MORNING DATA

Morning Data Overview

A leading supplier of world-class software and service solutions for the global Insurance industry.

With a solution to meet almost every requirement and with platform options to suit every situation, we are confident that we can create a solution tailored specifically to your business.

Who are we?

Morning Data is a leading supplier of world-class software and service solutions for the global insurance industry. Morning Data has been providing state-of-the-art Insurance Software Systems to its clients since 1983.

By working with Morning Data, you will benefit from a partner with over 30 years' experience and a client-centric focus, as we strive to support the global insurance market with facilitating simpler and more cost-effective electronic trading and automated processing. This support for automation in the market will open opportunities for Coverholders, Brokers and Carriers to benefit from reducing administration and the provision of information quickly to interested parties.

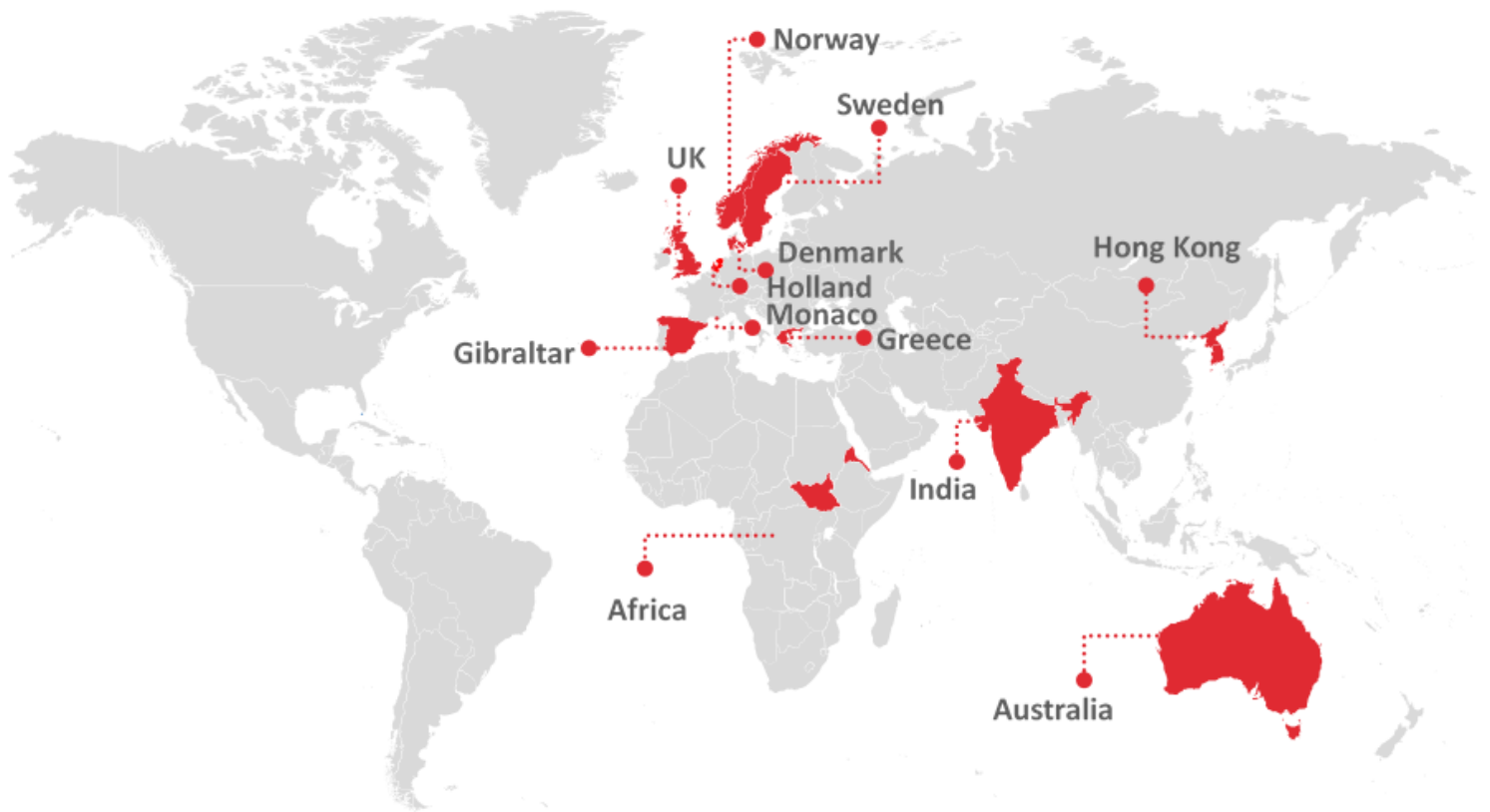## WHY CHOOSE US? WHAT BENEFITS CAN MORNING DATA PROVIDE?

