# The Next Wave of Policy Administration Software

Spear**Policy**™ is an comprehensive core software solution designed specifically for insurance which will transform your organization by allowing it to tap into the benefits of intelligent automation, artificial intelligence (AI), and advanced analytics. With Spear**Policy**™ your organization will benefit from enhanced efficiency, reduced expenses, improved customer satisfaction, and will be able to make better informed decisions throughout the policy lifecycle.

Spear**Policy**™ delivers a comprehensive solution to manage, improve, and automate the full policy lifecycle from application to underwriting, endorsements to renewals, audit to cancellation, loss control to producer management, and everything in between!



#### Be Agile

Your business is changing quickly, be equipped to make changes quickly and cost effectively.



#### Be In Control

Fully-managed and selfmanaged options allow you to remain in control of your systems & data.



### Improve Results

Leverage our technology to make significant improvements that positively impact your final results.



### Free Your Team

Escape slow, cumbersome legacy software systems and vendor restrictions.



#### Stay Current

You'll always be on the latest technology and have access to every update.



#### **Reduce Costs**

Reduce your software licenses costs with plans available to fit your size.

### Spotlight on Spear**Policy**™



Improve underwriting results and gain significant efficiencies by leveraging the Spear's built-in intelligent automation, advanced analytics, and artificial intelligence (AI).

### **Embrace Your Uniqueness**

Extremely flexible foundation allows the software to conform to your unique business processes including extensible interfaces, API's, work automation, and unique workflows.

### Dig Deeper Into **Analytics**

Tap into your historical data and uncover trends and patterns to reveal insights that your staff can use to improve results, price competitively, and make better business decisions.

### Get **Ahead** of the Pack

Your technology platform should be propelling the business forward, not holding you back. SpearPolicy™ delivers virtually every tool and capability your business needs to conquer tomorrow's challenges today.

### Who We Serve

Insurance Companies/Carriers • TPA's • Self-Insured Groups/Employers Risk Management Firms · Public Entity Groups · Program Administrators



## SPEED. CONTROL. RESULTS.

# Feature Highlights

### ALL-IN-ONE POLICY MANAGEMENT

Full policy lifecycle management capable of supporting automated decision making, sophisticated workflows, and seamless experiences with your brokers, agents, and policyholders.





### > AUTOMATE UNDERWRITING

Use built-in data analytics to evaluate and approve policy applications with little, or no, human underwriter involvement based on your unique business rules and tolerances.

### **▶** BUILT-IN **ARTIFICIAL INTELLIGENCE**

Use AI to analyze large amounts of data to accurately assess risk, determine eligibility, uncover trends, and even help author messages and letters during the process!





### > FLEXIBLE RATING MANAGEMENT

Manage and maintain your rating algorithm to account for both immediate and future adjustments with an easy to use configuration interface and flexible design.

### > SELF-SERVICE PORTAL

A native portal designed specifically for agents and insurers to self-serve. From new business submissions to first notice of loss, file downloads to real-time chat (or even chatbots!).



### **Technology Highlights**

In today's highly competitive insurance industry, having the right technology is crucial for companies to stay ahead of the curve. That's why Spear is proud to offer the most innovative and effective software solutions on the market. Powered by cuttingedge technology and built by industry experts, our software arms your organization with the technological advantages to succeed today!

Built on Microsoft Power Platform™

Low Code Extensibility

Cloud Native in Microsoft Azure™

Fully Managed or Self Managed

Secure, Reliable, Scalable, & Fast

You Always Own Your Data

Cross Browser & Mobile Friendly

API & Integration Friendly

Chatbots & Al

Data Visualization with Power BI™

Robotic Process Automation

Out of the Box Integration with 365™

#### ABOUT SPEAR TECHNOLOGIES

Spear is a leading provider of core software solutions for the P&C insurance industry. Spear's cutting-edge software empowers insurance organizations with unprecedented speed, control, and results. Spear's latest solutions take advantage of the low-code Microsoft Power Platform™ and incorporate AI and intelligent automation to achieve better results. Spear's cloud-native Policy, Billing, Claims and Portal solutions enable organizations to easily configure their systems to align with their unique and ever-changing business needs. For more information about Spear Technologies, visit www.spear-tech.com.



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