

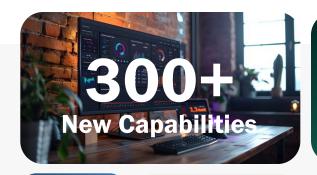
Safe Harbor Statement

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.









New Digital Widgets

Analytics

Gen Al Powered Copilot





Agent Self-Service

















Faster Document Generation



Security

Certification









P&C Intelligent Core Suite



Majesco Copilot

Intelligent Quotes and Intelligent Bills and Invoices will radically improve your efficiency while Copilot gets even more capable and benefits from multiple user experience improvements.

Performance & Implementation Improvements

Get significant improvements to Policy API call times, batch processing, database queries, and document generation times. Testing benchmarks for base help with implementations.

Faster Upgrades & Deployments

Big changes to upgrades reduce the project time dramatically for systems with >90% conformance and automatic syncing of schemas between Digital1st and Policy.

Improved Daily Experience

Addition of top requested features such as adding attachments to notes in claims, more Healthchecks, and several enhancements in Policy.

Regulatory & Security Improvements

Data masking and anonymization for state law compliance, password protected PDFs, and more circular updates.



Copilot Game Changing Capabilities

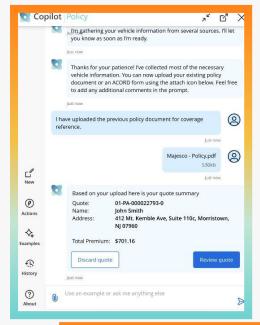
Bringing together technologies to drastically improve your experience

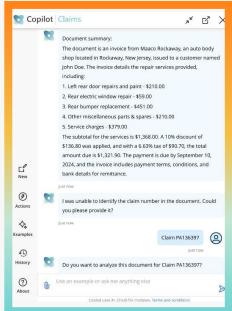
Reducing time spent on two of your most time consuming tasks:

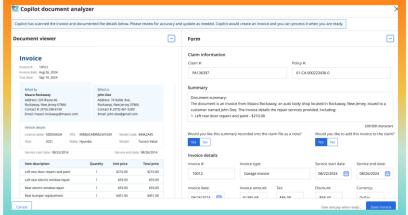
- Intelligent Quote: Upload a dec page for Personal Auto (more will follow) and get a quote generated.
- Intelligent Bills and Invoices: Upload a bill or invoice for a claim and have it assigned to the claim with line-by-line breakdowns.

- Reduce time spend generating quotes from 8 minutes to 3 minutes, a
 62% savings.
- Reduce time spent processing a vendor invoice from 3 hours and 20 minutes to 50 minutes, a 75% savings.
- Individuals can free up more time for new business and renewal work, improving their responsiveness, and customer satisfaction.
- Get more throughput for claims, improving efficiency while being more responsive to end-insureds, improving their experience and satisfaction.
- Better quality through reduction of human entered data.











Copilot Improved User Experience

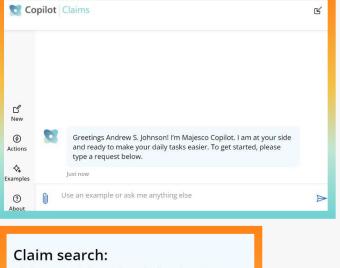
User feedback driven improvements

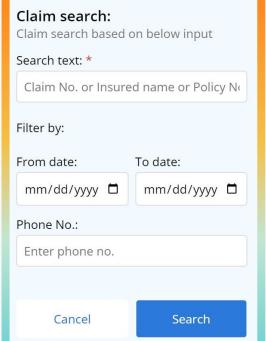
More Capabilities:

- Chat Layout Dock and Undock, Resize on the fly, minimize and maximize, slide for more history
- Unified Search search by name, keyword, type, or date range
- 7 new actions in billing
- Quick actions more added and ability to search
- How-to instructional video

- More easily interact with Copilot to drive adoption and the efficiency it brings.
- Keep the view visible so you can have full access to your application screen while working with Copilot.
- You no longer need the policy or claim number to find what you're looking for. Saving time and improving everyone's experience when a number isn't immediately known.
- Save time by performing more actions more quickly.
- Everyone is able to take advantage of the benefits of Copilot more quickly with easier navigation and the instructional video.











Fast Upgrades and Deployments (Experimental)



Making it easier to get the very latest

Dramatic changes to upgrades and deployments for those with >90% conformance scores:

- Billing and claims upgrades took 80 days to upgrade, now reduced to just 8 days. Policy was already on a short upgrade cycle.
- Reduction of Policy deployment runtime from 8 hours to 4.5 hours.
- We expect to bring these efforts even lower.

- Get the latest features faster
- Get any performance improvements earlier
- Lower investment needed to complete the upgrades
- Technical people can focus on other high value work





Performance and Implementation Improvements

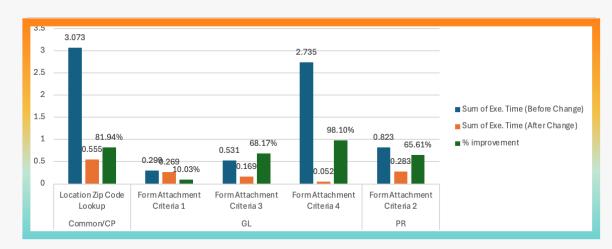


Making every part of your day a little faster

What is faster:

- Quote and Policy API transactions are 20-30% faster
- Batch processing: Agency clearing is 72.3% faster, XML Generation complete in core batch phase completing batch jobs more quickly, EFT Auto Pay objects reduced 21%, reducing processing time.
- Key queries were optimized reducing query time by an average of 64%
- Asynchronous logging implemented to improve overall performance
- Product performance benchmarks created and publish on Product Portal

- Any calls using the Quote or Policy transaction APIs are much more responsive.
- Batch jobs finish more quickly and reliably
- Many of the actions taken in the system today use a query to get information. Speeding these up reduces the time you wait and improves the responsiveness of the system.
- Product performance benchmarks help set expectations and highlight any deviations from base in customer configurations.



API/Transaction	Estimated Benchmark numbers Perc 90	Release Code Spring'24 Update 2		Release Testing + API Optimization Changes Spring'24 Update 3		Release Testing + External Integration Enable+ Disabled Bypass optimization Spring'24 Update 4		Release Testing + External Integration Enable+ Disabled Bypass optimization Spring 24 Update 5 2nd sept		Release Testing + External Integration Enable+ Disabled Bypass optimization Fall 24 Interim		Performance compared to Benchmark
		AS 006 CA Policy Extract 5 Vehicle	1	1.30	1.71	1.29	1.76	0.40	0.58	0.43	0.62	0.41
AS 007 CA Policy 5 Vehicle BookPolicy	15	5.69	10.48	6.55	10.73	5.47	10.65	8.47	10.77	5.68	10.56	28.19
001 CA Quote 1 Vehicle Start Transaction	5	4.43	5.76	3.40	3.85	2.61	3.12	3.29	3.82	3.41	4.42	23.60
002_CA_Quote_1_Vehicle_State_Coverage_Limit	5	4.62	6.61	3.57	4.15	3.06	3.69	3.60	4.11	3.88	6.75	17.80
003_CA_Quote_1_Vehicle_Location_Driver_Details	5	3.37	3.87	2.70	3.17	2.12	2.32	2.23	3.16	2.82	3.89	36.80
004_CA_Quote_1_Vehicle_Add_Vehicles	10	7.39	10.02	5.55	6.11	4.69	5.42	5.37	6.22	5.80	7.94	37.80
005_CA_Quote_1_Vehicle_Additional_Coeverage	5	3.51	4.41	2.76	2.95	2.11	2.49	2.48	3.24	2.75	4.45	35.20
006_CA_Quote_1_Vehicle_Rate	10	8.40	10.14	7.54	8.01	5.74	6.29	6.24	7.29	7.88	8.80	27.10
001_CA_Quote_3_Vehicle_Start_Transaction	5	4.33	5.93	3.43	3.70	3.15	4.46	3.17	3.59	3.24	4.02	28.20
002 CA Quote 3 Vehicle State Coverage Limit	5	4.74	6.31	3.79	4.47	3.58	4.76	3.70	4.52	3.85	4.89	9.60
003 CA Quote 3 Vehicle Location Driver Details	5	3.45	4.33	2.78	3.64	2.66	3.76	2.59	3.52	2.62	3.50	29.60



