cquence

Insurance. Data. Technology.

ML⁶

Perfecting Excellence

New and enhanced features are now available

Perpetual innovation

ML^6

Management Liability

Employment Practices Liability

Pension Trustee Liability

Crime

Cyber Breach Response

Legal Expenses

NEW

Stand Alone D+O

Excess D+O

Dedicated digital product and journey

A range of solutions for businesses up to £400m in revenue

New Enhancements

Legal Expenses Module for SMEs

Comprehensive **Suite of Client Support Services** including Helplines for Policyholders

Separate Limits of Liability for individuals and the corporate legal entity

Coverage **enhancements** for ML, EPL, PTL, Crime and Cyber

Also Delivering for the Broker

- More sophisticated automation providing speed, efficiency gains, value and cost saving
- Two step journey. Fast to quote; return to validate and bind
- A pricing infrastructure significantly differentiating small and larger clients
- Enhanced 3rd party client and risk information
- Instantaneous bespoke documentation
- Option of portfolio solutions for high volume Schemes and Facilities business

Market leading service

...all underpinned by our Broker endorsed market leading service

ML6

NEW Coverage Enhancements Summary

(subject to full policy terms and conditions)

Legal Expenses

NEW Legal Expenses Module for SME clients

This new module compliments the Management Liability Suite by now offering Legal Defence and Support for such areas as:

Tax Disputes or Enquiries by HMRC, Property Disputes, Disciplinary and Licensing Hearings, Court Attendance costs, HSE Fees, Vendor & Supplier contract disputes and a business legal services and website support for everyday events

Client Support Services

NEW Comprehensive Suite of Client Support Services

Addition of Complementary Business corporate precedents and Helplines (in addition to the Employment Helpline for EPL, if purchased):

Legal and Tax Advice

Executive Suite Identify Theft Resolution

Crisis Communications & Counselling Assistance

In addition, the following enhancements have been added to the existing coverage modules:

Management Liability

Management Liability Module

Separate Limits of Liability for Directors and Officers and the Corporate Legal Entity

Special Excess Limit for Policyholder's Directors

Loss to include any compromise from a C-Quence approved mitigation plan

Zero retention for Side A/B

Health & Safety Fees for Intervention explicitly covered for material breaches

Mitigation Expenses expressly to be paid with prior written approval

Outside Entity positions now include trustee and governor

Investigations to include a "raid" and

Add explicit corporate manslaughter prosecution defence costs

Employment Practices Liability (EPL) Module

Retention Waiver added

Operational upgrade of EPL Helpline using new technology

Continuous monitoring by Claims Counsel to review any recent legislation, claims trends or any wording ambiguities that needs adopting

Crime Module

Clarification of Social Engineering Fraud verses Money and Securities theft

Clarification due to AI modulated voice programs, only "outbound" Policyholder dialed calls count for verification purposes

Pension Trustee Module

Employee Share Ownership programs and profit-sharing schemes included under "Plan" definition

Cyber Breach Response Module

Forensic analysis to determine cause of Breach

Crisis communications consultant to formulate a plan to reduce reputational damage

Identity monitoring services (one year)

See our Product Profile for Full Coverage Details.

ML^6

NEW Legal Expenses Cover & Client Support Services

Legal Expenses

The *NEW* ML^6 Legal Expenses Module provides extensive legal defence costs as well as business services for everyday business events including:

1. **Tax Disputes with HMRC** following initial enquiries into the Company's business or challenges to your VAT returns
2. Legal enforcement of your Company's **property rights** following an event of damage, a nuisance / trespass or blocked access, and the ability to claim compensation
3. Directors & Officers' Defence Costs for **criminal investigations and charges**
4. Defence Costs for **disciplinary hearings** by professional and regulatory bodies, appeals from **Statutory Notices**, and **Data Protection breach compensation** payments
5. Funds appeals against the suspension or non-renewal of **Licenses** or compulsory registrations
6. **Court Attendance** costs for your employees
7. Defence Costs for **HSE investigations** involving the personal injury of Employees on the job, as well as follow-up **Fees for Intervention**
8. Senior Management **personal cover** for HMRC investigations, identity theft; traffic violations, and partnership agreement disputes
9. Legal Costs to resolve **Contractual Breaches** involving a Company's suppliers or customers and debt collection procedures on those contracts
10. **Crisis Communications** expertise to combat adverse publicity and prevent reputational damage following a crisis event

Client Support Services

The following client services and resources are provided:

- **Legal and Tax Advice** line provides advice on all legal problems affecting your business as well as tax-related advice
- **Crisis Communications** help line to combat adverse publicity and access to public relations specialist to mitigate reputational damage
- **Counselling Assistance** provided by qualified professionals to support employees and their families feeling troubled or anxious about personal or work-related problems
- Senior Management **Identity Theft** telephone assistance to secure their credit particulars, restore ratings and reconnect their accounts to the banking system
- **Business Legal Services website** allows you to create many online documents and company guides to help your business including contracts, leases and company policies. A Legal Healthcheck is available to keep you up to date on legislation and ensures your business remains compliant with regulatory changes

