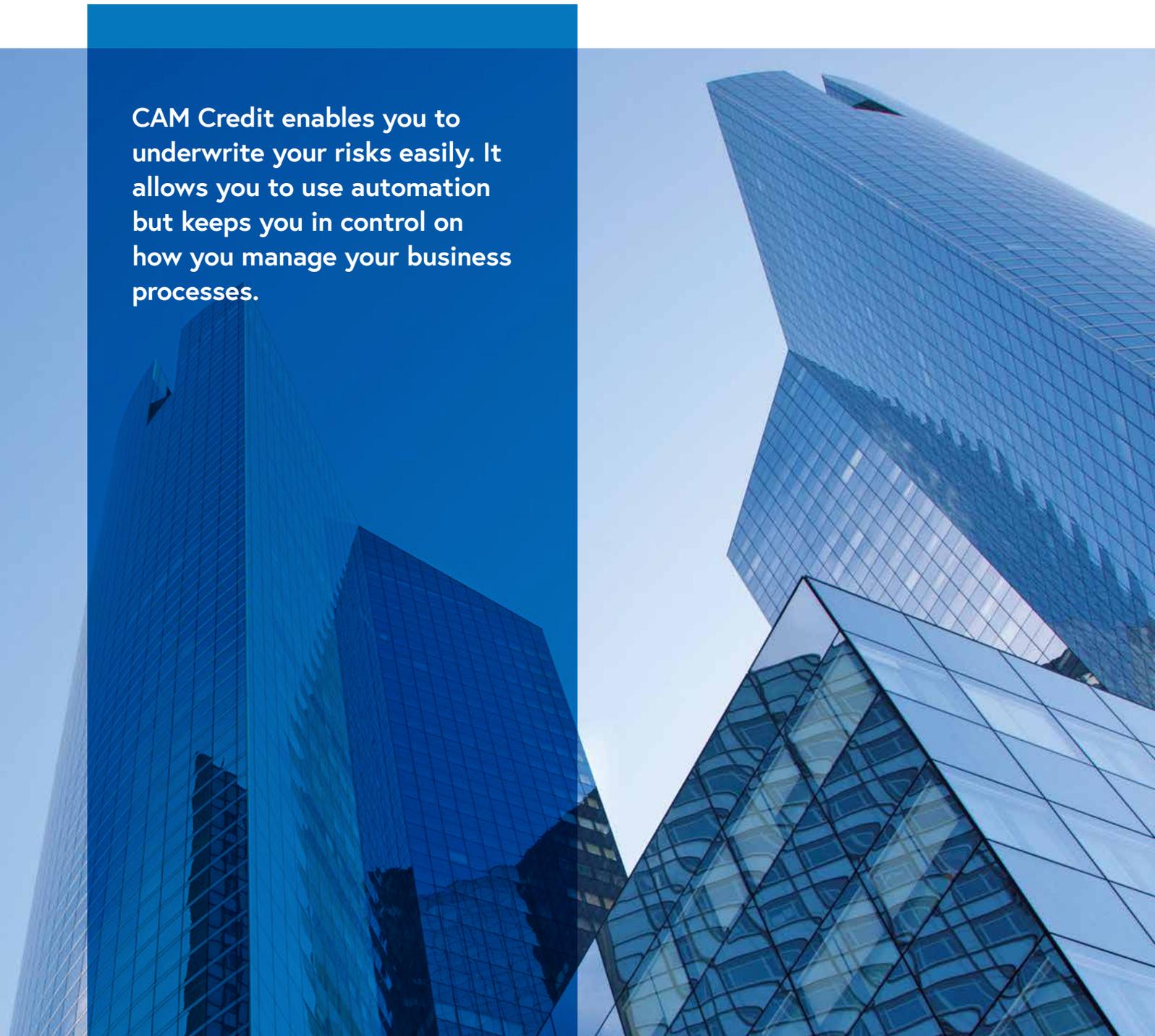


CAM Credit – The Intelligent Underwriting Software for the Credit Insurance Market

CAM Credit enables you to underwrite your risks easily. It allows you to use automation but keeps you in control on how you manage your business processes.