Improved Daily Experience

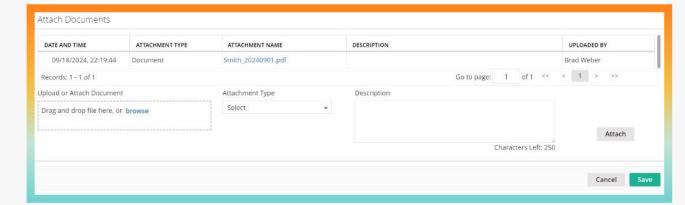
FALL '24

Improvements to performance throughout the suite

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

- Add attachments to notes in claims
- Data masking and Anonymization
- Automated syncing of schemas between Digital1st and Policy
- Three Carrier Payable use cases
- Three new Healthchecks
- Workers Compensation diagnosis and treatment documentation
- 4 new ideas submitted enhancements

- More market-requested capabilities makes doing your job easier, more accurate, and more efficient
- Policy updates "just work" with Digital1st implementations
- More easily comply with company or state laws on data privacy
- Even more seamless upgrades













P&C Core Connect



Multi-Product Multi-Carrier Comparative Quoting

The quoting process now supports concurrent quote flows for multiple products of a similar LOB including products from different carriers.

Paperless Delivery Opt-in

Insureds can now opt in to receive insurance documents electronically. This results in significant postage related expense savings for CoreConnect clients.

Copilot Help

Introducing Majesco Copilot for platform user help. This introductory feature reduces time spent on training and searching for help in performing CoreConnect functions.

Claims Commercial GL Support

Commercial General Liability products are now supported in CoreConnect Claims.

EcoExchange Integration

CoreConnect now leverages the entire Majesco EcoExchange partner ecosystem for 3rd party data enrichment and services, reducing 3rd party integration cost and effort.



Multi-Carrier Multi-Product Comparative Quoting



Enhanced Efficiency and Flexibility

Capability:

 Using a single set of risk information, multiple products within a LOB can be simultaneously compared and quoted.

The Value-Add:

 MGA/MGUs who represent similar products from different carriers, underwriting companies or tiers can now see quote results for those products in a rich and user-friendly comparative format, allowing them to make the most informed decision with the least amount of data entry effort.

	EmeraldEdge Insurance Solutions	VA Vertex Assurance Group	ZenithSafe Insurance Corp	SC SilverOak Carriers	
Total Premium	\$1,224.26	\$1,195.49*	\$1,327.52	Ineligible • Underhisured Motorist Property Damage cannot be added without a limit for Underinsured Motorist Bodily Injury.	
Bodily Injury and Property Damage Limit	\$100,000/\$300,000/\$50,000	\$100,000/\$300,000/\$50,000	\$100,000/\$300,000/\$50,000		
Medical Payments	\$500	\$500	\$500		
Uninsured Motorist Bodily Injury	\$15,000/\$30,000	\$15,000/\$30,000	\$15,000/\$30,000		
Uninsured Motorist Property Damage/Collision Deductible Waiver	\$3,500	\$3,500	\$3,500		
Underinsured Motorist Bodily Injury	\$25,000/\$50,000	No Coverage	\$25,000/\$50,000		
Underinsured Motorist Property Damage/Collision Deductible Waiver	\$5,000	No Coverage	\$5,000		
Roadside Assistance and Trip Interruption	Yes	Yes	Yes		
Mexico Coverage	No	No	No		
Ride Sharing Coverage	No				
Transportation Expense Coverage	No				
Towing Coverage					
Electronic Equipment and Accessories		No			
Customizing Equipment		No			
Limited or Full Tort			Full		
Income Loss			No		
Accidental Death Benefit			No		
*Additional Underwriting review required.	Selected Selected	Select	₼ Selected		



Paperless Delivery Opt-in



Cost savings and convenience

Capability:

 Insureds can choose to receive all regulatorily allowed insurance documents and correspondence electronically.

The Value-Add:

 CoreConnect clients can configure electronic delivery of insurance documents by product, by state (jurisdiction) and by document type. Significant print, postage and other fulfillment cost savings will be realized by minimizing the paper printing of documents.

Enroll in Paperless Service

Enrolling in our Paperless Service, you'll enjoy:

- 24/7 online access to eligible policy documents such as ID cards, billing statements, and renewal notices – which can be downloaded from Documents.
- Once your documents are ready, you'll receive an email notification at your primary email.
- Legally required documents will still be mailed to you.

By clicking 'Agree & Enroll', you are agreeing to our Terms and Conditions.

View Terms and Conditions [2]







CoreConnect Majesco Copilot Help



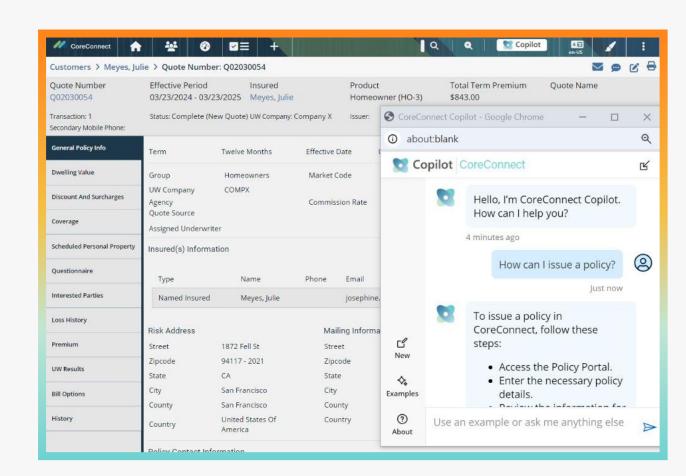
Time saving and improved user support

Capability:

 Copilot Help is an introduction of Majesco Copilot into CoreConnect, showcasing the ability of Majesco Copilot to be infused into any of Majesco's products.

The Value-Add:

 Copilot Help introduces GenAl into CoreConnect by enabling users to ask for and receive help on how to perform actions and in the cases of many transactions, like out-of-sequence endorsements, how CoreConnect is executing the transaction. This saves time spent on training and searching for help on CoreConnect functions.