Happy Path

Sophisticated technology provides a streamlined Quote and Bind experience for Brokers

Market leading service
Speedy, reliable and accurate delivery

2 Step broker experience
Fast quote and efficient return to update and bind, delivered effortlessly

75% reduction in journey steps
Design simplicity and sophisticated technology, reduces journey steps

2 min Happy Path quote
As fast as 1 min to quote and 1 min to bind, freeing Broker time to focus on client needs

Enhanced 3rd party risk data
External data pre-populates platform resulting in fewer questions and faster quotes

Key Enhancements

Configured for speed and efficiency

70% of our risk appetite is automated

Intelligent algorithmic underwriting technology

Fewer questions and faster quote

Bespoke journeys to ensure every question asked is truly necessary and relevant

Delivering for the Broker

- Intuitive & easy industry selection
- Immediate indication on appetite, price and cover
- Instantaneous, bespoke, easy-to-understand documentation
- Flexible, fully segmented pricing infrastructure
- Referrals supported by AI for exceptional turnaround service standards
- 45% of referrals cleared in 15mins, 65% in 2hrs
- Robotics for administration or ease of administration e.g. Irene Newell our virtual workflow assistant

Complex and large business also supported by the same technology

Schemes & Facilities

Customised solutions for P&C and ML clients. The antithesis to competitors' 'off the shelf' scheme.

Customisation by configuration

Customised schemes through configuration, not redevelopment

Key Enhancements

Highly automated

Customisable portfolio or rollover solutions for volume business

Unique and comprehensive configuration toolkit

Setup new schemes very rapidly

Portfolio dashboard information

Robotics administration processing

Delivering for the Broker

The first truly digital solution for high volume processing:

- Tailored product solutions
- Configurable for every stage of the process
- Supporting all industries aligned with our core appetite
- Pricing attractiveness at individual client level
- Commissions and compliance automation
- Exclusive solutions unique to each Broker partner
- White label branding, if required
- Design a bespoke product and benefit from the richness of our platform

How our Platform delivers Broker benefits

	Increases				Eliminates	
	Speed / Efficiency	MI / Insights	Value for Client	Auto Compliance	Admin Tasks	Errors
Getting a Quote						
Automated Client Search – 3rd party data instead of rekey	✓	✓			✓	✓
Nature of Business – super segmentation for easy selection	✓					✓
Tailored Journey – streamlined to risk profile & covers chosen	✓		✓			
Multi Quote Variants – without restarting the quote journey	✓		✓		✓	
Intelligent Data Use – reduces questions required.	✓	✓			✓	
Automated Compliance Checks – instant PEPS/ Sanctions	✓			✓		
Drag and drop Submissions – auto-ingestion from PDFs	✓				✓	
Dynamic Declarations – only ones for chosen covers	✓		✓			
Requote – no rekeying to refresh expired quotes on new rates	✓				✓	✓
Broker References – add own reference tag for easy searching	✓	✓				
Underwriting & Pricing						
"Straight Thru" – auto endorsements means fewer referrals	✓		✓			
Attractive Pricing – precision pricing on low-cost base = value			✓			
Adaptive – react to opportunities and implement cuts quickly	✓		✓			
Commercial – underwriters ready to discuss terms or price			✓			
Referrals – speedy responses in market beating time	✓		✓			
Documentation						
Bespoke Client Documentation – only include covers selected	✓		✓		✓	✓
Clear Language – clients understand the cover purchased			✓	✓	✓	
Instant Production – built in real time, sent at point of quote/bind	✓		✓	✓	✓	
Versatile Endorsements – embedded in right sections for clarity	✓		✓			

...continued

...continued

GQ elements

How our Platform delivers Broker benefits

	Increases				Eliminates	
	Speed / Efficiency	MI / Insights	Value for Client	Auto Compliance	Admin Tasks	Errors
Quote Journey Navigation						
Summary Step – one stop landing page for easy review	✓					✓
Simple Navigation – minimal clicks to get price & terms	✓				✓	✓
Action Bar – clear alerts for referrals, key info and navigation	✓					✓
"How do I...?" – in platform assistance with one click	✓					✓
Lifecycle Management						
Self Service Changes – update client details without referral	✓					✓
Paid Status – each policy transaction visible in platform		✓		✓	✓	
Extended Reporting Periods – automated in platform	✓					
Renewals						
Auto creation – batch run 45 pre-bind so no omissions	✓				✓	
Invitation – broker notified automatically when terms ready	✓					✓
Visibility – dashboard for all user & office invited renewals	✓					✓
In Platform Messaging						
Easy & Quick UW Communication – responses in minutes	✓					
Supporting Information Uploads – all key formats supported	✓					
Downloadable – for any broker audit requirements				✓	✓	
Accountable – can see who has picked up your message	✓					
Broker Dashboard						
Messages Home – all open conversation threads in one place	✓					
Cross Brokerage Visibility – access to colleagues' quotes	✓					✓
Quotes In Progress – all live quotes for a user at one click	✓					
Recent Activity – quick access to last 20 client records	✓					