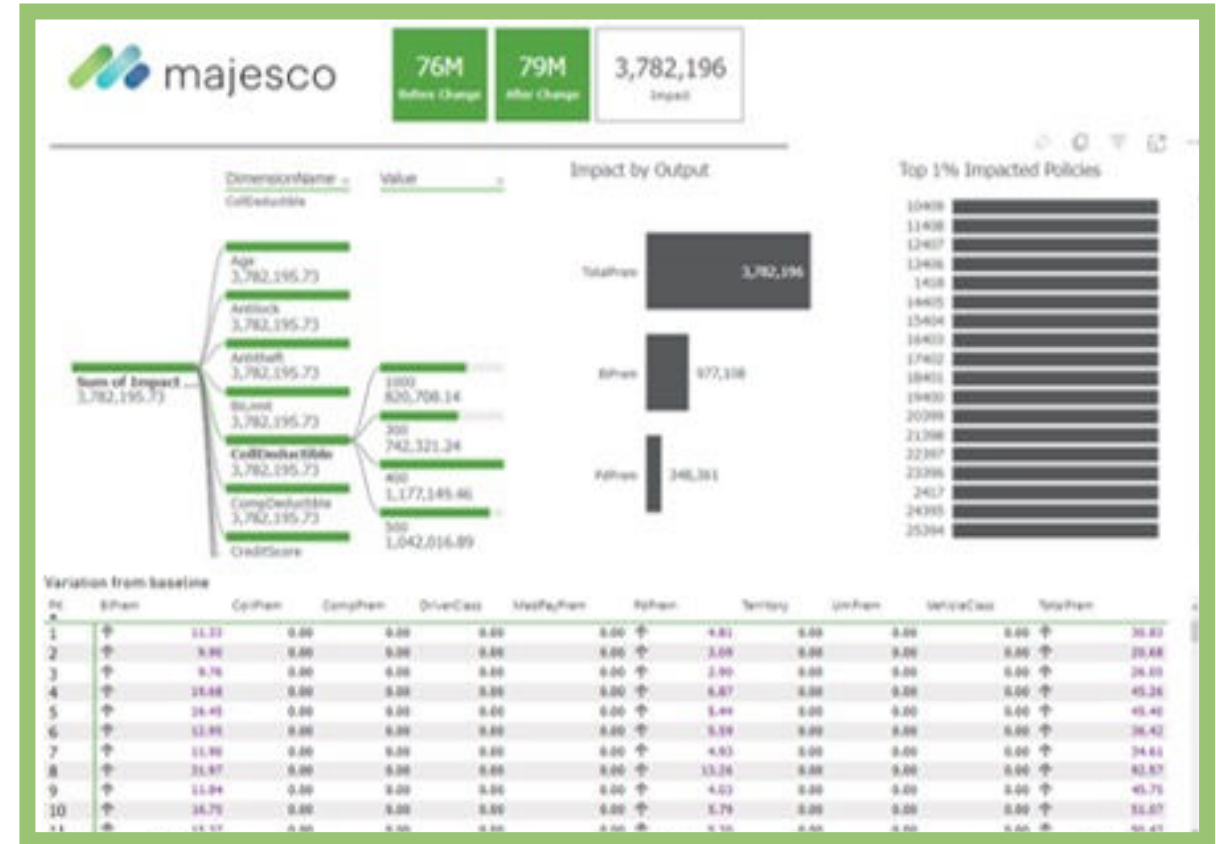
Integrated Analyzer

Capabilities & Business Benefits

This tool gives insurance product managers the power to perform rate change impact analysis. It allows for fast deployment of new rating iterations, and it stages policy-in-force data for quick re-rating. Zero configuration is needed as the required metadata is fully discoverable by the system.

The Value-Add

As new base rate and factor changes are proposed, product managers need to understand the impact on their current customer base and specifically know which segments are most impacted.





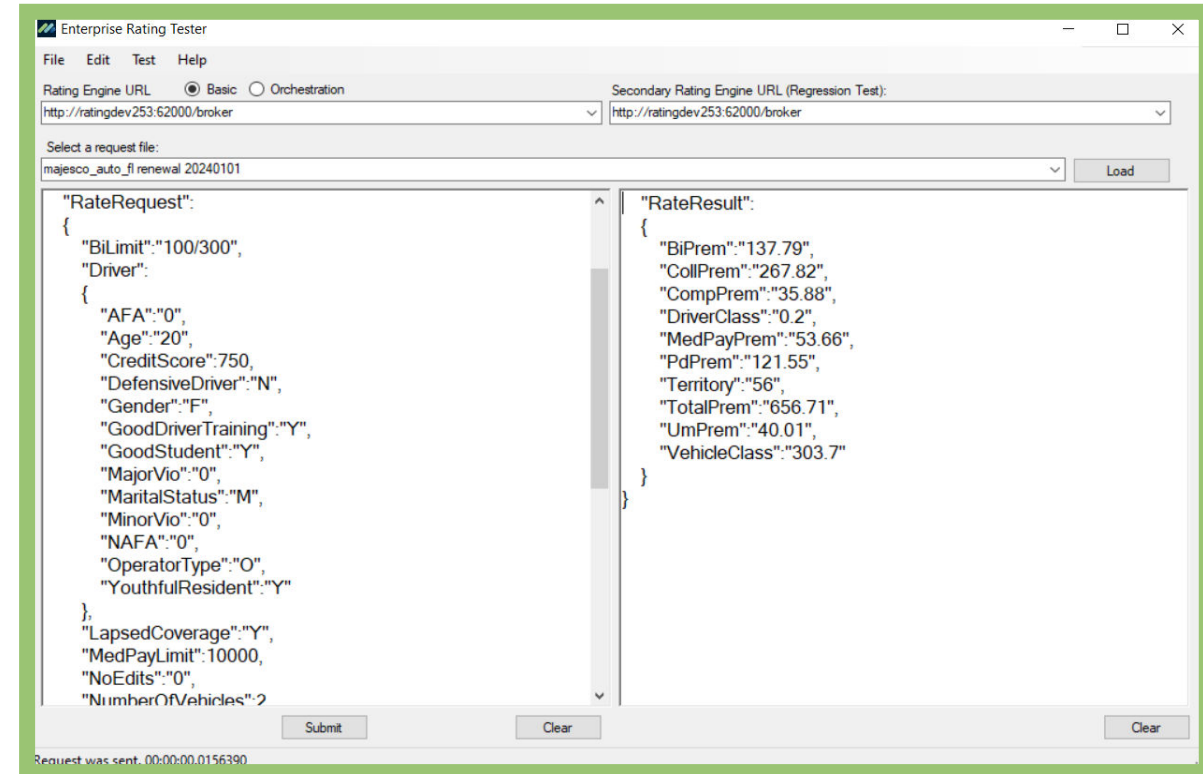
API Upgrades

Capabilities & Business Benefits

Enterprise Rating's core function is to expose an API that external applications will send rating requests to. It offers a variety of API endpoints that perform critical functions. This round of improvements simplifies and clarifies many aspects of that API.

The Value-Add

API integrations are the foundation of robust digital ecosystems. The task of developers building the integrations between their systems and Enterprise Rating will be accelerated by having a simple, clear and well-defined API. Product developers and testers will also benefit from more clear and friendly message formats.





Orchestration

Capabilities & Business Benefits

Orchestration is Enterprise Rating's feature that enables business users to configure and deploy complex rating scenarios without IT assistance. Scenarios such as rate capping, rating processes that involve multiple modules, and large schedule rating can be easily rolled out. This round of enhancements provides more control tools as well as significant performance improvement.

The Value-Add

Orchestration removes the need for custom coding to enable these complex scenarios. Users building Orchestration workflows will have more capability than ever before to control the processes that execute during an Orchestration workflow. Quicker rating responses benefit testing tasks and improve the end-user experience.

Product Studio | Welcome Jonathan.Schleif@decisionresearch.com!

Test Rating

Search Ratings:

Environment: Dev

JSON/XML: | Orchestration:

All Calc Example:

Request

```
{
  "BrokerData":
  {
    "taxa": "poc_test_orch",
    "requestDate": "20240101",
    "OID": "1"
  },
  "RateRequest":
  {
    "Currencies":
    [
      {
        "Code": "GBP",
        "Rate": 1.19888
      },
      {
        "Code": "GBP",

```

Response: 123ms

```

    "RateResult":
    {
      "Currencies":
      [
        {
          "Code": "GBP",
          "CodeOut": "GBP",
          "Rate": 1.19888
        },
        {
          "Code": "GBP",
          "CodeOut": "GBP",
          "Rate": 1.19888
        }
      ],
      "RateTest":
      {

```

Post Request | Reset Data



Excel Emulation

Capabilities & Business Benefits

Enterprise Rating is essentially a low-code/no-code style of tool that converts Excel workbooks into API services. Enterprise Rating is continuously expanding the list of supported Excel functions and this release includes a beta version of the powerful new Excel LAMBDA function, and many others.

The Value-Add

Rating developers building the insurance product workbooks will benefit from access to these new functions. LAMBDA replaces the need for VBA and macros, speeding up and simplifying the implementation of rating algorithms.

The screenshot shows an Excel spreadsheet with the following data:

Rating Factor Description	Rule 35 Premium Determination Premises/Operations	Product Withdrawal Rule 44 Coverage A
LCM	x	1
(State Loss Cost) Base Rate	x	69.600
Modified Base Rate	=	69.600
Rule 44. Product Withdrawal Factor	x	0.000
Rule 23/56 Increase Limit Factor (ILF)		2.320
Rule 23.D.3 Med Pay Limit Factor	x	1.020
Rule 15. Ded Factor		0.388
Additional Mod (IRPM)	x	1.000
(Company Specific) Other Additional Mod	x	1.000
Final Rate Or Override Rate	=	137.157
Exposure Per 1000/100/1 (pending premium basis)	x	138000.000
EBL Flat charge (if Applicable)	+	0.000
Not Rounded Term Premium Or Override Premium	=	=IF(AND(B20>0,B21>0),IF(C13="334",B20,B21),IF(B91="T",
Term Premium Rounded	=	18928
Minimum Premium By Coverage		0.000
Terrorism Base Rate	x	0.004
Terrorism Excluding Events	x	0.580
Terrorism ILF		2.320
Sub-Limit ILF (TerrorismILF/Policy ILF)	x	1.000
Terrorism	=	44



MAJESCO LOSS CONTROL



Loss Control Highlights

Generative AI Featuring Majesco Copilot Studio

Revolutionary updates utilizing Microsoft's Azure Copilot Studio for enhanced user interaction and streamlined workflows, ensuring faster and more precise survey completion.

Enterprise Scalability

Prepare for growth with seamless operations and heightened efficiency, regardless of survey volume. Experience peak performance as usage increases, with our meticulous architectural redesign and optimization for evolving demands.

Mobile Enhancements

With speed and performance enhancements, coupled with additional offline capabilities including new features and native forms we are ensuring highly interactive and efficient field experiences in both online and offline environments.

Premium Audit

Utilize the best-in-class Loss Control SaaS software to eliminate manual audit processes and create beautiful, highly configurable final reports for customers, underwriters, and regulatory boards.



Generative AI featuring Majesco Copilot

Receive support and guidance like a Copilot assists a captain!

Capabilities & Business Benefits

With Majesco Copilot, you can:

- Achieve instant data insights.
- Improve survey content quality.
- Interact with a personalized Copilot at your fingertips.
- Optimize and automate routine tasks within loss control surveys through Majesco Copilot actions.

The Value-Add

- Maximize customer engagement & interaction by efficiently streamlining survey tasks.
- Cleaner and more concise reports and recommendations.
- Understand, analyze, and synthesize survey data securing immediate insights and make more informed decisions on risks.
- Optimize underwriting precision, enhancing profitability and market competitiveness.

