

October 2023

# Fall '23 Release Release Kit

Your next now

“

Another fall, another  
turned page..”

- Wallace Stegner



# 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.

“In the ever-evolving landscape of the insurance industry we find ourselves at a pivotal crossroads. As the macroeconomic challenges and environmental shifts impact our direction, we are dialed into our customers’ needs and aspirations. Our Fall ‘23 Release is a testament to this commitment, seamlessly integrating advanced analytics and digital advancements into core processes. By harnessing the power of intelligent innovation, we empower our customers to enhance their underwriting precision, fortify loss prevention, streamline operations, amplify distribution efficacy, and offer unparalleled client experiences. Here’s to a brighter, smarter tomorrow.”

## **Manish Shah**

***President & Chief Product Officer at  
Majesco***







# MAJESCO P&C INTELLIGENT CORE SUITE





# Fall '23 P&C Highlights

## **Majesco Copilot**

Bringing Artificial Intelligence, Machine Learning, and Automation to the heart of Majesco to give incredible new power to our customers

## **Intelligent Insights & Experiences**

Our goals were getting you the right information where you need it, bringing advanced insights front and center with compelling visualizations, and helping you get your job done more quickly.

## **Improved Daily Experience**

Our goals were getting you the right information where you need it, bringing advanced insights front and center with compelling visualizations, and helping you get your job done more quickly.

## **Majesco Bureau Content Service**

Manage and access all the latest circular changes, expertly made available to you for adoption by the Majesco team.





# Majesco Copilot

## A fresh and powerful way to interact with Majesco and manage free text

### With Majesco Copilot in P&C, 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

- Reduce number of clicks and page load-time by asking what you want to know – the answer is always right there for you
- Take notes as you're talking to an insured, vendor, or other party – copilot can format and rewrite it, saving effort and overthinking
- Preserve the intent of what you wrote by seeing previous responses and drafts

The image displays three screenshots of the Majesco Copilot interface. The top-left screenshot shows a grid of example questions about policy cancellation, renewal premiums, and taxes. The top-right screenshot shows a chat conversation where a user asks 'What's the reason for Policy cancellation?' and the Copilot responds with 'Policy: 01-CA-000017863-0 was cancelled on May 13th, 2023 at the insured's request'. The bottom screenshot shows a 'Write a note with Copilot' interface where a user has entered 'rewrite this to make it more concise' and the Copilot has generated a note about a vehicle repair claim. A settings panel is visible in the bottom-right of this screenshot, allowing users to adjust text length (Short, Medium, Large) and writing style (Simple, Concise, Formal).





# Intelligent Insights and Experience

Get the most important information as soon as you log in and simply click to dive in

With Intelligent Insights and Experience, P&C Policy and Billing users can:

- Quickly search for the policy, quote, claim, and more
- See their upcoming tasks
- Take quick actions from search section buttons
- Get an at-a-glance understanding of key metrics
- Get the most from Majesco's Intelligent Core when you click on a widget and further tailor the report content

## The Value Add

- Save time via actions and information being right there on log-in
- See how many tasks you have based on time-sensitivity and priority – helping you plan your day and work on the most important items first
- Intelligent Core allows you to see the details of the reports driving the widgets; sort, filter, add and remove columns, and save that view for your reporting needs, ensuring you get all the information you need, just the way you want to see it

Welcome, Jim  
September 14, 2023

Search for customer, policy, quote, claim number, account, agency...

Create customer Create quote Create policy

**TASKS Assigned**  
Total pending tasks / when assigned  
4.7 days  
19  
Today (19)  
1-3 days ago (0)  
4-7 days ago (0)  
10 days

**TASKS Recent**  
Tasks / past 7 days  
13  
Completed

Task	Status	Reference	Assigned	Due date	Priority
Enter 2023 4224	Unassigned	93-496-023214-000	Esley, Andrew	10/10/23	★★★★★
Enter 2023 4224	Unassigned	93-496-023214-000	Esley, Andrew	10/10/23	★★★★★
Enter 2023 4224	Unassigned	93-496-023214-000	Esley, Andrew	10/10/23	★★★★★
My task	Assigned	93-496-023214-000	Esley, Andrew	10/10/23	★★★★★

**POLICY In force policies**  
Top lines of business with in force policies  
Personal auto 100

**NEW BUSINESS Pending quotes**  
Top lines of business with pending quotes  
Personal auto 58

**Unapplied payments**  
Unapplied payments / last 30 days incl. today  
79  
View all

**Payments collected**  
Total / past 30 days  
\$48.5K  
Change / YOY  
+7%  
Amounts / past 3 months  
\$28,915 \$29,020 \$48,511  
\$0 \$50,000 \$100,000  
\$0 Month April '23

**BILLING Policies in collection**  
Policies in collection / as of today  
07  
View all

**BILLING Cancelled policies**  
Policies cancelled / last 30 days incl. today  
14  
View all

**BILLING Policies on hold**  
Total holds / as of today  
15  
View all

majesco | P&C Suite

Analytics  
In Force Policies by LOB

Back to report list

Product Name	In Force Policy Count	In Force Premium
Personal Auto	313	\$774,853.90
Business Owners	258	\$1,437,857.00
Workers Comp	211	\$47,475,285.00
General Liability	210	\$322,995,377.00
Commercial Property	157	\$3,951,368.00
Commercial Package	131	\$12,041,292.00
Dwelling Fire	37	\$42,211.02
<b>Total</b>	<b>1,317</b>	<b>\$388,718,243.92</b>



# Improved Daily Experience

**Instead of improving a single workflow, we're making the things you touch every day better**

**Your daily interactions with the Majesco Suite and working with Majesco is better and more transparent with:**

- Improvements to system performance, including uploads, making everything you touch faster.
- More Health checks
- Life and Health support in Billing
- Redesigned Ideas Management process delivering changes users want most

## **The Value Add**

- Get efficiency in everything you do through increased system performance and greater stability with fewer system restarts
- More health checks yield faster, more seamless upgrades
- Manage the unique needs of Individual life policies including acquisition, invoicing, payment support, endorsements, installments schedules, and more
- Releasing 4x the number of customer-requested ideas than in the past; Ideas Councils inform requirements and prioritization direction on what we are doing and when







# Majesco Bureau Content Service

## Majesco Manages It for You!

### With Majesco Bureau Content Service, you can:

- Always have the latest circulars available for adoption
  - **667** circular updates applied resulting in **26,101 changes** and **2,690,693 records updated** in the last 12 months
  - Sourced from Verisk, AIB, Mississippi (MSRB), NCCI & Various Independent bureaus (9 states), MSRB, ISRB (Idaho), DBCINC (Direct Business Connect - Hawaii), WSRB (Washington), LDI (Louisiana), Commonwealth
- Take advantage of Majesco's long history of managing circular updates and the expertise to make sure it is done correctly
- Use a simple management portal to manage available circulars and apply the appropriate one(s)

### The Value Add

- Stay current and compliant with the most recent circulars
- Gain efficiency by minimizing time and process spent managing the ever-changing circulars
- Find and use the circular that meets your needs, updating to the latest revision with just a few clicks



**Majesco P&C Policy Bureau Circular Roadmap - Commercial Auto (Fall '23)**

P&C Policy Commercial Lines	P&C Policy Commercial Lines	P&C Policy Commercial Lines	P&C Policy Commercial Lines	P&C Policy Commercial Lines	P&C Policy Commercial Lines
2023.04.00 (Spring '23 Update 1) Apr 28, 2023	2023.05.00 (Spring '23 Update 2) May 28, 2023	2023.06.00 (Spring '23 Update 3) Jun 30, 2023	2023.07.00 (Spring '23 Update 4) Jul 28, 2023	2023.08.00 (Spring '23 Update 5) Aug 28, 2023	2023.09.00 (Fall '23) Sep 28, 2023

**Features**

- MPCL-2372 LI-CA-2023-045 Michigan-Colorado-Georgia Association-Residual-Change-Effective-Date-Revision Circular Effective Date 07/01/2023 Circular Approved Date 02/14/2023
- MPCL-2407 LI-CA-2023-109 Montana Revised Commercial Auto Advisory Prospective Loss Costs To Be Implemented Effective August 1, 2023 Circular Effective Date 08/01/2023 Circular Approved Date 03/28/2023
- MPCL-2410 LI-CA-2023-110 Montana Revised Commercial Auto Legacy Classification Plan Loss Costs To Be Implemented Effective August 1, 2023 Circular Effective Date 08/01/2023 Circular Approved Date 03/28/2023
- MPCL-2271 LI-CA-2023-008 Arizona Policy Changes Endorsement Filed And Approved August 1, 2023 Circular Effective Date 08/01/2023 Circular Approved Date 01/10/2023
- MPCL-2418 LI-CA-2023-063 Commercial Auto Multistate Forms, Rules And Loss Costs Revisions Addressing Abuse Of Multistate Liability Options And Auto Hacking Expense Coverage To Be Implemented In Georgia Effective 8/1/2023 Circular Effective Date 08/01/2023 Circular Approved Date

**Verisk Circular**

**LOSS COSTS - APPROVED** APRIL 13, 2023

COMMERCIAL AUTOMOBILE LI-CA-2023-131

**OKLAHOMA REVISED COMMERCIAL AUTO ADVISORY PROSPECTIVE LOSS COSTS APPROVED**

**KEY MESSAGE**  
Loss costs representing a 3.6% statewide change are approved.

**BACKGROUND**  
In circular [LI-CA-2023-101](#), we advised you that we submitted filing [CA-2023-B-1A1](#) to the Insurance Department.

**INSURANCE DEPARTMENT ACTION**  
The Insurance Department has approved this revision.

**EFFECTIVE DATE**  
The ISB revision is subject to the following rule of application:  
These changes are applicable to all policies written on or after December 1, 2023.  
This circular date applies only to those insureds who have filed their Commercial Auto loss cost applications to be automatically applicable to their ISB loss cost revisions.





# MAJESCO LOSS CONTROL





# Fall '23 Loss Control Highlights

## **Majesco Copilot**

Artificial Intelligence | Machine Learning

## **API Enhancements**

Efficiency | Accuracy | Speed

## **Direct Mail Integration**

Professionalism | Consistency | Reach

## **International Phone Numbers**

Text Notifications | Accuracy | Speed



# Majesco Copilot

## For Inspectors & Managers

### With Intelligent Insights and Experience, it enables:

- Efficiency
- Professionalism
- Accuracy
- Speed to completion

### Auto-Generated Recommendations:

- Context sensitive recommendations
- Track usage of prefills
- Speed insertion of relevant text into surveys

**Co-Pilot Prefill Logs**

Click here to search (L)

Inspection #	User Who Opened Recommendation	User Input	Time Of Request	Request	Response	Accepted?	Co-Pilot Paylo
4219	LC360	Chimney Clean	9/13/2023 12:14 PM	Provide recommendation steps for Chimney Clean	To clean your chimney, assess the situation and...	Yes	
4219	LC360	handrail installation	9/13/2023 12:19 PM	Provide recommendation steps for handrail installation	1. Assess the location: Determine the area wher...	Yes	
4219	LC360	Install handrails on staircase	9/13/2023 12:18 PM	Provide recommendation steps for Install handrails on staircase	1. Assess the staircase: Begin by measuring the...	No	
4219	LC360	Install/Activate Permanent Fire Alarm System	9/13/2023 12:16 PM	Provide recommendation steps for Install/Activate Permanent Fire Alarm System	1. Assess your needs: Determine the type and si...	Yes	
4211	LC360	Vehicle Rust	9/13/2023 11:27 AM	Provide recommendation steps for Vehicle Rust	Prevent and treat vehicle rust by washing and w...	Yes	

EXPORT CONFIGURE GRID RESET TO DEFAULT Total Results: 5





# API Enhancements & Benefits

## For Technology Teams & Managers

### Enables:

- Efficiency
- Accuracy
- Speed

### Reduced Processing Time:

- Ability to automatically sync data between multiple systems
- Improved processing speed
- Frees up processing resources for additional jobs
- More focused data calls for more specific tasks

The screenshot displays the API documentation for 'Loss Control 360'. The main content area is titled 'Users' and contains two sections:

- Get Agents**: Returns a list of Agents. AUTHORIZATIONS: Manager, IT System Admin.
- Responses**: Shows two response examples:
  - > 200 HTTP Status of 200 for success.
  - > 500 Internal Server Error.

The right sidebar shows response samples for the 'Get Agents' endpoint, including a 200 success response and a 500 internal server error response. The response samples are shown in a dark theme with a light background for the content.



# Direct Mail Integration

## For Inspectors, Managers, Underwriters, and Support Staff

### Enables:

- Efficiency
- Professionalism
- Consistency
- Reach

### Cross Channel Delivery:

- Consistent message and delivery
- Better target for some demographics
- Another method to extend brand
- Creates additional touch points

Output Letter:

Rec Letter

**If selected, this output will be sent to the configured post mail provider for Post Mail generation upon being generated.**

Send to Post Mail

Color Options  Color  Black and White

Print Options  Single-sided  Double-sided

Recipient  Policyholder  Agent  Both

Return Address

Override System Mailing Address

\* Name

\* Street 1

Street 2

\* City

\* Country

\* States

\* Zip Code

Correspondences

Please note that full tracking for letters sent via mail service is only available for the United States. The last scan for international letters will be in Transit.

[Click here to search \(L\)](#)

Created By	From	Recipients	Subject	Body	Date/Time	Status	Attachments	Level	Re-Send/Reply
Demo3 User	Loss Control 360	Post Mail Provider	Output document sent L...	The post mail provider ID for the output document transaction is: Unavailable	8/25/2023 3:41 PM	Failed Send to Post Mail Provider	Post Mail Output ...pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output document sent L...	The post mail provider ID for the output document transaction is: ltr_f03b0b8f319f266f	8/25/2023 3:41 PM	Accepted by Post Mail Provider	Post Mail Output ...pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output document sent L...	The post mail provider ID for the output document transaction is: ltr_0474567503e98b6e	8/25/2023 3:41 PM	Accepted by Post Mail Provider	Post Mail Output.pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output document sent L...	The post mail provider ID for the output document transaction is: ltr_095588ffc76e6d2	8/25/2023 3:41 PM	Accepted by Post Mail Provider	Post Mail Output.pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output document sent L...	The post mail provider ID for the output document transaction is: ltr_a3d0c135697377b1	8/25/2023 3:40 PM	Accepted by Post Mail Provider	Post Mail Output ...pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output letter sent to ...	The post mail provider ID for the output document transaction is: ltr_346b6699de60cb69	8/25/2023 3:22 PM	Accepted by Post Mail Provider	4215_Contact Repes ...pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Post Mail Provider	Output letter sent to ...	The post mail provider ID for the output document transaction is: ltr_b02b66351199f3b	8/25/2023 3:22 PM	Accepted by Post Mail Provider	4215_UW Report.pdf	Inspection	<input type="button" value="RE-SEND"/>
Demo3 User	Loss Control 360	Demo3 User	New Survey Assigned	Survey # 4215 has been assigned to you. Inspection order for: 3641, Julie Ct	8/25/2023 3:22 PM	Read		Inspection	<input type="button" value="RE-SEND"/>





# International Phone Numbers

## For Inspectors & All Users

### Enables:

- Text notifications
- Accuracy
- Speed
- Improved action rates

### Improved Contact Rates:

- Numbers are validated on input
- Usable mobile numbers enable text delivery
- Using texts speeds contact and improves response rates

INSURED'S INFORMATION

Location

Occupation

\* First Name   
The First Name field is required.

