

DOCOSoft

Enterprise Insurance Business Solutions
from DOCOSoft



DOCOSoft

Overview

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1. INTRODUCTION

1.1. PURPOSE OF THE DOCUMENT

The aim of this document is to outline the enterprise solutions from DOCOsoft.

1.2. BACKGROUND

DOCOSoft are well established suppliers of Document Management and Workflow solutions in the UK and Irish market. We have a proven track record for successful implementation of systems and companies can rely on our experience from previous market implementations to assist in the processes and architecture of solutions.

Compliance requirements, exploding volumes of content, email management, process improvements. How do you solve these challenges and ensure the right information is available to you and your business?

DOCOSoft offer best of breed document management, scanning, and workflow solutions.

We provides organisations with key technology to generate significant return on investment.

Proven business benefits include:

- Increase Productivity
- Improve Customer Service
- Ensure Compliance
- Reduce Cost
- Manage Content

The alliance between Ricoh and DOCOSoft offers a fast and powerful range of Electronic Document Management software products, providing the end user with the ideal complement of technologies.

A key vertical for us is the London Insurance market where we have a strategic customer base and intellectual property knowledge.

Northdoor PLC (www.northdoor.co.uk) is also one of our partners in the City of London for financial and insurance clients.

1.3. LONDON INSURANCE MARKET

It is becoming increasingly important for trading companies in the London Insurance market to exchange documents electronically. There are various technical initiatives operating to enable effective communication of documents and we have already developed solutions for this market that comply with the emerging standards and regulations.

Our Lloyds insurance clients include ARK syndicate, Managing Agency Partners, Heritage syndicate, Whittington and Global Aerospace.

2. BENEFITS OF DOCOSOFT SOFTWARE

2.1. COMPLIANCE

Complete Audit Trail

The system can keep a log of all activities around a user and around a document. The log can as a minimum contain:

- When the document has been opened (date, person).
- When a document has been changed (date, person).
- Complete User audit trail with management reports

After a pre-defined period the log entries can be deleted.

Revision Control

It is possible to take a document out of the database and save it on a PC. The system must then mark the document as “checked out” and it is not be possible to make changes to the document.

The system registers, who has “checked” the document out of the database, and when, and if other persons try to open the document they will be notified about this.

The system contains a simple function to check documents in and out of the system.

If a document is “released” as a version, it is locked for all changes, only the system administrator can remove this lock. If changes are made to the document, the system will automatically make a new version of the document.

2.2. SECURITY

Secure Document Server (SDS)

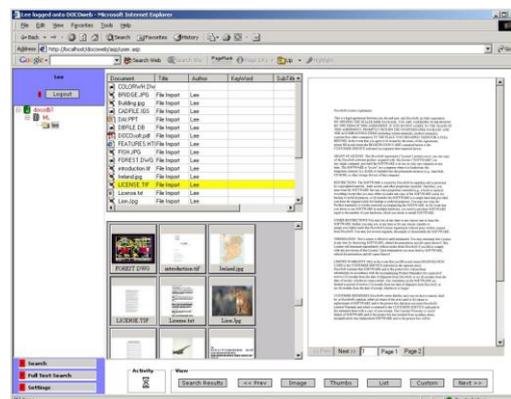
The documents stored in DOCOsoft DMS are held in a secure repository on the fileserver and are encrypted and compressed. This secure repository guarantees the document integrity. Documents can only be removed from the secure area by administrators with special permissions. Client users to the document management system can only remove links to the document, but not the document itself.

Built in User Security

The system has many built in security features, and the documents on the fileserver are encrypted and compressed for extra security.

It is possible to assign access rights the following levels:

- One user to one document or a group of documents.
- Group of users to a document or a group of documents.



If no access rights are assigned, only the owner can access the document.

The system supports the definition of a user role, which controls the assignment of rights to specific functions or groups of functions. Security can also be provided in the system as levels, from a generic level to Eyes Only. This follows the guidelines in the UK National Archives TNA2002 standards and the ISO 15489 Information and Documentation standards.