The screenshot displays the Majesco Copilot interface. At the top, it shows 'GENERAL INFORMATION' with a star icon, 'Policy: AJL-482941', 'Inspection #: 4289', and icons for 'Copilot' and 'Photos'. The main content is divided into two sections: 'Inspection Info' and 'Contact Info'. The 'Inspection Info' section lists various details such as Customer (Majesco), Policy Number (AJL-482941), Current Premium (\$1,000,000.00), Underwriter (Unassigned), Underwriter Phone (Unassigned), Underwriter Email (Unassigned), Rush (No), Requires QA (No), QA Rush (No), Status (Assigned), Underwriter Alert (No), Currency (US Dollars), Sign Off User(s) (Carrier ID), Follow-up Users (Gregory Smith), QA Representative (Unassigned), Is Reviewed (No), and Hide From Client Portal (Yes). The 'Contact Info' section lists the address: 155 Chandler St, Buffalo, NY, 14207, US, Erie, with coordinates and a match type of Rooftop. On the right side, there is a chat window titled 'Copilot'. The chat starts with a greeting: 'Hello, I'm the Majesco Copilot, a virtual assistant. I am at your side and ready to make your daily tasks easier. Things I can help you with include: Summarize the inspection, Add a note, Cancel the inspection. To get started, please type a request below.' A user message asks 'Can you please summarize the inspection'. The Copilot response provides a summary: 'Inspection Number: 4289, Inspector: Gregory Smith, Inspection Type: Exterior, Address: 155 Chandler St, Buffalo, Status: Assigned, Ordered Date: 3/1/2024'. At the bottom of the chat, there are buttons for 'Examples', 'About', and 'Start over'.



Loss Control Premium Audit

A ready-made data collection tool utilizing the best-in-class workflow engine

Capabilities & Business Benefits

With Loss Control's Premium Audit data collection form, you can:

- Perform standard audits for worker's compensation, general liability payroll and sales, as well as garage/commercial auto policies.
 - Empowering policyholders with self-inspection capabilities to conduct data collection autonomously
- Collect information on multiple audits during the same visit.
- Utilize Majesco Loss Control's highly configurable output engine to design the final audit report for customers, underwriters, and regulatory boards.

The Value-Add

- Single SaaS platform for both Loss Control and Premium Audit
- Reduce time-consuming administrative tasks while increasing audits without additional personnel.
- Added efficiency throughout the audit lifecycle including the input and modification of NCCI/PaaS class codes.
- Driving a competitive advantage with Generative AI unlocking tailored content based on an auditor's findings.

Policy Start:

Audit Start:

Split Date:

Below are the estimated exposures provided from the client as part of their audit submission. The variance of the policy will be based on these values.

Location *	State *	Code *	Exposure *
Texas Office	TX	8810 - Racetrack Operation—Dog—Pari-Mutuel Clerks	\$ 100,000
Utilant Headquarters	NY	79 - Farm—Berry or Vineyard & Drivers	\$ 220,000
Utilant Headquarters	NY	1642 - Lime Mfg.	\$ 75,000
Buffalo Remote Office	NY	2143 - Winery & Drivers	\$ 125,000
	Please Select		\$

Employees for Majesco + ADD EMPLOYEE(S)

Name/Class *	Duties *	Location *	State *	Code *
Robert Smith	The CEO of the	Utilant Headq	NY	79 - Farm—Berry or Vineyard & Drivers
Claire Roberts	The COO of the	Utilant Headq	NY	79 - Farm—Berry or Vineyard & Drivers
Patrick Braun	The CTO of the	Utilant Headq	NY	79 - Farm—Berry or Vineyard & Drivers
1642 Employees	These are the	Utilant Headq	NY	1642 - Lime Mfg.
Eric Smith	This is the mai	Texas Office	TX	8810 - Racetrack Operation—Dog—Pari-Mutuel Clerks
2143 Employees	Remote QA en	Buffalo Remc	NY	2143 - Winery & Drivers



MAJESCO L&AH INTELLIGENT CORE SUITE



L&AH Intelligent Core Highlights

Majesco Copilot

Revolutionize customer interactions with Copilot's GenAI. Take actions quickly within Copilot, get targeted help through the entire suite

Data & Analytics

Take control of your data through the Data Lakehouse & embedded analytics, effortlessly integrating them into your everyday workflow.

Illustrations for Group & Worksite Products

Enable customers to make informed decisions, with a clear understanding of the benefits through ready illustration document templates.

Individual Disability Administration

Manage disability holistically across retail individual and group/worksite products & redefine the business process from app capture to Claims.

Intelligent Underwriting with Core Suite

Refine the underwriting process with an advanced core suite, enabling quick quotes, a comprehensive UW dashboard, and seamless integration with the policy administration system.



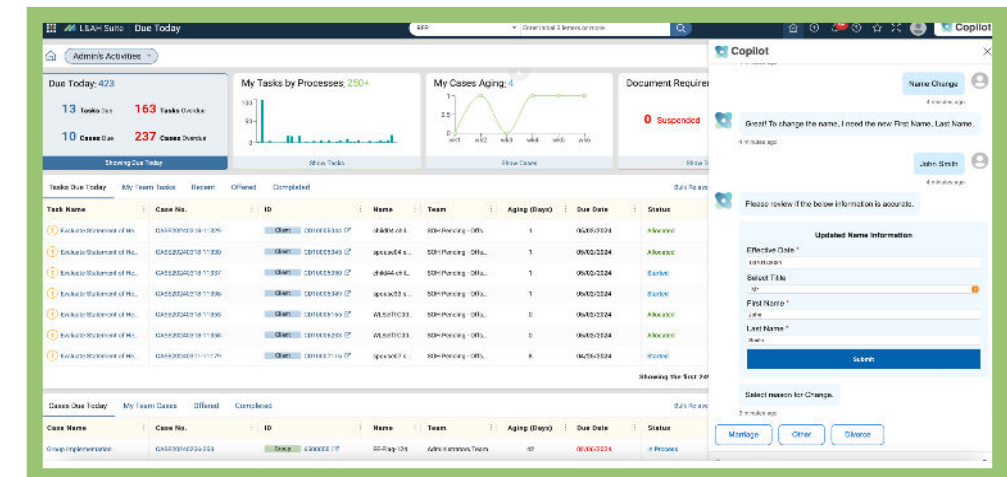
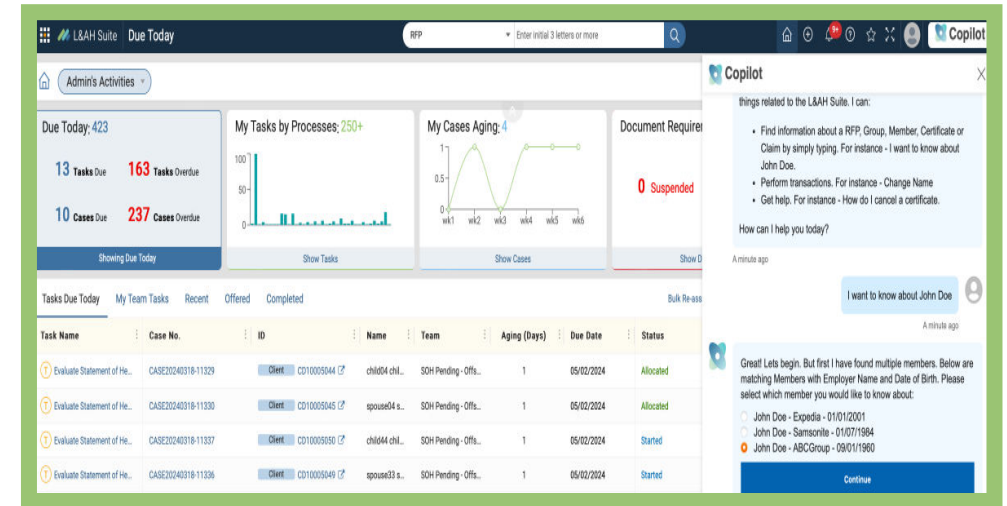
Majesco Copilot

Capabilities & Business Benefits

- Copilot provides a smooth customer journey through tailored interactions & efficient problem-solving, enhancing operational effectiveness.
- Natural Language Understanding: Interact with Copilot using simple, natural expressions like "I want to know about member John Doe."
- Copilot empowers the users to take actions by guiding & gathering information along the way.
- Intelligent Assistant: Copilot goes beyond basic keyword searches. It uses its powerful AI to understand the intent behind your questions, perform actions & deliver relevant results.

The Value-Add

- Increased Customer Satisfaction & Loyalty: Copilot delivers a seamless customer experience with personalized interactions and swift issue resolution.
- Save Costs: Copilot improves the operational efficiency of end users by retrieving & analyzing data in a single click.
- Competitive Advantage: Copilot & data enables carriers to make data-driven decisions, leading to optimized risk management, pricing, and profitability.
- Effortless Access: Copilot is always within reach. Conveniently access it from the top bar of your workspace - help is never more than a click away.





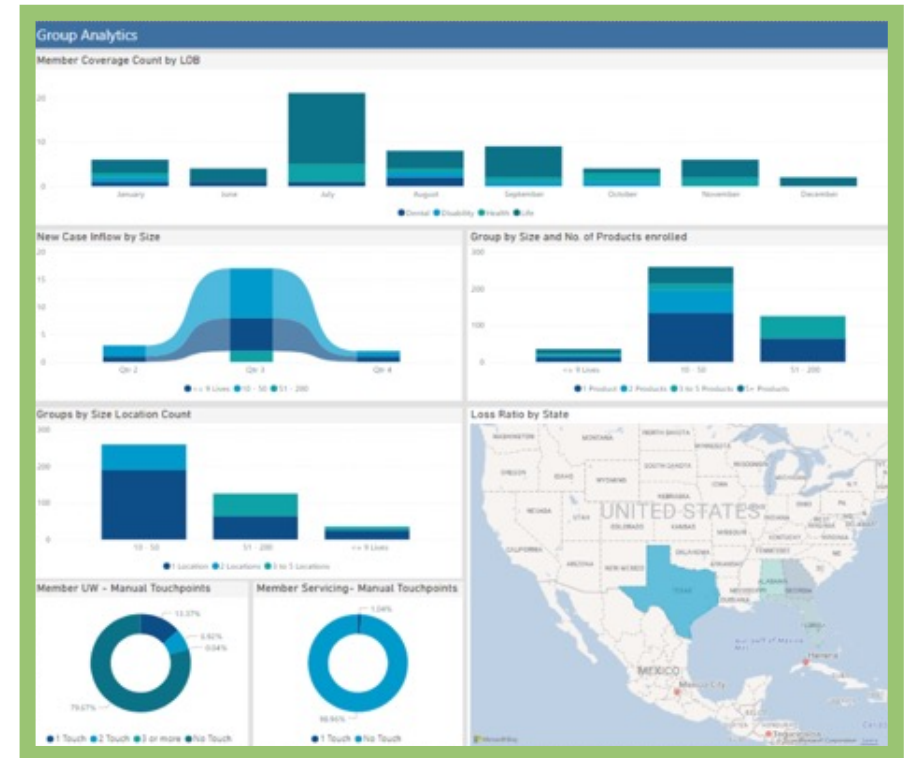
Data & Analytics

Capabilities & Business Benefits

- Data & Analytics: Take command of your data, integrate analytics seamlessly into your everyday workflow, and unleash its potential with embedded analytics.
- Effective Servicing: Streamline group operations with real-time access to group summaries, enrollment data, and billing trends, reducing administrative workload.
- Multiple Report Types: Analytical charts provide a summary, while list reports offer detailed information with drill down features.
- Power BI Integration: Configure existing reports, make simple adjustments, or create entirely new reports using a user-friendly drag-and-drop interface.

