WHY WATERSTREET?

INDUSTRY FOCUS

- Property and Casualty Solution
  - Single focus . . . Property Casualty Industry
  - Comprehensive solution . . . all property and casualty functionality including home owners, auto, and commercial policies as well as claims integrated under one umbrella
- Experienced industry professionals
  - System designed by industry experts – not technicians . . . an intuitive, highly comprehensive user experience
  - Obsessive service . . . delivered by committed, capable industry and technical experts
- Investments in our people
  - WaterStreet University . . . covering the intricacies of insurance policy and claims policy administration
  - American Institute for Chartered Property Casualty Underwriters . . . minimum of "Certificate in General Insurance required for all employees (company sponsored with bonus for completion)
  - Corporate training director . . . facilitating on-going training and training reinforcement

COMPREHENSIVE SOLUTION

- Full-service philosophy . . . offer complete range of systems and services and providing you the capability of choosing those that are appropriate for your business model
- Superior insurance management systems
  - Continuous improvement . . . WaterStreet is in its fourth generation of a web-based system and not struggling to move from a legacy system
  - Fully integrated systems . . . reducing training and set up effort allowing you to be productive more quickly
  - Functionality is deep and wide . . . automating your processes and workflows and eliminating manual effort
  - All components are web-based, real time, fully integrated . . . speeding time to market for new products and processes increasing your competitiveness
  - Configuration with customization . . . providing you the capability to become productive quickly and the flexibility to innovate to remain competitive
- Complementary suite of services
  - Transition services . . . experienced colleagues will transition contracted systems and services seamlessly or work with your associates to fill in gaps of knowledge and expertise
  - Policy and claims administration services . . . uniquely customized to your specifications and requirements allowing you to maintain control of these functions

UNPARALLELED SERVICE

- Commitment and responsiveness
  - Clients are our only focus . . . beginning with the president and extending to all of us, we are extensions of your organization and work to ensure mutual success
  - Highly trained professionals . . . ensuring clear and continual communication
  - Flexible staffing . . . providing the right colleagues to each project
- Loyalty and partnership
  - Proven track record . . . collaborating with clients to surpass what is expected when developing new systems and adding functionality – we help our clients compete and grow
  - Our clients are an extension of our sales team . . . providing referrals and testimonials and helping us to expand our client base as well as our offering
- Flexible and fluid
  - Incorporate third party solutions . . . changing our systems and incorporating new web services to meet our clients' requirements
  - Design new services offerings . . . eliminating labor-intensive functions and reducing cost for our clients

RISK MITIGATION

- Advanced enterprise-level technology
  - Physical and virtual hosts with state of the art storage and replication . . . allowing you to focus on your business rather than technology refresh
  - Tier 1 datacenter facilities in Salt Lake City and Tampa . . . providing redundancy and back-up relieving you of the expense of staffing and maintaining your physical environment
  - Partnering with the best in technology – Microsoft, VMware, EMC, Dell, and HP . . . reducing the risk of obsolescence
- Highly secure physical and virtual environments
  - Protection of physical assets . . . ensuring against unauthorized entry, interrupted power, fire, air conditioning malfunction, and network interruption is critical and a constant priority
  - Protection of logical and application access . . . using the most effective two-part authentication and encryption tools and strict policies and procedures to ensure a secure environment
  - Protection of data transmissions . . . using enterprise-level firewalls with virtual private networking technologies and cleaning in-bound traffic and checking out-bound traffic real-time to ensure the highest level of protection for your data
  - Compliant with SOC I (Service Organizational Controls) Type II audit . . . providing assurance that your service provider is maintaining the highest level of compliance and security