CAM Credit – Intelligent Underwriting Software

WHAT WE OFFER

At SCHUMANN we have over 20 years of experience in creating solutions for the credit insurance market. We can look back on many successful individual systems created for our insurance customers.

Now we have combined our knowledge and perspectives on the market to create a new off the shelf software product for underwriters. Our new product CAM Credit offers intelligent underwriting assistance and helps underwriters to focus on the important risk decisions.

CAM Credit enables you to underwrite your risks easily. It allows you to use automation but keeps you in control of how you manage your business processes. Your customers will benefit from quicker decisions. Your business will save time and reduce costs.

Start your digital transformation now.

OUR VISION

We know that the job of an underwriter is highly complex and characterized by many risk decisions in day-to-day work.

We also believe that software cannot make the job disappear. But we can build a safety net for underwriters by creating intelligent software that guides the attention of underwriters to the important risk decisions..

So our mission is to assist the underwriter by shifting the focus towards the important risk decisions.

Furthermore, we know that underwriters establish over time their individual way of working. Having that in mind, we want to allow for different working philosophies in our software. We enable a high degree of configuration, allowing you to adapt the software to your individual needs.

Besides the diverse ways of working we also see that our customers have different software landscapes, which are highly individual. Addressing that, we build software capable of integrating into every environment.

This is What CAM Credit Offers

Management of all relevant buyer information

- ✓ Master data management
- ✓ Risk assessment
- ✓ Limit management
- ✓ Exposure overview
- ✓ Concern structures

Creation and management of policies

- ✓ Create policies
- ✓ Enter contract details
- ✓ Approve
- ✓ Define clauses and covered countries

Credit limit requests and decisions

- ✓ Create new limit requests
- ✓ Approve limit requests
- ✓ Edit limit requests
- ✓ Reduce, increase and prolong credit limits
- ✓ Manage limit and exposure

Analyse portfolio or individual files

- ✓ Reference date
- ✓ Time interval
- ✓ System monitoring
- ✓ Exposure overview
- ✓ Risk overview
- ✓ Rating

Benefits

- ✓ **Checks**
Use your time for the buyer who needs your attention – CAM Credit will guide you and take care of those who need less attention
- ✓ **Limit and exposure management**
Effective management of your limits and overview of the current exposure of the buyer
- ✓ **Integrated document creation**
Request or contract-related documents can be created by the system and easily be maintained by yourself
- ✓ **Commercial underwriting**
You can use our solution for commercial underwriting or integrate your existing contract management

- ✓ **Buyer underwriting**
Risk assessment, buyer strategy and credit limit decision in one solution
- ✓ **Reporting**
Flexible reports and portfolio overviews
- ✓ **Workflow management**
Simple representation of your processes and integrated control of your workflow
- ✓ **APIs**
Connect your systems, integrate existing processes and access many information providers of your choice for risk analysis or monitoring
- ✓ **Multi currency support**
Use daily exchange rates from the ECB and convert foreign currencies to your local currency
- ✓ **Up-to-date**
Regular delivery of new features to adapt to current market developments or new technologies

Commercial Underwriting with CAM Credit



1. REQUEST

Every policy has a defined, comprehensive contract data set. This enables you to compile all the relevant policy related information in detail.

2. NEGOTIATION

CAM Credit enables the structured compilation and administration of the policy. That way you have all the information in one place that you need to make an assessment of the business available at a glance.

Administration takes place in structured partner files. Each file contains all the information on the respective partner. Through clear identification with the help of interfaces to external service providers, high data quality is guaranteed and KYC checks are performed, defined according to your guidelines.

CAM Credit also enables you to display complex corporate and group structures in detail by linking the respective partner files. The creation of new partner files can take place either manually or automatically using external provider information. Furthermore,

interaction with your existing partner management system is possible. The partner files for the business partners can be automatically enriched with further information through the flexible integration of external information providers.

