

REAL-TIME

AWYWI'S INSURANCE FULFILLMENT PLATFORM (IFP)

REINSURER

Reinsurers can define their participation within each insurer's products and know in Real-Time when policy risks are created, changed or cancelled.



MULTI-INSURER

IFP supports an unlimited number of insurers that can all function simultaneously in a D2C environment. Each has its own rules, rates and wordings that are applied automatically in Real-Time for quotes, purchases, downloads, policy changes, renewals and cancellations.

MULTI-LINE

In addition to SME, Professional Services and Farm, IFP's proprietary policy administration engine has been tested with personal lines including home, auto and pleasurecraft. A term-life demo shows how IFP can extend beyond P&C. IFP already works with inland marine, professional liability, cyber and much more.

D2C2.0

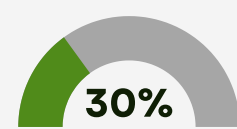
2.0

Customers have changed and demand lower prices along with superior service - Any Way You Want It! With D2C2.0, customers get exactly what they want - for a lifetime. Self-Service to Advise-based Service but always at the lowest prices.

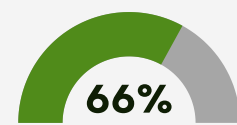
BROKER 2.0

Broker commissions account for 66% of P&C insurance distribution. Roughly 70% of commissions pay for manual processes and friction between customers, brokers and underwriters. IFP eliminates both manual processes and friction with a goal of saving 66% of current standard distribution costs. Broker compensation will align with the reduced expense structure and advisory role.

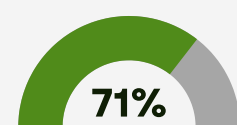
DISTRIBUTION COSTS



BROKER COMMISSIONS



MANUAL TASKS AND FRICTION



CUSTOMER ACQUISITION 2.0

\$1,000

ANNUAL SAVINGS

An average customer can save over \$1,000 annually in insurance costs while having insurance in Real-Time - Any Way You Want It!

REFERENCES

Canadian Insurance Industry Data (OSFI 2019)
2019 Best Practices Study by the Big "I" and Reagan Consulting
Federal Insurance Office (FIO) Annual Report on the Insurance Industry

visit awywi.com for more information