\* Last Name   
The Last Name field is required.

Contact Type

Email

Home Phone

Cell Phone

Work Phone

Notes

New Contact

First Name:

Last Name:

Contact Type:

Occupation:

Level:

Home Phone:

Cell Phone:

Work Phone:

Email Address:

Notes:

Submit Cancel

Client	Contact	Person To Meet	arnold@yahoo.com	Client		
Customer	Client	Person To Meet	product@losscontrol360.com	Client		
Customer	Client	Person To Meet	product@losscontrol360.com	Client		





# MAJESCO L&AH INTELLIGENT CORE SUITE



# Majesco Copilot: Your Next Digital Assistant

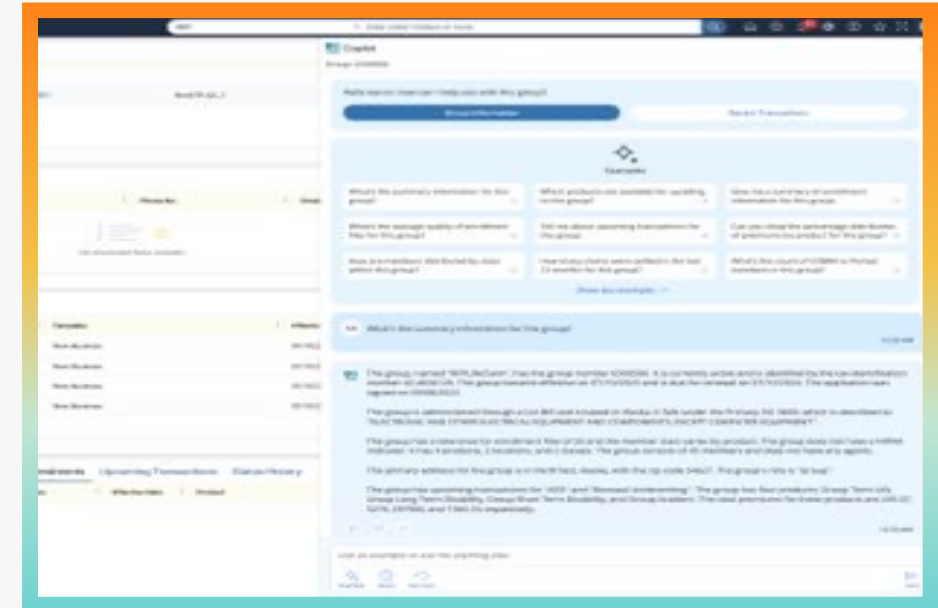
## Harness the power of Majesco Copilot for faster customer servicing & operational processing

### Capabilities & Business Benefits

- Effective Group Servicing: Streamline group operations with real-time access to group summaries, enrollment data, and billing trends, reducing administrative workload
- Enhanced Employee Experience: Answer plan related questions & offer upsell opportunities by analyzing Employee and Policy specific data
- Accurate Billing Information: Easily find billing & payment insights or simply find out when was the payment last missed in a single click
- Unlock Actionable Insights in Claims: Seamlessly merge plan & claim data with physician reports to unlock benefit recommendations for optimized decision-making
- Instantly transform Notes & Remarks: Convert notes & remarks into crystal-clear, professionally polished text with the right tone and detail

### 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 enables carriers to make data-driven decisions, leading to optimized risk management, pricing, and profitability







# Introducing Individual Life LOBs

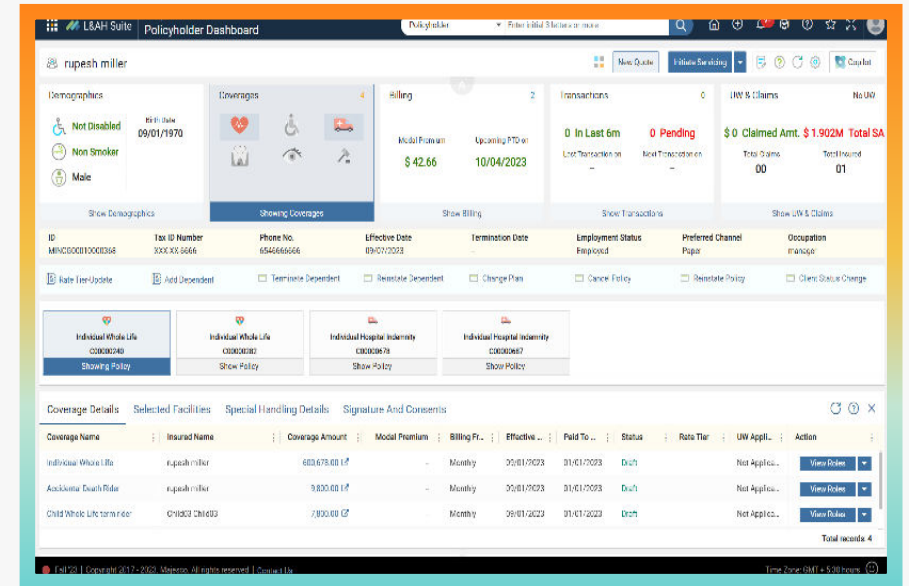
## Redefine the retail individual business process from app capture to Claims for Traditional Life & Cash Value products

### Capabilities & Business Benefits

- Rapid Sales with Market-Ready Product Templates for Term, Whole Life, UL & ISWL products
- Effortless App Capture to Swift Policy Issuance with IGO/ NIGO checks
- Automate Individual Underwriting & Elevate Sales with Pre-designed Policy Documents
- Empower Sales teams with a 360° Policyholder Dashboard for Servicing, instant Quotes, Billing, and Payments
- Precise Calculations for Cash / Account value with interest credits & insurance charges
- 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 Processing through our 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





# Introducing Individual A&H LOBs

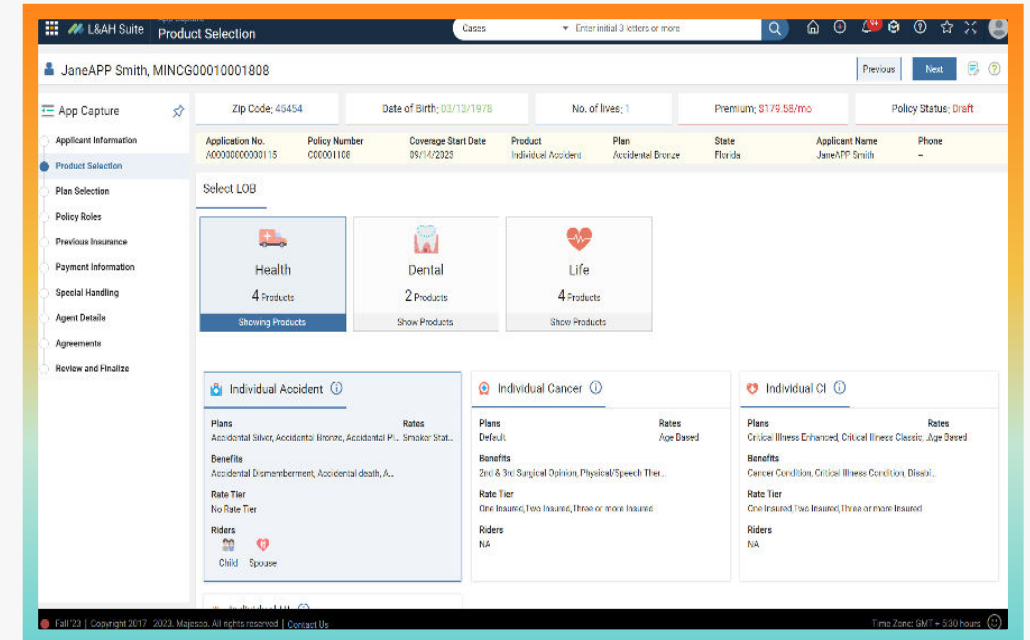
Redefine the retail individual business process from app capture to Claims for A&H products

## Capabilities & Business Benefits

- Rapid Sales with Market-Ready Product Templates for Accident, CI, HI & Cancer products
- Effortless App Capture to Swift Policy Issuance with IGO/ NIGO checks
- Automate Individual Underwriting & Elevate Sales with 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







# Notable Enhancements: Chart of Accounts

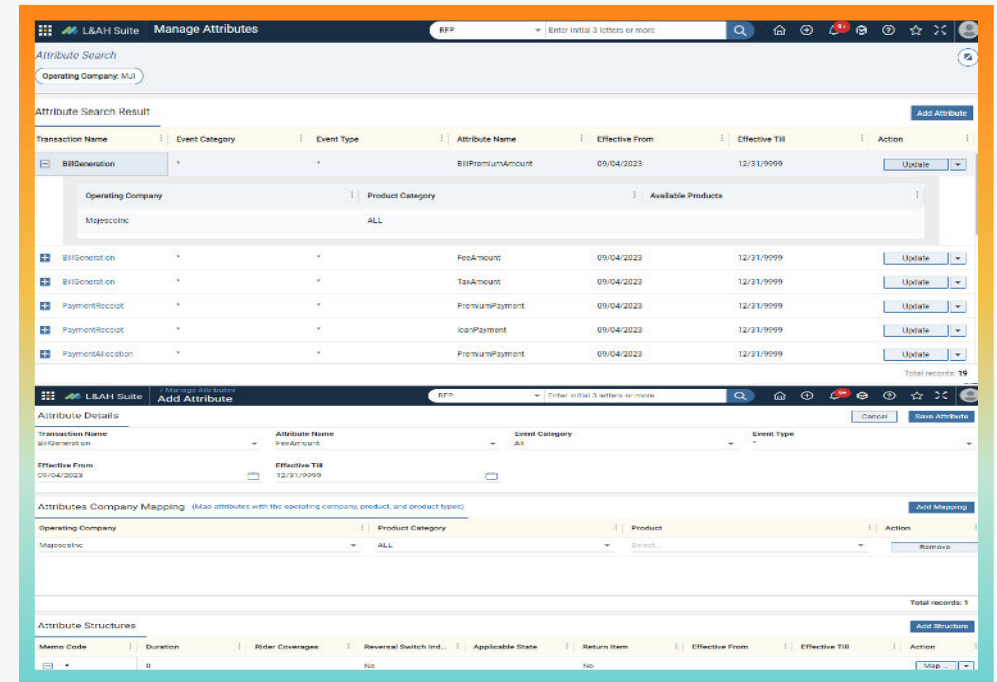
## General Ledger Integrated Chart of Account definition & financial transaction entries

### Capabilities and Business Benefits

- Organized Account configurations through Intuitive interface
- Hierarchical transaction framework with diverse attributes, structures & account codes
- Accurately record financial transactions and share it with GL systems
- Synchronize financial data across platforms to improve efficiency and accuracy
- Effortless configuration through bulk and incremental approach
- Precision Accounting with company, product and state level variations
- Consistent financial reporting between Policy and Billing system to General Ledger

### The Value Add

- Informed Decision making using structured and data-driven extracts
- Organize financial flow with streamlined recording & tracking of financial transactions
- Harmony in financial reporting across multiple diverse systems
- Trust and Confidence through Audit trails with clear and simplified process
- Ensuring compliance to standards and tax regulations by standardizing flow





# Notable Enhancements: L&AH Product Studio on Cloud

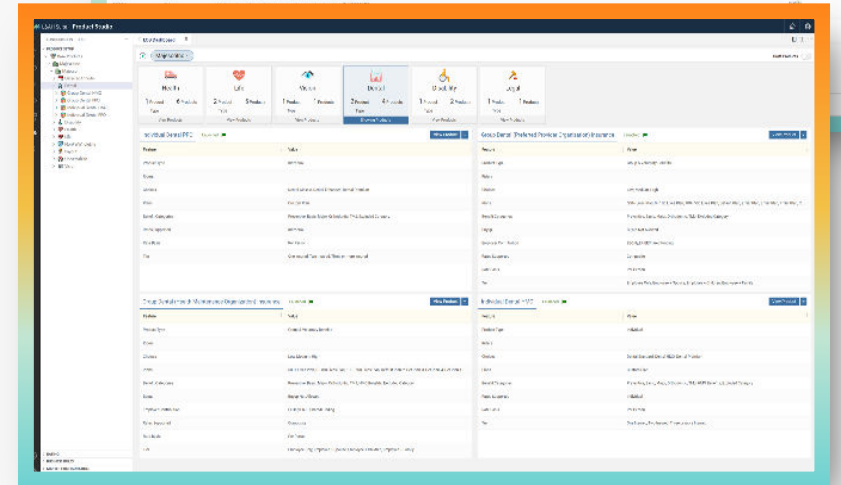
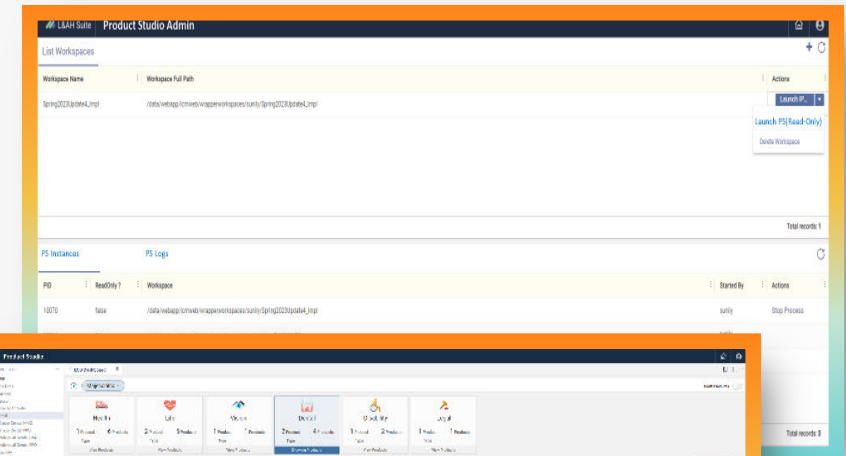
## Real-time configuration with product studio on the cloud in read-only or edit mode

### Capabilities & Business Benefits

- Access all the Product Studio configuration instantly in read-only or edit mode based on you access levels
- Real-time configuration changes with the option to verify & conduct impact analysis
- Identify and manage configurations in a true business structure across the business areas, transactions and business rules
- Increase efficiency with the ability to make bulk changes to provisions definition, rates, and decision table