The Value-Add

- Drive Profitability: Data analytics provides actionable insights and relevant information which places power in hands of customers for operational efficiency.
- Flexibility: Multiple chart types are supported, including donut, bar, line, maps, and distribution charts.
- Visual Clarity: Reports are displayed in charts and graphs, making it easy to grasp trends and patterns, with the option of drilling down further.





Illustrations for Group & Worksite Products

Capabilities & Business Benefits

- Visual representation of complex concepts making it easier to understand the value proposition.
- Ready to use templates to generate Illustrations on certificate issuance.
- Gain insights by visualizing the potential benefits, surrender rates & understanding how different scenarios or options may impact outcomes.
- Adherence to industry regulations and compliance standards to ensure that benefit illustrations meet legal requirements and guidelines.

The Value-Add

- **Transparency and Clarity:** Benefit illustrations provide clients with clear and easy-to-understand information about the benefits and potential outcomes of different products.
- **Clear benefit illustrations** instill confidence and trust in clients that carriers are transparent about the benefits, surrender charges, costs & risks.
- **Long-Term Planning:** By illustrating the potential long-term benefits of different products, benefit illustrations help clients plan for their future financial security and well-being.



12 Mt. Kemble Ave, Ste 110C, • MORRISTOWN, NJ 07960 • TEL. (800) 669-2668

Important information about your life insurance policy from the Commonwealth of Kentucky
Department of Insurance
Commissioner's Office

Life insurance is a critical part of a broader financial plan. There are many options available, and you have the right to shop around and seek advice from different financial advisers in order to find the options best suited to your needs.

You are encouraged to consider the following possible alternatives to letting your life policy lapse. These alternatives include, but are not limited to:

- **Accelerated Death Benefit:** Your policy may provide an early or accelerated discounted benefit payment if you have a terminal or chronic illness.
- **Cash Surrender:** Your policy may have a cash surrender value your life insurer would pay you if you cancel it.
- **Gift:** You may be able to gift your policy to your beneficiary, who would then assume responsibility for paying premiums.
- **Life Settlement:** You may be able to sell your life insurance policy to a third party. You pay no further premium. The third party becomes the policyholder and receives the benefit upon the insured's death.
- **Maintain Your Policy:** You may be able to maintain your life insurance policy in force by paying the premiums directly or using your current policy values to pay the premiums.
- **Policy Changes:** You may be able to reduce or eliminate future premium payments by obtaining a paid-up policy, by reducing optional coverages, or through other options available from your life insurer.
- **Policy Loan:** You may be able to take out a loan from your life insurance company using the cash value of your policy as collateral. Loan proceeds can be used to pay the premiums or for other purposes.
- **Third-Party Loan:** You may be able to get a loan from another party to pay your policy's premiums. In return, the lender may require an assignment of a portion or all of the policy's death benefits.

These options may or may not be available depending on your circumstances including your age, health, or the terms of your life insurance policy. Please see your policy or contact your life insurance company, financial advisor, agent or broker to determine your particular options.

If you're a Kentucky state resident and have questions about life insurance and your rights, contact the Department of Insurance Commissioner at 1-800-595-6053 (in-state only), or go to <http://insurance.ky.gov>. Ask questions if you don't understand your policy.

Here's a list of commonly used terms:

Accelerated death benefit: A benefit allowing terminally ill or chronically ill life insurance policyholders to receive cash advances of all or part of the expected death benefit. The accelerated death benefit can be used for health care treatments or any other purpose.

Cash surrender value: This term is also called "cash value," "surrender value," and "policyholder's equity." The amount of cash due to a policyholder who requests the insurance company cancel their life insurance policy before it matures or death occurs.

Expected death benefit: The face amount of the policy, less any policy loan amounts, that the insurance company is expected to pay the beneficiaries named in the life insurance policy upon the death of the insured.

Lapse: Refers to a life insurance policy ending or expiring when a policyholder stops making premium payments.



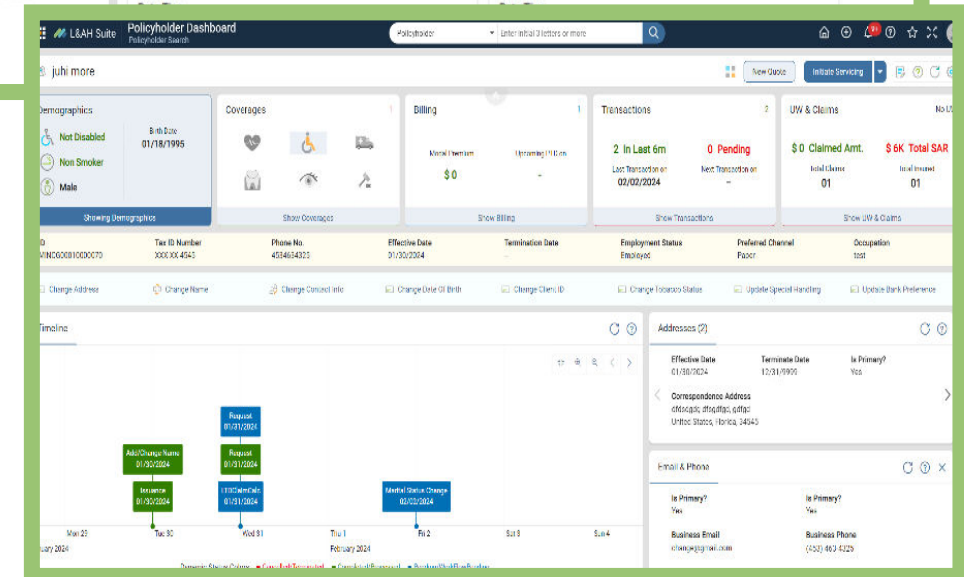
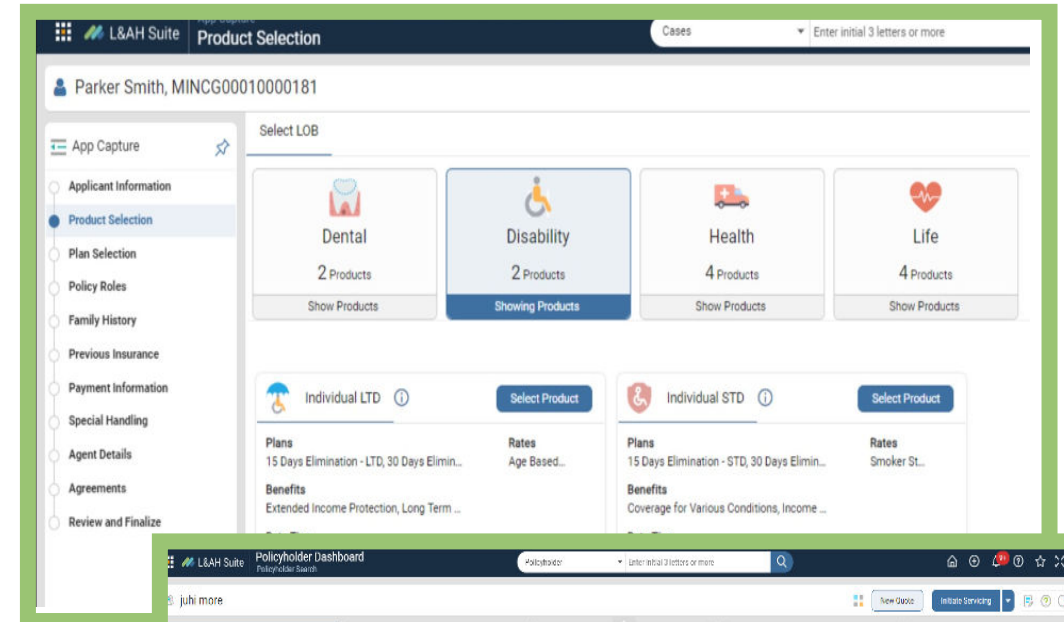
Introducing Disability Administration

Capabilities & Business Benefits

- Rapid Sales with Market-Ready Product Templates for Disability products.
- Effortless App Capture to Swift Policy Issuance with IGO/ NIGO checks & Pre-designed Policy documents.
- Empower Sales teams with a 360° Policyholder Dashboard for Servicing, instant Quotes, Billing, and Payments.
- Comprehensive end-to-end Claims Support.& promotes straight through process.

The Value-Add

- Streamlined Administration with Integrated End-to-End Administration Platform.
- Customer-Centric excellence to deliver a seamless Operation and Customer Experience.
- Automated Efficiency: Embrace Touchless Administration through our Clearing House and Portal API Integrations.
- Out-of-the-Box solution with Ready-to-Use Product and Plan Templates.
- Rapid Implementation with 100+ Predefined Workflows and 1000+ Rules.





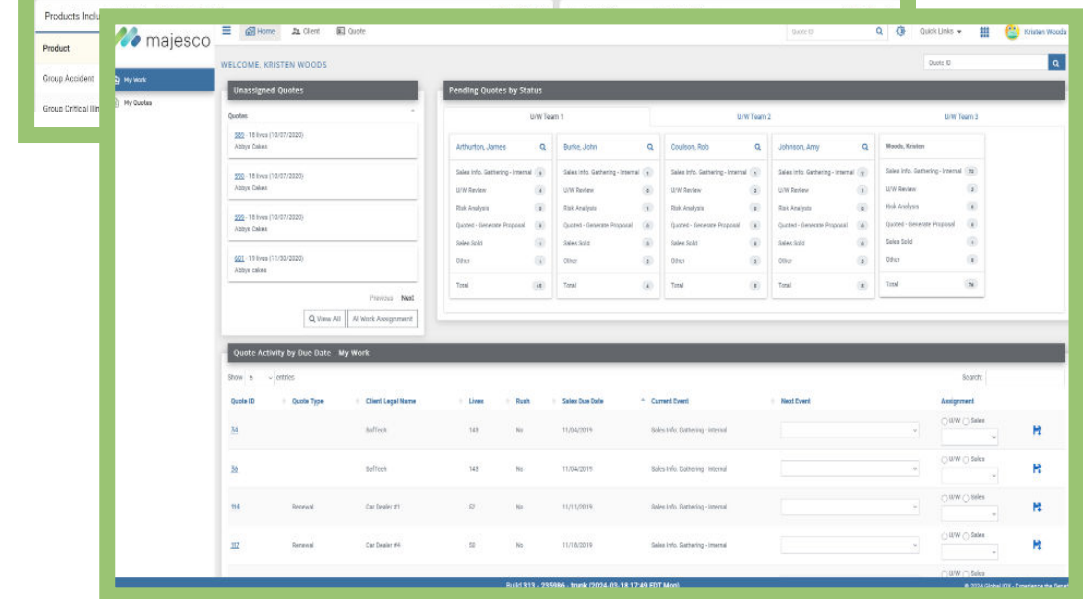
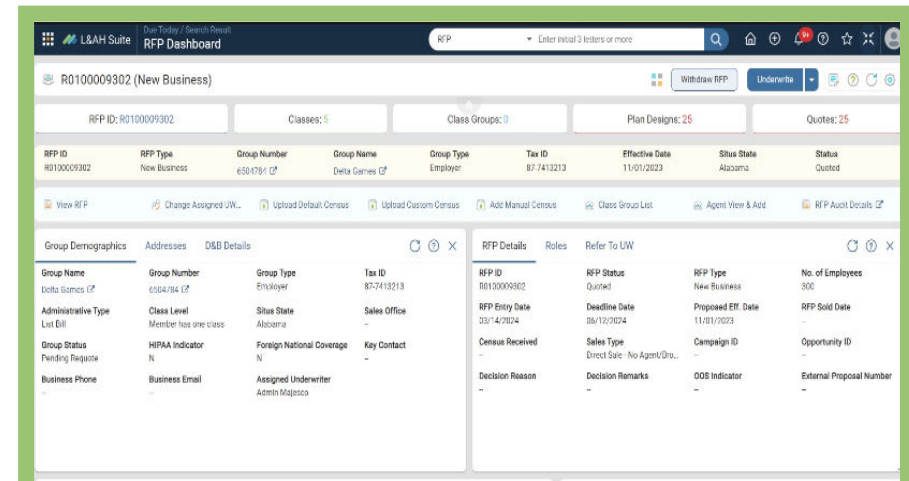
Intelligent Underwriting with Core Suite

Capabilities & Business Benefits

- Accelerate the RFP sales process with Quick Quotes.
- Equip underwriting teams with a 360° Underwriting Dashboard for efficient monitoring, allocation, and processing of quotes.
- Smooth integration with the Policy Administration System and facilitates seamless straight-through processing.
- Comprehensive underwriting support for Intake, Quoting, Rating, and communication needs.

