

Tinubu Surety Solution Overview

Main Surety Industry Challenges

Insurance carriers are facing increased pressure to digitize surety operations in a fast-changing industry.



Leveraging Automation

Leveraging automation is essential to success as we shift from traditional business models that are driven by supply-side economies of scale, to the new models inspired by demand-side economies of scale.

Holistic Customer Experience

Digital Surety businesses should be facilitating a holistic customer experience from the very first search, all the way to bond delivery, and on through the bond's life-cycle, while maximizing low to no touch experiences.

Fast Time-to-Market

Carriers are seeking to simultaneously lower costs, improve experiences, comply with regulations, and accelerate time to market.

Tinubu Square Surety Key Objectives

Become the carrier of choice creating a best-in-class agent experience for your surety programs



Providing an extraordinary customer/broker experience through a simplified process flow, ease of use, high quality and speed of service.

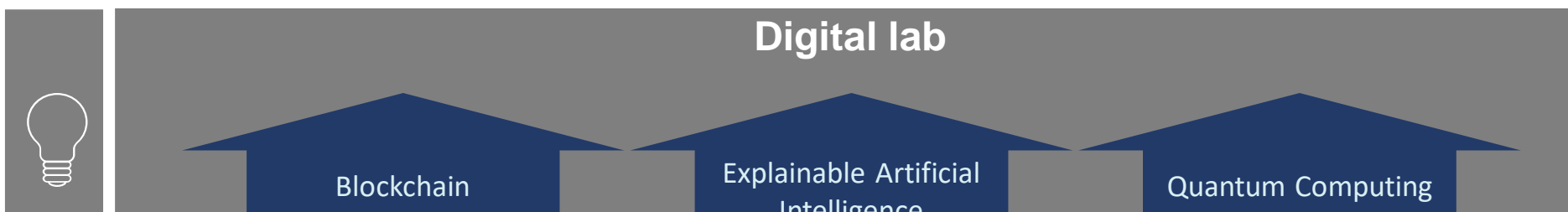
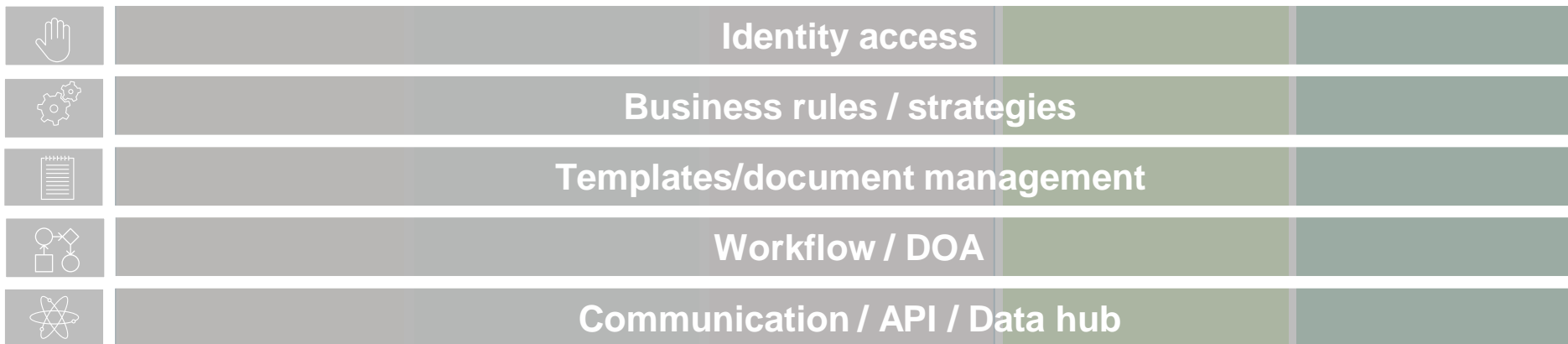
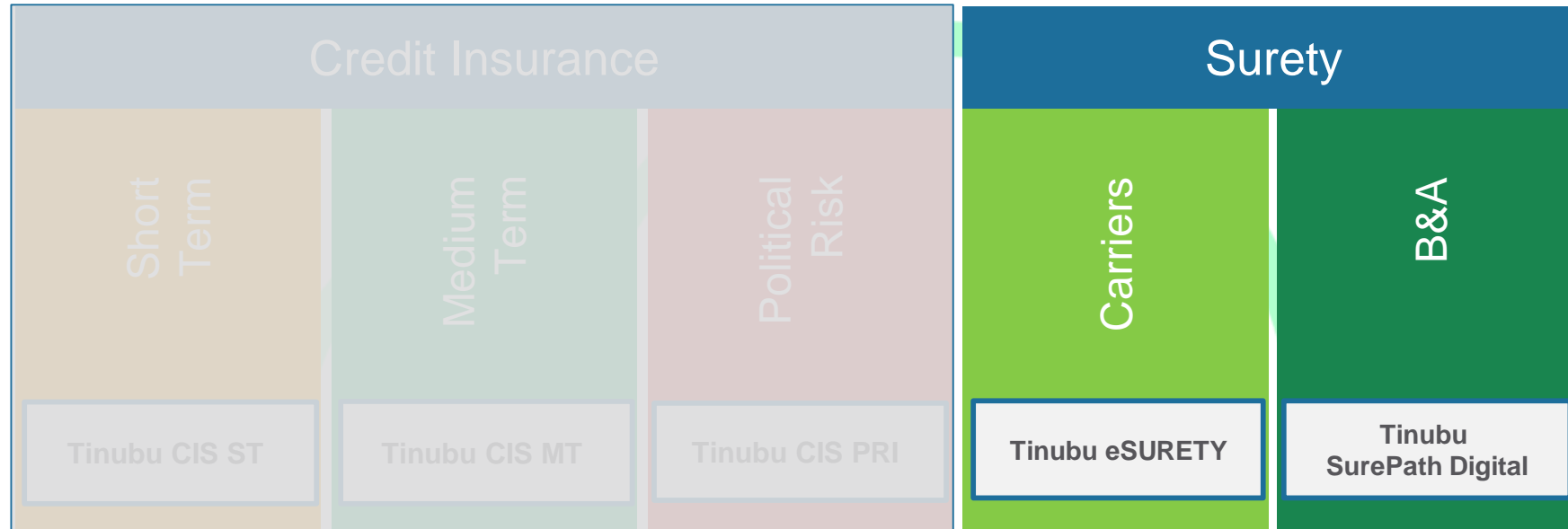