3. ELABORATION AND APPROVAL OF POLICIES

The processing of a contract takes place directly using the policy data. Various actions are available, allowing the policy to progress through its life cycle. All the processing that takes place as well as the changes in status of the policy are completely historized together with the respective state of the policy data and can be called up and reviewed at any time. Before a policy can be approved, the compiled policy data is validated using plausibility checks.

The necessary approval requirements are determined depending on the defined parameters such as the type of policy, the policy total or the rating, or when deciding whether to create a new policy or modify an existing one. This could mean that the approval is

Commercial Underwriting with CAM Credit

FUNCTIONS AT A GLANCE

- ✓ Creditworthiness evaluation and monitoring of policy holders and buyers
- ✓ Manage all relevant information for policies
- ✓ The status of the negotiations is reflected in the policy administration - including historization
- ✓ Check the portfolio of buyers from the potential client in advance
- ✓ Use different systems for the commercial underwriting and policy administration - all relevant data for the buyer underwriting will be synchronized via an interface.
- ✓ Issuing of quotes and policy documents at the push of a button
- ✓ Continuous limit monitoring
- ✓ Validation and plausibility checks to ensure the conformity of the policy

carried out according to the principles of four eyes or two eyes, or is performed automatically by the system.

4. ISSUING OF THE POLICY DOCUMENTS

Documents can be generated in CAM Credit at the push of a button. The current policy data is automatically entered in the correct position. The generation of the documents takes place in docx

format so that manual modifications are possible if necessary. Standard document templates can be set up in both - German and English.

5 + 6. SIGNING AND HISTORICIZATION

Once the document has been signed by the client it is archived in the system.

ii CREDIT Policies

Policies My policies My profit center My team

Overview policy screen

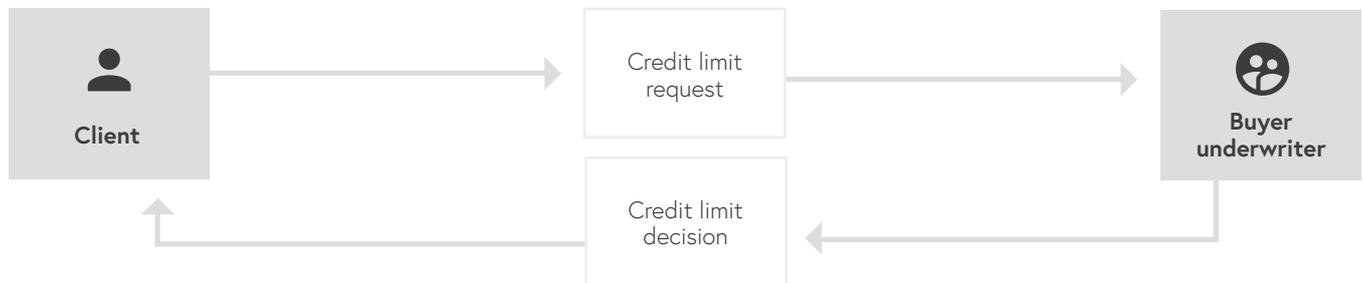
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Create policy ⌵ ☰

No.	Client	Broker	Status	Type	Portfolio value	Insured since	Inception	Expiry
505-5/20222-2	Policy A	-	Not	Whole Turnover	0.00		2022/11/30	
505-5/20204-2	Policy B	-	Requested	Whole Turnover	0.00		2022/11/15	
505-5/19202-6	Policy A	Broker 1	Found	Whole Turnover	10,000,000.00	2017/01/01	2022/01/01	2022/12/31
505-5/20150-2	MCar LLC	-	Requested	Whole Turnover	1,007.00		2022/10/24	3999/12/31
505-5/20145-8	MCar LLC	-	Requested	Whole Turnover	10,003.00		2022/10/24	3999/12/31
505-5/20144-9	MCar LLC	-	Requested	Whole Turnover	10,002.00		2022/10/24	3999/12/31
505-5/20143-0	MCar LLC	-	Requested	Whole Turnover	10,001.00		2022/10/24	3999/12/31
505-5/20129-6	Winvestory Ltd.	-	Found	Whole Turnover	10,000,000.00		2022/10/21	2023/12/31
505-5/20125-0	MCar LLC	-	Offer of contract	Whole Turnover	3,000,000.00		2022/10/21	2023/12/31
505-5/20124-1	Flightra Ltd.	-	Not	Whole Turnover	20,000,000.00		2022/10/21	2023/12/31