The Value-Add

- Reduced turn-around time in responding to RFPs enabling carriers to secure more business opportunities and gain a competitive edge in the market.
- Dashboard improves efficiency, boosts productivity, reduces manual errors, and ensures timely responses to customer inquiries, leading to improved customer satisfaction.
- Solution handles underwriting tasks efficiently, improve risk assessment accuracy, and deliver tailored solutions to customers, leading to increased profitability and customer loyalty.





MAJESCO CLAIM VANTAGE SOLUTIONS



ClaimVantage Highlights

AI-Powered Claims Guidance with EvolutionIQ

Intelligence capabilities for AI-driven decision making directly within Majesco ClaimVantage Claims Management

Proportionate Loss Disability Benefits

Proportionate loss (partial or residual disability) provisions for greater efficiency and accuracy in benefit calculations

Single Event

Holistic event-centric view for standalone disability, absence, or accommodation claims



Proportionate Loss Disability Benefits

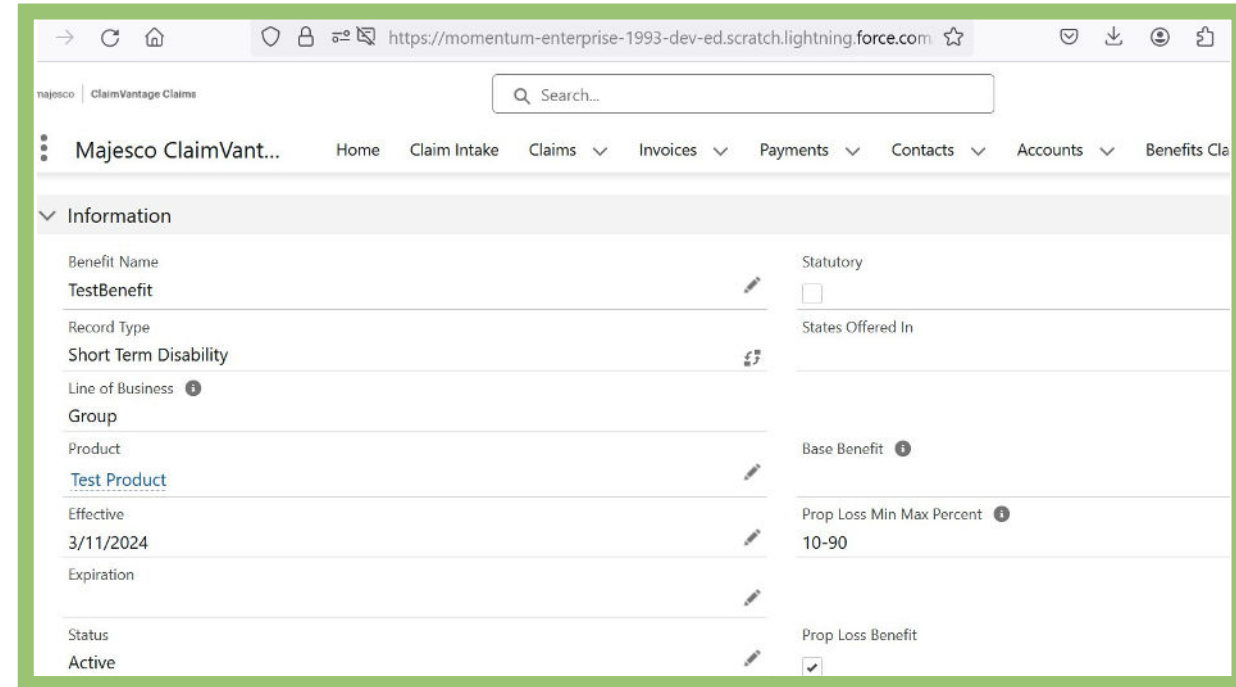
Capabilities and Business Benefits

Majesco ClaimVantage Claims Management now supports Proportionate Loss (also known as partial or residual disability) benefits for employees who can transition back to work temporarily on a part-time basis or otherwise not at their normal capacity.

Claim payments are offset based on the ratio of loss of the claimant's current earnings to their pre-disability earnings.

The Value-Add

This capability streamlines the process and provides greater operational efficiency while ensuring accuracy in benefit calculation.





Single Event

Capabilities and Business Benefits

Standalone Disability, Absence, and Accommodations claims could now be created with a linked event.

Events enable the customer to group claims and see all the associated tasks and communications at a holistic level.

The Value-Add

Provides claim examiners with a holistic view of all submitted claims, whether standalone or integrated, facilitating seamless navigation between claims and enabling more efficient workload management. Enhances the customer experience for claimants by simplifying claim searches for call center reps.

The screenshot shows a user interface for 'Event Management' for a contact named John Doe. The interface is organized into several sections:

- Contact Information:** John Doe, NY Payment Tests, Sys Admin Mar 23.
- Summary Cards:** Events (2), Absence Claims (1), Accommodations (1), Claim Relationships (2), Policy Relationships (1), Class Relationships (0), Earnings (0), Contact Histories (1), Deductions (0), Withholdings (0), Employee Days (0), Payments (0), Absence Types (10+), Files (0).
- Event Management Section:** Includes a message: "Select records from below in order to assign them to any available event".
- Claims (1):**

Name	Event Number	Event Nickname	Status	Date of Disability
C-2024-000434	E-24-000269	Surgery	Pending	Mar 3, 2024
- Absences (1):**

Name	Event Number	Event Nickna...	Status	Leave Type	Start Date	End Date
AC-24-000360	E-24-000269	Surgery	Open	Continuous	Mar 3, 2024	Mar 21, 2024
- Accommodations (1):**

Name	Event Number	Event Nickna...	Status	Start Date	Total Approv...	Potential Lia...
A-2024-000026	E-24-000270	Ski Accident	Open	2024-01-29	0	



Other Spring '24 Release Notables

Semi-Monthly Non-fixed Payments

Capabilities and Business Benefits:

- The ability to calculate benefit amounts on a 'Non-Fixed Semi-Monthly' period by figuring the daily rate for the pay period (based on a 5 or 7-day week) and then paying exactly the number of days in the semi-monthly pay period.
- For Full pay periods, the benefit amount will vary depending on the number of workdays or calendar days in the month.

The value-add:

- Accurate calculation of non-fixed semi-monthly payments

Retain Payment Schedule

Capabilities and Business Benefits:

- The ability to apply a Payment Schedule when one is not found on the Class or in the Payment Parameter custom setting.

The value-add:

- More flexibility and ease for customers in applying Payment Schedules.

Premium Contributions on Custom Paid Leaves

Capabilities and Business Benefits:

- Fields have been added to the absence specification and absence specifications for organizations objects to support premium contributions for tax adjustments on custom paid leaves.

The value-add:

- Accurate calculation and streamlined adjudication when processing premium contributions for tax adjustments on paid leaves.

Improved Performance of Connect

Capabilities and Business Benefits:

- Improved performance and scalability of Connect for users assuming the role of Broker or HR) who have visibility to a large number of contacts.

The value-add:

- Better performance and improved efficiency for Broker and HR users.



MAJESCO INTELLIGENT SALES & UNDERWRITING



Renewal Recommender (AI) Cross-Sell

Capabilities & Business Benefits

- The Renewal Recommender leverages predictive analytics to recommend cross-selling specific plan recommendations.
- Makes suggestions based on census demographics, previous claims and experience history.

Key Pain Points Being Addressed

- High levels of customer churn in the competitive group insurance market.

The Value-Add

- Increase client retention.
- Increase client profitability.

The screenshot shows the 'Quote Overview' page for a '2024 Renewal' for 'Jeff's Software'. The interface includes a sidebar with navigation options like 'Quote Overview', 'Quote Setup', 'Producer', etc. The main content area displays 'In Progress [Update]' and key details: Current Assignment (admin, admin), Quote Type (Renewal), Proposed Effective Date (01/01/2025), and U/W Due Date (10/13/2023). A table at the bottom compares 'Quote 2984' and 'Quote 2846' across 'Volume', 'Rate', and 'Premium' for 'Basic Life' coverage.

The screenshot shows the 'Renewal Recommender' interface. It features a 'Cross-sell Recommendation' section with two cards: 'STD' (All Class(es), 7-7-13 60% to 1,500) and 'LTD' (All Class(es), 90 Day 60% to 6,000). Below this is a 'Basic Life' section with a table of 'Recommendations with Estimated Rate'. The table has columns for 'Rate Design', 'Benefit Option', 'Current Rate', 'Renewal', and 'Recommendations with Estimated Rate'. One recommendation is highlighted with a green checkmark, showing a rate of 0.140 for 'Flat 150,000'.



Simplified Commissions

Capabilities & Business Benefits

- Streamline commission structures with simplified configurations, reducing complexity and improving accuracy in commission calculations.

Key Pain Points Being Addressed

- High levels of commission customization in the competitive group insurance market.

The Value-Add

- Simplifies and enhances the ease and intuitiveness of entering complex commission structures.
- Decreased quote turn-around time.

Enhanced User Functionalities

Users now can

- Manage the funding method, rate guarantee, and commissions for a set of products on a single web page.
- View the activity of requests made to and from the exchanger service.

Administrators now can

- Schedule data maintenance processes utilizing the new Upkeep tool.
- Import and export users, producers, and associated metadata between environments.



MAJESCO DIGITAL 1ST



Majesco Copilot for Digital1st Apps

Context aware, GenAI powered assistance for persona based digital engagement apps

Capabilities & Business Benefits

With Majesco Copilot for Digital1st Apps, you can:

- Ask questions about policies, bills, or claims in conversational text and get answers.
- Clarify or ask follow-up questions which remain in context and aware of the previous interactions.
- Examples to get started.
- Refine text for notes, e.g., tone (formal or casual) and length (shorter or longer).
- Preview and save.

The Value-Add

- Utilized the GenAI capabilities from OpenAI's latest Large Language Models.
- Capable of conversing in many languages.
- Utilize Retrieval Augmented Generation that looks inside policy forms, claims notes, etc.
- Enforce security to ensure users can only see data they have access to based on role.

Accelerate Digital Experience

Import LOB content to generate data model and integration for Digital1st Apps

Capabilities & Business Benefits

With wizard to import PAS LOB Content to Digital1st one can:

- Point to a PAS environment from Digital1st Platform.
- Select the list of P&C products to import.
- Select the user journeys for with digital experience will be built.
- Review the data model that is required for integration, which is automatically reduced to only the fields needed for those journeys.
- Import the required LOB content to automatically build digital experience model and associated integration between the two systems.

The Value-Add

- Eliminate effort needed to decipher information from PAS content to consider applicability for digital experience.
- Eliminate effort to replicate the model & integration.
- Incrementally sync accelerate applying monthly updates.
- Planning PAS and Digital changes together.

Import Product Definition from Majesco Policy

Step #1: Select the Majesco Product.