Making the underwriters visible and knowledgeable in the marketplace through provision of a single and transparent view of all elements of the transaction.

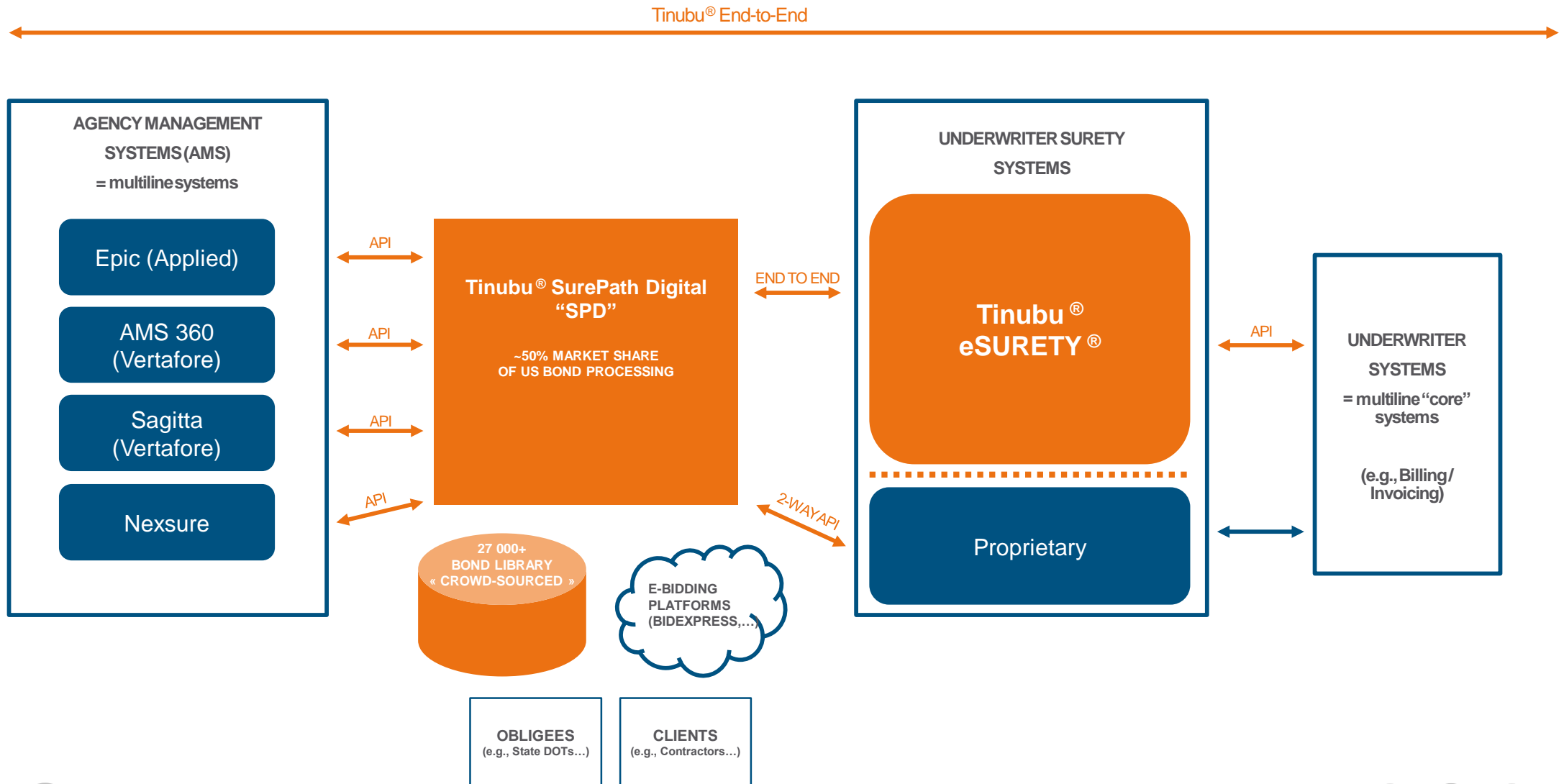


Enabling growth through digital multi-channel communications with brokers/customers based on automation and low touch processing of the transactions.

From product offering to an end-to-end SaaS enterprise platform



Tinubu Surety End-to-End Value Proposition



Tinubu eSURETY - Selected Features



Administration

Platform has an ease of maintenance in that it requires minimal IT assistance and can be self serviced by the business unit.

- ✓ Configurable system for multiple all type of bonds offerings
- ✓ Self-configured bond form library
- ✓ User profiles and permission management



Commercial Underwriting

Account centric system allowing the full aggregation of transactional bonds.

- ✓ Rules based decisions
- ✓ Bond and account life-cycle management
- ✓ Issuance of documentation, including e-signature and carrier sealing



Risk Underwriting & Claim

Complete system of record, replacing any need for paper files/documentation.

- ✓ Financial Analysis via configurable FAW worksheets and trends
- ✓ Rules based decisions for account approvals
- ✓ Record claim information via a configurable question set



Reporting & Connectivity

Hosted on the Microsoft Azure platform, Tinubu® eSURETY is architected utilizing HTML 5

- ✓ Pre-set Power BI Reports on commercial and risk activities
- ✓ API connectivity with credit card and information providers
- ✓ Ensured and secured under PCI DSS Level 1 and SOC 2 compliance

Benefits Of Tinubu Square Surety Solution



Quick Start

Go live fast after your project starts and quickly fulfill your agents' and customer's expectations.



Enhance User Experience