CoreConnect Claims General Liability



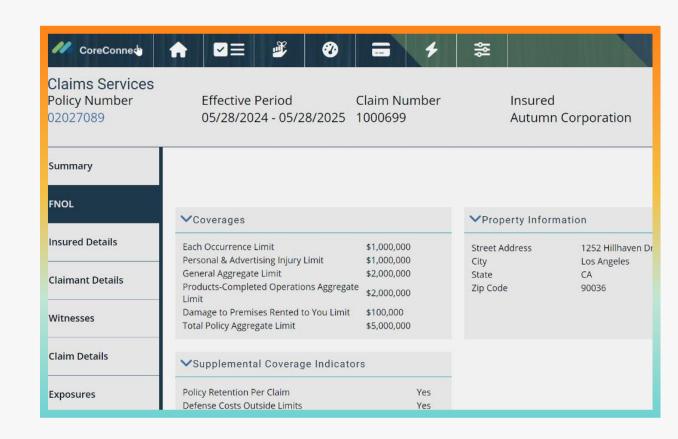
Expanded coverage options

Capability:

 Commercial General Liability is now supported in CoreConnect Claims.

The Value-Add:

 Commercial General Liability products are now supported in CoreConnect Claims. This represents the emphasis of commercial and specialty product support across the CoreConnect platform.





CoreConnect Majesco EcoExchange Integration



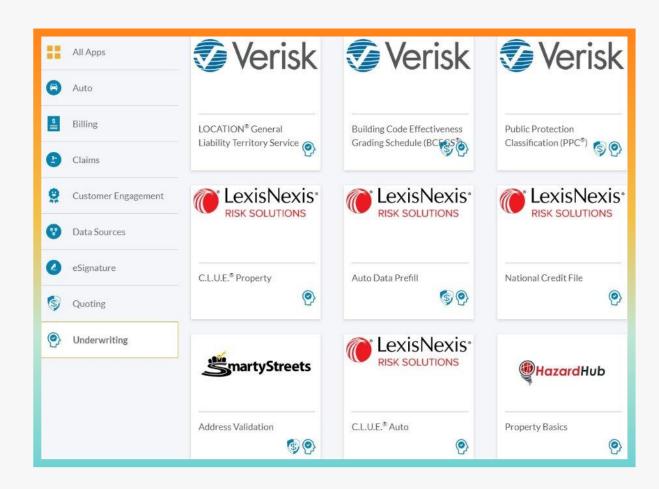
Reduced integration costs and effort

Capability:

CoreConnect now can leverage all the EcoExchange 3rd party integrations.

The Value-Add:

 CoreConnect clients now have access to all the Majesco 3rd party data enrichment ecosystem. This greatly accelerates integration delivery time and decreases costs associated with onboarding new data partners.









P&C Enterprise Rating



Rating & Majesco Property Intelligence

Off the shelf support for Rating customers to leverage the powerful Property Intelligence service.

Product Studio Copilot

Al driven help for users of Enterprise Rating's Tools and for specialized for the process of building rating workbooks.

Orchestration Improvements

New feature for parent/child array rating increases available options for constructing complex rating scenarios.

Excel Features & Functions

Further advancement in the breadth and depth of supported Excel functionality, such as the versatile INDIRECT function.

System Performance

Our continual goal is to have the fastest rating engine on the market. Performance is already market-leading, but we never stop seeking further improvement.



Rating & Majesco Property Intelligence Integration



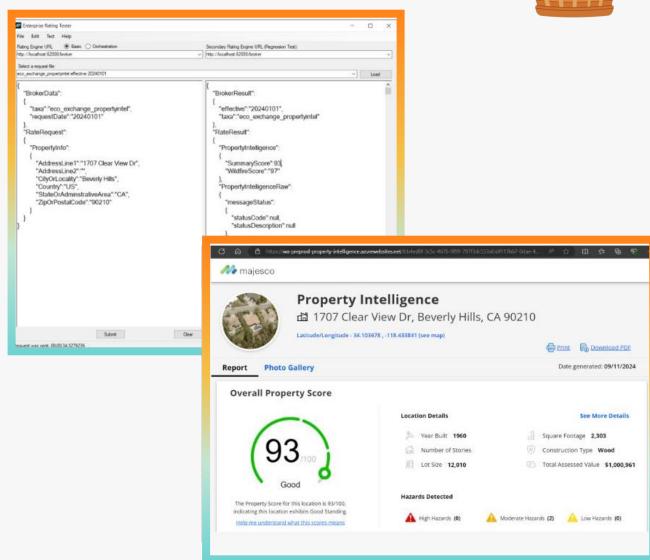
Enhanced rating accuracy & efficiency

Capability:

 Rating customers can seamlessly incorporate the Property Intelligence service into their rating process.

The Value-Add:

Clients can easily add the service using Rating's
 Orchestration model, avoiding the expensive process of building out their own integration. Rating will provide access to the formatted Property Intelligence reports for view or download, and the data points returned from the service are available to become inputs to their rating workbook algorithms.





Product Studio Copilot



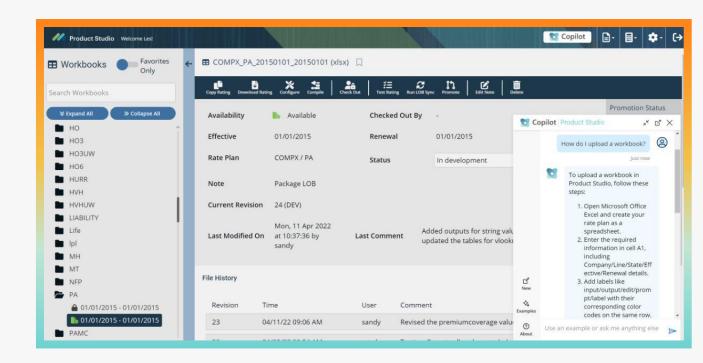
Streamlined rating workbook creation

Capability:

 All driven help for users of Enterprise Rating's tools, specialized for the workbook building process.

The Value-Add:

 User productivity will be significantly enhanced with the availability of this custom-built Al Copilot, which has been trained with the relevant Enterprise Rating user guides, along with documents providing technical workbook building guidance.





Orchestration: Parent/Child Array Rating



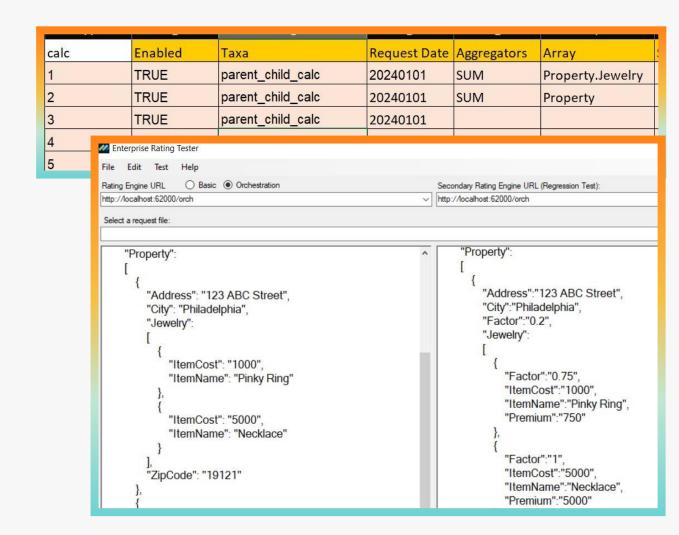
Expanded rating scenario option

Capability:

 Orchestration users will now be able to configure the rating of nested schedules of risks, e.g. policies with multiple locations that each have multiple risk items.

