

Tinubu Surety Solution for Carriers

FEATURES FACT-SHEET

Tinubu provides Surety Carriers and Brokers/Agents an end-to-end integrated SaaS software to run their activity.

Tinubu Surety Solution for Carriers manages the life cycle of its products, from distribution to underwriting through automated processes.

All lines of products, including specific local market products, can be handled.

An online portal is available for both brokers and agents.

Our solution integrates smoothly within clients' existing IT architecture through our API library.

Tinubu Surety Solution for Carriers is offered as an all-in-one turnkey product configured to meet each carriers' expectations.

Distribution

Empower your distribution partners and allow them to process requests more efficiently.

Key Features

- Portals that allow submission of new accounts, bonds on approved accounts and transactional commercial surety bonds on a customer's behalf.
- Quick or full quote process that includes a preliminary quote
- Purchase bonds
- Full quotation functionality
- Bond issuance including Power of Attorney, bond form, invoice
- SureLynx available for agents to promote direct-to-consumer bond offerings

Fig. 1: Agent selects the bond type for submission and continues the entry requirements

Fig.3: Sample Bond Form

Fig. 2: Decision engine returns result and if all Underwriting criteria met, bond is available for immediate purchase

Account-centric system allows the full aggregation of transactional bonds.

Account Status: Active
Action Status: Update People And Companies - Completed

People and Companies Information

SMITH, JOSEPH
Name: Joseph Smith
Address: 1319 Lake Dr
Zip: 32707-3611
Email: jsmith@vision.org
Phone:
View Financials

VISIO INC
Name: Visio Inc
Address: 1319 Lake Dr
Zip: 32707-3611
Phone:
View Financials

Line of Authority

Commercial LOC Type* Use Default Contract LOC Type
Commercial Single Limit* \$1,000,000 Contract Single Limit

Fig. 4

Key Features

- Account centric system that creates that account at same time bond is entered if underwriting at bond vs. account level
- Automated renewal process with renewal queue
- Robust Power BI reporting

Fig. 4: Account summary that shows the LOA assigned to the account for both LOB's, what has been used, what remains available.

Fig. 5: 360° view of your client's bond with a comprehensive action bar to manage its life cycle

Find Bond Bond Number Test-1004398 Go

Actions Exit Bond Go To Account Diary Attachments Print Documents History

Change Account Flat Cancel Initiate Cancellation Non Renew Submit Claim Submit Non Premium Bearing Rider Submit Payment Submit Premium Bearing Rider Submit Renewal Application

Add Diary Note Show All Diary Notes

Current Documents Past Documents

History Detail

Purchase Quote From new Bond Application (12/21/2021 5:55:01 AM)
Submit New Bond Application (12/21/2021 5:54:41 AM)

