

# SUBMISSION AS A SERVICE

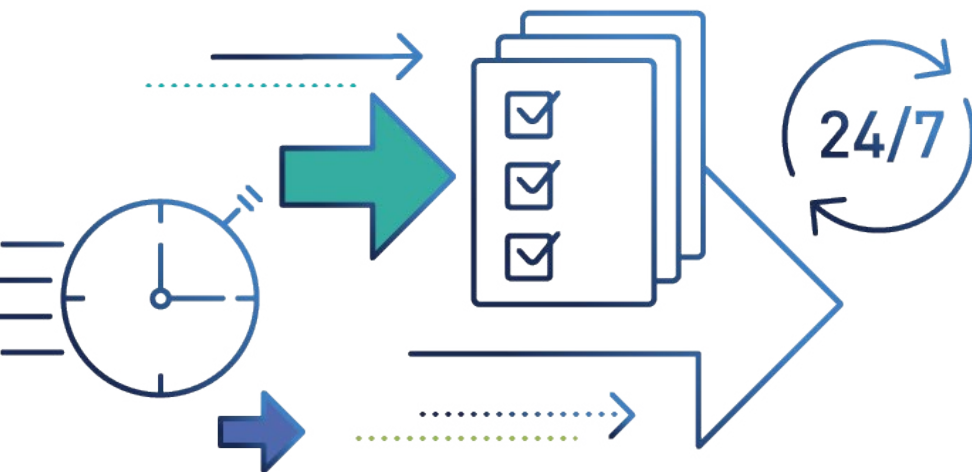


# SUBMISSION AS A SERVICE

With Submission as a Service, underwriting organizations can clear submissions faster and improve their focus on in-appetite business. Our real-time team processes submissions as they come in, triages and automatically declines those that do not meet pre-defined underwriting criteria and appetite, and notifies your distribution partners of submission status. With our transparent metrics, you'll also gain the ability to track key information about your submissions process and ensure service levels are being exceeded.

## BENEFITS YOU CAN EXPECT

- Reduce turnaround time from days to hours to meet established service standards
- Quick response to distribution partners and rapid follow-ups on risks within appetite
- Reduce underwriting leakage with stronger adherence to guidelines
- Enable underwriters to focus on submissions within underwriting guidelines
- Detailed KPIs with actionable insights to enhance efficiency and optimize profitability



# HOW DO WE DO THIS?

- **Optimize Your ReSource Pro Team's Structure & Operating Model**

Understand your volume fluctuation pattern to manage and achieve your expected service level consistently.

- **ReSource Pro's Best Practice Process Workflow & Domain Expertise**

Ensure operational efficiency and accuracy across different lines of business, programs, and industry verticals.

- **98%+ Processing Quality Level**

Ensure new submissions are entered in an accurate and timely manner.

- **Auto Decline**

Decline submissions that do not meet the pre-defined underwriting criteria based on risk characteristics, agency profile, class of business, etc.

- **Submission Triage**

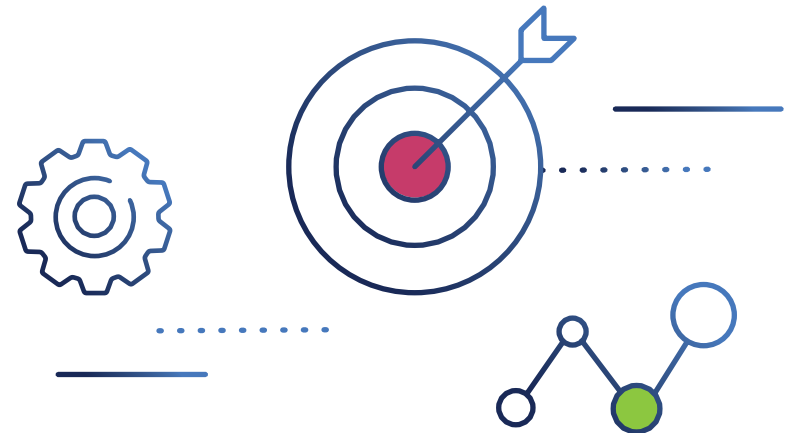
Evaluate eligibility based on underwriting appetite such as exposures, loss experience, policy limits, etc.

- **Renewal Submission**

Set up renewal risk according to pre-defined underwriting criteria.

- **Data Driven Decision Making**

Leverage data gained from the process of submission review and clearance to help you measure the quality of carrier book of business.