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Buyer Underwriting with CAM Credit



NEW CREDIT LIMIT REQUEST

New credit limits can be captured manually by the underwriter (or assistant) or delivered from external systems via a standard interface to CAM Credit (e.g. the credit limit is requested via a portal or other linked solutions).

BUYER IDENTIFICATION

With the credit limit request the buyer is identified in the system or with external information agencies and the credit limit application is created for the buyer/policy holder.

RISK ASSESSMENT AND BUYER STRATEGY

With external information and financial analysis the risk of the buyer can be determined and checked against company or legal regulations. The buyer strategy can be submitted by the underwriter and will be used for further credit limit decisions. For special circumstances, four or more eye approval is also possible.

CREDIT LIMIT DECISION

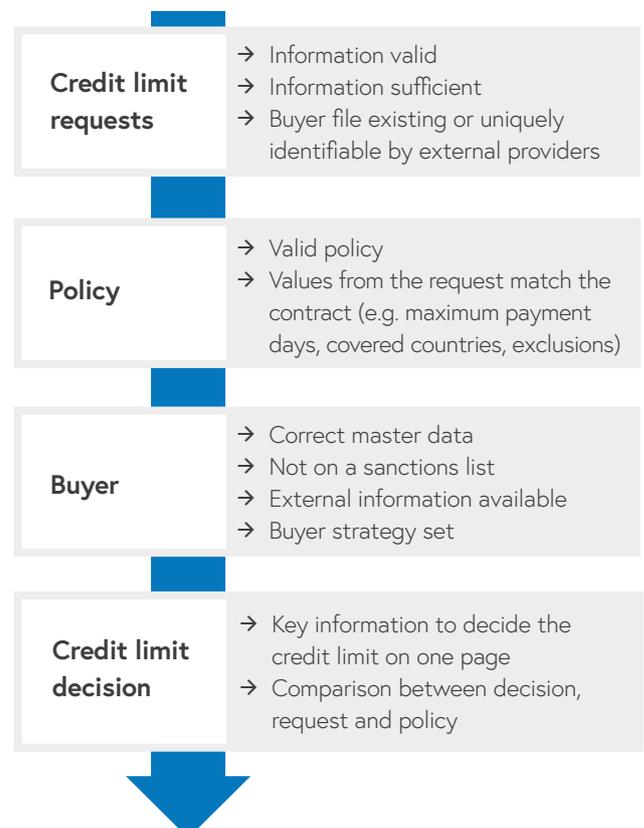
All relevant information for deciding on the credit limit request will be shown in the credit limit application. Checks and warnings will be displayed to inform the underwriter about conditions preventing a positive credit limit decision.

PROVIDING INSURANCE DOCUMENTS

Finally, the insurance document for the credit limit is created by the system and provided to the policy holder.

MODIFIABLE SYSTEM CHECKS

When underwriting credit limits and assessing buyers, the system assists you with your daily challenges, enabling you to make the best decisions as quickly as possible, all within your underwriting guidelines and without losing view of your portfolio.



Reporting with CAM Credit

MONITORING WITH A COMPREHENSIVE SET OF STANDARD REPORTS

In order to maintain a constant overview with all the possibilities that CAM Credit offers, the software provides a comprehensive reporting module. An extensive set of standard reports enables you to get an overview of your clients and transactions easily at any time and across your entire portfolio. All the available structured data from CAM Credit is used for this.

In addition, the report scheduler allows individual, time-controlled report delivery and thus enables risk monitoring and business control. You can decide for yourself about the data processing. Tables and various diagrams can be used, which can also be designed individually.

