




# BRIDGE SPECIALTY SUITE

Modern Approach For An Increasingly Complex Market



[www.insurity.com](http://www.insurity.com)

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A modern policy administration system is more than just the system of record or repository of the policies written by an insurance provider. Today's insurers, brokers and MGAs handling specialty lines are facing tougher competition and heightened customer expectations that demand streamlined processes and innovative technology. To compete, insurance organizations must fully embrace digital solutions.

Insurity's Bridge Specialty Suite offers a modern, integrated approach to core insurance processing, encompassing policy administration, billing and claims. With a true SaaS model and a low-cost, easily configurable system that can be deployed rapidly, customized for your workflow requirements and maintained by your own staff.

The Bridge Specialty Suite is designed for property and casualty insurers, brokers, and MGAs.

- The Bridge Specialty Suite empowers insurance organizations to quickly react to market opportunities, creating or changing products for any line of business with increased speed and at low costs, virtually eliminating professional service fees and maximizing ROI.
- Fully configurable by Insurity clients' internal staff, Bridge Specialty Suite uses screen-based tools that don't require any coding, programming or scripting.



## Policy Administration

The Bridge Specialty Suite's policy administration module is designed to handle the complexities of commercial and specialty lines insurance, supporting insurers' need for growth and digital innovation, operational efficiencies and the need to respond to ever changing market demands. With its ability to execute core policy transactions including clearance, quoting, binding, issuance, endorsements, renewals, cancellations, reinstatements and rewrites, the Bridge Specialty Suite empowers insurers to efficiently manage policies throughout their entire lifecycle.



## Portal

The Bridge Specialty Suite's portal module provides an easy-to-use and consistent interface for your organization across all lines and for internal and external audiences. The Bridge Specialty Suite can manage multiple branded portals to support different users or products, and it can be personalized to create a compelling and differentiating experience that promotes usage and drives business. Portals can access and display information from multiple data sources, internal or external, and provide a wide variety of analytics capabilities. If desired, the Bridge Specialty Suite can manage entire transactions, offering collaborative workflows for new business processing, renewals, audit declarations, endorsements, claims reports, and payment processing.



## Rating

The Suite's intuitive insurance-rating engine enables business users to quickly and cost-effectively create, update and modify insurance rates, rate drivers and rating rules. Bridge Specialty Suite calculates all premiums by coverage using any combination of flat amounts, rates, multipliers, modifiers, factors, discounts, surcharges and minimums.



## Underwriting

The Bridge Specialty Suite's underwriting module gives you the tools you need to gain a competitive advantage in your market where business needs to be processed quickly, efficiently and accurately. It automatically validates all submissions against your underwriting rules, accurately calculating premiums and documenting coverage terms. The Bridge Specialty Suite supports a wide variety of authority models that direct complex submissions to the right underwriters using automated workflow tools to improve overall efficiency.



## Billing

The Suite's billing module automates the premium billing process, reducing administrative costs and errors, improving cash flow and providing enterprise-wide transparency for invoicing, payments and receivables. With the Bridge Specialty Suite you can manage and track receivables, calculate and bill charges and taxes, process payments quickly and easily using lockbox interfaces and online payment processing, maintain and report on broker commissions and carrier payables, and interface directly to the general ledger. The system supports automated write-offs, one-button reversals and reallocations, automated month-end reporting including earned premium and a variety of easy tools to streamline collections.



## Claims

The Bridge Specialty Suite offers powerful features to improve the speed and efficiency of claims management and settlements. It's ability to offer adjusters, surveyors, brokers, the insured, and other third parties secure and controlled access to policy and claim information online 24/7 further enhances customer service and satisfaction levels. The Bridge Specialty Suite supports custom workflows, automated adjuster assignment, tracking dashboards, and bordereau processing.



## Reporting

The Bridge Specialty Suite's fully integrated Cognos business intelligence software provides user-friendly, drag-and-drop insurance reporting on premium, claims, billing, submission and policy transaction data, providing real-time access to critical information. Insurity's SmartView technology allows you to slice and dice your business data to make insightful decisions in real time.