	PRODUCT CODE	PRODUCT NAME	PRODUCT VERSION AVAILABLE ON MAJESCO POLICY	LAST IMPORTED PRODUCTION VERSION	DATE OF LAST IMPORT	RATES AVAILABLE
<input type="radio"/>	HO	Homeowners	2023.01.00 / 2103.0.0	2023.01.00 / 2103.0.0	03/07/2024	Yes
<input type="radio"/>	CA	Commercial Auto	2024.01.00 / 2306.0.0			Yes
<input type="radio"/>	CP	Commercial Package	2024.01.00 / 2401.0.0			Yes

Step #3: Review objects and fields available for integration. You can come back to this step.

Search: []

Objects:

- CoinsuredFlag
- Producers
- Lol-Ho
- Insureds
- Producers
 - ProducerCode
 - ProdConcatAddress
 - Name
 - Licen
 - Licen

Version: []

Producers:

- LicenseNo: {} Policy/SubProducer/LicenseNo
- LicenseNo: {} Policy/Producer/LicenseNo
- LicenseStatesDesc: {} Policy/SubProducer/LicenseStatesDesc
- LicenseStatesDesc: {} Policy/Producer/LicenseStatesDesc
- Name: {} Policy/SubProducer/Name
- Name: {} Policy/Producer/Name
- ProdConcatAddress: Address
- ProdConcatAddress: Address
- ProducerCode: Address

Status

Importing to D1st file completed. 7 of 7

100%

- Creating Content: Completed
- Creating Object: Completed
- Creating Object Fields: Completed
- Creating Model: Completed
- Creating Field Property Rules: Completed
- Creating Connector Mapping Version: Completed
- Creating Connector Object Mapping: Completed

Lookup: [] Required: []

Object Mode... QuotePoliciesModel

Refresh: [] Add Object: [] Add Model: []

Name: QuotePoliciesModel Description: Quote Policies Model

Master: []

```
graph TD
    QuotePolicies[QuotePolicies] --> MultiQuoteOption[MultiQuoteOption]
    QuotePolicies --> Insureds[Insureds]
    QuotePolicies --> Producers[Producers]
    Insureds --> Addresses[Addresses]
    Insureds --> Contacts[Contacts]
```




Quote Options

Generate side-by-side premium comparison promoting up-sale and improved productivity

Capabilities & Business Benefits

With Quote Option capability, you can:

- Configure Quote journey in Digital1st to automatically generate additional quote revisions with different options to compare.
- Simply tag the fields that need to be different by providing name for Optional Value in connector mapping.
- Define values for those fields by setting up reference table and business logic when those options should be made available.
- System will automatically create quote revisions in parallel as user goes through regular quote journey and keep them in sync.
- System will automatically sync premium information back from PAS to be able to display the options information side by side.

The Value-Add

- Promote high value options for up sale.
- Reduce inefficiencies in manual revise quotes to create options for getting pricing options.

Request Structure	Path	Format	Optional Value	Is Required
Policy				
AccountNumberId	()			<input type="checkbox"/>
AccountNumBilling	()			<input type="checkbox"/>
CompanyCode	() Policy;/CompanyCode		CompanyCode	<input checked="" type="checkbox"/>
AddInsuredFlag	()			<input type="checkbox"/>
AgentEmailID	()			<input type="checkbox"/>
AgreeYN	..			<input type="checkbox"/>
AnniversaryP				<input type="checkbox"/>

	MasterPlan	Company 1	Company 2
General Liability Policy Fee	\$1000.00	\$650.00	\$500.00
FIGA	\$951.00	\$550.00	\$300.00
Excess Liability Premium	\$556.00	\$250.00	\$200.00
Total	\$2507.00	\$1450.00	\$1000.00

Improve Product Experience

Measure user experience, inefficiencies & reduce friction in onboarding users with in-App guides

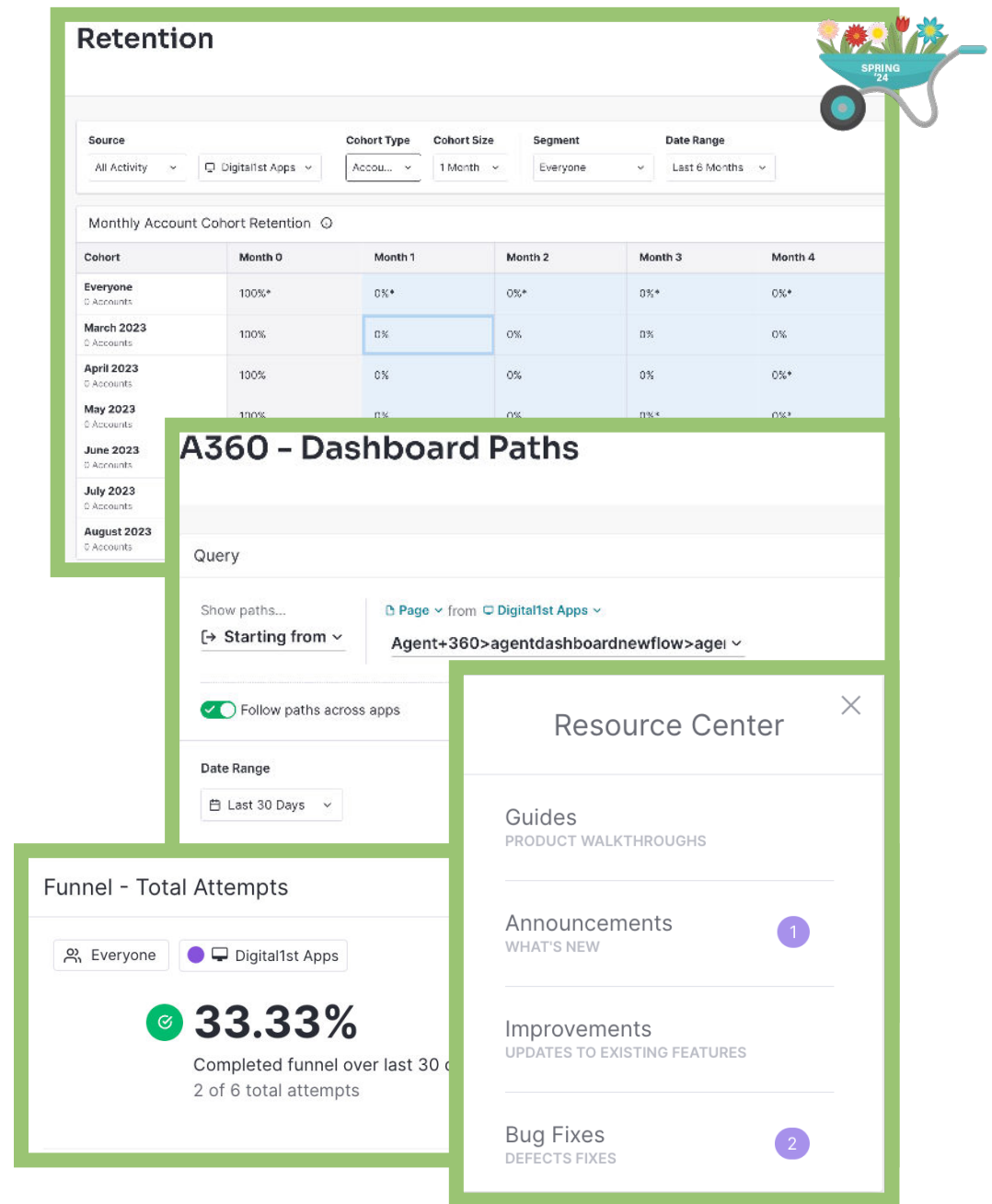
Capabilities & Business Benefits

With out-of-box integration with Pendo, you can:

- Track User Analytics.
- Monitor user retention, most active users.
- Identify inefficiencies in workflow using Path and Funnel analysis.
- Reduce friction by adding in-App guides that walks user through workflow steps.
- Provide in app guides, new feature announcements, update notifications.

The Value-Add

- Automatically tag features on page with NO CODE tool.
- Conduct randomized monthly/quarterly NPS surveys and monitor progress, high usage detractors and promoters.
- Ability to build report, charts, and KPI based on the user behavior, feature usage.
- Build dashboards to see product usage summary and trends using a number of out of box and user defined reports, charts
- Connectors various system used for marketing/CRM etc.



Retention

Source: All Activity | Cohort Type: Digital1st Apps | Cohort Size: Account... | Segment: Everyone | Date Range: Last 6 Months

Cohort	Month 0	Month 1	Month 2	Month 3	Month 4
Everyone	100%*	0%*	0%*	0%*	0%*
March 2023	100%	0%	0%	0%	0%
April 2023	100%	0%	0%	0%	0%*
May 2023	100%	0%	0%	0%*	0%*
June 2023					
July 2023					
August 2023					

A360 - Dashboard Paths

Query: Page from Digital1st Apps

Starting from: Agent+360>agentdashboardnewflow>age

Follow paths across apps:

Date Range: Last 30 Days

Funnel - Total Attempts

Everyone | Digital1st Apps

33.33%

Completed funnel over last 30 days
2 of 6 total attempts

Resource Center

- Guides (PRODUCT WALKTHROUGHS)
- Announcements (WHAT'S NEW) **1**
- Improvements (UPDATES TO EXISTING FEATURES)
- Bug Fixes (DEFECTS FIXES) **2**



Business Intelligence Integration

Replicate the Digital1st data in near real time with data lake for business intelligence and reporting

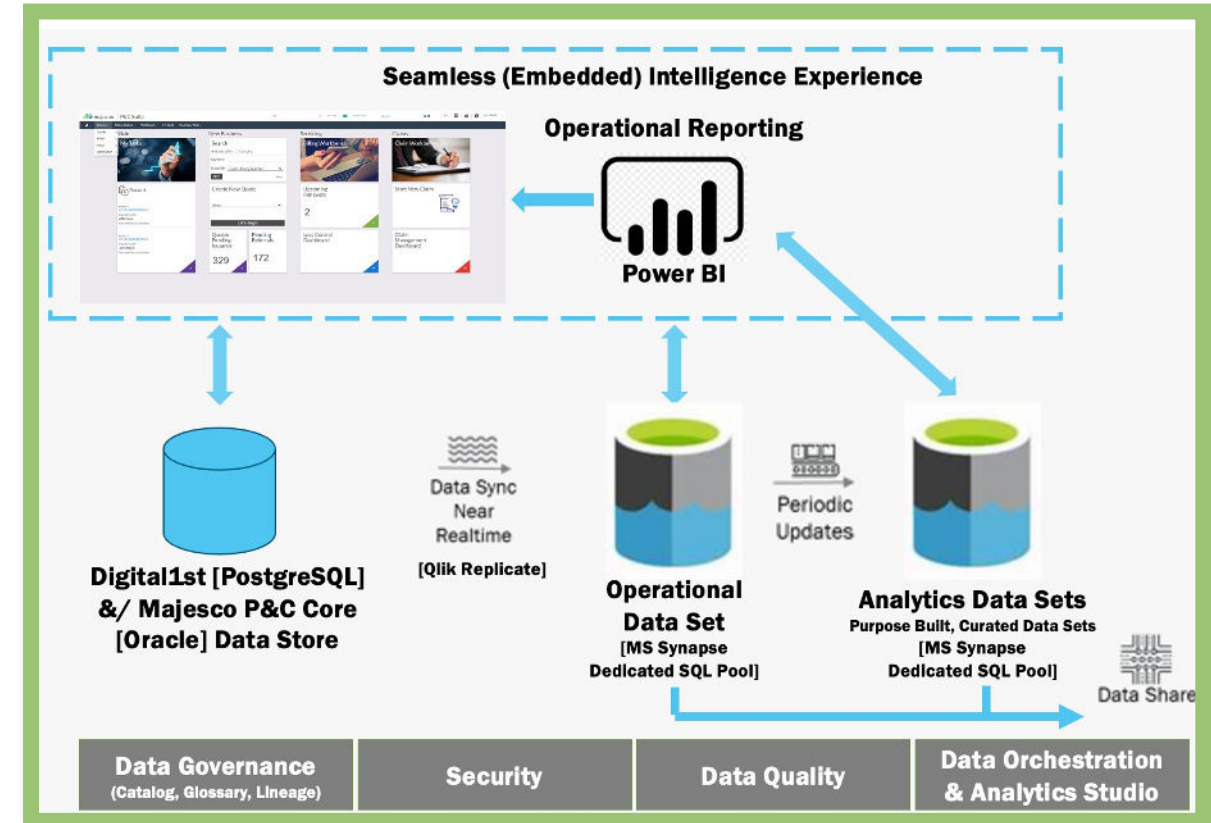
Capabilities & Business Benefits

With Digital1st Platform and Business Intelligence Integration, you can:

- Access the data from Digital1st in the same operational and analytics data sets as used with core system.
- Rely on near real time accuracy of data replication.
- Replication also automatically detects any custom data model or changed to base data model and replicates them along with any data.
- Replication process works with multi-tenant Digital1st database securely to replicate the data in tenant specific operational data set.
- Customers have access to operational data set and PowerBI to build operational reporting.