The Value-Add:

 Enterprise Rating customers will have an expanded set of options for the construction of these complex rating scenarios. Development of LOBs with these types of rating will be streamlined and highly accelerated.









Digital Platform Highlights



Support for reCAPTCHA & QR Code

Enable added security through built in reCAPTCHA for sensitive transactional areas across different 360 apps such as guest payments.

BlinkFlow – Automated Digital Experiences

With BlinkFlow, carriers can launch with ease and speed an auto generated digital experience for Majesco P&C, ensuring compliance with monthly regulatory updates through seamless synchronization. Focused on achieving speed to market, this new feature propels pace of innovation using Majesco Digital1st.

Copilot for App Developers

Enhance developer productivity by enabling script generation through business logic descriptions, providing code insights, and identifying improvement areas.

Major SaaS Updates

Introducing several new features and improvements bringing performance and accessibility enhancements.



Enhanced Security

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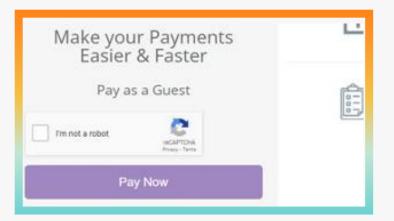
Secure and user-friendly experience with reCAPTCHA

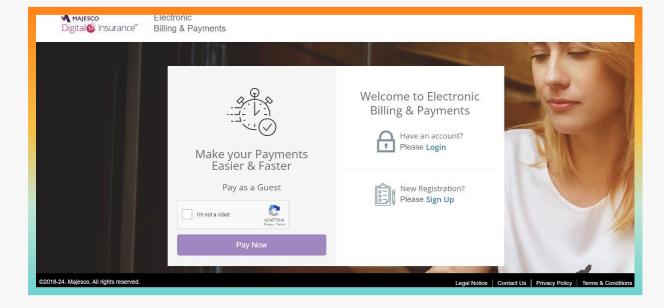
Capabilities:

- Optional BOT detection using reCAPTCHA for sensitive transactional areas across different 360 apps such as guest payments, FNOL, account updates, quote journey and more.
- Click on "I'm not a robot" check box, on successful verification,
 Pay now button will be enable and user can move ahead in the journey.

The Value-Add:

• Enhanced security added for your digital apps.







QR Code



Enhance Your Experience from Desktop to Mobile

Capabilities:

 For convenience, QR Code support is added at various places across the systems allowing users to switch the devices and carry session to their mobile from desktop such as during payment process to make payments using digital wallet on phone or during FNOL process to provide pictures.

The Value-Add:

Enablement of Multi-channel & Multi-device digital apps.





BlinkFlow – Automated Digital Experiences

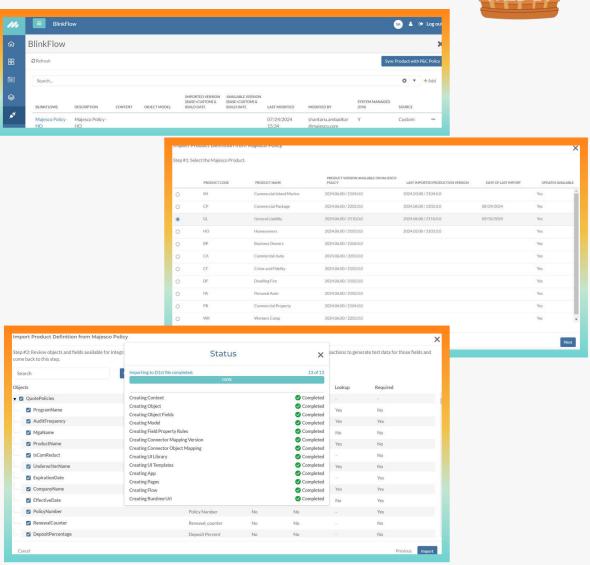


Effortlessly Modernize and Maintain Your Digital Experience with BlinkFlow

Capabilities:

- Built in powerful connector for Majesco Intelligent Core
 automatically imports business processes and creates userfriendly digital frontend for insurance agents and insureds.
- With BlinkFlow, carriers can quickly launch and maintain a digital experience for Majesco P&C, ensuring compliance with monthly regulatory updates through seamless synchronization.

- This capability not only keeps your portals up to date but also shares rates and rules efficiently, significantly reducing maintenance overhead.
- BlinkFlow empowers carriers to deliver a cutting-edge digital experience with minimal effort.





Copilot for App Developers



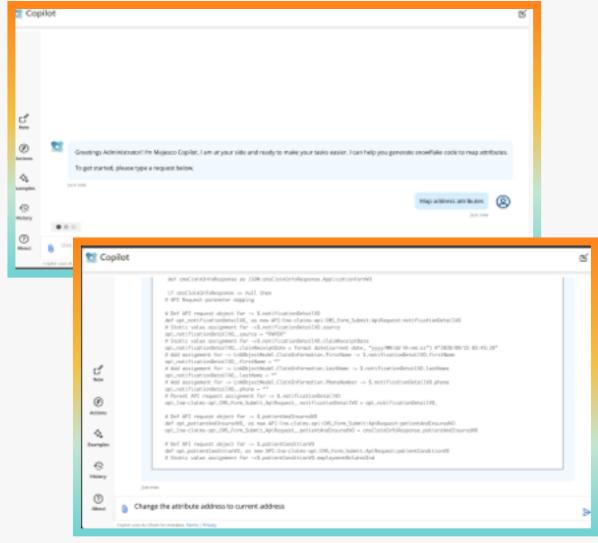
Boost developer efficiency with GenAl

Capabilities:

- Enhanced developer productivity with a new capability powered by GenAl from OpenAl.
- By fine-tuning the LLM to understand Majesco's proprietary
 "snowflake" scripting language, developers can now generate
 scripts by simply describing business logic, gain insights into
 existing code, and identify areas for improvement.

The Value-Add:

 This cutting-edge feature streamlines the development process, making it easier to build and optimize digital insurance applications with precision and speed.





Major SaaS Upgrades

Bringing improved performance and security to all apps

1. Security Service Upgrade

2. New Feature and Improvements:

- PKCE Support: Added to the JavaScript adapter.
- Clock Skew Support: Enhanced for the SAML adapter.

3. Gatekeeper Enhancement:

- Now allows unencrypted tokens in headers while encrypting them in cookies.
- Fixed a bug related to the "Revoke Refresh Token" feature on the server.

4. Admin Conole

A new tab to display the list of users for client roles.

5. UI Service Upgrade

- Updates to latest version of Angular and dependencies.
- Brings performance improvements
- Accessibility improvements









P&C Digital 1st Highlights



QRB - Agent360, Customer360 and UW360

Digital 360 solutions for P&C Intelligent Core are now powered by the new BlinkFlow capability to provide ready to use digital experiences for Quote-Rate-Bind-Issuance journeys.

Onboarding360

Simplify onboarding journeys for your agents and agencies with the new Onboaring360. Available as standalone as well as pre-integrated with Majesco DM, this works with NIPR to validate agent licenses and helps onboard new agents.

FNOL360

Reporting First Notice of Loss (FNOL) made quick and easy with new FNOL360, having built in integrations with Majesco Intelligent Claims to provide speed and end to end claims processing.