Morning Data will provide you with a dedicated, professional and knowledgeable team throughout the implementation of NOVUS and beyond. Our customers have commented on the benefits that they receive from working with Morning Data which we pledge to all our customers:

✓ Efficient
✓ Scalable
✓ Fast Deployment
✓ Value
✓ Release based product

MORNING DATA

Our Clients

You will benefit from a company that puts you first and has the experience to provide you with the right solutions. Morning Data is a privately owned, customer centric software solutions provider. We have been providing solutions to the insurance market since 1985, with the company becoming incorporated in 1992.

- **BROKERS**
- **COVERHOLDERS**
- **MGAS**
- **INSURERS**
- **REINSURERS**
- **CAPTIVES**
- **LLOYD'S AND NON-LLOYD'S OPERATIONS**

Norway
Sweden
UK
Denmark
Holland
Monaco
Greece
Hong Kong
Gibraltar
India
Africa
Australia

SUPPORTING OVER 30 OPERATIONS AROUND THE GLOBE

You can be confident that you will be working with a partner that strives for excellence in all areas of operations, and this is recognised through the various awards that Morning Data have won.

Your Journey

Insurance is the movement of money in order to pay valid claims. In recent years the market has undergone some sizable changes. Almost all these changes have been around **data**. Arguably, the industry is a data centric industry.

The flow of that data is today's challenge; to remove the impact of human error and rekeying, so that your organisation can focus on building excellent service, products and reputation.

Connectivity to augment the data being collected with other data sources is common place, not only in the Insurance industry but also in everyday life, and in many cases to a device of choice.

The agile insurance operations needs to be data focused as much as service focused.

Morning Data provides expertise and products to create this datacentric world on which you can build and grow your business.

- Granular data capture from multiple sources.
- Integrated digital distribution solutions.
- Support for in-house or 3rd Party portals via webservices.
- Connectivity with London market initiatives.

> **"**
> **IT IS WIDELY CONSIDERED THAT THE VALUE OF THE DATA FOR MANY OF THE RISKS YOU PLACE WILL BE WORTH MORE THAN THE PREMIUM CHARGED**
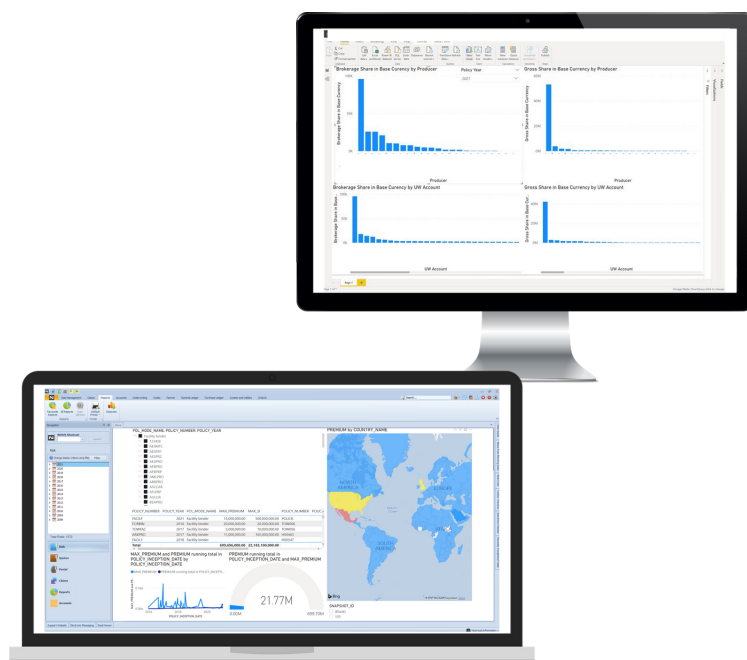
What is Data without insight?