The Value-Add

- Pre-built detailed or summarized datasets tailored to business.
- Covers every functional area supported by Majesco products.
- Augment data to/from your data lake securely using various connectors.





Bridge Solution

Quickly rollout Agent360 and Customer360 with easy activation, new inquiry, dashboard screens.

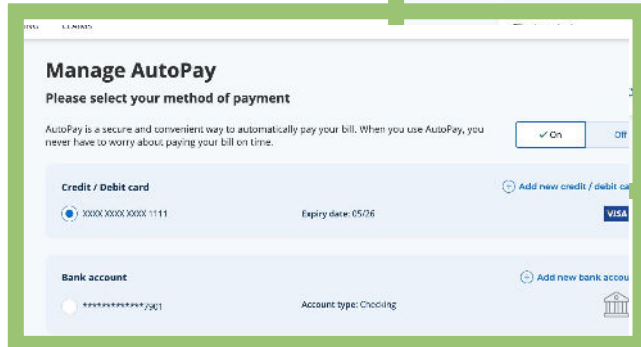
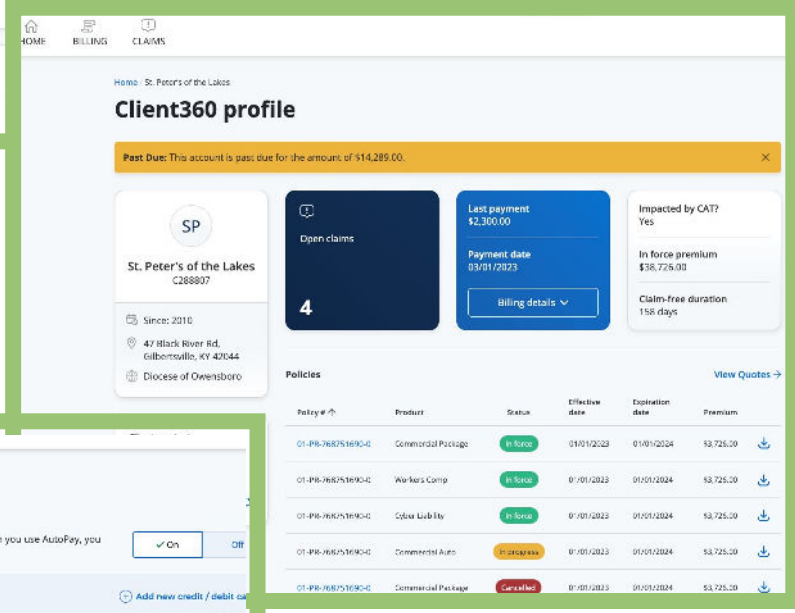
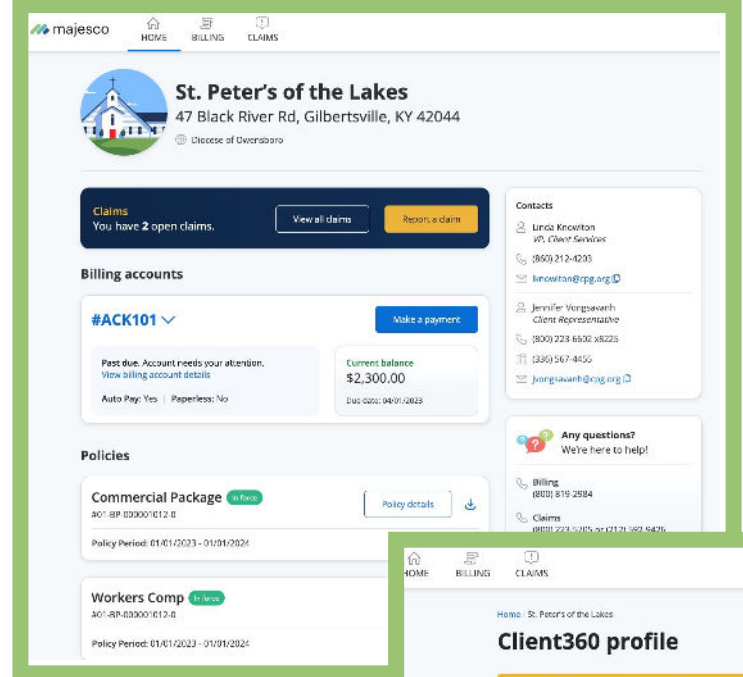
Capabilities & Business Benefits:

With Spring '24 release for 360 Apps, you can:

- Quickly activate new implementations (Agent360 in 6 weeks, Customer360 in 6 weeks, EB360 in 4 weeks)
- Activation includes standard sandbox creation, deploying app, configuring the customer theme, logo, customer's preferred login mechanisms, and enabling out-of-box integrations with EcoExchange.
- Leverage all the standard features like dashboards, KPIs, reports, workflows, and augment with your deviations (additional efforts) to personalize.

The Value-Add:

- New revamped inquiry feature for Agent360 and Customer360 for existing customers.
- Pre-integrated with Majesco Copilot for intelligent core customers to provide GenAI powered, context aware intelligent assistant.





Majesco Digital Enroll360 for P&C

Quickly rollout of Enroll360 to simplify the employee enrollment process by Brokers

Capabilities & Business Benefits

With Spring '24 release for Enroll 360, you can:

- Quickly activate new implementations (Enroll360 in 6 weeks duration).
- Activation includes standard sandbox creation, deploying the app, and configuring the customer theme, logo, and Broker SSO login mechanisms.
- Leverage all the standard features, such as dashboards, KPIs, reports, and workflows and augment with your deviations (additional efforts) to personalize.

The Value-Add

- Faster process to upload employee eligibility files to facilitate employee enrollment.
- User-friendly navigation for brokers to enroll each employee.
- Real-time enrollment processing.
- Commission Summary Reporting, Premium and Invoices report.
- Enrolled and eligible Members listing and reporting's.

Group Details
Weber Inc #6902698
View all employees

Business address: 1221 Smith Street, Danvers, MA 01919
Enrollment period: 11/1/2023 - 11/30/2023

Enrollment Status
Open Enrollment

21 Days Remaining
70% Enrolled Employees

Upload your employees
Add your eligibility file here.
Get started

Products
Group Accident View plan/benefit information

Enroll now

Employee Enrollment

Enrollment period: 08/15/2023 - 09/09/2023
Issue date: 01/01/2023
Employee name: Sarah Jones
Employer name: Weber Inc

9 Easy Steps
Welcome to the guided enrollment cycle setup. Complete each of the steps below.

105 / 133 Days Remaining

- Step 1 Personal Information 100%
- Step 2 Dependents 100%
- Step 3 Eligibility Questions 100%
- Step 4 Select Benefits 100%

Manage Dependents
Welcome SIX PRODUCT

Continue Add Dependent

Jane Corsi
Female
DOB: 14-May-1960
Relation: Spouse
63 Years Old

Samuel Corsi
Male
DOB: 17-Nov-2009
Relation: Son
14 Years Old



Introducing Counter Generation

Capabilities & Business Benefits

Introduction of Counter Generation feature

- Allows users to customize counters.
- Specify ranges and key value combinations (e.g., Line of Business and State).

System autonomously calculates weightage

- Based on defined parameters.
- Generates corresponding sequence number.
- Eliminates manual intervention.

One-time setup activity

- Provides seamless experience.
- Independent of ticket promotions.

The Value-Add

- Efficient workflow management.
- Accurate and tailored sequence numbering.
- Enhances organizational efficiency and productivity.





UI Page Improvements

Capabilities & Business Benefits

- Implementation of advanced page rendering algorithms
- Notable enhancement in UI page rendering
- Previously, Actions such as show-hide or field changes triggered a page refresh disrupted user experience
- With UI improvements , Page remains dynamically updated, no need for a full refresh

The Value-Add

- Smoother and more seamless experience for the user
- Contributes to an overall improved user experience

Home Page Re-design

Capabilities & Business Benefits

- Comprehensive redesign of the Platform Home Page aimed at enhanced accessibility and efficiency
- Curated list of most recently visited items for quick access, Ability to bookmark up to 10 items for easy retrieval
- Improved workflow:
 - System intelligently assigns tickets when accessing items in edit mode
 - Particularly effective in Development mode
 - Automation streamlines workflow, eliminating manual ticket assignment hassle
- Prioritization of user-centric features:
 - Personalized item lists
 - Bookmarking capabilities
 - Automated ticket assignments

The Value-Add

- Significant enhancement of user productivity and workflow efficiency



Security Updates

- PKCE support added to JavaScript adapter.
- Clock Skew support added to SAML adapter.
- New tab in the Admin console to display the list of users for client roles.
- Support the signed and encrypted ID token according to the Json Web Encryption (JWE) specification.

PaaS Updates

Ongoing Updates

- Monthly performance test to validate performance of each release.
- Bi-annual PEN testing by reputed 3rd party vendor to proactively test vulnerability and fix defects.





MAJESCO DISTRIBUTION MANAGEMENT



Distribution Management Highlights

Appointments & Terminations

Additional operational efficiency introduced for managing Appointments & Terminations.

Digital Appointments

Digital Appointments & Terminations for Florida now available providing speed to revenue.

Document as a Service (DaaS)

Now additional document management options and flexibility available.

Group Benefits

Direct-billed policies for worksite products now supported, further expanding our integration with Group Benefits carriers.

Policy Admin System

Automated Synchronization of Producer Demographics and Licensing changes with Majesco's Policy Admin System (PAS) now occur saving valuable research time by Majesco PAS users.



Appointments & Terminations

Increased operational efficiencies gained in managing Appointments and Terminations.

Enhanced Appointment & Termination Structure

Appointments and Terminations can now be managed completely at NPN levels.

Manage Exceptions at Contract Levels

Added flexibility to manage appointment authority exceptions for producer contracts.

The screenshot displays two overlapping windows from the Majesco system. The top window shows a table of 'Included Appointments' with columns for STATE, LICENSE#, UNDERWRITING COMPANY, COMPANY LICENSE#, COMPANY LICENSE TYPE, LINE OF AUTHORITY, and EFF FROM. The bottom window shows a 'View Agent' profile for Scott T Dykema, including a table of his roles (AGENT#, ENTITY NAME, CHANNEL, ROLE, LEVEL, PARENT AGENCY, ROOT AGENCY, EXTERNAL PRODUCER CODE, STATUS, NOTES, ACTION) and a table of 'Excluded Appointments'.