Bond Number Test-1004398

Tracking Number 12212110544121275311

External Reference

Bond Category Tabac

Bond Standing Active

State Quebec

Obligee LOGISTA Canada

Responsible Underwriter Diane Marino

Attorney in Fact A - Frossard, Thomas

Notes

Effective Date 12/21/2021 12:00 AM

Expiration Date 12/20/2022 11:59 PM

Commercial Penalty \$10,000

Total Premium \$160.00

Account Information

Account Name Tabac le ballu

Account Number 1000125

Agency Information

Fig. 5

Start Date 27/03/2020 End Date 27/03/2020 02/02/2022

New Account Submissions

Account Name	Account Number	Account Status	Account Tracking Number	Agency Name	Agency State	Date Created	Approval Date
ABC Industries, Inc.		Inactive	09282115282990723972	eSURETY Agency	Florida	28/09/2021 11:28:29	
Account Number testing	1000315	Active	0804211562399465665	*** Test Agency ***	Florida	04/08/2021 07:56:23	04/08/2021 07:56:47
Account Status Referred	1000284	Active	07092112532948095400	*** Test Agency ***	Florida	09/07/2021 08:53:29	
Account Status Referred	1000285	Active	07092113464765163294	*** Test Agency ***	Florida	09/07/2021 09:46:47	
Account Status Testing	1000327	Active	08302118392351969135	*** Test Agency ***	Florida	30/08/2021 14:39:23	30/08/2021 14:45:54
Account Testing	1000140	Active	09032013303869383283	Marino Agency, Inc.	Florida	03/09/2020 09:30:38	03/09/2020 09:43:00
Address, Multi	1000311	Active	07302118195410930804	*** Test Agency ***	Florida	30/07/2021 14:19:54	
Administrator, Abraham	1000391	Active	01032219524968740005	*** Test Agency ***	Florida	03/01/2022 14:52:49	
Administrator, Alice	1000395	Active	01042216104440977250	Marino Agency, Inc.	Florida	04/01/2022 11:10:44	
Agency Remittance testing	1000268	Active	06012115465575497848	*** Test Agency ***	Florida	01/06/2021 11:46:55	
Aholic, Shop	1000167	Active	10272020473546141038	*** Test Agency ***	Florida	27/10/2020 16:47:35	
Airsee Electric Drilling	1000404	Active	01072215233990383790	*** Test Agency ***	Florida	07/01/2022 10:23:39	
AJAX PAVING INDUSTRIES OF FLORIDA LLC	1000398	Active	01052216064329751790	*** Test Agency ***	Florida	05/01/2022 11:06:43	
Alexander, Joseph	1000218	Active	02262119470964467510	eSURETY Agency	Florida	26/02/2021 14:47:09	
All Phase Construction Services, LLC	1000364	Active	11162116221453445553	Marino Agency, Inc.	Florida	16/11/2021 11:22:14	
American Graphics, Inc.	1000252	Active	04162113424336010032	Marino Agency, Inc.	Florida	16/04/2021 09:42:43	
Anchor, Jane	1000259	Active	05032113232154435714	*** Test Agency ***	Florida	03/05/2021 09:23:21	
Anchor, Whale	1000260	Active	05032113302460575543	*** Test Agency ***	Florida	03/05/2021 09:30:25	
Anderson Appraisals, Inc.	1000403	Active	01072215150692766816	*** Test Agency ***	Florida	07/01/2022 10:15:06	

Fig. 6

Fig. 6: Monitor applications and account status

Underwriting

Offering complete underwriting workstation to assist with assessing risk and making appropriate underwriting decisions, which can also be tailored to the carrier's specific format(s).

Quick Search Visio

Company Financials

Back To Account Financial Templates Filter by Type Filter by Statements

Field	As Given	Percent	As Adjusted	Company Rating	Ratios
Cash	777000	100.0%	777000	Current Ratio	2.260
Marketable Securities	0	80.0%	0	Quick Ratio	2.260
Accounts Receivable	2254398	100.0%	2254398	Days Cash	17.314
Retainages	0	100.0%	0	Gross Margin	0.123
Accounts Receivable - Officer	0	100.0%	0	Operating Margin	0.042
Inventory	0	50.0%	0	Net Margin	0.019
Cash Value Life Insurance	1327269	100.0%	1327269	Return on Equity	0.121
Prepays & Deposits	108333	25.0%	27083.25	Return on Sales	0.019
Total Current Assets	4467000	100.0%	4385750.25	Debt to Equity	0.946
Non-Current Inventory	82283	25.0%	20570.75	Bank Debt to Equity	0.000
Prepays & Deposits	0	100.0%	0	Sales to Equity	6.307
AR/NR	0	75.0%	0	Asset Turnover	3.241
Marketable Securities	0	100.0%	0	Equity to G&A Expenses	1.952
AR/NR - Related Parties	325577	100.0%	325577	Cost of Sales to Sales	0.057
Cash Value Life Insurance	0	15.0%	0	Operating Exp to Sales	0.081
				Current Liab to Equity	0.946

Fig. 7: Sample of the Financial Analysis Worksheet Entry, which can be customized to carrier specific format(s) and allow multiple options for entry.

