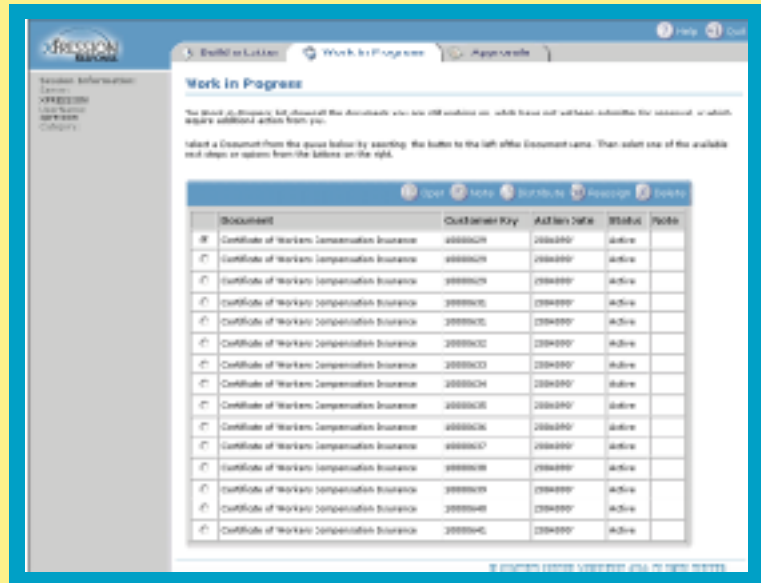



Document Sciences delivers real-time, interactive content processing services that insurance organizations depend on to best serve their customers while attaining the highest levels of productivity. Approximately 650 customers worldwide use Document Sciences products in insurance, banking and financial services, managed-care, telecommunications, utilities and commercial print service bureaus. Customers include more than 60 Fortune 500 companies. Based in Carlsbad, California, with regional locations across the U.S. and a European subsidiary in Paris, Document Sciences also markets its products in Australia, Canada, New Zealand, Brazil, Mexico and China. For more information about Document Sciences Corp., visit [www.docscience.com](http://www.docscience.com).



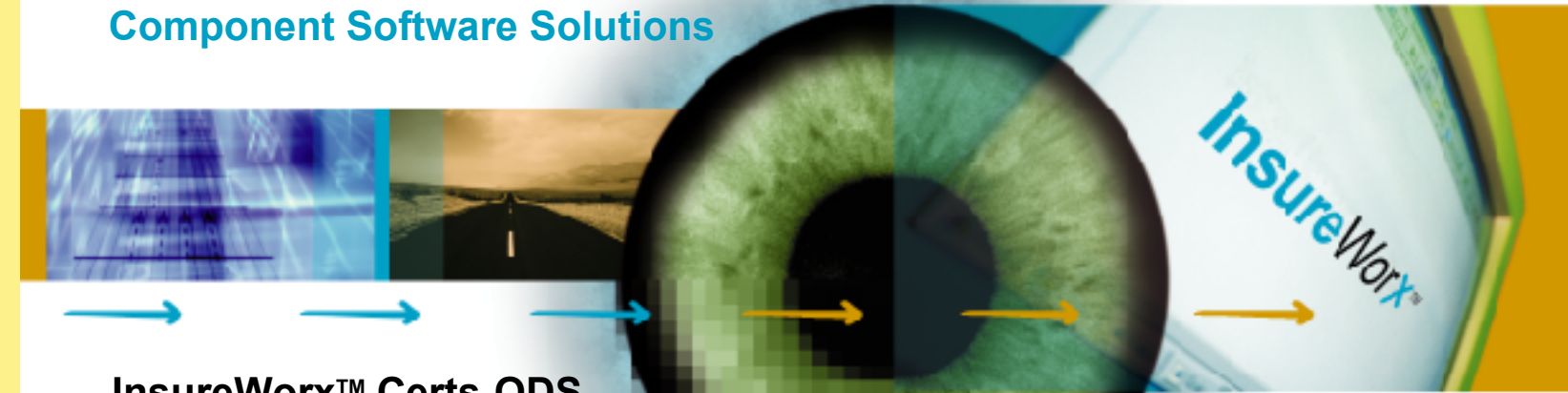
Document Sciences xExpression

WorldGroup is a leading provider of component software solution to the insurance industry. **InsureWorx** employs a component building-block approach enabling insurance companies to incrementally introduce new capabilities or replace functional legacy areas as needs dictate, with minimal disruption and risk to the entire organization. The **InsureWorx** product line includes claims, billing, underwriting and policy administration solutions. For over 35 years WorldGroup has recognized that while implementing and integrating strategic information solutions is the end result, helping insurance companies understand and manage technical change is the key to getting there.

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## Component Software Solutions



### InsureWorx™ Certs-ODS (On Demand Solutions)

*"InsureWorx™ Certs-ODS (On Demand Solutions) brings high levels of efficiency and accuracy to repetitive customer services and interactions."*

Certificates of Insurance are requested millions of times each day. In time-sensitive situations issuing a Certificate may be the most critical customer service action that a carrier, their agent or a broker can perform for a policyholder. Even a simple request can turn into a chain reaction of inefficiency. An accurate, instantaneous response may secure loyalty, while a bad experience and delays may be the single most important service cause for non-renewal.

Even in non-time-sensitive situations Certificates are a constant repetitive headache for insurance companies, agents/brokers and most importantly customers. Whether an agent or broker issuing a standard form or a carrier fulfilling a specialized request, the process is often slow, labor intensive and prone to error.