STATE	LICENSE#	UNDERWRITING COMPANY	COMPANY LICENSE#	COMPANY LICENSE TYPE	LINE OF AUTHORITY	EFF FROM
Michigan	1001175	Banner Life Insurance Comp...	521236145	LIFE AND HEALTH INSURER		
Florida	P018056	First American Title Insuranc...	W164283	Agency		
Florida	P018056	Progressive County Mutual L...	1234567	Agency		
Michigan	1001175	Bristol West Preferred Insur...	69310	Resident producer		
Florida	P018056	Majesco OCP	12345671	Agent		
North Carolina	1001175	Teachers Insurance & Annuit...	17788863	Insurance Producer		
Maine	PRN131228	First American Title Insuranc...	22241	Producer (Resident)		

AGENT#	ENTITY NAME	CHANNEL	ROLE	LEVEL	PARENT AGENCY	ROOT AGENCY	EXTERNAL PRODUCER CODE	STATUS	NOTES	ACTION
AGT5562	Scott T Dykema	Broker Channel	Agency Director	Level 1				Active		Select
AGT5563	Scott T Dykema	Broker Channel	Agency Director	Level 2				Active		Select
AGT5564	Scott T Dykema	Broker Channel	Agency Director	Level 3				Active		Select

STATE	LICENSE#	UNDERWRITING COMPANY	COMPANY LICENSE#	COMPANY LICENSE TYPE	LINE OF AUTHORITY	EFF FROM
Maine	PRN131228	Banner Life Insurance Comp...	LHF50047	LHF INSURANCE CO FOREIGN		



Digital Appointments & Terminations for Florida

Capabilities & Business Benefits

Continuing with our worry-free compliance strategy, Florida State and County Appointments are now digitally processed through National Insurance Producer Registry (NIPR) providing speed to revenue.

The Value-Add

- Florida State and County Appointments through NIPR gateway.
- Florida State and County Terminations through NIPR gateway.
- Resident and Non-resident enablement.
- Just-In-Time Appointments for Florida made available.

Application Date: 10/30/2023
Entity Type: Business
Entity SubType: Corporation

Name: Johnathn Agency
NPN#: 986655556
Status: Pending

Appointments Summary >>

State Appointments
County Appointments

<input type="checkbox"/>	LICENSE STA...	ENTITY LICENSE #	RESIDENT (Y/N)	LICENSE TYPE	APPOINTEE COMPANY	STATE COMP...	COMPANY L...	COMPANY LICEN...	COUNTY
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Alachua
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Baker
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Bay
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Bradford
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Brevard
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Broward
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Calhoun
<input checked="" type="checkbox"/>	Florida(R)	LICR768787	Yes	Agent	ABC Crop Insurance Ltd	45216	125634	Agent	Charlotte

MASTER# 6045

INQUIRY [?](#)

CLIENT ID & NAME 11231-Yuan Mathew 10001, Newyork, New York-10001

MAILING ADDRESS & CONTACTS

EMAIL ID sheetal.sethi@majesco.com

NPN# 878669888

SSN#

NOTES

PDB ALERTS

AGENT#	ENTITY NAME	CHANNEL	ROLE	LEVEL	PARENT AGENCY	ROOT AGENCY	EXTERNAL PRODUCER CODE	STATUS	NOTES	ACTION
AGT5548	Yuan Mathew	Broker Channel	Agency Manager	Level 7				Active		Select

Records: 1 - 1 of 1

Go to page: 1 of 1 << >>
1

Personal
Contacts
Experience
Licenses
Bank A/c
E&O Details
Training Details
Background Checks
Tax Withholding Rules
Appointments

State Appointments
County Appointments

Active Only
 Non-Active
 Show All

STATE	LICENSE#	UNDERWRITING COMPANY	COMPANY LICENSE#	COMPANY LICENSE TYPE	COUNTY	EFF.FROM	EFF.TO	APPOINTMENT STATUS	COUNTY APPOINTMENT STATUS
FL	LICNR65	ABC Crop Insuranc...	125634	1	Leon			Active	Pending County Ap...
					Broward	09/20/2022		Active	County Rejected

Records: 1 - 1 of 1

Go to page: 1 of 1 << >>
1



Majesco Document as a Service (DaaS)

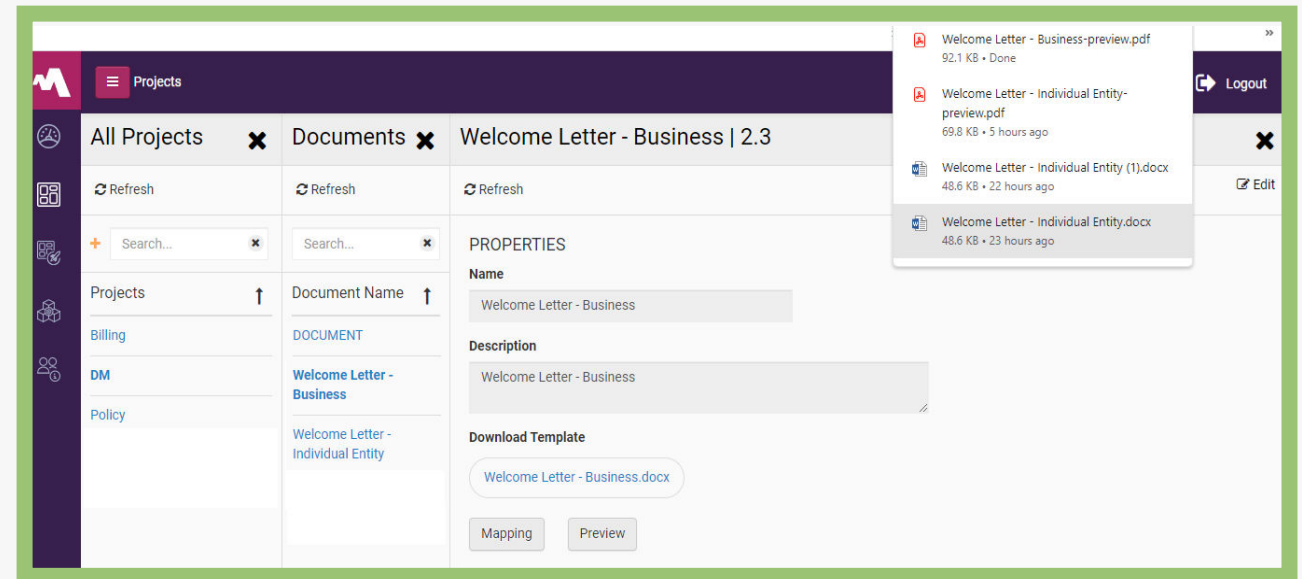
Cloud-Native DaaS Integration

Capabilities & Business Benefits

Majesco's cloud-native and Multi-Tenant Document as a Service (DaaS) will now be integrated so carriers can leverage our latest and greatest document management capabilities.

The Value-Add

- Generate, store and retrieve documents from DaaS based on specific business events.
- Readily available templates for Contract generation and Welcome letter.





Group Benefits Enhanced

Capabilities & Business Benefits

Group Benefits expansion continues to be a priority and we have introduced Direct-Billed policy processing for Worksite products.

The Value-Add

- Direct Bill ported policies along with List Bill and Self Admin policies for Group products are now supported.
- Commissions can now be calculated for Direct-Bill ported policies.

Policy Summary

Policy #: PORTED_08 [Clear]

Group Details:
Group #: PORTED_GROUP1
Group Name: PORTED_GROUP1
Bill Method: List Bill

Policy Details:
Issued On: 04/12/2022
Effective From: 04/12/2022
Status: Inforce
Member: Carol M (M10000...)

Base Product: Group Critical Illness
Serviced By: Diane Jung Ah Son (AGT30...)
Bill Type: Direct Account
Last Transaction: New Business (04/12/2022)

Premium Details:
Total Premium: 570.64 (Mo...)
Annual Premium: 6847.68
Premium Paid To Date: 187.20

Producers | **Compensation** | Earned/Unearned

Commission/Fee summary to date

COMPENSATION TYPE	AMOUNT	VIEW ...
Standard Commission	23.40	View
Overriding Commission	4.68	View

Breakup by Year

Show All

COMPENSATION TYPE	YEAR	AMOUNT
Standard Commission	1	23.40

Breakup by Entity

Show All

ENTITY CODE	ENTITY NAME	STATUS	TYPE	YEAR	PROCESS DATE	AMO...
AGT1798	Peter Fernandez	Active	Standard Co...	1	04/12/2022	23.40



P&C Intelligent Core Suite Integration Expansion

Capabilities & Business Benefits

The integration with Majesco's P&C Intelligent Core Suite has been expanded to ensure synchronization happens across a carrier's entire Majesco P&C portfolio.

The Value-Add

- Automated syncing of producer's demographic and licensing changes from NIPR's Producer Database (PDB) ensuring data consistency across Distribution Management and Majesco P&C PAS.
- Additional checks and balances for improved for integration failure management.

The screenshot displays the 'Address & Contact' window in the Majesco P&C Suite. It shows a table of address details and a form for editing contact information.

TYPE	ADDRESS	PREFERR...	IS VERIF...	EMAIL	CONT...	CONTACT #	MODIFY	DELETE
Business	801 Tom Martine Loss Road, Phoenix, AK, US, 575757575	<input checked="" type="checkbox"/>						

Address Details Form:

Address Type: Business
 Address Line 1: 801 Tom Martine Loss Road
 Address Line 2: Lane No 1
 Address Line 3:
 Country: United States
 State: Arizona
 County: Select
 City: Austin
 Zip/Postal Code: 97898-6855

Below the form, the 'Unicon Agency' contact details are shown:

Choose Action	Contact Information	Additional Information
Modify Delete	Name: Unicon Agency Code: AGY4278 Address: 801 Tom Martine Loss Road Lane No 1 City: Austin State: Arizona Zip : 97898-6855 Country: United States Telephone: Not Available Fax: Not Available Email: Not Available	Primary Producer: Self Producer Category: Producer Classification: FEIN Number: 060224011 Tax State: Territory: Direct Bill Indicator : Not Available Sub-Agent: Not Available Market Manager: Not Available

The interface also shows a navigation bar with 'Contacts' selected and other tabs like 'Commissions', 'Authorities', 'Replacements', 'Licenses', 'Agents', 'Agreement', 'E & O Policy', and 'BillingInfo'.

