

THE 3 BOTTLENECKS THAT ARE SLOWING DOWN YOUR BUSINESS

The job of underwriting and issuing policies is usually **paper-intensive and handled manually**, and many insurers are still relying on **legacy software systems**.

Here are some of the delays caused by **outdated and inefficient processes**.

1

2

3

A LOW-TECH UNDERWRITING PROCESS



Many insurers are still bogged down by a largely **manual underwriting process**.

They lack the technology to support **straight-through processing and self-service**.



THE PAPER BURDEN



Paper processing is a wasted expense. Documents usually **get filed away or lost—never to be seen again**.

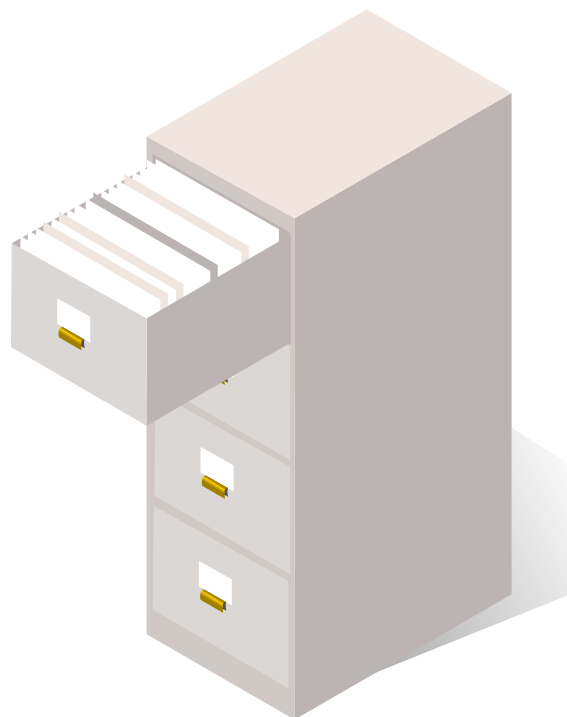
When a policyholder can't access a document online, he or she has to phone for assistance—**adding more cost to your operation**.

SLOW PAYMENT PROCESSING



Your staff can't bring in new business when they're **on the phone much of the day taking payments**.

Even if you **outsource payment processing**, you're adding a significant expense.



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