Place yourself at the top of the game. Insurance is more than just policies, premiums, claims and exposure. Data is recorded all the time. But with so much information being collected, it can be difficult to bring it all together and realise the value that's lying within. Data now has an intrinsic value, not just in its own right but the power it can leverage with your informed decision making.

The rules have changed, the data collected from multiple sources: portals, bordereaux or in-house can be bought together within our solutions. In turn that extensive data resource is simplified for user consumption through our DataView product: a synchronised and segregated service specifically designed to empower the user to build and develop insights into their business performance. Combine this with our granular data model of contract, section, location with geo mapping and insurable item levels. The potential for unparalleled insight into the organisations complete portfolio from multiple aspects comes to life.

Further enrich the data within our solutions by connecting to various sources, then visualise that data in charts and graphs powered by yur visualisation tool of choice, saving reporting time and ensuring you react to changes before the competition.

✓ Use the visualisation tool of your choice.

✓ Hosted and secure database UK development and support.

✓ Securely connect to data at source; no movement of data required.

MORNING DATA

"We worked with Morning Data and went live 3 weeks early"

Meridian Risk Solutions Limited
Marine and Energy Insurance & Reinsurance Specialists

"We're pleased to be working with Morning Data, a company we believe have the right platform and expertise to support our MGA operations. Morning Data demonstrated a deep understanding of our market requirements and offer an intuitive system with the functionality we need to support our evolving business."

THE
Ardonagh
GROUP

"Month end takes seconds. We process and complete bordereaux by day 5 and settlements by day 8. This exceeded our expectations."

cobalt.

"In my opinion NOVUS is the superior system of all those I have previously used for the Wholesale market. It is structured differently to other systems and in doing so it is able to handle all classes of business and all the different types of contracts including Facilities and Binders"
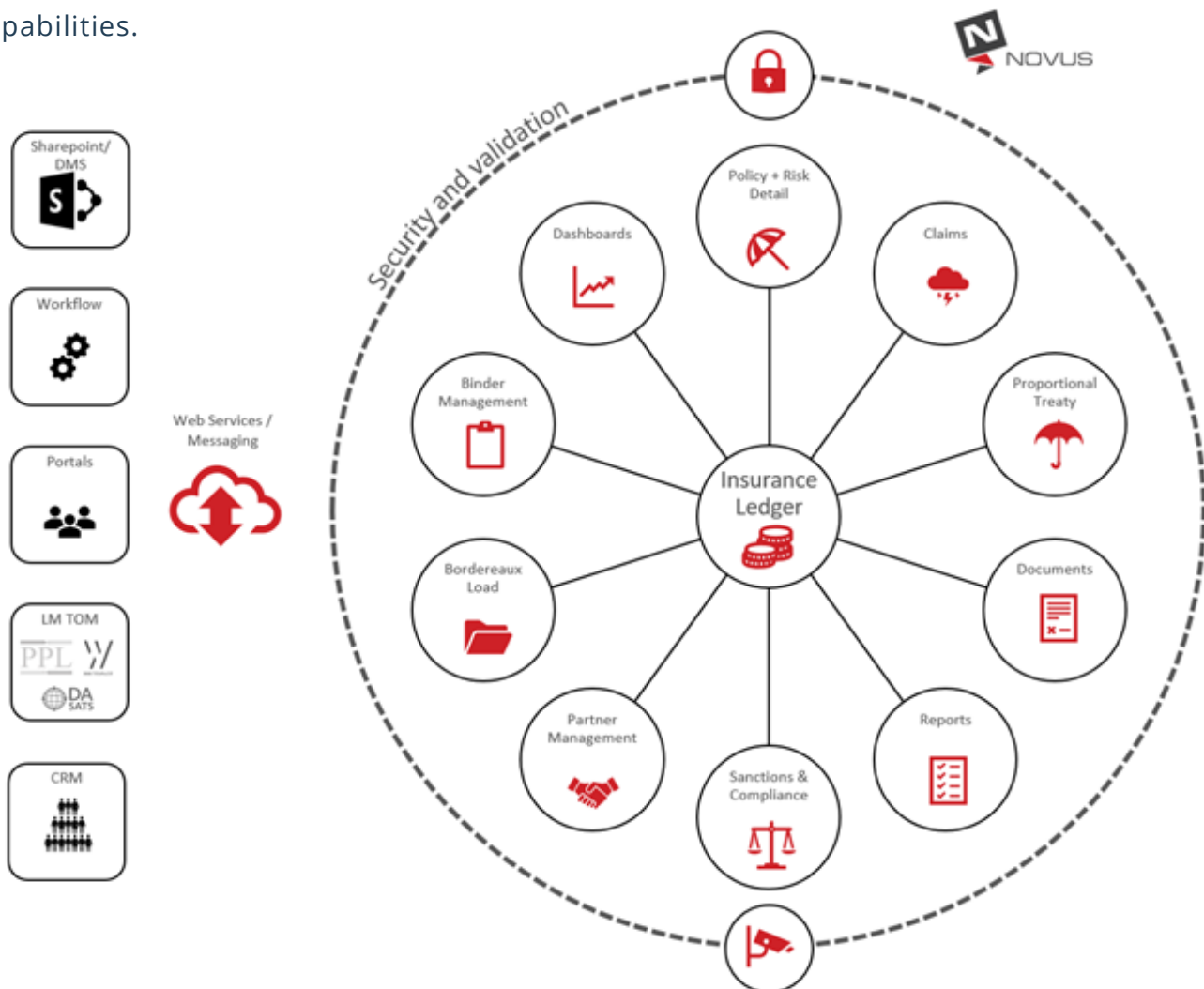
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Authorised and Regulated by the Financial Conduct Authority

