



torrent

technologies, inc

The Torrent Advantage

•Torrent is the only 100% Real-time Policy Processing System on the Market Today

- Over 65% of policies are issued immediately
- Declaration page generated in seconds
- Remaining policies can be issued in moments by leveraging Torrent's proprietary 'Work Queue Management System'
- **Average time to complete a Standard App - 3:39 minutes!** ...no other platform can make this statement
- View, print, email or fax quotes, applications & dec pages
- Fully integrated 'Waiver of Coverage' form
- Pay & submit apps immediately or save to edit / pay later
- Absolutely **no legacy mainframe systems** on TorrentFlood

•TorrentFlood "Intuitive Compliance" Application

- "Governmentese" and NFIP jargon translated into standard P&C verbiage that all agents understand
- Fields are hidden when not required
- Torrent Applications use our "decision logic" which intelligently drives the process making it quick and easy for agents
- Additional help and explanation provided for complex and commonly misunderstood fields (i.e., Elevation Data)

•24x7 System Access and High Availability Architecture

- All production equipment housed by state-of-the-art Data and Network Operations Center (NOC) facility in Seattle, WA
- 24x7 system access and proactive monitoring
- A fully redundant and distributed production infrastructure, coupled with no nightly batch processes on legacy mainframes ensures the highest levels of system availability and uptime

•99% of TorrentFlood Endorsements Submitted Online

- Add'l premium is calculated & can be paid online or via mail
- Declaration pages are generated immediately if paid online and can be printed, emailed or faxed

•Ability to Complete Cancellation Forms Online

- Real-time calculation of refunds
- All required supporting documentation is clearly explained

•'Dashboard' Views for Easy Navigation

- Provides a 'Snapshot' of the most important information based on user type
- Dashboard views for all standard user types including: Agent, Company, Claims, Policy Processing and more

•Online FloodChat

- Agents can chat online with our Underwriters 8am to 8pm ET

•Torrent - The Industry's 1st Paperless Environment

- Agents can upload documents electronically via TorrentFlood's proprietary online Document Management System
- Electronic agent mailbox (My Docs) for easy access & tools to manage declarations, renewal invoices, letters, and all other system output
- Underwriting & Claims docs available to agents anytime including Apps, Zone Determinations, Photos, Premium Receipts, Dec Pages, Notes and more
- Company / CCR has ability to restrict specific notes and documents based on user authorities

•TorrentFlex Provides the Most Servicing Options

- TorrentFlood platform built to natively support flexible servicing options - no clunky mainframe back-ends or green screens
- **Full Business Process Outsourcing (BPO)** - Clients use TorrentFlood and leverage Torrent's robust and modern back office infrastructure
- **Software as a Service (SaaS)** - Clients use TorrentFlood and leverage their own in house resources
- **A La Carte** - Gives clients the ability to custom design a service model that exactly fits their business needs

•Real-time Online Reports for Agents & Companies

- Industry standard reports available on "Company Dashboard"
- 'All My Data' allows WYO Companies to get a data extraction of their entire flood book, anytime
- Custom reports available upon request
- All reports can be downloaded (i.e., Excel, CSV, XML, etc)

•Greater Payment Options

- Agents, Lenders and even Policyholders can pay premiums online with Credit Card, ACH, or e-check
- Check payments still available via regular mail

•TorrentFlood Data Exchange (TFDE)

- Full Homeowners and Excess Flood integration
- 'Agency Download' to dozens of Agency Management Systems via IVANS & Connective
- Adjusters receive and upload claim reports electronically

•No Conflicts of Interest

- Do not have any financial interest in any insurance agency
- Not owned by an insurance company nor does any insurance company have any financial interest in Torrent Technologies