### The Value Add

- Track user activities, changes, and versioning through Comprehensive logging and monitoring
- Use Product studio as a service to manage configuration across environments & versions in a read-only or Edit mode, based on user access rights
- Save on training costs with clear configuration separation for business users vs. advanced configuration organized by business relevance
- Increased accuracy in configuration through guided wizards that reduce human errors







# Usability Improvements: Suite Experience

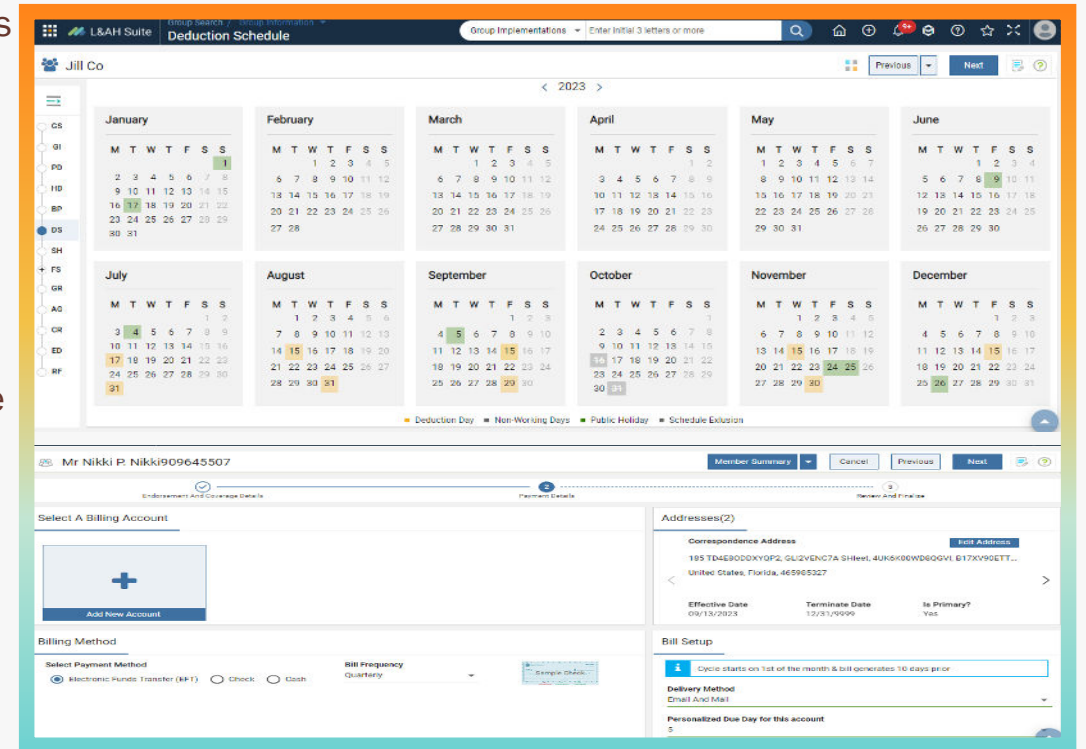
## One suite one experience across the business life cycle combining Policy and Billing Services

### Capabilities & Business Benefits

- Seamless user experience across business functions, eliminating data silos and enabling real-time 360-degree view of the business data
- Streamlined Workflows that span across the business flow, reduce manual errors and improves operational efficiency
- Integrated tools for follow-up, notifications, calendars, reporting and user management to ensure efficient collaboration between Policy and Billing

### The Value Add

- Setup teams by business transaction flow rather than system functions like policy or Billing
- Unified Payment reconciliation and adjustment processes with a 360 view of Policy & Billing
- Enhance Customer Service through a single navigation flow for Policy and Billing information for Groups, Members, Accounts and TPA level requests
- Designed to scale with business growth based on additional products, location, class additions, group size, certificate and coverage changes
- Reduced training time for end users with a consistent and business centric user experience





# Accelerated Quote to Issuance Process

Enhanced user experience, shortcuts & new features to quickly turn around new business proposals

## Capabilities & Business Benefits

- Copy & create a new plan instantly for swift sales
- Copy a quote and propose instantly to Accelerate New Business process.
- Enhance Usability for UW to capture additional details during re-rating of a case
- Tailored Plans through custom provisions for perfect Plan Matches & include them in contract documents.
- Streamline member enrollment with seamless Direct Billing support
- Empower UW to add table extras based on individual risk assessment

## The Value Add

- Faster turnaround times for clients, leading to increased sales opportunities
- Increased Efficiency with copy feature thereby reducing sales cycle times
- Customer focused plan recommendations that match their needs
- Enhanced profitability through the ability for underwriters to provide coverage tailored to individual risk profiles

The screenshot displays the 'L&AH Suite' interface for 'Caribbean (New Business)'. The top navigation bar includes a search bar and various icons. The main content area shows a table with columns for RFP Type, Group Name, Group Type, Tax ID, Effective Date, SIC, Site State, and Assigned UW. Below this, there is a section for 'All Rates Chart' with a filter by 'Product' or 'Quote' and 'Rate Type'. A table of rates is visible, showing columns for Class Group, Age Band, Number of Lives, Volume, Final Rate, Final Margin (%), and Final Estimated ...

Class Group	Age Band	Number of Lives	Volume	Final Rate	Final Margin (%)	Final Estimated ...
Clees1/Group	++ 74	0	0	2,483	3%	\$0.00
Clees1/Group	25-29	0	0	2,483	3%	\$0.00
Clees1/Group	30-34	0	0	2,571	3%	\$0.00
Clees1/Group	35-39	0	0	2,571	3%	\$0.00





# MAJESCO CLAIMVANTAGE SOLUTIONS



# Fall '23 Majesco ClaimVantage Absence Management Highlights

## PFML

Managing Compliant Colorado Paid Family Medical Leave

## Compliant Eligibility

Distinguishing Between Hours Worked & Hours Worked Inclusive of  
Company Paid Leave Policies

## Accuracy of Payment

Enhancements for Company Paid Leaves







# Managing Compliant Colorado Paid Family Medical Leave

## Capabilities and Business Benefits

- Colorado (CO) FAMLI, the state's paid family and medical leave (PFML) program, goes live with benefits becoming payable on January 1, 2024
- The Fall '23 Release includes the new CO PFML absence specification covering program requirements including employee eligibility, leave reasons and allotments, covered relationships, average weekly wage and benefit calculation
- Our close monitoring of updated guidelines and amendments to CO FAMLI will enable us to quickly address future changes that impact compliant management of the program

## The Value Add

- The addition and ongoing support of CO PFML to the Absence product ensures customers are compliant with statutory and regulatory requirements for managing their CO PFML policies

Add this leave to applicable organizations by default?

Labels  
fmia-leave,paidleave

Only add to an employee when a claim is made for this leave?

What calendar will be used by this leave?  
The entitlement is per claim  Rolling Forwards  
The leave will last 1 year(s)   
52 weeks is a benefit year

How much time is allowed for this leave?  
12.00 Weeks   
 Show leave as decimal  
 In Calendar Days



# Distinguishing Between Hours Worked and Hours Worked Inclusive of Paid Leave Policies

## Capabilities and Business Benefits

- Many leaves have an 'hours worked' eligibility requirement, but what counts as hours worked may differ across leaves on a single claim
- To accommodate this, we've added the ability to capture an employee's hours worked inclusive of any hours for which the employee was paid pursuant to a regular policy of paid vacation, sick leave, or other paid leave(s)
- This is especially important for compliant administration of Wisconsin (WI) FMLA, which has a different definition of 'hours worked' than Federal FMLA

## The Value Add

- Allowing for this distinction in hours worked ensures compliant eligibility results across multiple leaves that may be applicable on a single claim

Date of Hire	9/21/2021	
Date Of Departure		
Date of Hire Previous		
Date of Departure Previous		
This weeks schedule	<a href="#">Default Schedule</a>	
Hours worked ⓘ	1,250.00	
All Hours ⓘ	1,400.00	
Hours Worked in the Last 180 Days		
Months of Service		
Average Workdays Per Week ⓘ		





# Enhancements for Company Paid Leaves




## Capabilities and Business Benefits

Managing company paid leaves requires options to address the different payment and earnings needs of employers and employees. To that end, we have added several enhancements to company paid leaves including:

- Support of bi-weekly and semi-monthly payment schedules for continuous leaves
- Ensured accuracy in calculations for both partial and full pay periods for employees having weekly, hourly, or yearly earnings
- Ability to prorate partial payments based on 5 days, 7 days, or based on the employee's work schedule

## The Value Add

- Assuring accuracy of payments with different pay schedules and earnings periods streamlines processes, reducing overhead and minimizing litigation risk

Related	Details
	Payment Schedule Name SemiMonthlyIML 
	Organization <a href="#">CVC-2183</a>
	Period Semi-Monthly 
	Start
	Through
	Items 0
	Created By  <a href="#">SA User</a> , 9/19/2023, 11:14 AM



# Other Fall '23 Notables

## Unprotected Leave Indicator

### Capabilities and Business Benefits

- Both OR PFML and CO PFML allow eligible employees to take leave if specific financial eligibility requirements are met, however when on leave, the employee's job is not protected unless the employee has been employed for a specific number of days by the start of the leave
- To track this, we have added Unprotected Leave to the Date Range to capture absence date ranges that are not job protected for both OR PFML and CO PFML

### The Value Add

- Customers can track both job protection and leave when the two are not one and the same, allowing clearer communication with the employee and enhancing the claim management process

## Window of Time for Bonding Leave

### Capabilities and Business Benefits

- OR PFML and CO PFML both have restrictions on when an employee can leave to bond with a new child. Bonding leave must be taken within a year of the date of birth or placement of the child
- This window of time within which bonding leave can be taken is set behind the scenes and driven by the date of birth or placement fields on either claim intake and/or the physician statement

### The Value Add

- Eliminates manual processes and tracking to ensure bonding leave is taken appropriately. This automation streamlines the process allowing for more effective claim management and communication with the employee





# MAJESCO GLOBAL IQX



# New Component: Renewal Recommender (AI)

## Capabilities & Business Benefits

- The Renewal Recommender leverages predictive analytics to recommend alternative renewals with cost containment 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

## Value for Carriers / Clients:

- Increase client retention
- Increase client profitability

Plan Group	Plan	Plan Name	Current Plan	Recommendation
AutoCalsGroup-BasicLife-Op1	1	MainLife100	AutoCalsGroup-BasicLife-Op1	AutoCalsGroup-BasicLife-Op1

Coverage	Calculation Set	Quote 614 - Renewal			Quote 614 - Current			% Change
		Volume	Rate	Premium	Volume	Rate	Premium	
Basic Life	AutoCalsGroup-BasicLife-Op1	500,000	0.368	\$183,000	500,000	0.368	\$183,000	-7.68%
AD&D	AutoCalsGroup-AD&D-Op1	500,000	0.036	\$18,000	500,000	0.036	\$18,000	0%





# Insurance Rich Data Warehouse in Modern Cloud Format

## Capabilities & Business Benefits:

Employment Insurance (EI) sickness benefits are paid after two weeks of disability and are paid for a maximum of 15 weeks

Typically, when EI is integrated with STD, STD benefits are paid during the EI waiting period and resume when EI sickness have ceased. Because some of the payments are covered by EI, plans with EI Integration tend to be less expensive

## Key Pain Points Being Addressed:

- Prior to this implementation, Majesco Global IQX did not support integration of EI and STD

## Value for Carriers / Clients:

- Enables clients to price more competitively
- Seamless, out-of-box integration reduces manual work

**Support for EI Integration has been added to the Canadian STD product and rating formulae.**



# Improved Census Import Workflow

## Capabilities & Business Benefits

When a census import is unsuccessful, the user can select to view and map only those columns that generated an error. At any time, the user can toggle back to viewing all columns.

## Key Pain Points Being Addressed

Too many clicks/screens to import and map census files.

## Value for Carriers / Clients

Enables users to find and correct issues quickly.







# MAJESCO DIGITAL1ST® PLATFORM





# Majesco Copilot

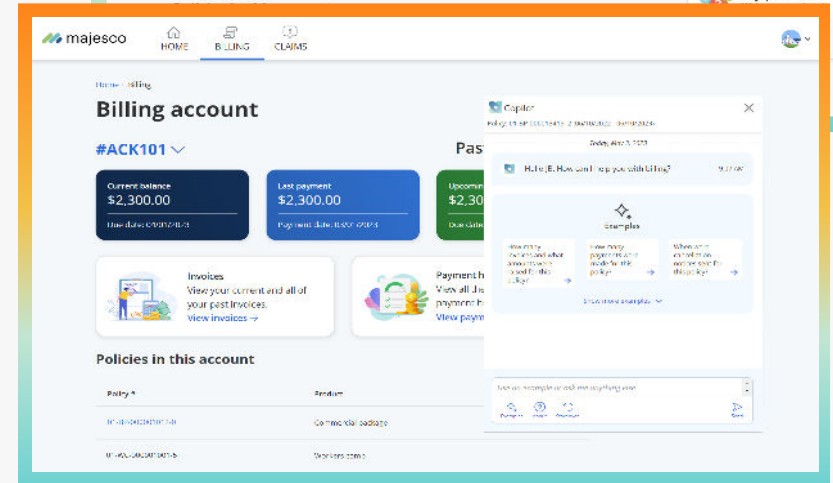
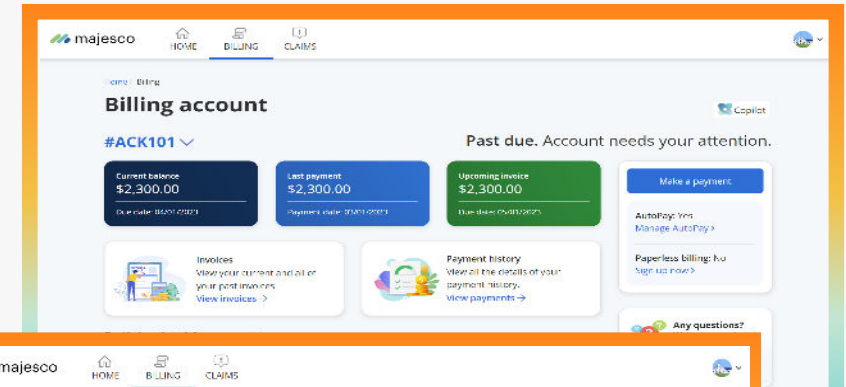
## Next Level of Innovation with Generative Artificial Intelligence

### Majesco Copilot is your intelligent assistant in 360 Apps.

- 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

### Billing

- Preview and save
- Copilot is available on Billing Dashboard of Agent360
- It provides example questions in context of billing use cases
- It is aware of the billing history and account information