"We have found their knowledge, support and guidance valuable and comprehensive. We would have no issue in recommending their system and the company to any suitable operation and look forward to working closely with the team to build our business and embrace more of the extensive features NOVUS has to offer."

PARDUS

NOVUS

NOVUS is a configurable and fully integrated end-to-end administration platform, designed to provide you with efficient processing, full audit trails and ease of reporting. NOVUS is rich with functionality, which we would not be able to fully convey in this overview, so we would highly recommend a demonstration of NOVUS's capabilities.

SOME NOVUS BENEFITS INCLUDE;

- **CONFIGURABLE SOLUTION TO MEET YOUR NEEDS;**
- **RELEASE BASED SOLUTION;**
- **IMPROVE EFFICIENCY;**
- **FULL AUDIT TRAIL.**

Sharepoint/ DMS

Workflow

Web Services / Messaging

Portals

LM TOM
PPL
DA SATS

CRM

Security and validation

NOVUS

Insurance Ledger

- Policy + Risk Detail
- Dashboards
- Claims
- Binder Management
- Proportional Treaty
- Documents
- Bordereaux Load
- Reports
- Partner Management
- Sanctions & Compliance

Seamless and efficient data processing

Integration capability to ingest and transmit data with your business partners
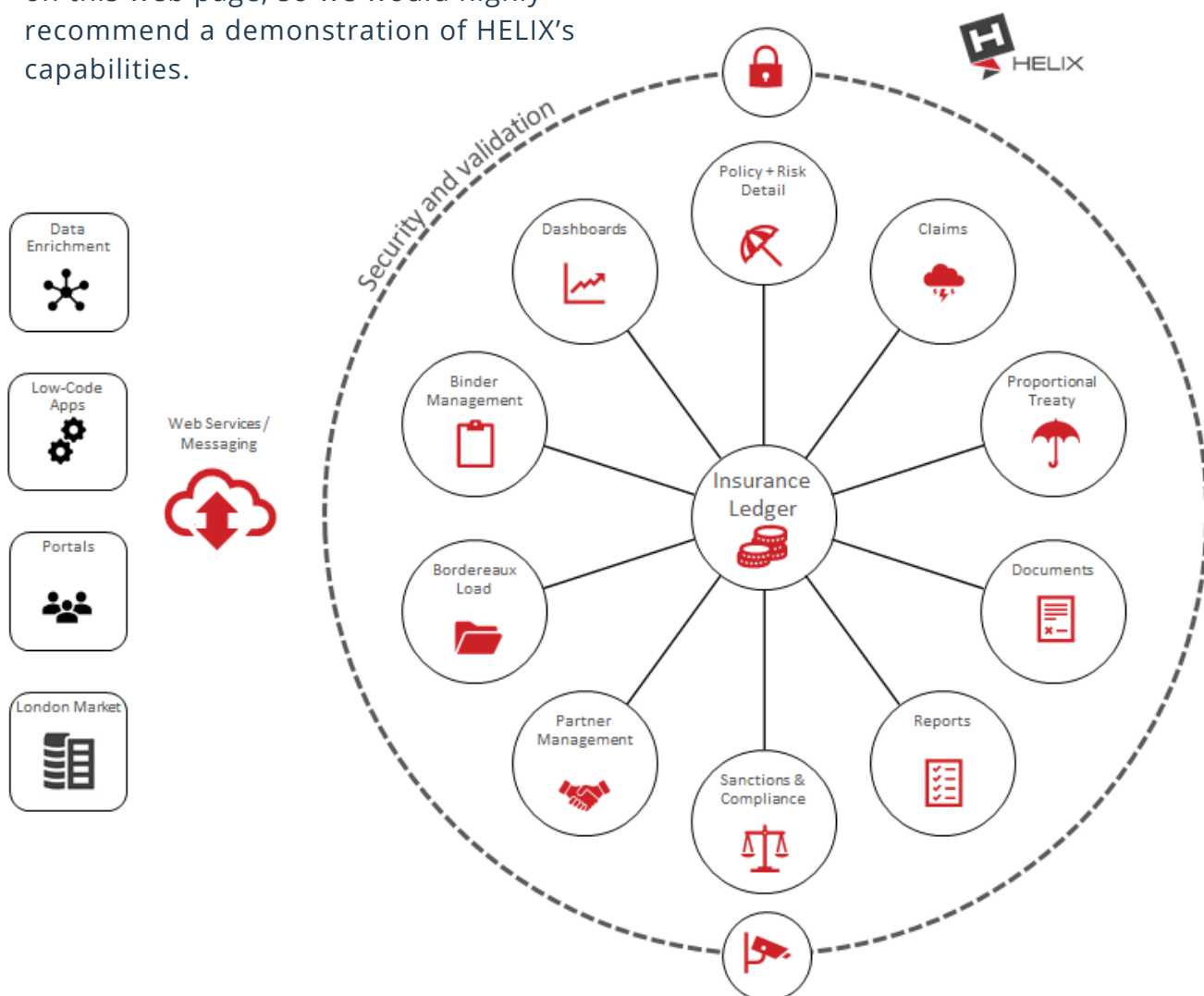
Data in one place - a single version of the truth

Governance and control