The reporting in CAM Credit allows risk control of the client base through overviews of the overall risk with ratings, limits and exposure. Additionally, the analysis options of the reporting module include user administration, tasks and processes. Of course it is also possible to export all reports as Excel or PDF files.

CAM Credit is a SCHUMANN product

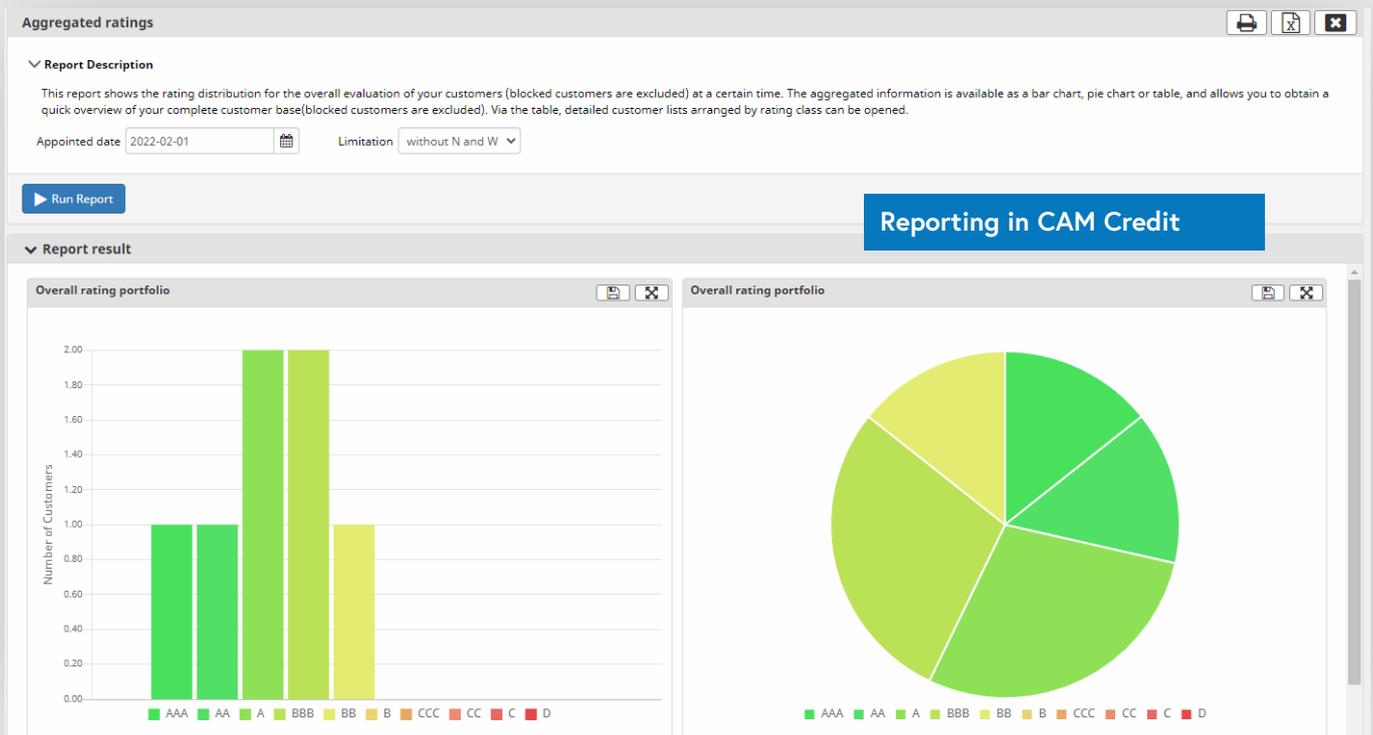


- ✓ New features are developed constantly
- ✓ Upgrades and updates available
- ✓ Reduced maintenance costs
- ✓ Integration into your existing system landscape

Are you curious and want to learn more?

Contact us!

info@prof-schumann.de





Enabling Success.

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