Provide your agents with best-in-class user experience, real-time bond quote and electronic execution of bonds with e-signature and e-sealing.



Hone Financial Analysis

Implement your financial analysis and work in progress spreadsheets in our application by leveraging our templates configuration capabilities.



Optimize Decision & Payments

Set up decision rules and process credit card payments to efficiently address high volume, low premium business.



Personalize Bond Library

Configure your bond library swiftly and take advantage of our standard wordings off-the-shelves catalog.



Easy Product Management

Go to market faster than your competitors with new products and maintain easily your portfolio with our comprehensive product management features.



Advanced BI

Monitor your business plan execution and report easily to internal and external stakeholders with embedded Microsoft Power BI.

Benefits of Tinubu Square Enterprise Platform

Why clients chose Tinubu Square over existing legacy systems and build options



Least risk delivery

- ✓ Cloud based solution
- ✓ Proven out of the box capabilities
- ✓ Minimal customization

Fast and predictable delivery

01

Lowest cost

- ✓ SaaS solution, variable costs, low capex
- ✓ Process automation
- ✓ Scalable solution

Lowest implementation costs

02

Growth enabler

- ✓ Fastest time to market
- ✓ Superior customer engagement
- ✓ Improved efficiency

Increased market positioning

03

Better Risk control

- ✓ Flexible Workflow
- ✓ Enforced Delegation of authority
- ✓ Audit trail

Better governance and compliance

04

Future-Proof

- ✓ Regular Release Cycle
- ✓ Daily Bug Fix
- ✓ Efficient Change Request Process

Always Up-to-date

05

The digital transformer of Credit Insurance & Surety

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