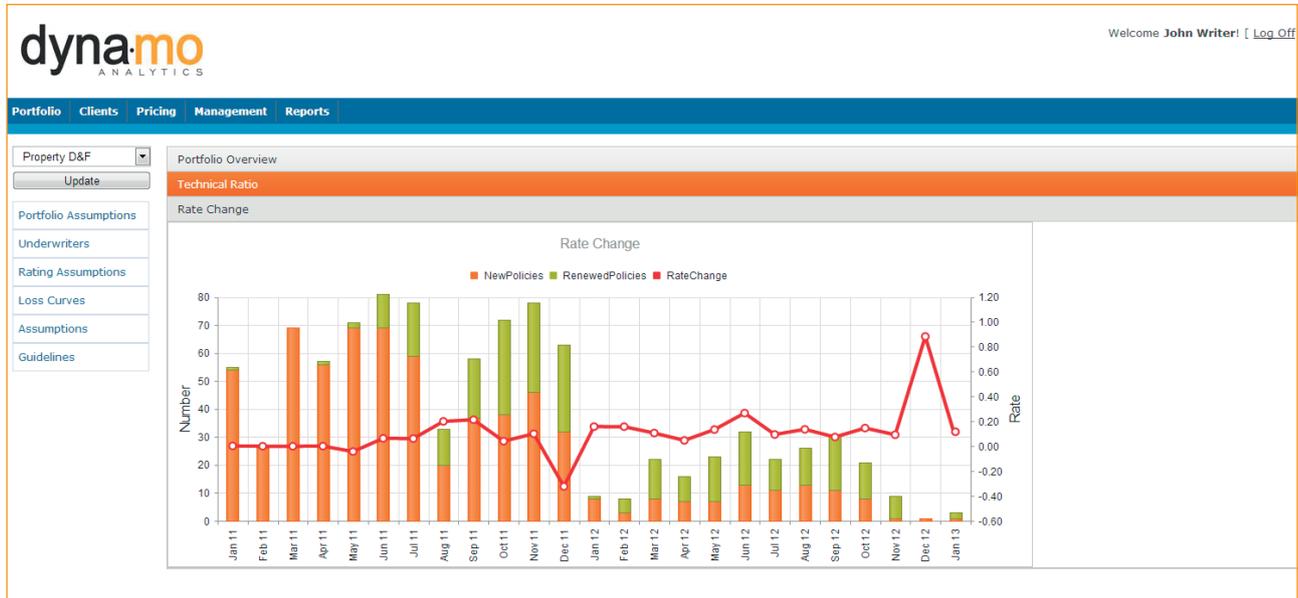


PRO:MO

Dynamo PRO:MO is a Web enabled technical pricing system for underwriters and managing agents, using latest .Net technology. The system offers a number of customisable exposure rating modules, covering both individual, aggregate and treaty risk pricing methods. The flexible API makes it easy to integrate with internal experience rating tools of an organisation.



Some of the key features include:

-  Locked down rating framework maintained centrally by the insurer, and pushed out to the underwriters via web forms ensure latest rating structure always in use and enables quick reaction to changes in market conditions.
-  Robust management of underwriting authority and referrals, reducing scope for operational risk.
-  An up-to-date centralised data-store of all quoted and bound policies for further analysis, with complete "Rate / Quote / Bind" logic enables the system to be integrated with existing policy admin systems or to form the base of a new custom system.
-  Actuarial analytics, such as calculation of rate change and technical ratios, as well as built in reporting enables better management of the profile and profitability of the account.

Names	Relativities	
Manufacture	1.15	Delete
Light Industrial	1.2	Delete
Heavy Industrial	1.3	Delete
Offices	0.65	Delete
Public Buildings	0.9	Delete
Retail	1	Delete

▲ Underwriters can access latest rating structures using secure login, from anywhere using a PC, laptop or tablet, ensuring an efficient process for obtaining and updating quotes.



▲ Rating structure can be updated instantly following a portfolio review or market shift to enable portfolio optimisation for commercial and personal business.

▲ Analytics, such as components of rate change per risk, as well as marginal impacts on portfolios are produced automatically.

Key Benefits



Underwriters

- Rating of risks is **locked down**, with no ability to overwrite technical price calculation
- Rating manual will always use **latest** parameters and framework
- Restricted quotes on risks outside underwriter authority or rating manual, with a **robust referral** process to insurer
- Contains a **complete history** of current and renewal quotes
- Accessible** from any web-enabled location



Chief Underwriter

- Real-time dashboards** of risks quoted and bound and of exposure
- Complete **control over referrals** outside of underwriting mandates
- Aggregation analysis** across all classes or underwriters



Chief Actuary

- Complete and easy **control over rating** framework and parameters
- Instantly update rating** frameworks and parameters for all underwriters
- Automatic **analysis of technical price** to written price, and of rate change on renewals
- Complete analysis of quotes** bound and quotes N.T.U.
- All data in one place**, in the same format, for further interrogation



Head of IT

- User security** through Microsoft ASP platform
- Robust** .net and SQL architecture



Chief Financial Officer

- Real time view of premiums** written, premiums bound, and outstanding quotes

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