Quick Search Visio

WIP

Back To Account Financial Templates

Report Date: 7/1/2021 Runoff: 555555 Interim:

Project Name	Project Description	Project Number	Bond Number	Contract Price	Completion %	Cost to Complete	Total Billed to Date	Total
Town Hall remodel	Conference room updates	Test-1001832	850000	75.0	840000	750000		
General construction	General construction	Test-1001833	1000000	25.0	880000	880000		
Dan's electrical	electrical work	Test-1001840	1000000	50.0	711350	450000		
General construction	Town Center	Test-1001905	5000000	45.0	4790000	2500000		
Paving	Parking lot	Test-1001906	10000	35.0	8000	1000		
Kitchen remodel	Middle School	Test-1001907	1000000	75.0	732000	700000		
New Construction	subdivision	Test-1001908	1000000	50.0	876000	425000		
Land Clearing	subdivision	Test-1001909	100000	75.0	84000	80000		
Maintenance Fee	Maintenance Fee	Test-1001911	1000000	90.0	900000	5850000		
new project	info	Test-1001911	50000	76.0	40000	3000		
Test Project Today	Testing projects	Test-1001916	1000000	85.0	456000	406000		
Bid Bond conversion	another bid test	Test-1001918	5000000	45.0	349555	127000		
another bid test	another bid test	Test-1001919	1000000	75.0	679911	607000		
Contract	building stuff	Test-1001920	1000000	67.0	876000	475000		
maintenance years test	maint yrs test	Test-1001921	1000000	35.0	901000	100000		
another test	another conversion test	Test-1001930	50000	10.0	47000	7000		
Paving	middle school parking lot	Test-1001933	12345	0.0	2345	0		
Bid bond testing	Bid bond testing	Test-1001933	1000000	0.0	980444	0		
					21072345 50.722222222222	13651605	12570000	

Fig. 8: Example of a standard WIP entry, which can also be customized to carrier specific format(s) and allow multiple options for entry

Reporting & Analytics

Embedded Forecasting function and Power BI providing quick and easy access to analytics.

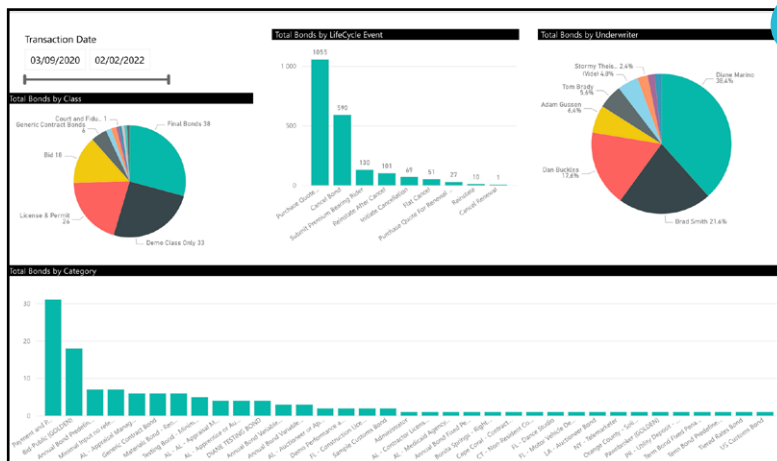


Fig. 9

Key Features

- Ability to set forecast requirements for specific accounts, agencies, branches, regions and underwriters
- Associated scorecard reports for forecasts via Performance to Plan reports
- Robust view of premium production that can be broken down by various filters
- Operations Management reports
- Exports

Fig. 9: Sample report pre-configured for premium production analytics

Administration

Manage internal and external profiles. Create and administer both contract and commercial bond offerings.