2.3. eDISCOVERY WITH FULL TEXT CONTENT SEARCHING FACILITY

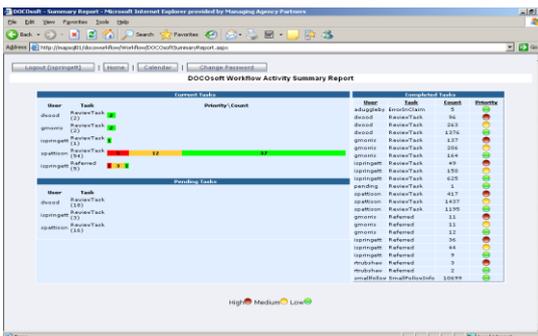
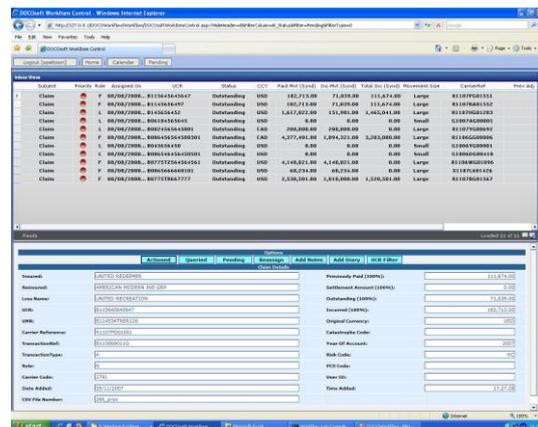
Free text searching of all the documents stored in the Document Management system is possible. This is essential for any electronic discovery exercise. All scanned documents are sent through an OCR engine on a scheduler to make them searchable.

2.4. ECF CLAIMS MANAGEMENT SYSTEM

DOCOSoft have developed an ECF claims management solution for companies who are participating in the Electronic Claims File initiative (ECF), whereby advice of a new claim or a subsequent claim movement can be advised via the ECF web based application rather than by a broker walking the files around the market.

DOCOSoft's ECF Workflow solution uses the .CSV file to allocate the process of reviewing and agreeing claims. It has the following key features:

- Browser Driven
- Allocates by Class & Lead or Follow
- Links to back office underwriting system for signed line and previous position
- Can prioritise by syndicate incurred movement
- Action, Query or Pending user functions
- Online management information



2.5. SOFTWARE INTEGRATION

Seamless link to most 3rd party systems

DOCOSoft owns all the source code to its software suite, thus enabling a speedy further development or customisation cycle.

It is possible to interface to most standard 3rd party systems or other in-house applications.

Office and eMail Integration Suite

All products within the Microsoft Office suite, Word, Excel, PowerPoint and MS-Outlook are all integrated with the document management solution. Lotus Notes also has an interface, and 3rd party developers can create their own interfaces with our extensive application programming toolkit (API) built on Microsoft standards.

2.6. HARDWARE INTEGRATION

Most modern multi-functional copier devices have a development platform which allows licensed solution providers the ability to create embedded applications on the hardware platform.



Ricoh UK have a strategic alliance with DOCOSoft, and both companies compliment each other in delivering best of breed solutions to the market. Further information on Ricoh UK can be found on the Ricoh website: www.ricoh.co.uk.

RICOH

We are a Premier Plus member of the Ricoh Developer Program and have already developed and released applications to scan documents directly into document repositories and also to interface and cross reference to the other 3rd party systems. This EasyScan process allows for the total integration of hardware and software which offers the optimum in product performance allowing for efficient, simple production and distribution of documents.

If companies are already using devices other than Ricoh, we can use eCopy to integrate to the DOCOSoft DMS from the hardware scan device. See www.ecopy.com for more information.

We also have the potential to integrate into other copier hardware manufacturer's SDK's such as Toshiba and Kyocera/Mita and Canon if the need arises.

2.7. BESPOKE DEVELOPMENT

Custom made solutions

The system contains a well-documented interface that makes it possible to interface to in-house systems developed by companies.

Application Programming Interface (API)

Integration is heavily assisted through the DOCOSoft API which 3rd party software developers can use to interface with DOCOSoft products. Alternatively, DOCOSoft can provide its own team of developers to assist with development. Typically DOCOSoft software can be integrated in two ways:

- From the inside, this is where a DOCOSoft application window may appear inside another application.
- From the outside, this is where the DOCOSoft application may be started from within another application.

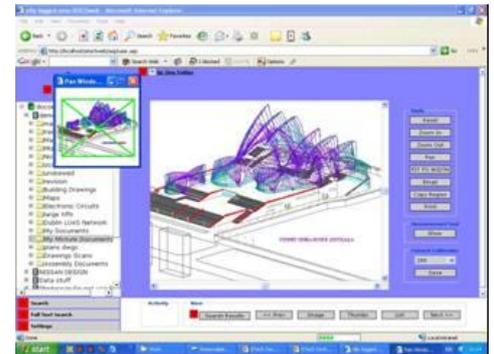
The Application Programming Interface (API) is based on the Microsoft .COM standards and the controls are in Active X. Applications written in Visual Basic, Powerbuilder, Visual C++, ASP, ASP.Net etc can interface easily to the DOCOSoft system using our industry standard controls

2.8. HIGHLY ENGINEERED PRODUCTS

HIGH SPEED VIEWING TECHNOLOGY

DOCOSoft has developed many technologies to assist in high speed viewing and retrieval of information. OnDemand technology assists users in only viewing the actual specific part of a document that is needed, this greatly speeding up the document download over the network.