## Document Generation

The Bridge Specialty Suite allows staff to maintain and manage a library of forms using standard Microsoft-Word with a plug-in that facilitates the embedding of data placeholders and business logic. Documents can be accessed to generate documentation at the appropriate part of the workflow, and all generated documents are stored automatically for future access and can be instantly sent to designated recipients or interfaced to external document management systems.

# Modern Technology

## End User Configuration

Many vendors say that their system is configurable by end users but in truth, reading and scripting XML is still required and rating is often built in program code. Bridge SmartTools allow the system to be implemented, managed and updated completely through screen-based tools, without the need for any programming or scripting. When configuring products and portals, companies can rely on their own internal IT resources, business users and subject matter experts to act independently without relying on vendors or third party systems integrators, minimizing external support costs. Ultimately Bridge SmartTools means speed to market, lower total cost of ownership, and the flexibility to drive innovation and creativity.

## Data Visualization

Behind The Bridge Specialty Suite is SmartView, our proprietary data presentation/ visualization technology. SmartView was purpose-built to handle insurance data and brings critical information together allowing for the use of data in a meaningful way, when you want it and where you need it. Today, SmartView is used across many of Insurity's solutions; however, since SmartView operates irrespective of data source it can be used to combine and present data from any backend system, third party data provider or even the public internet.



## Modern UI

The Bridge Specialty Suite includes our DigitalXPerience Studio. Insurity's DigitalXPerience Studio is a powerful design tool that allows business users to create compelling digital insurance experiences that are cross platform, run natively as true apps on every device and are decoupled from the core business services themselves. This architecture effectively protects applications like the Bridge Specialty Suite from having to rewrite or refactor screens when client-side or UI technologies change or new devices emerge.

Key features include:

- Declarative application development style that increases developers' productivity and ensures consistency and performance
- Cross platform technology supporting latest devices and native features
- Easy end-user configuration with instantaneous response
- Card-based components which can be combined into an endless variety of screen layouts
- Use of industry standard and latest UI toolkits for standard and customized skins
- Responsive form layouts that prioritize the most essential data elements and structures
- Dozens of UI controls
- Hundreds of built-in icons and images
- Fast, asynchronous updates with built-in caching



## Why SaaS?

The Bridge Specialty Suite is offered under a SaaS model that helps to ensure you stay current with the latest version of our applications and are able to take advantage of new features as they are introduced into the system. You'll gain scalability without upfront cost and you'll realize an overall lower total cost of ownership. Learn how this model can accelerate your speed to market.

### Deep SaaS Insurance Industry Expertise

- 30 years of domain expertise
- 200+ Clients: Tier 1 to Start-up
- Multi-Tenant Private Cloud
- Proven Cloud Operations and Info Security Team
- Mature, Certified Platform
  - 99.99% Uptime
  - Robust SLA
  - Continuous SSAE-16

### Integration Capabilities

The Bridge Specialty Suite's Connect allows for two-way, out-of-the-box integration between on-premise and other cloud-hosted systems by providing a standard message definition and delivery infrastructure for each of the platform's modules. Insurity's support for dynamic data structures within our standard messages allows you to achieve the most complex system-to-system processes using a self-serve implementation, giving users full control of workflows and resource allocation. The Bridge Specialty Suite's includes support for industry standard security protocols (Basic and Client Certificate Authentication, Message Signing) and transport protocols (SOAP and RESTful).

*“The Bridge Specialty Suite provides the flexibility we need, especially as we go forward in implementing across additional lines. The Bridge Specialty Suite provides a common user interface and promotes consistent underwriting processes across our diverse products. The Bridge Specialty Suite also offers our non-technical staff the ability to make system changes through configuration screens without programming or scripting, which eliminates dependence on a vendor for those changes.”*

~Matt Overlan, COO, HCC Specialty

*“We selected the Bridge Specialty Suite because of the flexibility of the system. And, we knew down the road this was the right system if we wanted to be able to maintain existing products and configure new products and lines of business ourselves. It was a pretty simple decision for us. We’re going from a manual environment to a system where the Bridge Specialty Suite will keep track of all our rating in the background, make sure we are using the proper forms and rates, and give us more flexibility for the future.”*

~Jim Clark, CUO and SVP, HDI-Gerling America



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