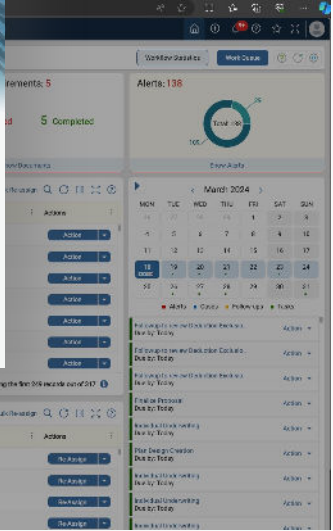
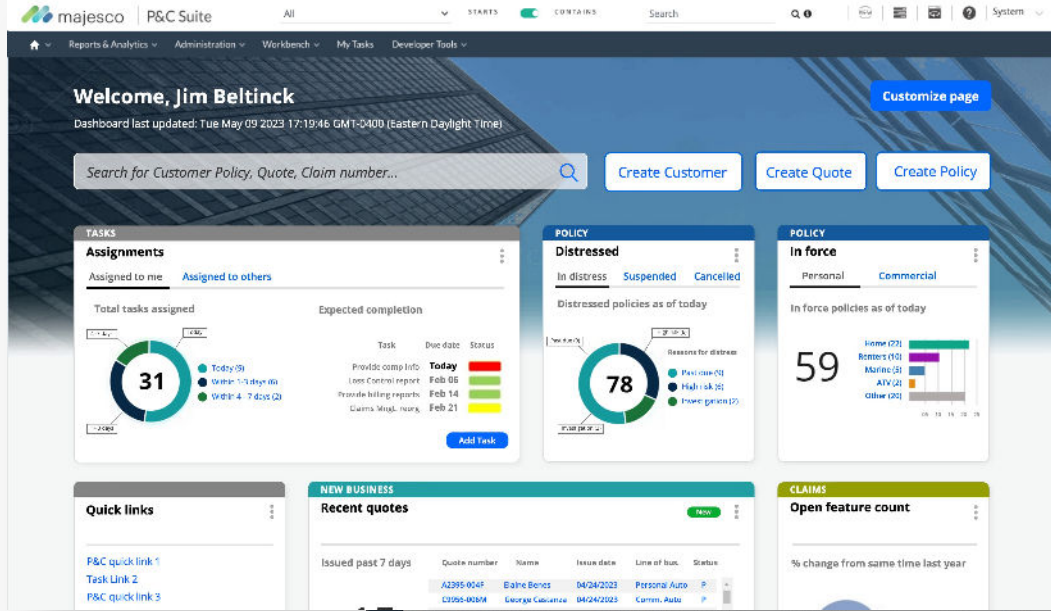


MAJESCO DATA & ANALYTICS



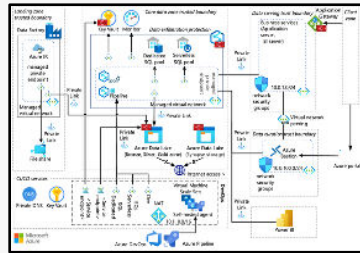
Intelligent Insurance Platform

Intelligent Core empowers carriers to turn their data into a strategic asset paired with amplified insights via all Majesco Products.

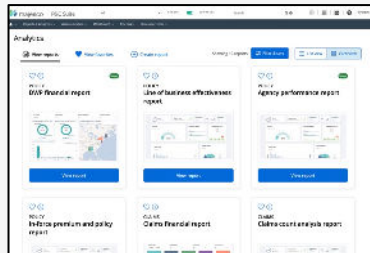


PRODUCTIVITY **DECISION MAKING** **CUSTOMER SERVICE**

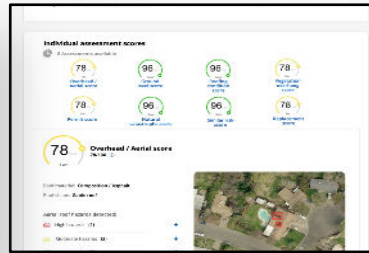
Real-time Data
Cloud-Native Platform
Generative AI
Secure & Responsible AI
No Implementation



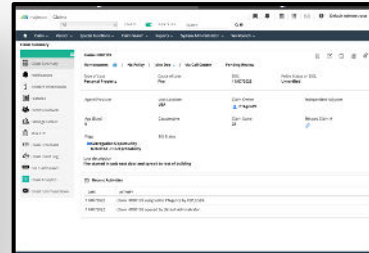
Data Lakehouse



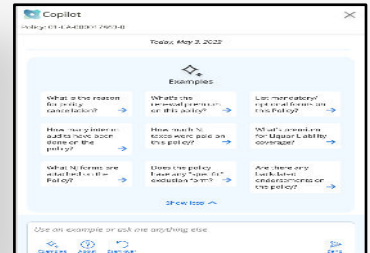
Embedded Business Intelligence



Proprietary AI/ML
Property Intelligence
Subrogation Intelligence



Partner AI/ML



Copilot GenAI Assistant

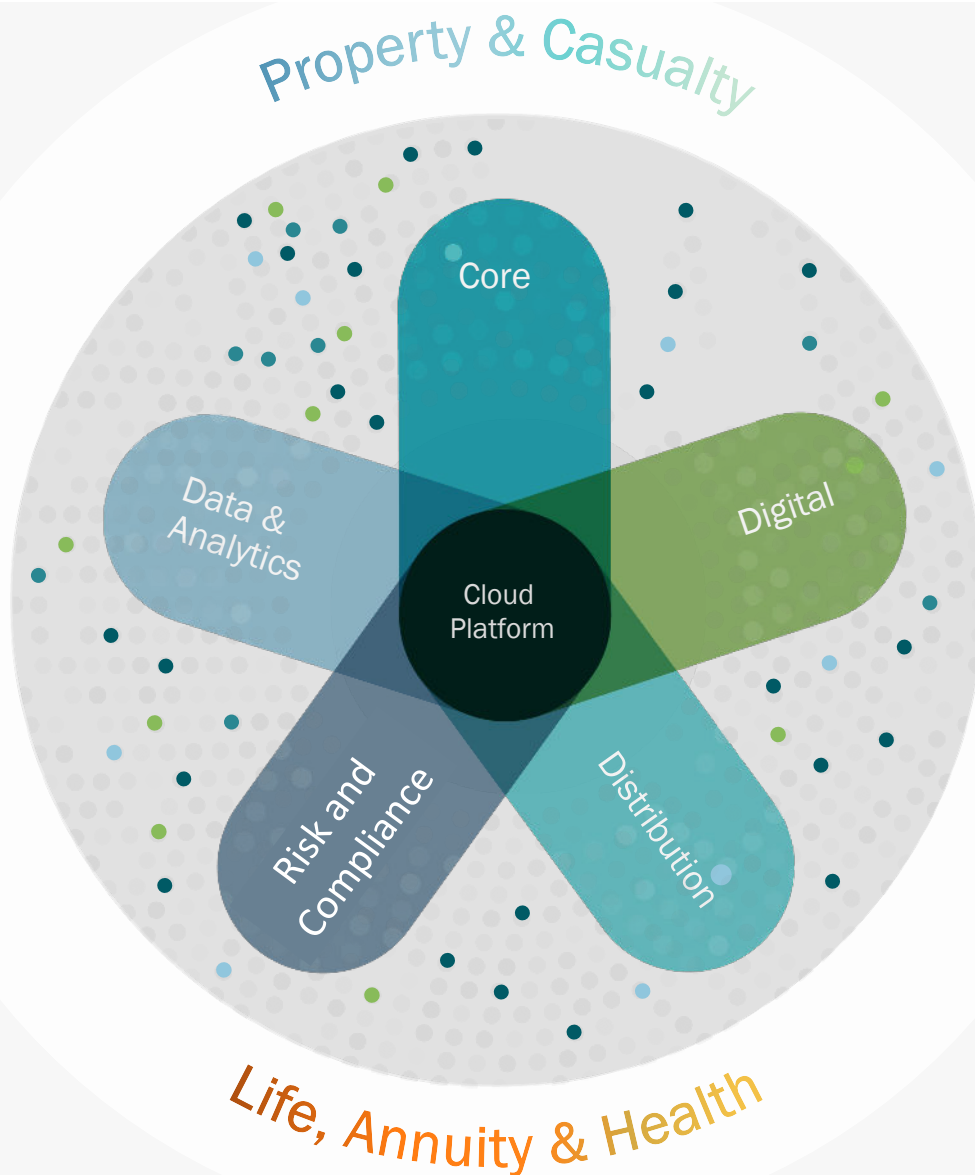




Majesco is the only insurance core system provider with a comprehensive data and AI strategy that spans across its entire product line.

Empowering Innovation Through Unified Data and AI Solutions

“ Our mission is to seamlessly integrate cutting-edge technologies in data management, artificial intelligence, and generative AI to create a cohesive product base that revolutionizes insurance.”





Cloud Data Warehouse & BI

Data is key to the “intelligence” of Intelligent Core

Data & Reporting

- Access to All Majesco Data, in near real-time
- Pre-Built Reports
- Intuitive Report Designer
- Embedded in Core
- Minimal Setup & No Implementation
- Downstream Connectors to Over 100 Additional Data Warehouses to Push Client Data to their Central DW

15 minutes

Data moves from Core to Report

Competitor: 6 Hours

50+

Pre-built Business Intelligence Report

Competitor: 20+

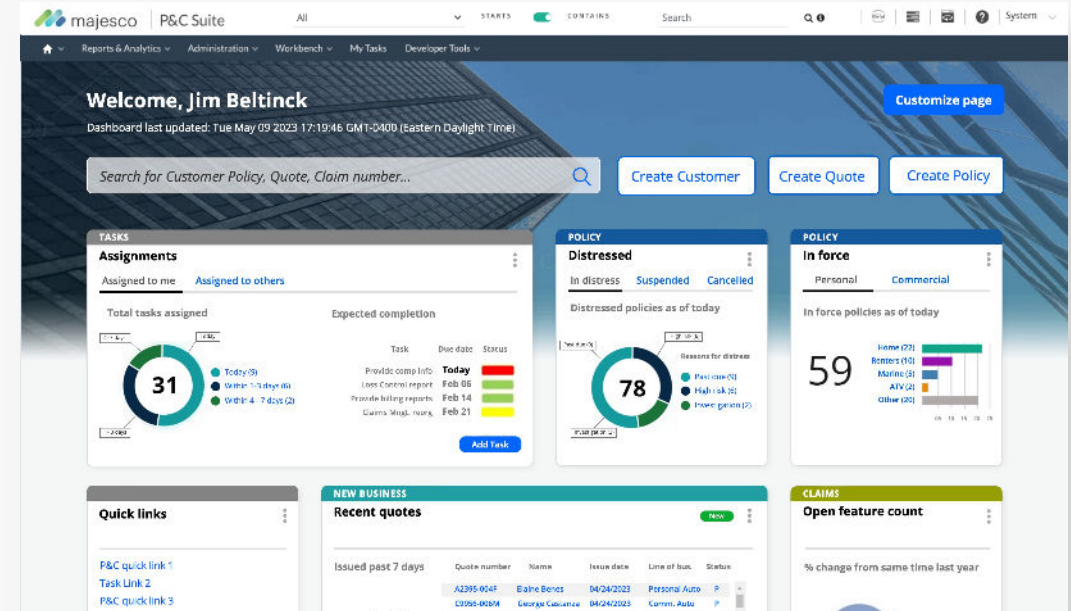
2 weeks

Or less to go live

Competitor: 60 Days

Reports and Insights are Embedded back in Core Suite

Competitor: Separate system for reporting





Majesco Copilot in MS Teams

Industry's First MS Teams Copilot

Capabilities & Business Benefits

- Our Copilot is available as a Teams Bot in Spring '24 Release
- Allows users to have all the main functions of Majesco Copilot right inside their MS teams
- Secure and Compliant with Single Sign On and Two Factor Authentication
- Industry-first Teams Plug-in for PAS, Billing, and Claims with Generative AI.

Microsoft Teams

Search

Activity 5

Chat

Teams

Calendar

Calls

Files

PVA (SDF)

Apps

Help

Majesco Bot Chat About

Hello Brad Weber ! I'm Majesco Copilot. I'm here to help you with all things Claims. With my help, you can easily:

- Find information about a claim.
- Complete certain types of activities.
- Learn how to do something in the application.

To get started, just type your request, or select from the options below.

Here are things I can help you with...

Get details about a claim...

Perform an action...

Learn how to do something...

12:44 PM

Summarize Claim 230295

Based on the information provided in the Claims Data, here is a summary of the claim:

Claim ID: 230295 Loss Date: 22-04-2021 Reported Date: 23-04-2021 Claim Status: CLOSED Claim Owner: William Harris Claim Assignment Date: 23-04-2021 Claim Owner Contact: 8559655555 Claim Owner Email: PTAgent8@majesco.com Claim Score: 90 (High) Last Scoring Date: 23-04-2021

Policy Information: Policy Number: 01-HO-000221913-0 Policy Status: INFORCE Company: 01 State: NJ Effective Date: 21-04-2021 Expiration Date: 21-04-2022

Loss Description: PT Loss Description Cause of Loss: FIRE

Type your questions here



For questions, please contact
melis.carroll@majesco.com



Thank you