Data compression technology is applied on large formats such as A0 or large colour images or large multi-page documents.



EASY AND INTUITIVE

The user interface is simple to use and is based on standard Windows functionality.

It is possible to create new user interfaces.

REMOTE ACCESS TO INFORMATION

DOCOSoft's web system runs on IIS and interfaces with all of DOCOSoft's existing products. Clients using Internet Explorer 5 can log into this web-application via two methods - intranet or internet.

MULTIPLE USER ACCESS

The secure document server can be accessed by multiple concurrent users.

Industry standard document management features such as document check in/check out, lifecycle management, web access and content searching are all available.

OCR AND ICR

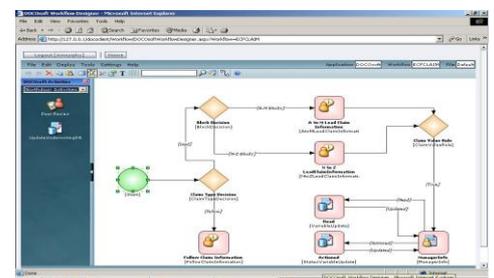
With DOCOSoft's products you can easily turn any printed pages, faxes, photocopies or articles into electronic documents you can use within seconds. The Nuance optical character recognition engines are embedded in the system which allows batch and region OCR. Recognized files may be stored in MS-Office, Lotus, HTML or TXT formats as well as PDF. Intelligent Character recognition for Handwriting and Barcode interpretation is also available.

2.9. DISASTER RECOVERY AND CONTINGENCY

DOCOSoft has built in disaster recovery and contingency features. The databases and the files are backed up using various tools, and in the event of a major disaster, the servers can be rebuilt. In addition to this, DOCOSoft has various short term DR tools, including a CD/DVD media portable document management system.

2.10. BUSINESS PROCESS MANAGEMENT WORKFLOW TOOLS

Before a document is made available to all users in a DMS system it may have to be signed off or approved by a user or group of users. Using Workflow processes, the review and approval path of a document can be mapped out before it is released for general viewing. Electronic signatures may be used at the approval stage for greater security.



3. ADVANTAGES OF DOCOSOFT

In order to stay competitive and successful, organisations need to respond rapidly to changing demands in the marketplace and to introduce robust innovative solutions in a timely fashion.

How does DOCOsoft respond to this requirement? The next section will address this matter and show how DOCOsoft can help organisations with its unique combination of skills.

3.1. BUILDING COMPLEX SOLUTIONS

DOCOSOFT have a significant pedigree in developing and implementing complex, customised electronic document management solutions for the specific requirements of individual organisations.

Our customisation programme extends to ensure our software solutions embrace our customers existing workflow and business processes.

From customisation to the graphical user interface (GUI), to sophisticated integration into legacy software systems, our consultants can deliver timely, bespoke document management solutions for your organisation. Due to the open architecture of our range of document management solutions, we have the expertise and ability to integrate with virtually any software suite. This integration process enables the user to have full access to all the functionality of our document management systems from within an existing software application.

3.2. CONTENT MANAGEMENT

Many corporate repositories contain complex data in a combination of content and metadata. "Searching this can be a nightmare for some companies." The DOCO Treasury system uses technology that ensures the combination of content and metadata is searched quickly and the relevant information is retrieved and quickly displayed to the user. The OnDemand technology also ensures that in instances of very large documents, only the most relevant sections are sent over the network to the client.

3.3. MARKET DRIVEN RAPID DEPLOYMENT

DOCOSOFT's Spiral development process helps us to make solutions that fit the market. We develop prototypes at first, loosely based on ideas, and fine tune these systems with customer feedback and competitor analysis. The prototypes finally become products, and version ups are frequent to help speed up market acceptance. We can do this type of high speed development because we are a dynamic company.

3.4. SCALABLE SOLUTIONS

DOCOSOFT's extensive portfolio of document management systems provides our customer base with a flexible, future-proof solution. The modular design of our software offering enables users to embark upon a seamless upgrade path that can expand over time with your requirements.

3.5. DYNAMIC TECH TEAM

Our Software Development Centre is staffed by young engineers who have been trained in state-of-the-art software development systems. Their focus is on emerging opportunities for applications of our DMS products. The team takes great pride in their solutions and welcome new ideas and comments on their products.