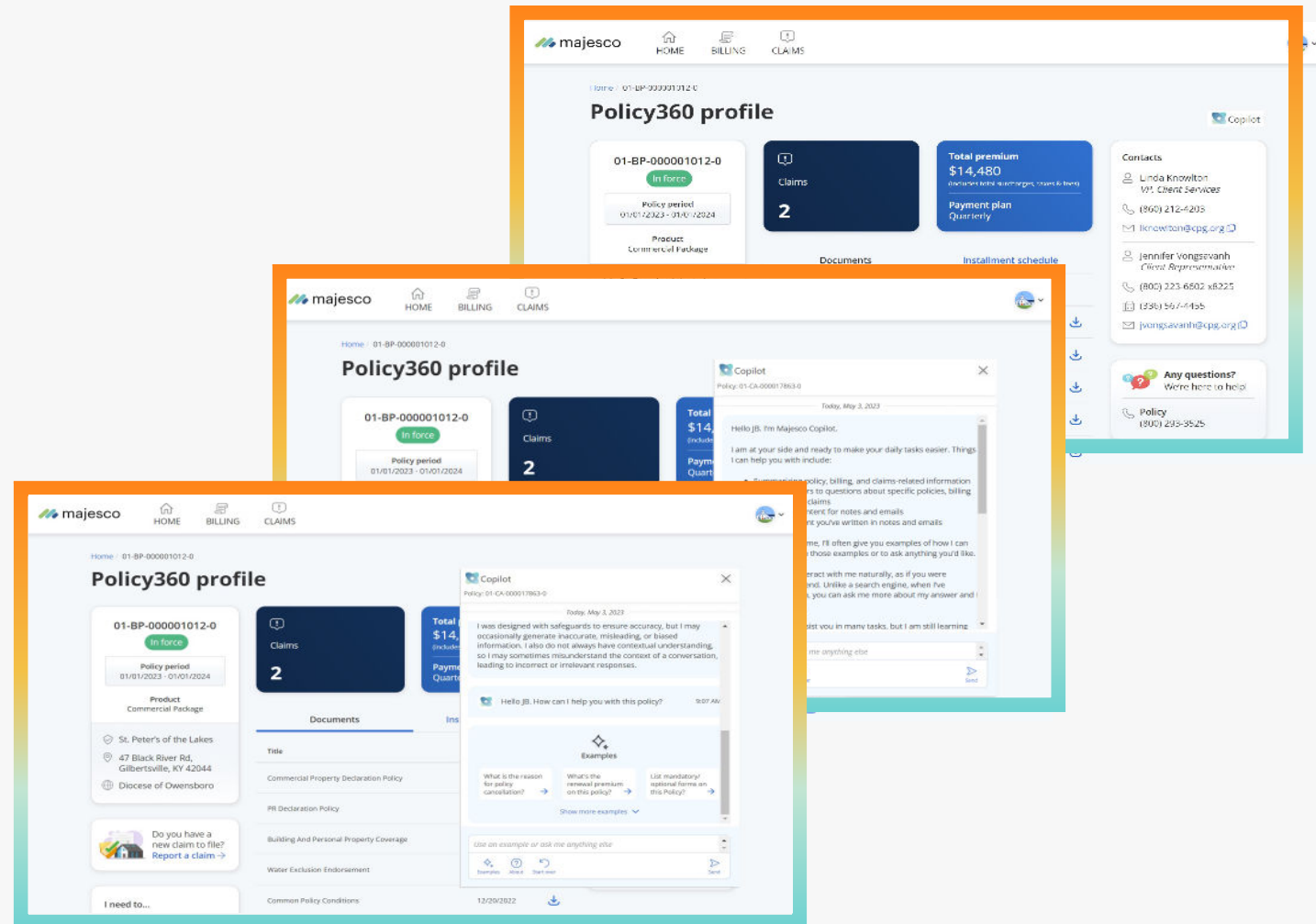


# Majesco Copilot

## Next Level of Innovation with Generative Artificial Intelligence

### Capabilities and Business Benefits

- Copilot is Available on Policy Dashboard of Agent360
- It provides some example questions in context of policy use cases
- It is aware of the policy information you are on and summarize the policy information
- You can ask questions about the policy without ever opening any of the policy pages
- It can even provide information about the coverage forms!



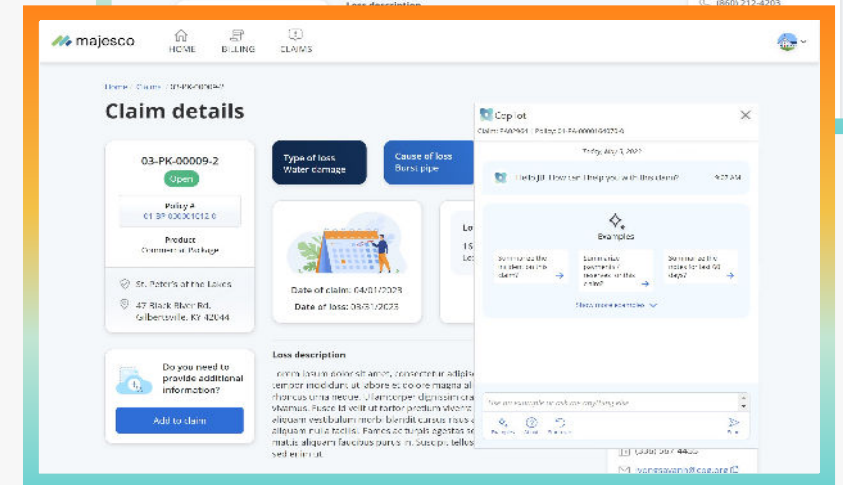
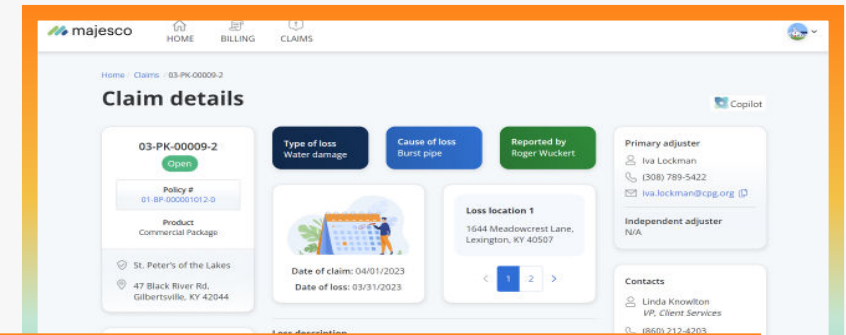


# Majesco Copilot

## Next Level of Innovation with Generative Artificial Intelligence

### Capabilities and Business Benefits

- Copilot is available on the claim's dashboard of Agent360
- It provides some example questions in context of claims use cases
- While the Copilot in P&C Claims has access to Notes data, the Agent360 ensures that, notes data is not accessible to CoPilot in Agent360/Customer360 use case





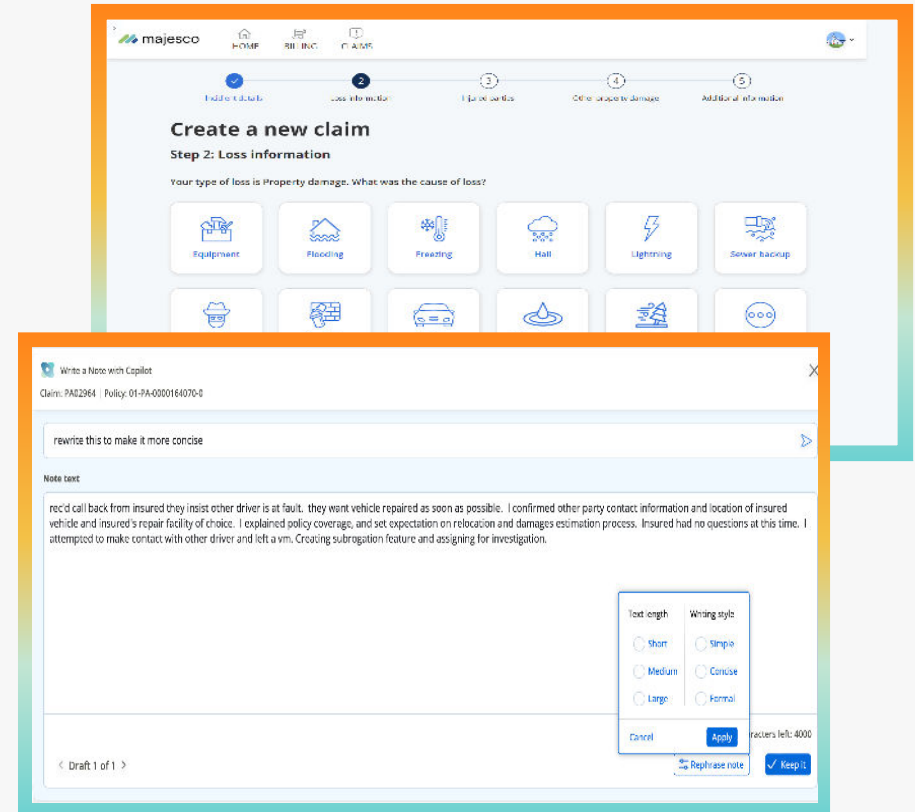


# Majesco Copilot

## Next Level of Innovation with Generative Artificial Intelligence

### Capabilities and Business Benefits

- Copilot is also available when entering FNOL to help you better draft the description with its ability to help reword, shorten, etc.

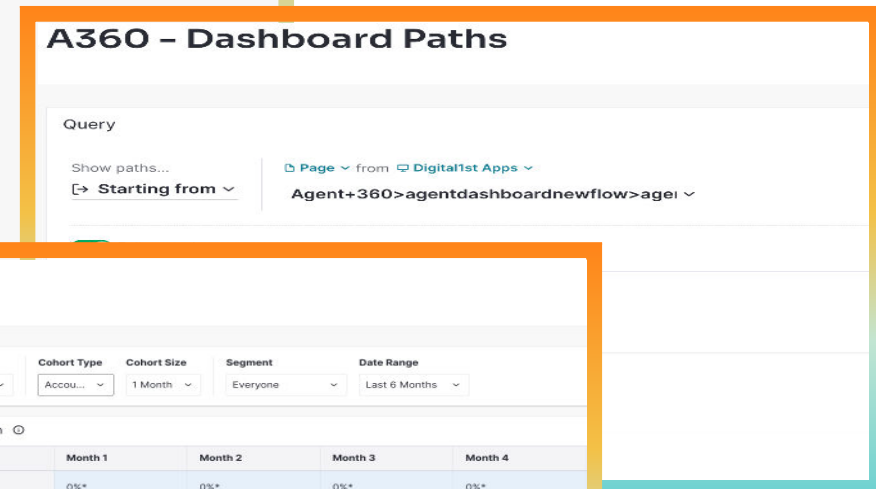
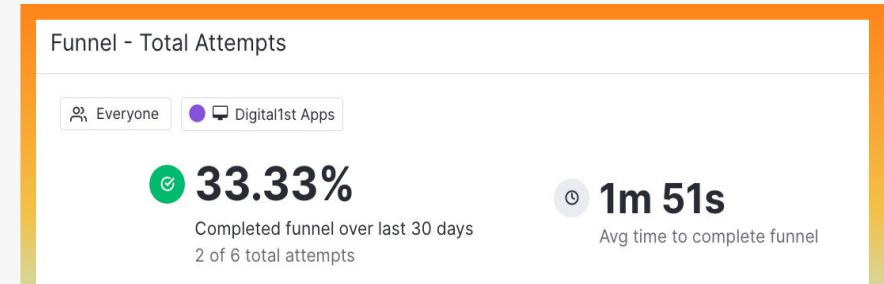




# Enhanced Product Experience

## Capabilities and Business Benefits

- Majesco's Spring '23 release added ability to track users with campaign management.
- Fall '24 No Code integration with Pendo provides ability to monitor usage with various reports
- Visitors & Accounts – Number of users, time on app, Frequency of use
- Segments – Browsers, Time Since,... more
- Behavior – Retention, Navigation Paths followed, Funnels
- Feature usage – Example STP/Referral, New vs Revise, Skipped Pages, Errors...
- Create in-app guides to make it easy to use system
- Seek in-app feedback
- Create NPS surveys (In App and/or email)



### Retention

Source: All Activity Digital1st Apps Cohort Type: Account Cohort Size: 1 Month Segment: Everyone Date Range: Last 6 Months

Monthly Account Cohort Retention

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





# New DevOps Capabilities

## Capabilities and Business Benefits

- Ability to remove ticket(s) from release candidate
- Improved validations when deploying changes for missing dependencies
- Dependency checks are done across the release candidates to ensure no dependencies are missed
- User can see release candidates, tickets that are causing dependencies
- All actions are controlled by independent role for each sandbox for added security

**Dependent Changes**

There are dependent tickets for tickets in release candidate. Please promote dependent tickets or release candidate before promoting this release candidate.