QRB - Agent360, Customer360 and UW360

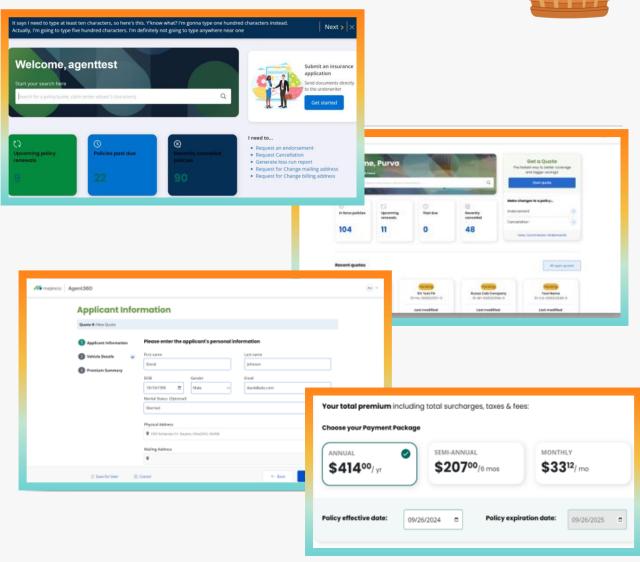


Comprehensive business line support with BlinkFlow

Capabilities:

- Quote-Rate-Bind (QRB) Support for all standard Personal and Commercial Lines of Business (LOBs) as well as Specialty and Custom lines powered by the new BlinkFlow capability in Digital1st platform
- Monthly regulatory updates all the way to digital experience for end consumers of products via portals and product certification together with Intelligent Core with each release.

- Speed to Market with ready to use digital experiences
- Pace of innovation to launch new custom products with ease
- Greater savings in integration efforts between portals and core systems due to OOB automation





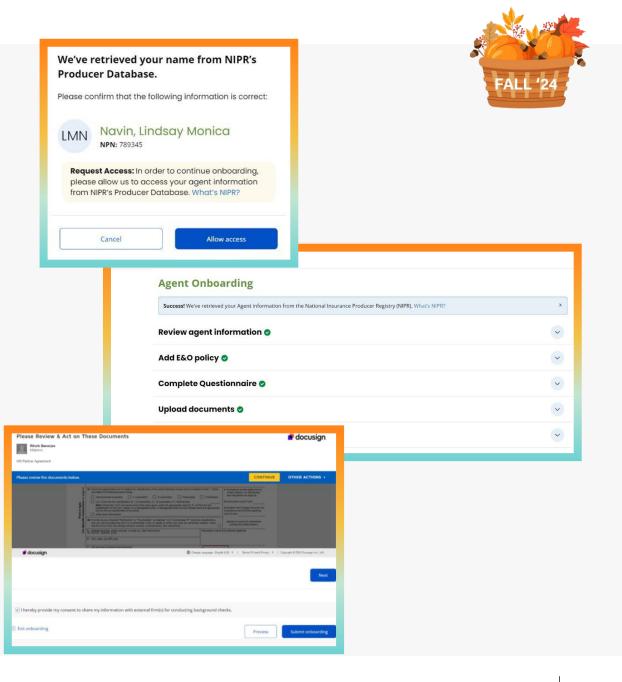
Simplified Agent Onboarding360

Seamless integration & streamlined onboarding

Capabilities:

- 2 Click Information capture (Email ID and License # for NIPR)
 enabling utmost level of simplicity for onboarding your Agents
 - Accuracy of data through NIPR integrations
 - Embedded DocuSign based eSignature
 - Data Validations, Background Checks
 - Pre-Integrated with Majesco DM as well as available in Standalone mode

- Ease of doing business with agents through simplified onboarding process
- Enabling quick GTM for your newer products, new channels and new agents
- Increased Cost Savings through OOB integrations with NIPR (National Insurance Producer Registry)
- Little to no implementation powering Speed to Market





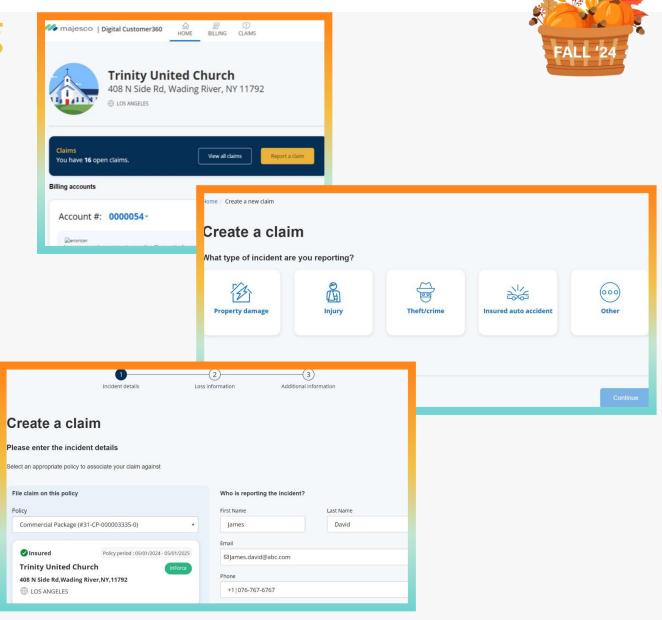
Seamless FNOL360 Reporting

Effortless Self-Service for All Your Insurance Needs

Capabilities:

- Report First Notice of Loss (FNOL) with ease using FNOL360 for Personal Auto, Commercial Package Policy, General Liability, Crime and Fidelity Lines of Businesses (LOBs)
- Embedded within larger Customer360, this gives comprehensive one stop shop coverage for customers / policy holders / insureds to perform low touch self-servicing.

- Pre-integrated with Majesco Intelligent Claims, this
 accelerated implementation timelines and reduces efforts
 needed to achieve quick launch by taking this simple yet
 critical business function to market as a first step towards
 overall Digital Transformation
- Ability to extend and enable other lines of businesses makes it an enterprise-wide solution for FNOL









Loss Control Highlights



Mobile: Phone Support

Expanding native support to smartphones, access across 20,000 devices, enhancing efficiency in the field for Risk Engineers.

Copilot

Gain comprehensive operational insights, and generate intelligent, context-specific documentation to automate workflows and enhance efficiency.

APIs

Smaller, well-defined, and scalable APIs enhance integration, system performance, and monitoring, ensuring faster response times and smooth scalability as usage grows.

Expanded Audit Capabilities

Now supporting general liability and commercial auto, providing streamlined auditing across multiple lines of business.







Complement our existing tablet functionality, enabling Risk Engineers to perform field tasks with increased flexibility, efficiency, and real-time data access

- Streamlined Photo Management: Directly associate photos
 with inspections using smartphones, eliminating the need for
 cumbersome tablet use for simple surveys.
- Expanded Device Compatibility: Extend support to approximately 20,000 devices, benefiting carriers with BYOD programs and ensuring most users have a compatible phone.
- Intuitive Gesture Controls: Enhanced navigation with new gesture controls (e.g., swipe to refresh, hold and drag to reorder photos) will be introduced, aligning with user expectations for smartphone interfaces.