3.6. HARDWARE & SOFTWARE COMBINATION

The alliance between Ricoh and DOCOSOFT offers a fast and powerful range of Electronic Document Management software products, providing the end user with the ideal compliment of technologies.

The Ricoh hardware offers the optimum in product performance allowing for efficient, simple production and distribution of documents, whilst the DOCOSoft software suite provides scaleable, customisable, flexible management of an organisation's content in a totally secure environment.

DOCOSoft delivers a comprehensive range of scaleable, customisable document management solutions, which are compatible with Ricoh input and output devices.

Our partnership delivers unparalleled flexibility and efficiency to commercial document lifecycle requirements.

3.7. SUPPORT

All our solutions are supported by the software authors. We provide an unrivalled service to our customers with support based on the Japanese approach to customer service excellence.

3.8. AWARD WINNING SOFTWARE

Our document management and workflow products were runners up in 2008 and 2009 in the Document Management Awards held in London. Please refer to <http://www.dmawards.com> for more details.

4. ESTABLISHING LINKS TO THE LONDON MARKET REPOSITORY

The London Insurance market is changing, where it is now important for trading companies to exchange documents electronically. There are various groups and technical initiatives formed to specifically agree technology standards that enable effective communication of documents. The following is DOCOsoft's plan as part of these technical initiatives.

4.1. ECF CLAIMS MANAGEMENT SYSTEM FOR THE LONDON INSURANCE MARKET

DOCOsoft have developed an ECF claims management solution for companies who are participating in the Electronic Claims File initiative (ECF), whereby advice of a new claim or a subsequent claim movement can be advised via the ECF web based application rather than by a broker walking the files around the market.

At present, there is no notification message for a new claims advice or change notification, but there is a daily notification of claims changed on the previous day, via a .CSV file on e-mail.

DOCOsoft's ECF Workflow solution uses the .CSV file to allocate the process of reviewing and agreeing claims.

4.2. COMPLIANT WITH THE DOCUMENT REPOSITORY INTERFACE (DRI) STANDARDS

DOCOsoft plan to establish and maintain access to the Market Repository utilizing Xchanging's implementation of the ACORD Document Repository Interface (DRI) standards. DRI is the method by which documents can be exchanged electronically between document repositories and is the method supported by the Market Repository.

As part of phase 1, DOCOsoft plan to achieve compliance with the London definition of DRI, as part of the TIG. Formed in November, 2005, the London Market Technical Implementation Group (TIG) is the owner of the London Market definition of the ACORD Document Repository Interface (DRI) standards. TIG is a working group made up of representatives from all aspects of the London insurance market and ACORD.

The London Market definition of the DRI standards is to be implemented by any trading party that wants to exchange documents electronically using the ACORD DRI standards with any other trading party in the London Market. Trading parties are advised to ensure that their solutions adhere to these standards and match the evolution timetable of counterparties.

4.3. COMPLIANT WITH THE TOTAL ACORD STANDARDS FOR RLC, DRI, AND AMS

DOCOsoft plan to be fully ACCORD Compliant for the RLC, DRI, and AMS standards.

Compliance of software with the ACORD standard can only be secured from, and certified by ACORD. ACORD certification shows that your organisation implemented the ACORD data standards accurately, met the technical requirements, and reported those achievements to ACORD.

ACORD (the Association for Cooperative Operations, Research and Development) is a global, non-profit insurance association whose mission is to facilitate the development and use of standards for the insurance, reinsurance and related financial services industries. With offices in New York and London, ACORD accomplishes its mission by remaining an objective, independent advocate for sharing information among diverse platforms. Please refer to <http://www.acord.org> for more details of these other areas.

4.4. ECF2 CLAIMS WORKFLOW TRIGGERS (CWT)

We are currently working with Lloyds & Xchanging Insurance Services (XIS) on market acceptance testing on the ECF2 Claims Workflow Triggers (CWT) for the London Insurance Market.

4.1. LLOYDS MARKET DOCUMENT FILE VIEWER (DFV)

DOCOSoft were also part of the advisory team with Lloyds & Xchanging Insurance Services on developing a document file viewer (DFV) for the Market Claims Repository(ECF).

For further information, please contact:



DOCOSoft
68 King William Street
London
EC4N 7DZ
UK
tel +44 20 7959 2278

DOCOSoft
NovaUCD
Belfield Innovation Park
Dublin 4
Ireland
tel +353 1 7163656

email information@docosoft.com

www.docosoft.com