# PILLARS OF OUR SOLUTION



## 2-4 HOUR TURNAROUND

Reduce turnaround time from days to hours with high compliance guaranteed



## CLIENT SERVICE

Quick response to the distribution partners and rapid follow-ups on profitable business



## TRIAGE

Auto-decline pre-qualification process



## TRANSPARENT METRICS

Analytics dashboard with actionable insights to enhance efficiency & optimize profitability



## AROUND THE CLOCK SUPPORT

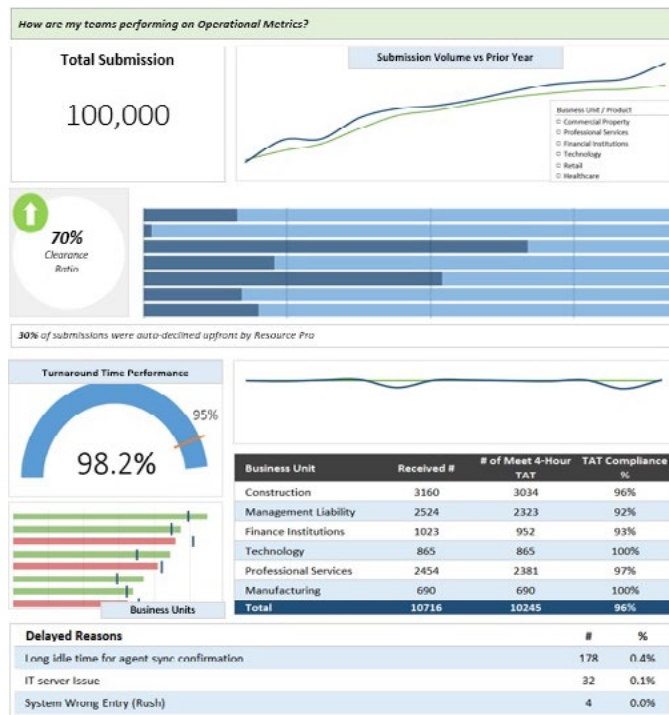
China & India Delivery Centers

# ANALYTICS DASHBOARD

## Operational Performance Dashboard

Measures operational performance across different business units

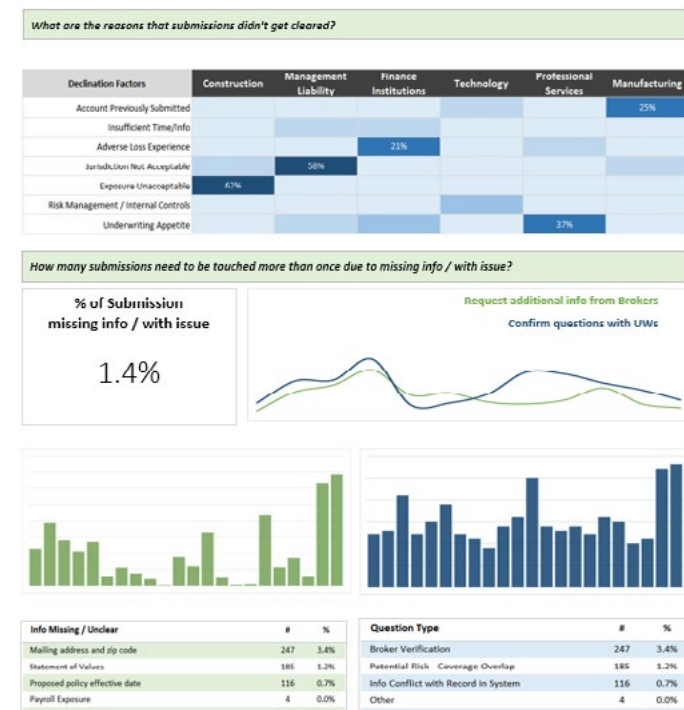
- Submission statistics and clearance ratio
- Turnaround time performance
- Delayed reasons summary



## Efficiency Improvement Opportunities Analysis

Unlocks opportunities to optimize business outcome and operation efficiency

- Declination factors analysis
- Submissions missing information / with issues



# COMPARING THE OPTIONS

KEY ASPECT	SUBMISSION AS A SERVICE		
	CLASSIC	PREMIER	ELITE
<b>98%+ PROCESSING QUALITY LEVEL</b>	✓	✓	✓
<b>STANDARD SERVICE LEVEL</b>	<b>24 hours</b> or less from receipt	<b>4 hours</b> or less from receipt	Less than <b>4 hours</b> from receipt
<b>RUSH SERVICE LEVEL - 1 HOUR</b>		Up to <b>10%</b> of requests received	Up to <b>20%</b> of requests received
<b>AUTO-DECLINE</b>	Available	✓	✓
<b>SUBMISSION TRIAGE</b>	Available		✓
<b>OPERATIONAL REPORTING &amp; METRICS</b>	✓	✓	✓
<b>ANALYTICS DASHBOARD</b> <ul style="list-style-type: none"> <li>Submission statistics and clearance ratio</li> <li>Turnaround time performance</li> <li>Declination factors analysis</li> </ul>		✓	✓
<b>ANALYTICS DASHBOARD (ADVANCED)</b> <ul style="list-style-type: none"> <li>Key performance metrics including quote ratio, bind ratio, and submission to bind %</li> <li>Revenue growth &amp; profitability analysis</li> </ul>			✓

ReSource Pro is an insurance-focused business solutions company that integrates people, process, technology, and data analytics. Over 1,500 carriers, brokers, and MGAs rely on ReSource Pro to execute strategies that improve profitability, accelerate growth, deliver improved claim outcomes, and enhance client and employee experience. With more than 7,000 employees globally, ReSource Pro provides business process management, strategic advisory services, management and organic growth consulting, training, and compliance solutions around the clock. ReSource Pro was listed as one of the Inc. 5000 Fastest Growing Private Companies from 2009 to 2021 and has consistently achieved a +95% client retention rate for over a decade.

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