- RC\_TermInsurance
  - Ticket# 178256
- RC\_BasicInfoPage
  - Ticket# 178264
- RC\_AboutYouPage
  - Ticket# 178347
- Unassigned Tickets

**Release Candidate**

Content Type: All Location: Term Life Insurance (Ap... Cancel

Title: RC\_BasicInfoPage

Description: RC\_BasicInfoPage

**Available Tickets**

Search here...
178451 - SOFT_DEMOTED - extra b... >
178259 - INPROGRESS - StartPage >
178460 - INPROGRESS - Widgetfor... >
178265 - INPROGRESS - Basicinfol... >

**Scheduled tickets**

Search here...
178445 - INPROGRESS - Gender-Abo... <
178264 - INPROGRESS - BasicInfoPage <

Cancel Update



# New DevOps Capabilities

## Capabilities and Business Benefits

- Ability to view complete history of changes done with a ticket
- History is searchable for quick analysis of changes done
- For each change old and new values are available to compare
- User can choose a point in time to revert all changes done with the ticket during development
- We can also rollback the entire release candidate deployment from any environment including production as needed

PROPERTY	OLD VALUE	NEW VALUE
name	BasicInfo	BasicInfoPage

SELECT	SANDBOX	USER	TIME	CHANGE TYPE	CONFIGURATION TYPE	ITEM TITLE
<input checked="" type="radio"/>	dev	harsha66177@majesco.com	09/12/2023 14:08	Update	page	page modify
<input type="radio"/>	dev	harsha66177@majesco.com	09/12/2023 14:08	Update	page	page modify
<input type="radio"/>	dev	harsha66177@majesco.com	09/12/2023 14:08	Update	page	page modify

Rollback is successful

[Click here to relogin](#)

SELECT	SANDBOX	USER	TIME	CHANGE TYPE	CONFIGURATION TYPE	ITEM TITLE
<input type="radio"/>	dev	harsha66177@majesco.com				object modify
<input checked="" type="radio"/>	dev	harsha66177@majesco.com				object modify
<input type="radio"/>	dev	harsha66177@majesco.com				object modify
<input type="radio"/>	dev	harsha66177@majesco.com	09/20/2023 03:44	Insert	field	object modify





# New Digital Payments Capabilities

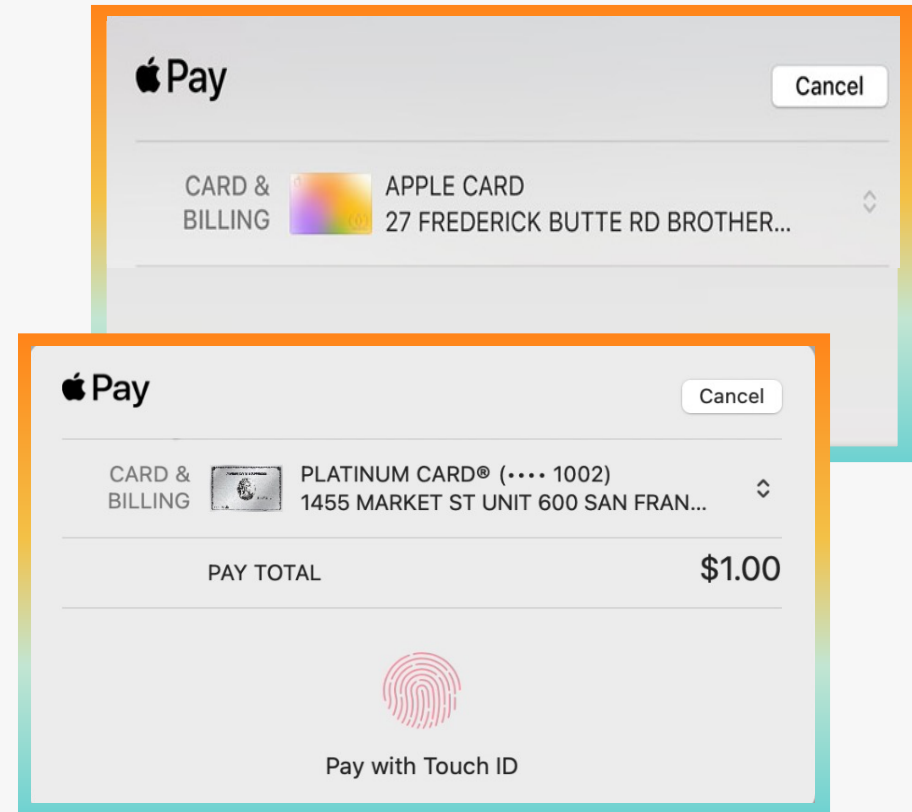
## Support for Apple Pay

### Capabilities and Business Benefits

- Convenience: Provides customers with a convenient payment method
- Security: Secure transactions with biometrics
- Efficiency: Streamlines accessing insurance services

### The Value Add

- Modernization: Reflects the industry's shift towards digital transformation
- Enhanced Customer Experience: Improves customer experiences in insurance
- Operational Efficiency: Boosts efficiency for insurance companies
- Meeting Tech-Savvy Expectations: Helps insurance companies cater to tech-savvy customers

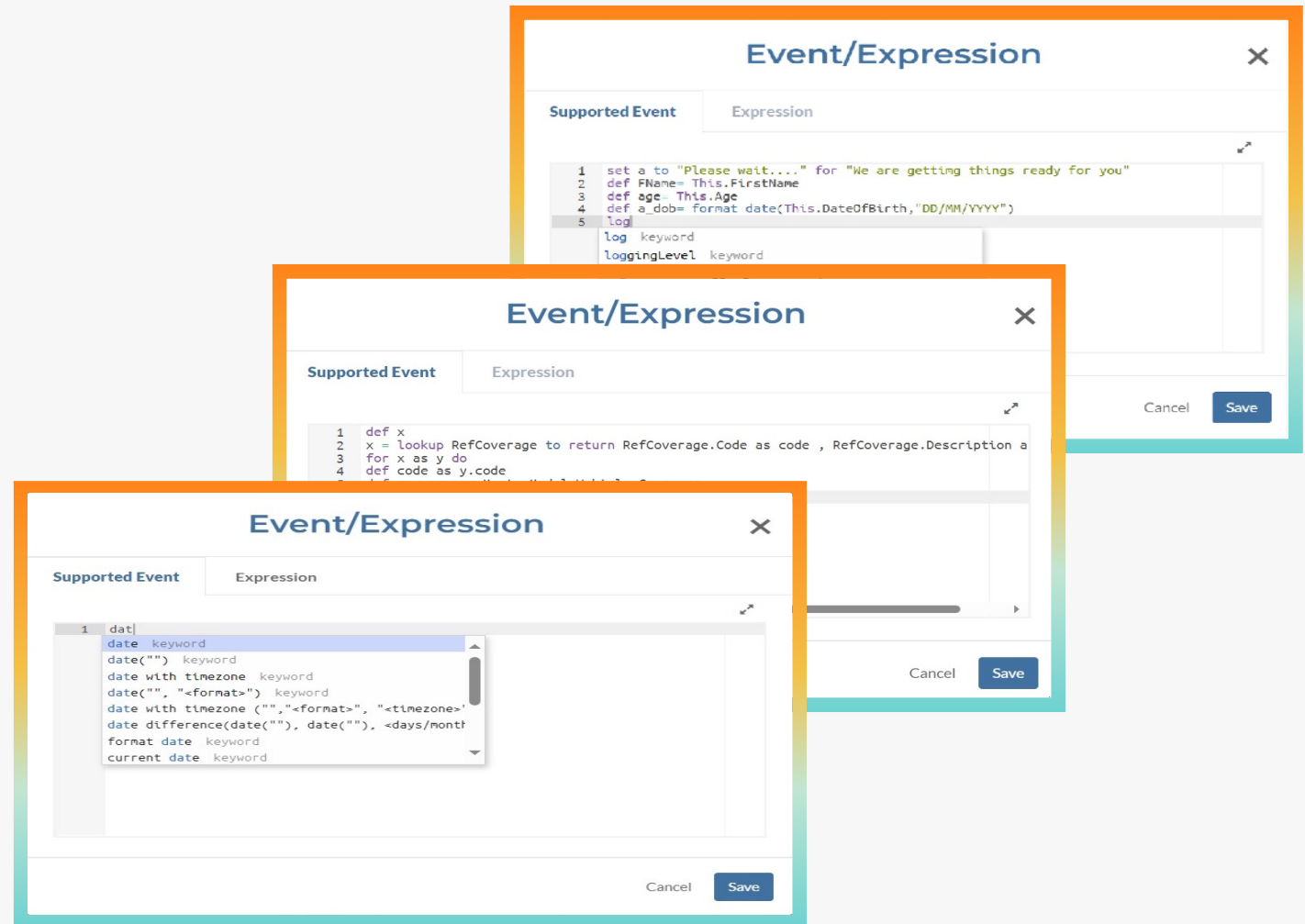




# Snowflake Enhancements

## Capabilities and Business Benefits

- Reduce learning curve
- Syntax Highlighting
  - Keywords
  - Variables
  - Functions
  - Constants
  - Models
  - Tables
- Auto completion
  - Contextual auto suggest next word
  - Auto completion based on partial syntax
  - Suggest appropriate function parameters





# Performance Improvements

## Enhanced Experience

2x-3x performance boost when loading large screens with larger lists such as locations, vehicles, classes, etc.

## Optimized UI Rendering

CSS and rendering optimization to speedup rendering page after response received from server

## Parallel Processing

- Multi-threaded processing for larger screens with multiple objects on one screen
- Each object processed in parallel with effective utilization of system resources







# SaaS Updates

## Database Upgrade

- Upgraded multi-tenant DB from Azure Single Server PostgreSQL to Azure Flexible Server edition
- Support higher availability and scalability while optimizing cost

## Ongoing

- 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



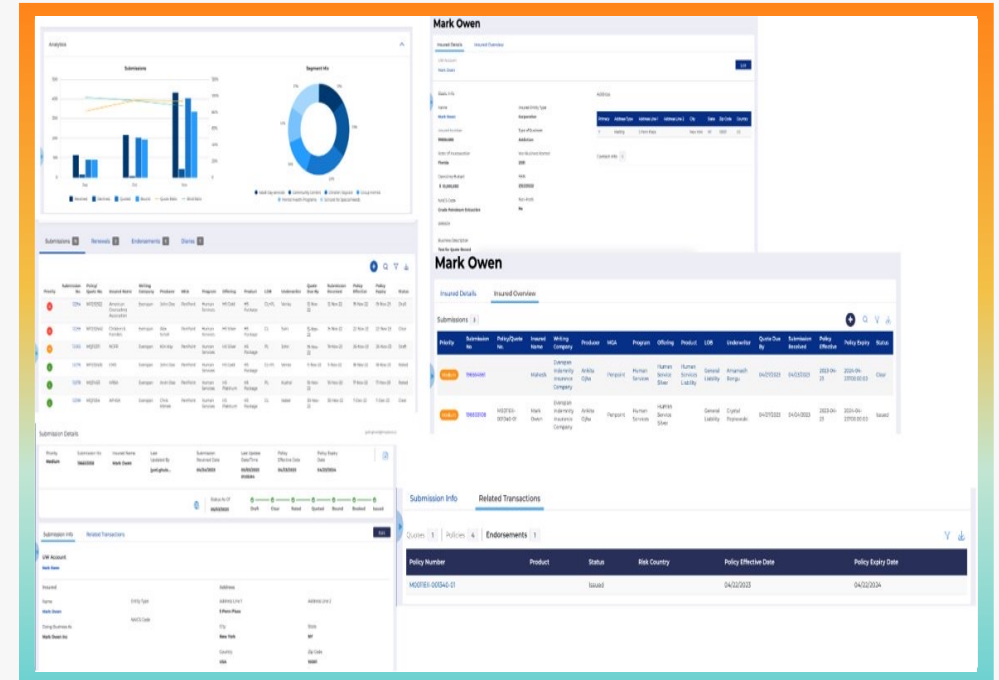
# Majesco Underwriter360

## Capabilities and Business Benefits

- Risk Assessment and Risk Clearance
- Submission clearance
- Account overview
- KPIs

## The Value Add

- Vibrant, unified responsive web design for end-user digital experience resulting in limited training needs for underwriters
- Efficient and Streamlined workflow with bundled integrations
- Faster Risk Clearance resulting to faster business realization and preventing bad business
- KPIs to empower Underwriter to review conversion ratio and Segment mix





# Exhibit A - Underwriter360 OOB Features/Functions

## Underwriter Experience

### Underwriter Portfolio Management (Dashboard & Pending work items)

- Portfolio Management
  - Performance – Submissions Received, Declined, Quoted, Bound, Quote Ratio, Bind Ratio
  - Metrics – Segment Mix
- Pending work items
  - Submissions
  - Renewals
  - Endorsements
  - Diaries

### User Management

- Underwriter User Management with SSO support
- Roles and Permission Management
- Data Segmentation

### Intelligent Core P&C Connect

- Producer / Broker Sync
- Deep Link to open Quote/Policy in Intelligent Core P&C from within UW360

### Insured / Account Management

- Create Insured / Account
- OFAC clearance
- Address Validations
- View of all Submission, Quotes, Policies at a glance.

### Submission Management

- Create Submission
- Submission clearance
- Initiate Quote / Initiate Underwriting
- Public and Private notes

### Life Cycle Updates

- Synchronization with Policy Admin for Quote, Rate, Bind, Issue
- Policy Life Cycle Updates
- Initiate Endorsement

### Setup

- Brand, Logo, Theme
- Customer Setup (API's for KPI, Inquiry)





# MAJESCO DISTRIBUTION MANAGEMENT





# Fall '23 Distribution Management Highlights

## Best-In-Class Turnkey Agent Compliance

Continued Education Exception | Training Reciprocity  
Enhanced Training Course Visibility | PDB Alerts Expanded

## Time-Saving Agent Compensation

Compensation Workflow Approvals Automated:  
Advance Plan | Commission Schedules | Payment Preferences

## Producer Management Made Easy

Automated Hierarchy Cascading during Movements :  
Errors & Omissions | Payment Preferences

## Technology Advancements

Cloud-Native Services | Cloud Control | API | Security | Performance



# Best-in-Class Turnkey Compliance

## Continued Education (CE) Exemptions & Overrides for Agents

Added flexibility while managing agent requests for exemptions, as well as extensions overriding expiry dates for a specific course allowing them to remain compliant for business without lapses

## Reciprocity for SuccessCE

Ability to automatically reciprocate training details for agents for other states automatically upon receipt of training files

## Enhanced Training Inquiry

Training inquiry with more capabilities such as viewing courses with reciprocity across states and across multiple agents, as well as all trainings completed for a producer and by provider

*\*Continuing our worry-free compliance trend with exception handling for Agent Training requirements and automation for reciprocating SuccessCE training records*

Training Details

Provider: Success CE | Course Type: Suitability | Course: Select | NPN: 16062023 | State: Select

Include Entry Information | Channel: Select | Parent Agency: [Search]

Clear Search

Export

NPN	NAME	PROVIDER	COURSE T...	COURSE N...	PROVIDER...	COMPLET...	E...	C...	STATE	* IS RECIPROCATED	RECIPROCATED FROM STATE	SOURCE
16062023	Rajan Kum...	Success CE	Suitability	Suitability ...	Completed	06/17/2023			8 District Of Colum...	Y	Training completed as per reciprocity permitted from Alabama	SYSTEM
16062023	Rajan Kum...	Success CE	Suitability	Suitability ...	Completed	06/17/2023			8 New Hampshire	Y	Training completed as per reciprocity permitted from Alabama	SYSTEM
16062023	Rajan Kum...	Success CE	Suitability	Suitability ...	Completed	06/17/2023			8 Alabama	N		SYSTEM

Records: 1 - 3 of 3 | Go to page: 1 of 1 << >>

Distribution Management | NPN: 4254365367 | saurabh

Onboarding | Producer Management | Sales Staff Management | Compensation Management | Performance Management | System Administration | Batch | Reports

Provider: Success CE | Course Type: Best Interest | State: Select

Course Code: Select | Course Name: | Hours: |

Registration Date: MM/DD/YY HH:mm:SS | Completion Date: MM/DD/YY HH:mm:SS | Expiry Date: MM/DD/YY HH:mm:SS

Provider Status: Select | Is Reciprocated: No | Reciprocated From State: Select

Add Clear Update Delete

COURSE ...	COURSE NAME	COURSE ...	COURSE ...	COURSE E...	HOURS	STATE	SOURCE	PROVIDE...	IS RECIPR...	RECIPRO...	EXEMPTL...	EXEMPT OVERRIDE INDICATOR	EFFECTIV...
6000107677	Recommending Annu...	07/01/23 ...	08/10/23 ...	12/01/23 ...	5	Alabama	MANUAL	Completed	No	No			
6000135117	Recommending Annu...	07/01/23 ...	08/10/23 ...	12/01/23 ...	4	Alaska	MANUAL	Passed	Yes	Alabama	No	Override Training Expiry	08/06/2023
600013511	Recommending Annu...	07/01/23 ...	08/10/23 ...	12/01/23 ...	8	Alaska	MANUAL	Passed	Yes	Alabama	No	Override Training Expiry	08/06/2023
6000107677	Recommending Annu...	07/01/23 ...	08/10/23 ...	12/01/23 ...	5	Alabama	MANUAL	Completed	No	No			

Records: 1 - 4 of 4 | Go to page: 1 of 1 << >>

Exempt Override Indicator: Select (Exempt Training, Override Training Expiry) | Effective Date: 09/13/2023 | Apply | Save | Close

Release Version | © 2023 Majesco. All rights reserved, worldwide





# Best-In-Class Turnkey Compliance

## PDB Alerts

- Agent Demographic & License information triggered by PDB Alerts is now updated within both Majesco's P&C and L&A Intelligent Core Suites
- Ability to download Alerts in an XML format for reporting and analysis as needed

The screenshot displays two overlapping windows from the Majesco P&C Suite. The top window, titled 'PDB Alerts Inquiry', shows a table of demographic profile alerts. The bottom window shows a detailed view for 'Mark Allen Abate'.