Fully hosted and secure in the MDL Cloud

HELIX

HELIX is a configurable and fully integrated end-to-end administration platform for Insurers, Reinsurers and Captives. HELIX is designed to provide you with efficient processing, full audit trails and ease of reporting. HELIX is rich with functionality, which we would not be able to fully convey on this web page, so we would highly recommend a demonstration of HELIX's capabilities.

SOME HELIX BENEFITS INCLUDE;
- **WORKFLOW DESIGNED FOR INSURERS, REINSURERS AND CAPTIVES;**
- **IFRS-17 REPORTING;**
- **FULL AUDIT TRAIL.**

Data Enrichment

Low-Code Apps

Web Services/ Messaging

Portals

London Market

Security and validation

Policy + Risk Detail

Dashboards

Claims

Binder Management

Proportional Treaty

Insurance Ledger

Bordereaux Load

Documents

Partner Management

Reports

Sanctions & Compliance

Seamless and efficient data processing

Integration capability to ingest and transmit data with your business partners

Data in one place - a single version of the truth

Governance and control

Fully hosted and secure in the MDL Cloud

MORNING DATA

Risk Level Data

The data model is crucial to the insurance industry. Getting the correct relationships of a risk to its coverages, perils, clauses, schedule of insurable interests at a data levels, means you can leverage the power of detailed and insightful reporting and analysis.