Gen Al Powered Copilot





Al-Driven Forms Processing Accelerated Plan Launches

























L&AH Intelligent Core Highlights



Majesco Copilot

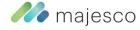
Transform the business operations and configuration experience with Copilot.

Analytics Dashboard

A more powerful, insightful and ready to use Intelligent Core.

Product Studio

Setup & launch New LOBs with a business-centric view using dynamic wizards.



Majesco Copilot

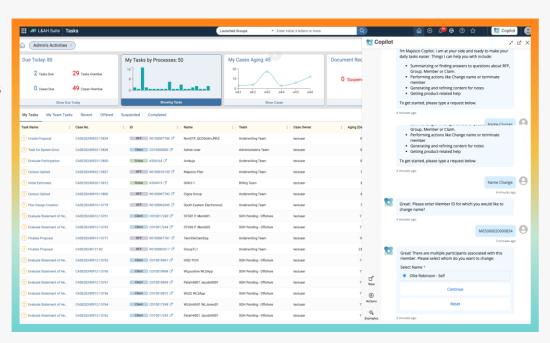
Transform the business operations and configurations experience with Copilot

Capabilities:

- Fast track data entry with the Copilot powered document intake and auto creation of intake content for review and submission.
- Transform the way you add new benefits to a plan or reprice a product or configure new rules with Copilot for Product Studio.
- Co-pilot provides a smooth customer journey through tailored interactions & efficient problem-solving, enhancing operational effectiveness.
- 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 Al to understand the intent behind your questions, perform actions & deliver relevant results.

- 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, so help is never more than a click away.







Dashboard & Reporting

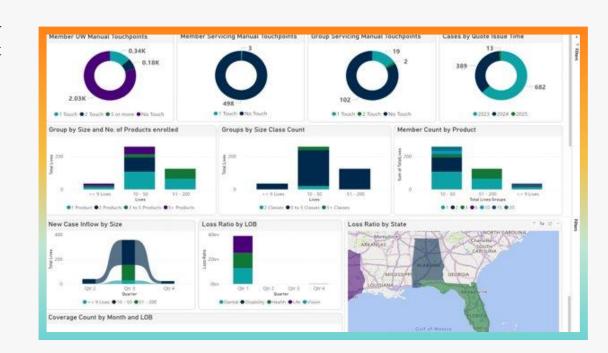
A more powerful, insightful and ready to use Intelligent Core.

Capabilities:

- Power of your data: Leverage the power of your data with over 30 built in views & 50+ report capabilities to design and view powerful analytics dashboards and reports that can be embedded in the application or scheduled for email.
- Reports with a 360 view: Create reports with a 360 view of your business across UW,
 Enrollments, servicing, Billing & Payments as well as Claims.
- 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.

- 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.







Product Studio as a Service

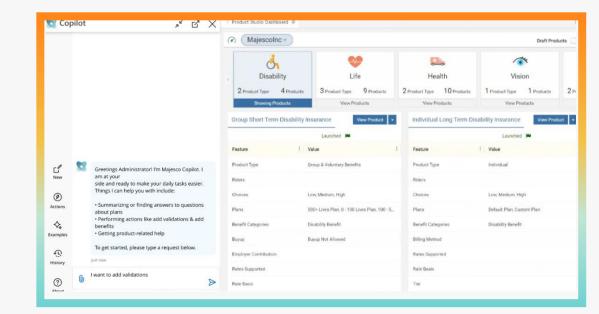
Setup & launch new LOBs with a business-centric view using dynamic wizards.

Capabilities:

- Enhanced efficiency and reduced training time: Includes features like an Excel-like formula builder, graphical call chain visualization, and an interactive business rules editor.
- Product Studio with dashboards: Summarizes product features by Line of Business (LOB) and insurance products.
- Product & Plan Specification Configurations: Organized to align with typical insurance specifications and brochures.
- Business Rules Organization: Organized based on the lifecycle of the insurance business.
- Configuration Grouping: Allows grouping by company, line of business, product, business modules, and features.
- **Inline Impact Analysis**: Provides the ability to view the impact of changes on other modules, features, products, and rules before making modifications.

- Consolidated view of all products across LOBs to analyze variations currently being offered across modules, features, and rules.
- · Quick time to market with faster product & plan specification analysis, changes and rollout
- Increased business control of rules which can be organized by business function.
- Increased self-sufficiency & reduced costs due to improved user productivity, knowledge of rules organization & impact analysis.
- Manage both Group & Individual Insurance products with the option to manage multiple legal and underwriting companies for carrier's & TPA's.







Fast Upgrades (Experimental)



Making it easier to get the very latest

Dramatic changes to upgrades and deployments for those with >90% conformance scores:

- L&AH Suite upgrades took 50 days to upgrade, now reduced to just 8 days
- Complete the upgrade seamlessly with no impact to existing capabilities
- Use Feature Switches to adopt new features as required with the rules & workflows that match your business
- Wizard driven approach to remove all unknowns from the process

- Get the latest features faster
- Get any performance improvements earlier
- Lower risks and investment to complete the upgrades
- Technical people can focus on other high value work









Claim Vantage Solution Highlights



Compliance Updates

Facilitate Customer Compliance and Reduce Litigation Risk with Updates for OFLA, MA PFML, and FMLA Regulations.

Automate for Accuracy

Streamline and Automate Processes to improve Configurability and Calculations.

Automate for Benefit Payments

Comprehensive Solutioning and Automation of Benefit Payments.



Unlock Greater Efficiency and Stay Ahead on Compliance



Alignment to compliance changes

1. Paid Leave Oregon

- Limiting sharing between Oregon Family Leave and Paid Family Leave
- Max Payments and Limits compliant to Oregon Paid Family Leave

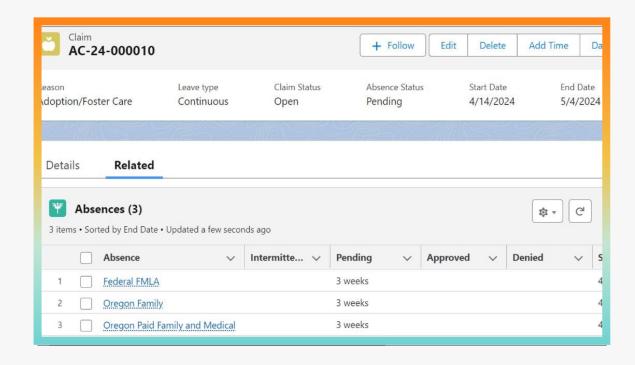
2. Massachusetts Paid Family Leave

- Waiting Period Evaluated when break in service
- Crossing over a Benefit Year
- Anniversary Date for Cancelled, Denied and Changed dates

3. Colorado Paid Family Leave

Check Eligibility at Claim Intake vs. Physician Statement

- Enhanced configurability streamlines claims processing
- Staying compliant reduces litigation risks and penalties
- Ease in managing workflows and reporting
- Clarity in employee communication lessens confusion around leaves and benefits





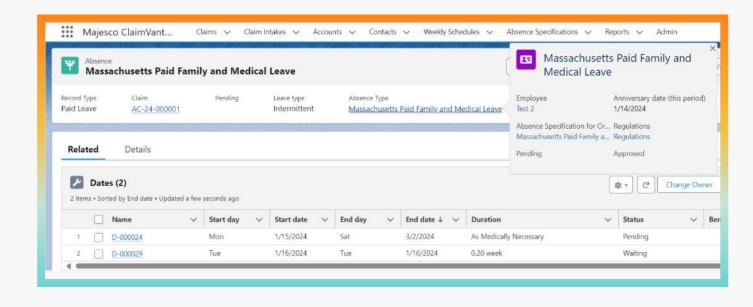
Streamline and Automate Paid Leave Processing