EXECUTION DATE	* PRODUCER KEY	NPN	BUSINESS NAME	FIRST NAME	MIDDLE NAME	LAST NAME	DOB	PROCESSING STATUS
08/30/2023	PersonKS14267479	6102896	James M Schaaf	James	M	Schaaf	01/08/1968	Accepted
08/30/2023	PersonMA16975770	2317602	Michael J Ashe	Michael	J	Ashe	07/18/1965	Accepted
08/30/2023	PersonMA17398856	5433121	Mark Allen Abate	Mark	Allen	Abate	03/30/1963	Accepted
08/30/2023	PersonWA13064497	664073	John S Adams	John	S	Adams	04/28/1961	Accepted
08/30/2023	PersonWA12314081	670552	Gail M Adams	Gail	M	Adams	02/26/1957	Accepted

The detailed view for Mark Allen Abate includes the following information:

- Choose Action:** Modify, Delete, View History
- Contact Information:** Name: Mark Allen Abate, Code: AGT3400, Address: 144 Turnpike Road, City: Southborough, State: Massachusetts, Zip: 01722, Country: United States, Telephone: (813) 222-4287, Fax: Not Available, Email: mark.abate@strategicba.com
- Additional Information:** Primary Producer: Self, Producer Category, Producer Classification, FEIN Number: Not Available, Tax State, Territory, Direct Bill Indicator: Not Available, Sub-Agent: Not Available, Market Manager: Not Available

*\*Even more automation to sync Agent Demographic and License related alerts received from PDB saving valuable time and effort, while also allowing you to download your PDB Alerts in an XML format for auditing and reporting*



# Time-Saving Agent Compensation

## Approval Workflow for Compensation Transactions

Additional compensation related transactions are now available with the option to setup the approval workflow as manual or automated for faster onboarding when auto-approval is selected

### Auto-approval has been extended for:

- Commission Schedule Setup
- Commission Schedule Mapping
- Advance Plan Setup
- Payment Preference Setup

*\*Additional compensation transactions available for automatic approvals resulting in an improved user experience for back-office personnel*

ADVANCE PLAN	LOB	PRODUCT	MAPPED FROM	MAPPED TO	STATUS
<input type="checkbox"/> ADVANCE RULE FOR Group 01-ADVPLAN_GRP_001-Group			06/02/2023		Approved
<input type="checkbox"/> ADVANCE RULE FOR LIFE AND ANNUITY 01-ADVPLAN_LIFE			06/04/2023		Approved
<input type="checkbox"/> ADVANCE_GRP-ADVANCE_GRP-			06/06/2023		Approved
<input type="checkbox"/> ADVANCE_LIFE-ADVANCE_LIFE-Life			06/08/2023		Approved
<input checked="" type="checkbox"/> ADVANCE_PLAN_DTL_2-ADVANCE_PLAN_DTL_2-			06/10/2023		Approved
<input type="checkbox"/> ADVANCE_PLAN_TEST-ADVANCE_PLAN_TEST-			MM/DD/YYYY		Pending

COMP. TYPE	COMP. SUBTYPE	CODELN.A.C.	MAPPED TO	STATUS	CASCADE
<input type="checkbox"/> Commission	Standard Commission	CODELN.A.C...	05/03/2023	05/17/2023	Approved
<input type="checkbox"/> Commission	Standard Commission	AUTOAPPRO...	05/18/2023	MM/DD/YYYY	Pending





# Producer Management Made Easy

## Association of E&O and Payment Preferences during movements

You can now associate E&O or Payment Preferences based on the new parent entity during transfers, contract terminations and reinstatements, while also cascading downline in the hierarchy automatically

*\*Even more automation for cascading E&O and Payment Preferences transactions to downlines during movements saving valuable time and effort.*

AGENT#	ENTITY NAME	CHANNEL	ROLE	LEVEL	AGENCY	PRINCIPAL	EXTERNAL PRODUCER C...	STATUS	ACTION
AGT10432	Sachin A A	Broker Channel	Senior Agency Manager	Level 8	Woodberry Internation...	1 Interactive LLC		Active	Transfer

Transfer Request | Downline Allocation | Portfolio Allocation | **E&O Details**

**Existing E&O Details**

Transferred From: AGY10425 Woodberry International Inc.

E&O Policy: Inherited

Effective From: 05/18/2023

E&O Inherited From: AGY10425 Woodberry International Inc.

**New E&O Details**

Transferred To: AGY10420 Slocum Life, LLC

E&O Policy: Inherited

Effective From: 05/28/2023

E&O Inherited From: AGY10420 Slocum Life, LLC

Save

MASTER#	CLIENT ID & NAME	MAILING ADDRESS & CONTACTS	EMAIL ID	NPN#	SSN#
3107	8274-Rob danial	Last route,Ahua,Alabama,356464		6876865464	XXX-XX-4756

AGENT#	ENTITY NAME	CHANNEL	ROLE	AGENCY	PRINCIPAL	EXTERNAL PRODUCER...	STATUS	ACTION
AGT3211	Rob danial	Broker Channel	Senior Agency Manag...	Trans test PP	Parent Agency		Active	Transfer

Transfer Request | Downline Allocation | Portfolio Allocation | E&O Details | **Payment Preferences**

**Payment Preferences Before Movement**

Pay To: Self

Pay To Entity: AGT3211 Rob danial

Schedule: MonthlyPaymentSchLD

Mode: EFT

Account #: 354545 Routing #: 4534646

Bank Name: HSBC

Account Type: Savings

**Payment Preferences After Movement**

Pay To: Parent Agency

Pay To Entity: AGY1777 UIT AGENCY

Schedule: WeeklyPaymentSchMon

Mode: EFT

Account #: 354545-4534646

Bank Name: Bank of America

Account Type: Savings

Save



# Technology Advancements

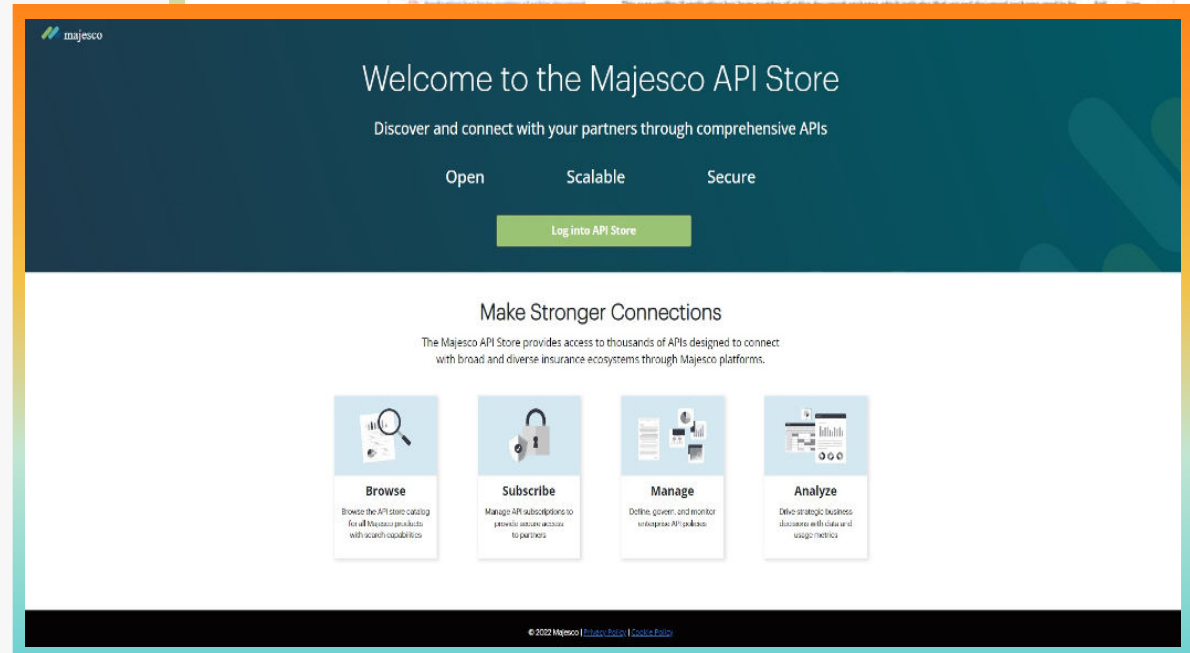
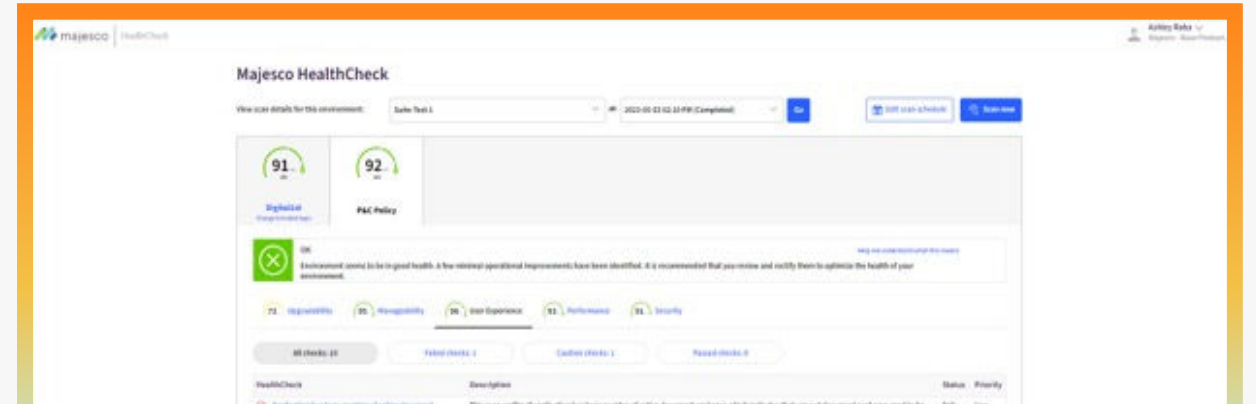
## HealthCheck

Majesco HealthCheck automatically scans Majesco instance to determine areas of improvements across five key categories: Maintainability, Upgradability, Performance, Security and User Interface

## API Management (APIM)

Discover and browse through hundreds of the product's API specifications, orchestrate Majesco APIs to build and publish custom APIs, as well as govern and monitor API usage for multiple subscribers such as agents with intuitive tools

*\*Majesco Innovations now enabled in the product for HealthCheck to ensure smooth operations and upgrades, and APIM for a new way technical teams can work with the 100s of APIs available*







# MAJESCO DATA & ANALYTICS





# Making Insurance Intelligent

## Groundbreaking Generative AI Co-Pilot

Digital AI Assistant | Enhanced User Productivity | Advanced Large Language Model

## Embedded Analytics

Closed Loop Analytics | Data Lakehouse | Embedded BI

## Deeply Integrated AI/ML Models

Property Intelligence | Subrogation Intelligence | Generative AI

## Access to All Your Data

Closed Loop Analytics | Data Lakehouse | Generative AI

Packed full of AI, ML and data,  
**Fall '23** is brimming with AI  
innovations, including our new  
**Majesco Copilot**, assisting our  
users with numerous day-to-day  
tasks utilizing generative AI.



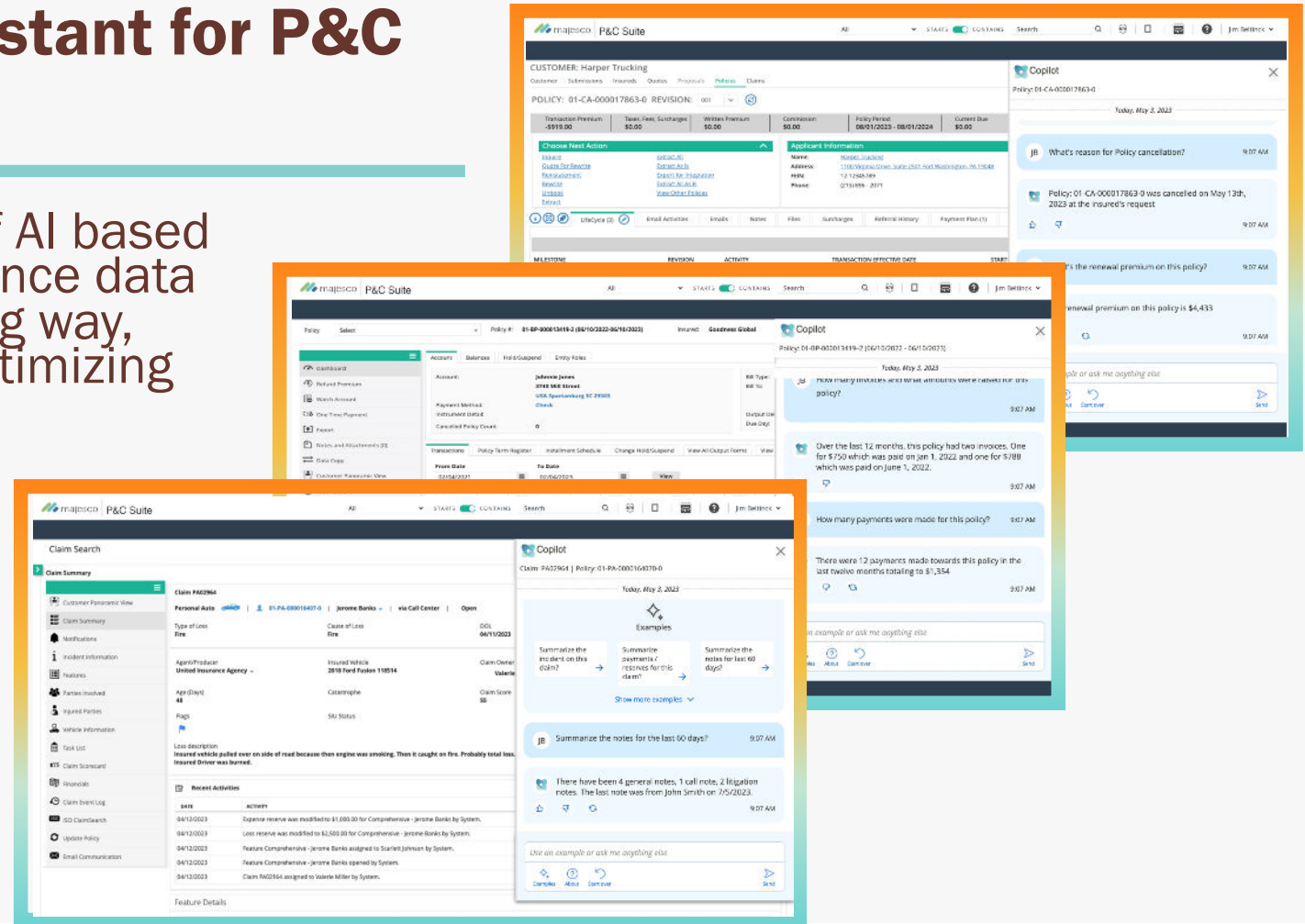
# Generative AI for Intelligent Core & Digital Apps

## Reimagining Insurance with Majesco Copilot your embedded digital AI assistant for P&C and L&AH

Majesco Copilot combines the power of AI based large language models with your insurance data in a secure compliant privacy-preserving way, allowing you to use AI assistance for optimizing business processes

### Now part of L&AH, P&C Core and Loss Control

- Summarize complex policy into easy language
- Generate communication for agents/insureds
- Create recommendations for an inspection
- Ask for help on how to endorse a policy
- Endless possibilities!