**InsureWorx** Certs-ODS brings new levels of speed, accuracy and customer service efficiency to the Certificates of Insurance request, issue and fulfillment processes. **InsureWorx** Certs-ODS brings a highly automated capability with immediate results.

### Customer Service Benefits

- Instantaneous certificate issue eliminates time lags
- Simultaneous distribution to insureds, agents and certificate holders
- Choice of distribution methods including PDF attachments to emails, faxes and hard copy prints

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*"InsureWorx Certs-ODS can have a huge impact on customers who require a high volume of certificates."*

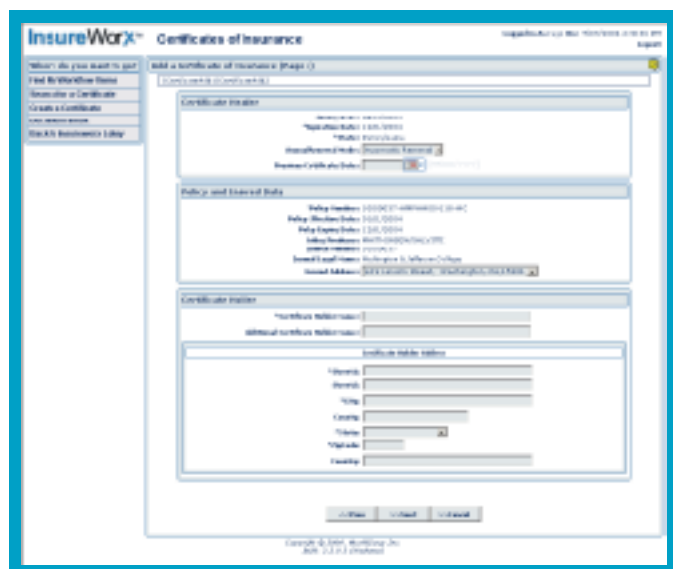
### Premier building blocks

**InsureWorx** Certs-ODS is a unique joint solution offering, combining two premier software solutions, **InsureWorx**, and xPression® supported by two of IBM's Premier Business Partners, WorldGroup and Document Sciences Corporation.

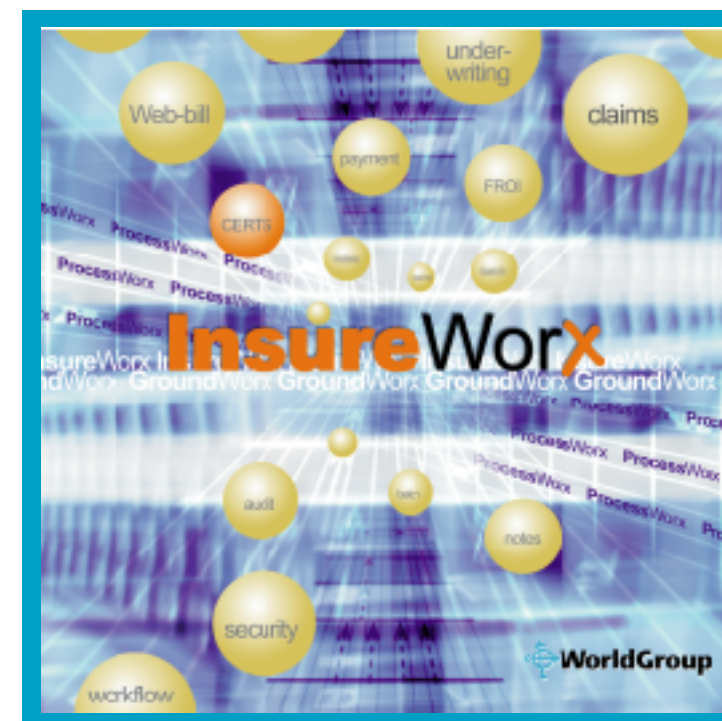
Beyond internal Certificate handling efficiency, **InsureWorx** Certs-ODS is a true Web application providing Carriers the opportunity to selectively distribute requests and issuance authorities, to agents, brokers and even selected insureds. From customers who require a high volume of Certificates to those who request one per year, **InsureWorx** Certs-ODS can have a huge impact. Straight-through-processing created by the combination of anytime anywhere access together with **InsureWorx** security functions, produce and distribute accurate Certificates directly off the carrier's systems.

### Productivity Benefits

- Reduced service overhead by automating the request, creation and issue Certificates.
- Ability to revise Certificate wording on prepared outputs for special situations and format requirements.
- Full archiving of requests and a complete history of Certificates issued.
- Reprint/resent requests with regeneration via database access of variable data, to ensure up-to-date accuracy.
- Business rule driven routing of Certificates requiring underwriting processes.
- Ability to customize and manuscript Certificates for special situations or non-supported formats.
- Ability to easily add new Certificate boiler plate and revised formats.
- Accuracy yields fewer transactions.



InsureWorx Certs-ODS (On Demand Solutions)



Both **InsureWorx** and xPression employ J2EE/WebSphere technologies and are designed for tight integration with existing systems, data and workflows.

- **WorldGroup's InsureWorx is the industry's first and most comprehensive J2EE/WebSphere insurance administration software solution.**
- **xPression is Document Sciences' award-winning content processing technology that provides insurance companies with unparalleled capabilities to automate the design, creation and multi-channel distribution of policyholder communications.**

### Compliance Benefits

- Real-time access to current policy data to ensure accuracy of information
- Business rule driven internal controls and regulatory compliance
- Certificate compliance with local and state format and wording requirements
- Certificate distribution and filing with the appropriate parties, through automated distribution and archiving
- Inclusion of reciprocal and non-reciprocal out-of-state exposure wording
- Automatic inclusion of configured Endorsements by State, including regulatory wording and formats.