Aligning the data to the market's needs, such as Future at Lloyd's, means carriers requirements are met for ultimate exposure reporting as well as available for one click document production via user definable templates. Classes covered include:

When arranging a new Delegated Authority contract, key components will be to track the exposure and premium levels by coverage or Risk code, and to report with suitable level of granularity. NOVUS supports a growing library of specifically tailored data collection forms that can be populated manually, uploaded from a third-party data source or populated by an online portal platform, via webservices, giving the maximum flexibility for the challenges of the market.
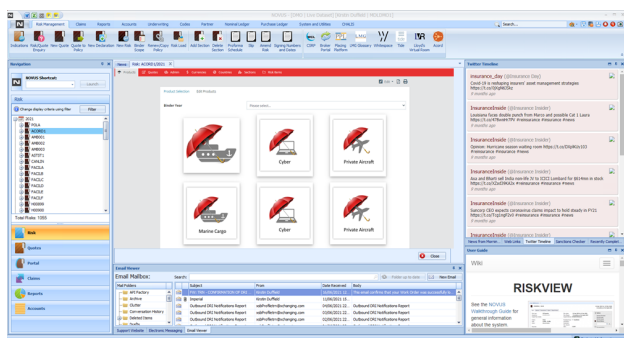
When it comes to reporting, simplicity is required when it come to exporting or sharing data in different views. Whether a financial report, a bordereau, a risk exposure report, earned-to-incurred report, facility capacity consumption or management and business information, a clear and detailed uniformed data model to drill through is required.

✓ **PROPERTY**	✓ **LIABILITY**
✓ **CASUALTY**	✓ **MTC/ FTC**
✓ **AVIATION**	✓ **CAR/ EAR**
✓ **CYBER**	✓ **MOTOR**
✓ **MEDMAL**	✓ **YACHT**
✓ **A&H**	✓ **FINANCIAL LINES**
✓ **MARINE**	✓ **BLOODSTOCK**
✓ **FORESTRY**	✓ **EVENTS**

BESPOKE RISK DETAIL INTERFACES ARE ALSO AVAILABLE

COVERING ALL LONDON CLASSES OF BUSINESS

Digital Distribution

Insurance organisations are becoming more reliant on multiple channels to market. Digital distribution enables you to extend your brand and product reach, whilst providing an engaging customer experience. Our digital quote and bind portals bring together customers, insureds, agents and carriers with a simple to use tailorable platform to support the distribution of binder backed products whilst supporting the complexity of London Market reporting requirements. For customers of NOVUS and HELIX, our solution come natively integrated. If a web portal is part of your strategy, Morning Data can deliver this to meet your class, branding and functionality requirements. I

Benefits

- Tailored products underpinned by the London market and Lloyd's reporting requirements.
- Branded options by product and company.
- Choice of functionality and integration options from downloads to webservices
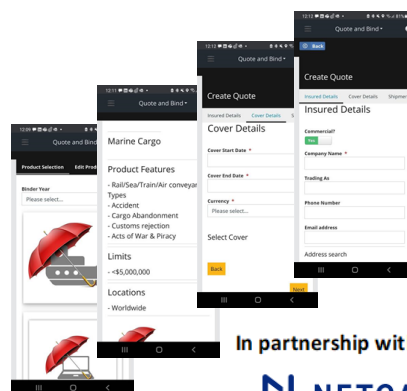- Speed to market by leveraging our templated approach.

FEATURES

- **DIGITAL DISTRIBUTION OF YOUR BINDER PRODUCTS**
- **SECURELY HOSTED ON AWS**
- **CONFUGRABLE TO SUPPORT MULTIPLE CLASSES OF BUSINESS**
- **NATIVELY INTEGRATED WITH EXISTING MORNING DATA PRODUCTS**

An innovative solution for Insurers/MGAs/Coverholders/Brokers who desire an online web portal, enabling them to launch products in short timescales and at reasonable costs. Multiple devices are supported e.g. desktop, tablet and mobile, whilst capturing that data with London Market and FCA reporting structures in mind. Multi language and multi device support for border free product deployment. Straight-through-processing enables single risks or batches to seamlessly flow into the NOVUS and HELIX databases with clear categorising of the source, not just by the business partner but also the channel.

The "Self-Service" platform enables operations to offer their customer the ability to service their policies by themselves, for all but the most complex tasks. White label to your company or product image, using pre-built templates already designed to process London Market risk data through NOVUS.

In partnership with

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