# Subscribe to Insights that Matter

## Insights delivered to your inbox

Easily **subscribe** to the reports that matter to you and effortlessly **keep abreast of any changes to your subscribed content via automated notifications** sent to your inbox

### The Value Add

- Subscription is a great way to receive an up-to-date insights in an email on a schedule you set containing a snapshot and link to the report
- Provides flexibility to each user to set their own subscription to a report for themselves and others

The screenshot displays the Majesco P&C Suite Analytics interface. The main view is the 'DWP Financial Report' for the period from 1/1/2022 to 1/13/2023. It features three charts: 'DWP by Business Type' showing \$0.08M (0.02%) for NEW and \$367.77M (99.98%) for RENEWAL; 'Policy Count by Business Type' showing 217 (1.07%) for NEW and 20,066 (98.93%) for RENEWAL; and 'DWP by Primary Risk State' with a map of the United States. A 'Subscriptions' modal is open on the right, showing the 'Account Bill Activity Report' subscription. The modal includes fields for 'Subscription Name' (DWP Financial Report Monthly Subscription), 'Recipients' (your.business.user@yourcompany.com), and 'Scheduled date and time' (Start date: 09/01/2023, End date: 12/31/2023, Enter Month Or Month Range: 3,6,9,12). The modal also has 'CANCEL' and 'SAVE' buttons.



# Majesco Copilot Powered by Microsoft ChatGPT

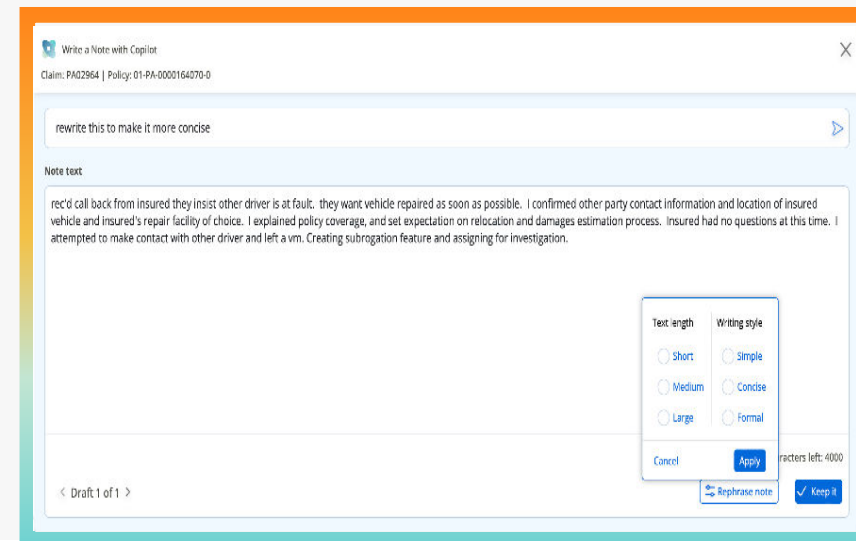
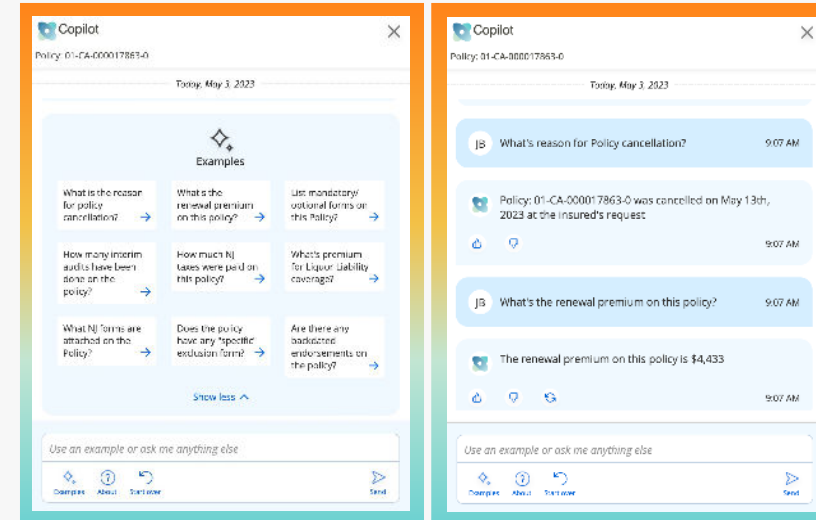
## Reimagine Insurance with Your Words

Turn **your words** into the most powerful means to unlock your **productivity**, accelerate your **creativity** and create **personalized experiences**

Use generative AI technology to summarize complex policy into simple-to-understand language, generate communication for agents / insureds, create recommendation for an inspection, or ask for help on how to endorse a policy or explain an insurance exclusion. **Possibilities are endless**

Majesco Copilot combines the power of AI based large language models with **your insurance data** in a **secure compliant privacy-preserving way**, allowing you to use natural-language prompts to **reimagine insurance**

\* Majesco Copilot is currently in private preview with selected customers.





# Export Report Visualizations and Underlying Data

## Securely share report charts with summarized or detail data

Share a PDF or PPT format of your report along with the visualization with others. You can also **export the summarized or underlying data** of a visualization on a report in Excel format

### The Value Add

- Provides an alternative means for customers to securely export the data for further analysis in Excel
- Great option to **share reports with others** that do not have access to business intelligence or include the **report content into other documents or presentations**

The screenshot shows the 'DWP Financial Report' page in the Majesco P&C Suite. A dialog box titled 'Which data do you want to export?' is open, offering three options: 'Data with current layout', 'Summarized data', and 'Underlying data'. The 'Summarized data' option is selected. The background shows a table of 'Written Policy Count & DWP' by state and company, and a 'Direct Written Premium' table.

State	Underwriting Company Name	Busi
Alabama	Majesco	NEW
Alaska	Majesco	NEW
Arizona	Majesco	RENI
Arkansas	Majesco	NEW
California	Majesco	RENI
Colorado	Majesco	NEW
Connecticut	Majesco	RENI
Delaware	Majesco	NEW
District of Columbia	Majesco	RENI
Florida	Majesco	NEW
Georgia	Majesco	RENI

Direct Written Premium
\$178.00
\$333,451.00
\$11,386.00
\$19,104.00
\$100.00
\$100.00
\$367,206,308.00
\$54,736.00

The screenshot shows the 'DWP Financial Report' page in the Majesco P&C Suite. The report is displayed with several visualizations: 'DWP by Business Type' (a donut chart showing \$367.77M), 'Policy Count by Business Type' (a donut chart showing 20K), and 'DWP by Primary Risk State' (a map of the United States). A notification at the top right indicates 'Export to PDF in progress'. The background shows a table of 'Written Policy Count & DWP' by state and company, and a 'Direct Written Premium' table.

Written Policy Count & DWP		
Alabama	Majesco	NEW
Alaska	Majesco	NEW
Arizona	Majesco	RENI
Arkansas	Majesco	NEW
California	Majesco	RENI
Colorado	Majesco	NEW
Connecticut	Majesco	RENI
Delaware	Majesco	NEW
District of Columbia	Majesco	RENI
Florida	Majesco	NEW
Georgia	Majesco	RENI

Direct Written Premium
\$178.00
\$333,451.00
\$11,386.00
\$19,104.00
\$100.00
\$100.00
\$367,206,308.00
\$54,736.00





# Near Real-Time Access to Your Digital 1<sup>st</sup>® Data

## Your Digital1<sup>st</sup>® data next to your insurance core data

New for the Fall 2023 release and adding to the core suite data already available from Spring 2023, Majesco now offers **near real-time streaming** and **access to your data from digital apps** for business insights and sharing data from a cloud-native Data Lakehouse for analytics

### The Value Add

- **Eliminates barrier** for near real-time access to all Majesco data (structured / semi-structured / unstructured) across Digital1<sup>st</sup>® apps and Majesco core suite
- **No implementation** required to access and use any data elements across your digital apps and core suite data

```
1 --To get Quote number for a particular submission--
2 select
3   po01_vnrk_submissionnumber,
4   po01_vnrk_displayquotenumber
5 from
6   VW_TX_PO01_VNRK_SQPRE sqpre
7 where
8   po01_vnrk_type = 'QUOTE'
9   and po01_vnrk_submissionnumber = '191174390';
10
11 --To get Policy number for a particular submission--
12 select
13   po01_vnrk_submissionnumber,
14   po01_vnrk_displaypolicynumber
15 from
16   VW_TX_PO01_VNRK_SOPRE sqpre
```

po01_vnrk_submissionnumber	po01_vnrk_displayquotenumber
1 191174390	0011S0000017650000

po01_vnrk_submissionnumber	po01_vnrk_displaypolicynumber
1 195114605	M0011E1I-000155-01

po01_vnrk_submissionnumber	po01_vnrk_insuredid	po01_vnrk_insuredname
1 195114605	195114575	AKS LLC
2 195114605	MULL	AKS LLC



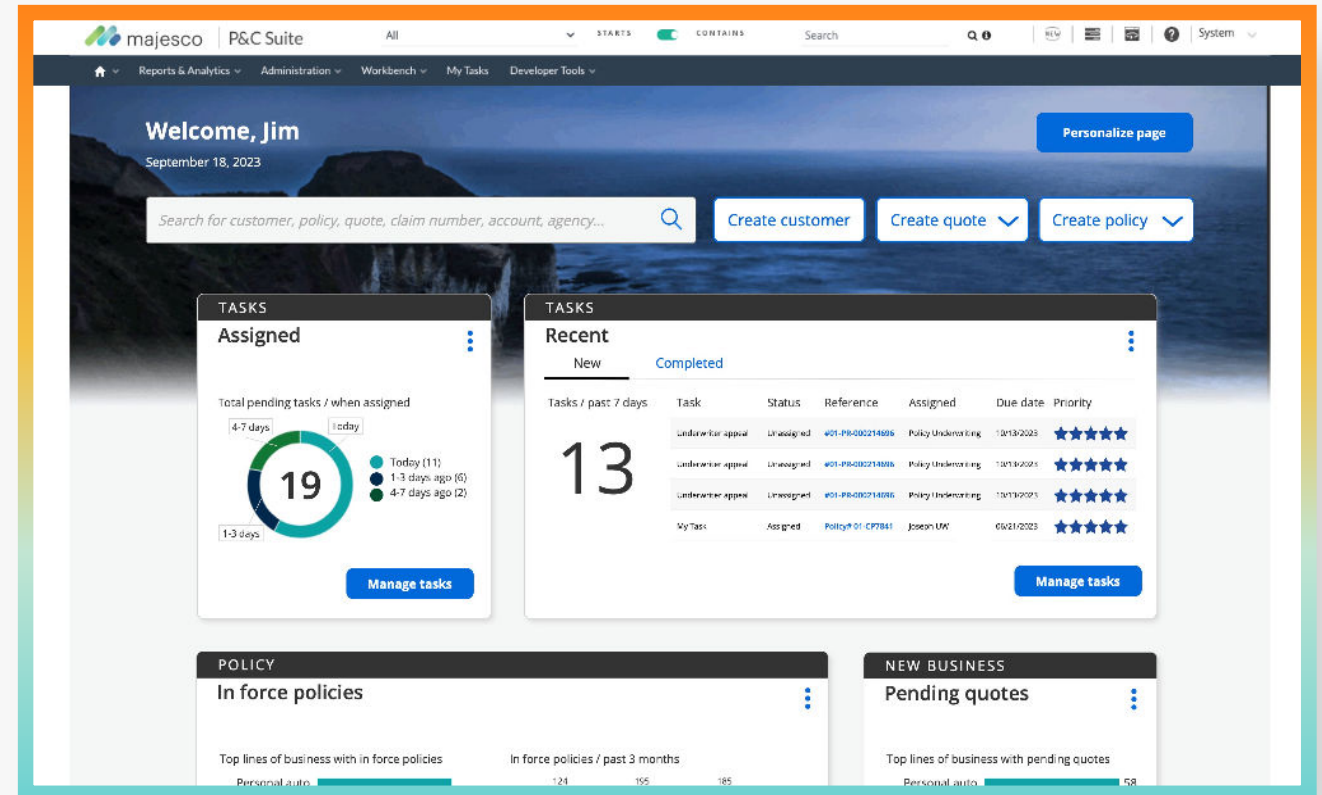
# Customizable Dashboard: Insights that Matter to You

## Power of deep embedding of analytics in P&C Intelligent Core

Leveraging the power of intelligent insurance insights to plan and prioritize **day-to-day business functions** within **Policy, Billing and Claims** for improved decision making. Give users the insights they want, directly on their dashboard, fully customizable by user or role

### The Value Add

- **Create custom Microsoft PowerBI widgets** and publish them to a user's dashboard
- **Better user experience & accessibility** of insights for analytics driven core insurance processing
- **Improved planning & productivity** with insurance specific KPIs across various insurance processes
- **Dashboards that are customized** to each user giving them the insights they need to do their specific job