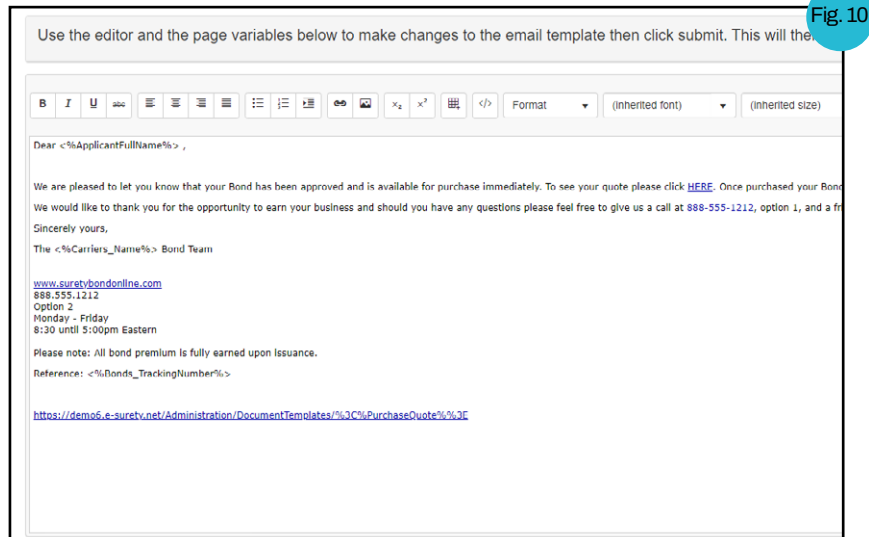


Fig. 10

Fig. 10: Sample screen for configuring emails

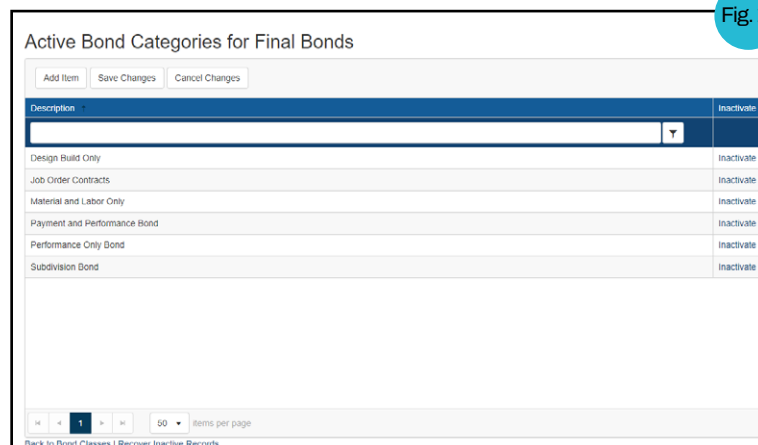


Fig. 11

Fig. 11: Sample screen for configuring bond categories

Key Features

- Product library of obligee centric as well as carrier derived bond wordings
 - > Includes ability to have a bond-by-bond POA issuance
 - > Ability to set up signatures and seals for automatic capture on any form
- Ability for designated users to set up bond classes, rates, applications, bonds and associated information
- Designated users have ability to maintain the system with little to no assistance from IT once configured.
- Customizable page messaging
- Customizable automated email messaging for both bond actions and account actions
- Automated Underwriting via a rule-based decision engine, configurable to specific carrier appetites

Tinubu Innovation LAB

Integrating carriers with their extended ecosystem through blockchain-based platforms

Thanks to Tinubu's experience on DLT (Distributed Ledger Technology), leverage real-time information to better manage your risks.

About Tinubu

Tinubu is the business facilitator and exchange enabler that delivers fluidity and simplicity to the insurance industry by using the strength of collective performance.

Our company is an alliance of technology software and insurance expertise offering the best combination to its clients. It covers the entire value chain of credit insurance & surety with one end-to-end platform, connecting every part of your business with one digital highway.

Created in 2000 and headquartered in Paris, France, Tinubu is an independent software provider and employs 170 people, located in Paris, London, New York, Orlando, Singapore, and Montreal. Its clients represent 30 of the top 60 Credit & Surety underwriters worldwide.

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