Improved configurability & calculation efficiency

- 1. Configurable forms depending on state, type of leave, account and Absence Spec for:
 - Ability to elect to use paid leave during Claim Intake and Physician Statement
 - Capture Current and Prior Employment info for eligibility
- 2. Automatic determination and re-evaluation of Anniversary Dates due to:
 - Changes to dates for Continuous Claims
 - Changes to date ranges for Intermittent Claims
 - Cancelled or Denied Date Ranges
- 3. Eligibility/Re-eligibility determination:
 - Distinguish between Approvability and Eligibility
 - Re-validation on First Day of Absence
 - Early Reported Claims

- Improved efficiency and process automation
- Customization and flexibility tailored to business needs
- Simplified processes and user experience
- Data accuracy and error reduction





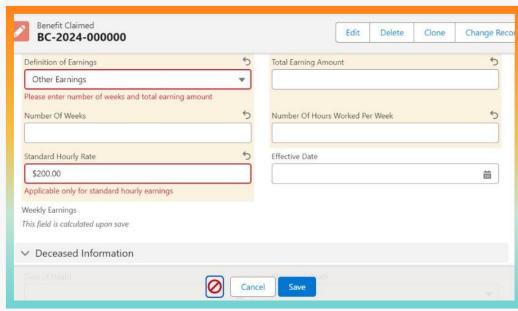
Automate Benefit Payments

FALL '24

Efficient, automated, & accurate payment processing

- 1. Support a dynamic business environment through a comprehensive and highly flexible solution:
 - Serve claimants with varied needs due to Salary Continuation, Hospitalization and Surgery
- 2. Standardize Claim processing with multiple benefits:
 - By leveraging accurate earnings definitions and ensuring accurate benefit calculations based on defined earnings
 - Daily benefit rate and benefit payments for custom paid leaves and disability claims
- 3. Streamline tax calculations and reporting through:
 - Auto stop and restart FICA for high income earners

- Minimizes processing time and faster resolution
- End to end automation and eliminating process bottlenecks
- Lower processing costs, reduction in inefficiencies and reduced fraud
- Consistent, reliable and accurate payments
- Improved customer satisfaction and transparency
- Precision in tax calculation, reporting and payments
- Standardized calculations for absence and claims payments













Intelligent Underwriting with Core Suite

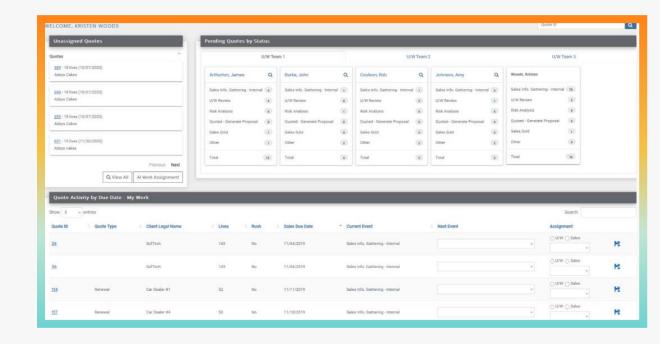
FALL '24

Ready to use integration with Majesco core of Life & Disability products.

Capabilities:

- 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 Admin System and facilitates seamless straight-through processing- Basic Life with Riders, STD, LTD products.
- Comprehensive underwriting support for Intake, Quoting, Rating, and communication needs.

- 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.









Distribution Management Highlights



Copilot & Data Analytics

Introducing Intelligent Distribution Management with Copilot & Data Analytics.

Onboarding 360

Producer Self-Onboarding simplifies the onboarding process by enabling self-service for agents.

Advanced Capabilities

Manage Commissions & Data extractions seamlessly using Advanced capabilities.



Intelligent Majesco Distribution Management

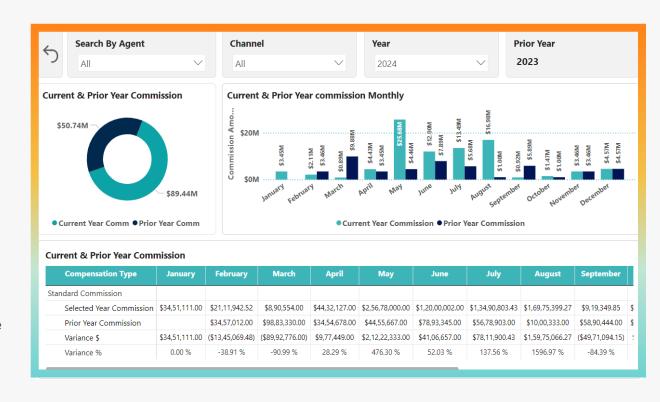


Enhanced operational efficiency with Copilot & Data Analytics.

Capabilities:

- Enhanced Copilot assistance to easily inquire about your producers and perform one-click onboarding.
- Co-pilot provides a smooth customer journey through tailored interactions & efficient problem-solving, enhancing operational effectiveness.
- Copilot empowers the users to take actions by guiding & gathering information along the way.
- Gain instant insights with intuitive dashboards and ad-hoc reporting for producers.
- Access to dashboards and ad-hoc reports for producers' compensation by leveraging Power BI and Data Lakehouse.

- DM Co-pilot will help the carriers to quickly onboard the producer and to have instant insight into the producer data, thus improving operational efficiency.
- Effortlessly Access Copilot from the top bar of your workspace, so help is never more than a click away.
- Out-of-the-box reports available in Majesco Distribution Management to gain a quick insight into producers' compensation data.





Onboarding360

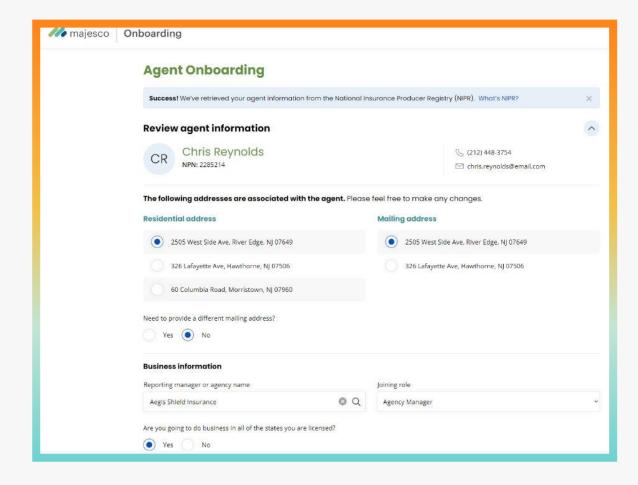
FALL '24

Simplify the onboarding process by enabling selfservice for agents.

Capabilities:

- Onboarding360 enables prospective producers to initiate self-onboarding with minimum data capture and increased automation.
- It features automated producer demographic data validation and capturing licenses from NIPR's Producer Database (PDB), eSignatures, and background checks.
- The platform's automated email invitations and DocuSign integration make onboarding faster and more convenient.