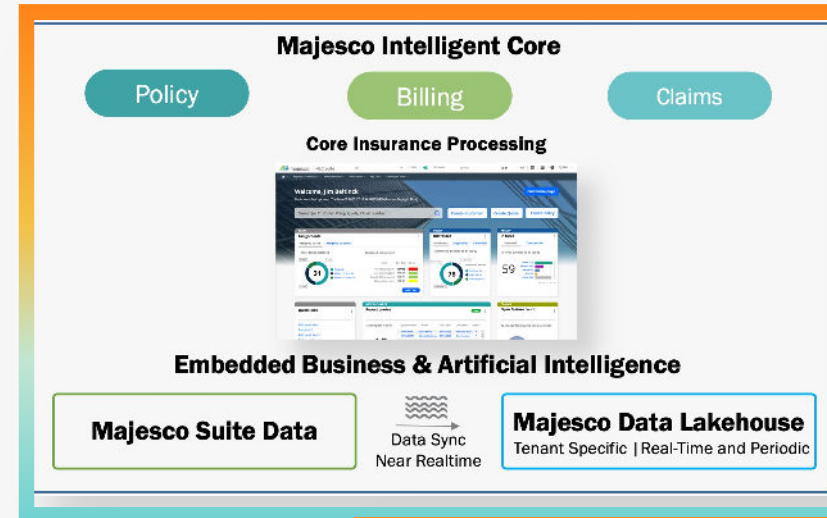
# Efficient Data Retrieval and Reporting

## Access Data from Both Core & Digital Apps

A separate cloud-native Majesco Data Lakehouse that is synced in **near real-time with core transaction systems** and **tenant specific Digital1<sup>st</sup>® apps**, keeps the data and analytics workload separate for better user experience

### The Value Add

- **Better experience** for users without impacting transactions processes in the Core and Digital1<sup>st</sup>®
- **One stop solution** for all data feeds or extraction in bulk or other data consumption across Core and Digital1<sup>st</sup>®
- **Cost effective approach** to access all data within core suite and digital apps in near real-time
- **Instant access** for your in-house data teams, data warehouse products and reporting solutions







# Insurance Rich Data Warehouse in Modern Cloud Format

## Insurance data simplified for efficient analytics

Understanding insurance data for valuable insights can be complex. Our **pre-built insurance data warehouse** simplifies the insurance data enabling you to surface innovative ideas and accelerate your business

### The Value Add

- **Unleash actionable insights, trends and patterns** using your current and historical insurance data homogenized in a simple insurance data warehouse
- **Expedites data access** by aggregating all data sources, both internal and new external ones, into a single, reliable source of truth

The screenshot displays the Azure Data Studio interface. The top pane shows a SQL query: `SELECT t.COMPANY_CODE, t.POLICY_NUMBER, t.POLICY_TERM, t.REVISION_NUMBER, t.POLICY_STATUS, t.POLICY_EFFECTIVE_DATE, t.POLICY_EXPIRATION_DATE FROM POL_TERM t JOIN CO_COMPANY c on c.COMPANY_ID = t.UNDERWRITING_COMPANY_ID WHERE t.ENTITY_TYPE = 'P'`. The bottom pane shows the results of this query in a table with columns: COMPANY\_CODE, POLICY\_NUMBER, POLICY\_TERM, REVISION\_NUMBER, POLICY\_STATUS, POLICY\_EFFECTIVE\_DATE, and POLICY\_EXPIRATION\_DATE. The results table contains 18 rows of data.

COMPANY_CODE	POLICY_NUMBER	POLICY_TERM	REVISION_NUMBER	POLICY_STATUS	POLICY_EFFECTIVE_DATE	POLICY_EXPIRATION_DATE
01	2022-00002	0	0	Policy Expired	2022-07-01 00:00:00.0000000	2023-07-01 00:00:00.0000000
01	2022-00002-00	0	0	Policy Expired	2022-07-01 00:00:00.0000000	2023-07-01 00:00:00.0000000
01	2022-00002-PROP	0	0	Policy Expired	2022-07-01 00:00:00.0000000	2023-07-01 00:00:00.0000000
01	2022-00002-IMP	0	0	Policy Expired	2022-07-01 00:00:00.0000000	2023-07-01 00:00:00.0000000
01	2022-00003	0	0	Policy Expired	2022-05-17 00:00:00.0000000	2023-05-17 00:00:00.0000000
01	2022-00003-00	0	0	Policy Expired	2022-05-17 00:00:00.0000000	2023-05-17 00:00:00.0000000
01	2022-00005	0	0	Policy Expired	2022-06-10 00:00:00.0000000	2023-06-10 00:00:00.0000000
01	2022-00005-PROP	0	0	Policy Expired	2022-06-10 00:00:00.0000000	2023-06-10 00:00:00.0000000
01	2022-00005-IMP	0	0	Policy Expired	2022-06-10 00:00:00.0000000	2023-06-10 00:00:00.0000000
01	2022-00013	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00013-00	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00013-PROP	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00013-IMP	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00020	0	0	Policy Expired	2022-06-28 00:00:00.0000000	2023-06-28 00:00:00.0000000
01	2022-00022	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00022-PROP	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000
01	2022-00022-IMP	0	0	Policy In Force	2022-10-01 00:00:00.0000000	2023-10-01 00:00:00.0000000



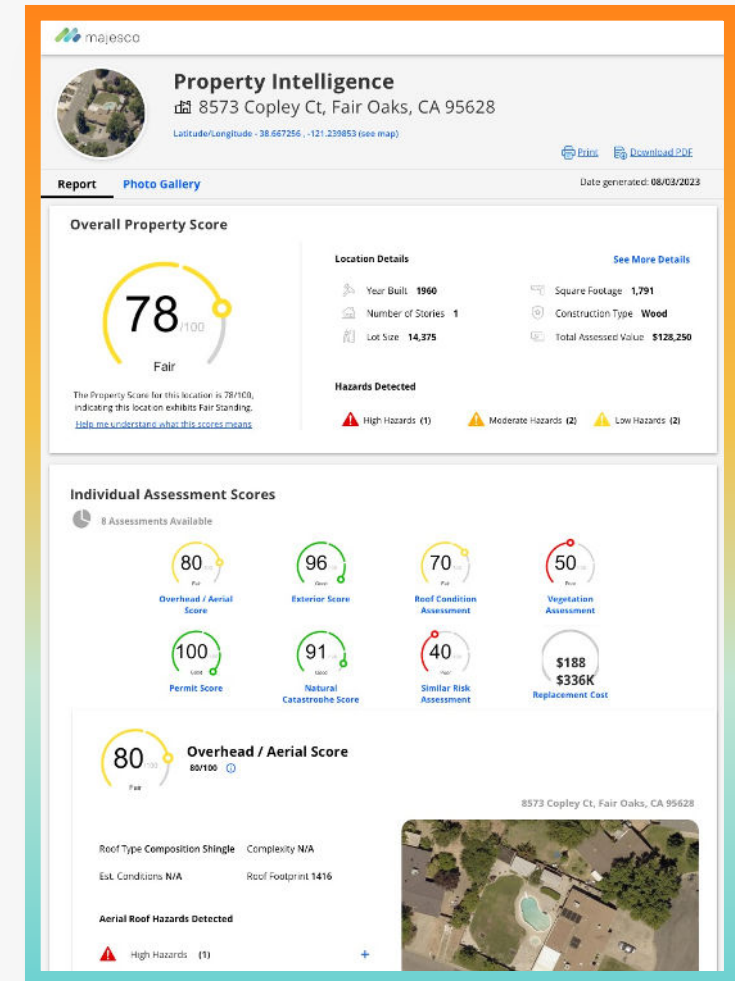
# Enhanced Underwriting Through Location-Based Risk Scoring

Select better risk and prioritize inspections to improve underwriting outcomes

Expanded with **two new proprietary property assessments**, each property will now receive an aggregated Property Score across 8 assessments. Using **8+ external data sources, 2 billion+ inspection data points and 200 million+ images** from over 16 million properties, the new assessments create better insights for underwriters by analyzing roof conditions and impact of surrounding vegetation

## The Value Add

- **Increase the speed and accuracy** of quotes with the latest intelligence about a property
- Improve **underwriting profitability** through risk reduction with accurate profile of a property risk
- Schedule inspections for **properties with high-risk conditions** seen through the up-to-date intelligence of a property





# Assess Property Roof Condition and Characteristics

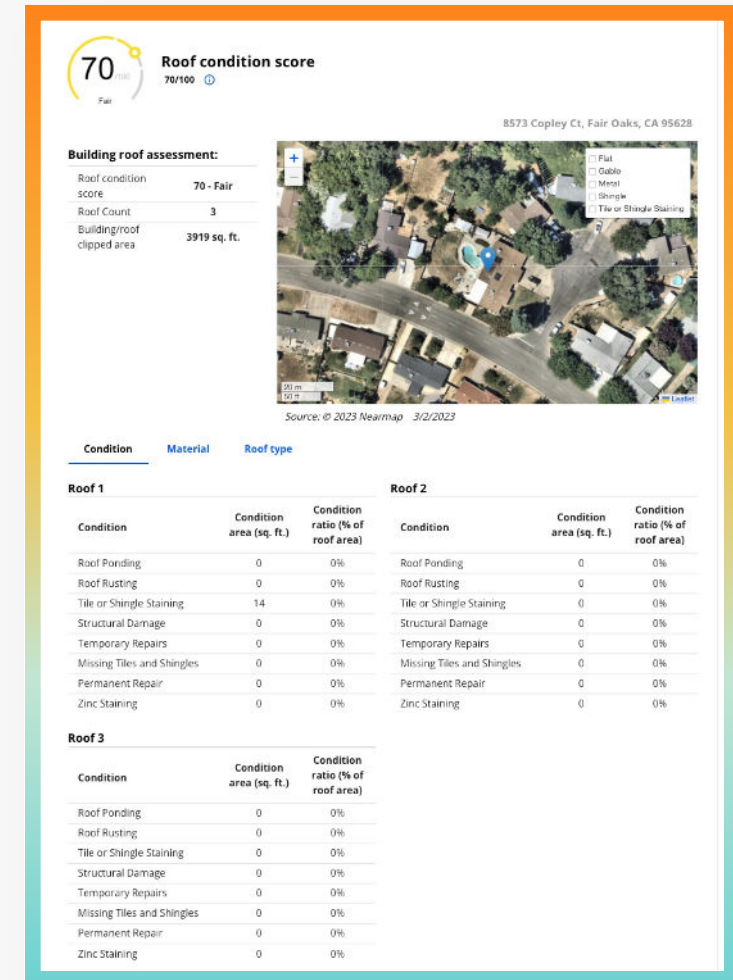
## Understand the risk associated with roofing condition and type

Looking to identify the roof characteristics and condition? Now we can pinpoint these exact features or risk and convert it to its own objective score contributing to overall Property Score

**Roof Condition** provides detailed information about the state of repair of a roof - both **short term damage** and **long-term degradation**. **Roof Characteristics** features provides the **dominant material** of the roof and the **various structural shapes** on the roof

### Value for Carriers / Clients

- **Enables** underwriters to use quantitative analysis of one the most expensive risk factor of a property – the roof condition
- Prioritize inspections for **high-risk roof conditions** based on the **roof condition score**







# Assess Overhanging Trees and Vegetation Risk

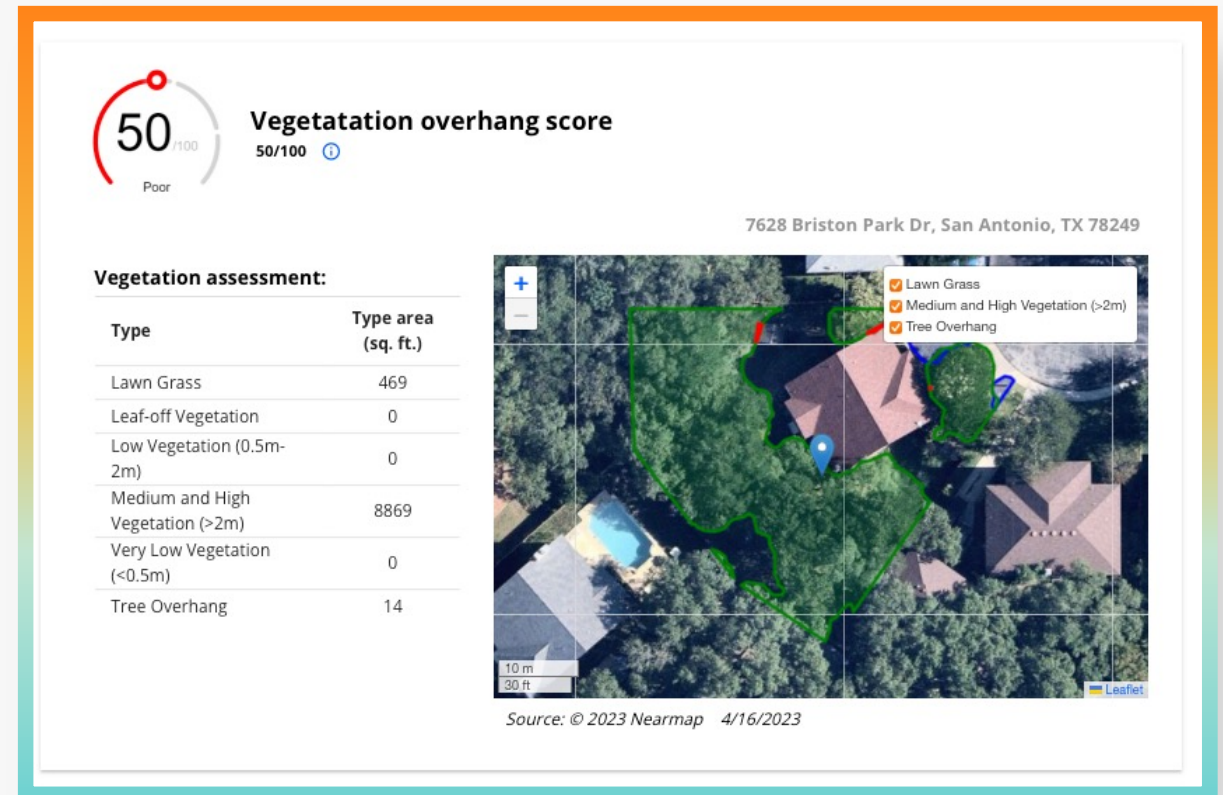
Understand the risk associated with overhanging trees and vegetation.

Looking to identify overhanging trees, and other vegetation that might be a fire risk? Vegetation Assessment delineates above-ground vegetation into approximate height-based groupings and converts it to its own objective score, contributing to an overall Property Score:

- Trunk, branches, leaves, Green or Dry, Climbers or creepers all higher > 2m
- Vegetation higher than 0.5 m, lower than 2m – trunks, branches, hedges, bushes etc.
- Plants in a garden bed lower than 0.5m green, patchy or dry
- Natural form of lawn grass in any condition
- Overhanging trees

## Value for Carriers / Clients

- Perform fire and storm risk assessment for the property and nearby areas through virtual inspections
- Prioritize vegetation based high-risk inspections or provide specific loss control recommendations to mitigate impact of fire and storm perils







For questions, please contact  
[melis.carroll@majesco.com](mailto:melis.carroll@majesco.com).