- Onboarding360 simplifies the onboarding process for prospective producers and carrier's back-office users.
- Integration with NIPR and Majesco's Distribution Management ensures
 accurate and efficient information capture. This app is also available
 standalone (without Majesco Distribution Management) and can be integrated
 with any other core systems.





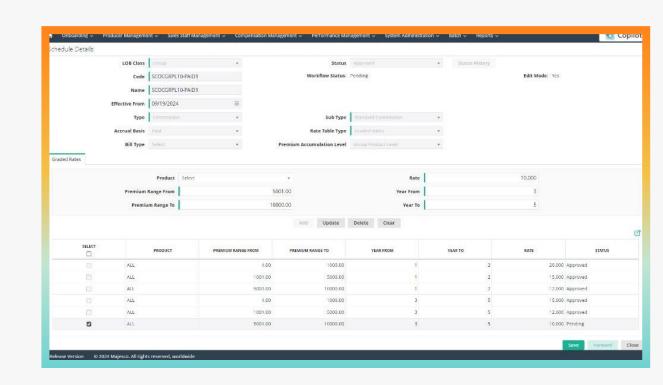
Advanced Capabilities for Compensation & Data Extraction

Efficient Commission Management and Data Integration

Capabilities:

- Graded Commission to apply commission rates based on incremental premium slabs for group products
- Retroactive Commission Adjustments for automated reversal and recalculation of commissions on impacted business,
- Producer and Compensation data extracts incrementally to sync your downstream systems with DM.

- Graded commissions and retroactive commission adjustments for providing robust compensation capabilities for the carriers.
- Retroactive commission adjustments enable carriers to manage changes to their producer compensation.
- With Producer and Compensation data extracts, get incremental updates to producer and their compensation data like Addresses, Licenses, Appointments, Movements, Payment Preferences, Premium Payments, Commission details, Adjustments and lot more.









Data & Analytics Highlights



GenAl Document Analysis

Intelligent Core now includes a powerful document analysis engine that takes on the tedious and error-prone labor of digitizing incoming forms. The result: shorter processing times, more accurate data.

AI/ML for Litigation Prediction

New litigation risk Al predicts the risk of legal complications and highlights claims for attention before attorneys get involved avoiding both customer frustration and legal costs.

Advanced Analytics for Digital 1st

Digital 1st customers can now benefit from advanced analytics and access to granular data for analysis in near real time with data replication.

New Reports and Data Sets

Majesco continues to expand and enhance customers' data insights with out of the box reports, and flexible data sets.



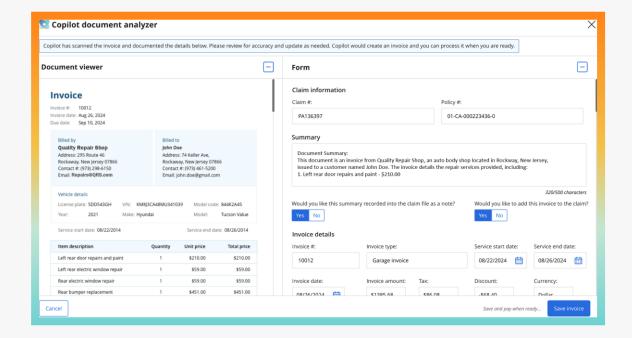
New GenAl Document Analysis Engine



Revolutionizing insurance data entry with Al-driven accuracy and efficiency.

Capabilities:

- Our GenAl strategy remains focused on innovation and value for our customers.
- Data entry from submitted forms remains a pain point for the insurance industry, costing time and prone to human error.
- Our new Document Analysis Engine automatically extracts data from submitted forms improving accuracy and reducing manual effort by more than 80%.





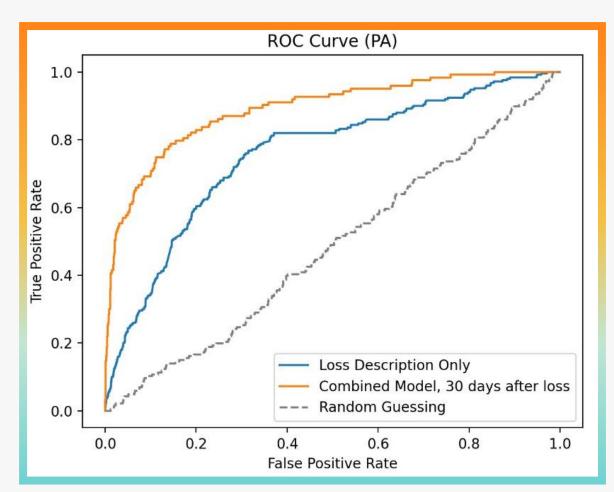
New ML/Al Litigation Prediction Classifier



Transforming legal risk management

Capabilities:

- Slash costs with advanced Machine Learning!
- Our litigation risk Al predicts the risk of legal complications and highlights claims for attention before attorneys get involved.
- In our case studies, the AI increased the efficiency of finding claims by almost 10x and was able to do so within 30 days of FNOL.
- Reduce customer frustration
- Reduce legal costs



*Coming Soon

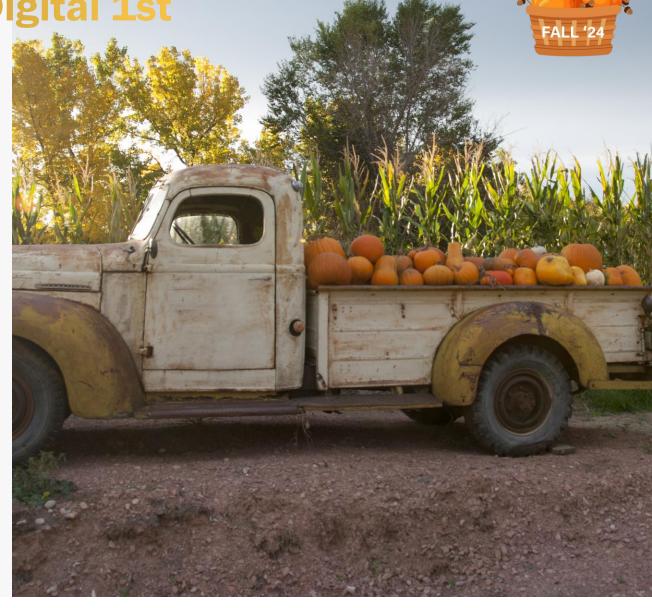


Added Advanced Analytics for Digital 1st

Empowering Digital 1st customers

Capabilities:

- Digital 1st customers can now benefit from:
 - Data synched to the Majesco data lake in near real time
 - Custom data automatically included
 - Advanced reporting out of the box
 - Data team access to even more reporting with PowerBI
 - Downstream data to your own data repository
- Better insights to improve productivity, decision making, profitability, and growth.



New Data Sets and Reports for Majesco P&C Core



Unlocking enhanced analytics

Capabilities:

- We continue to enrich out of the box analytics capabilities with additional data sets including:
 - Claim Litigation
 - Written Premium
 - Account Bill Activity
 - Reinstatement in Collection
 - Held Policies
 - Claim Subrogation
 - Outstanding Suspense
 - Claim Outgoing Check Register
 - Unidentified Suspense Transactions
 - Rejected Cash Activity
 - Reinstatement in Collection Activity Notice
- Each data sets comes with one or more out of the box report
- Intelligent Core customers can develop their own reports from these data sets in minutes!

