WideLines Technology Platform
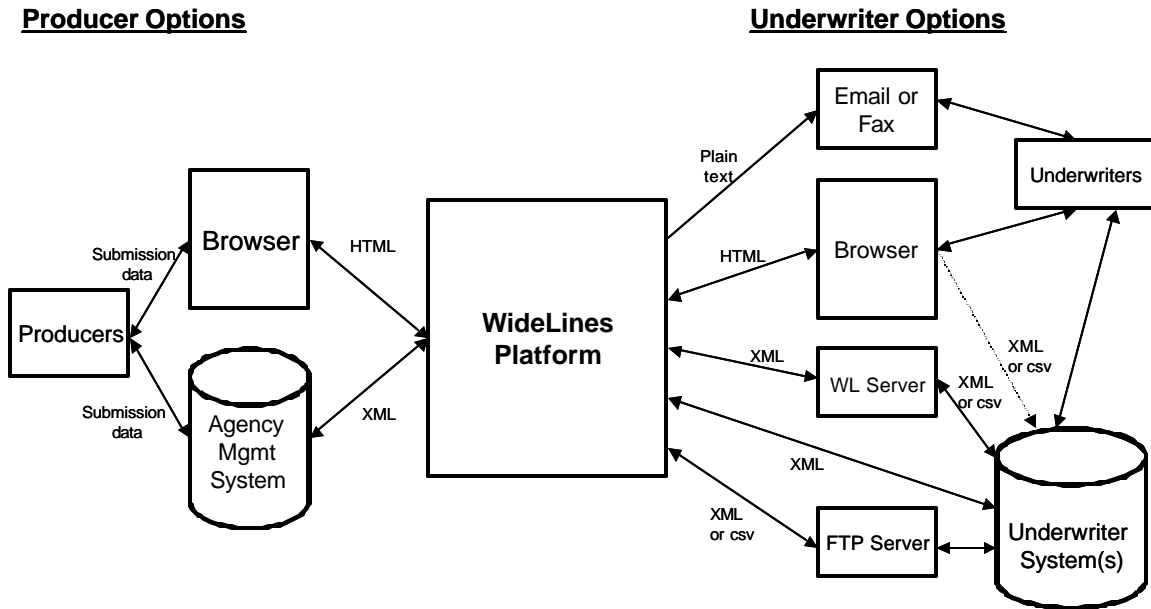
Producer Options   **Underwriter Options**

WideLines Marketplace Server

The WideLines Marketplace Server allows secure, two-way synchronous and asynchronous business communication over the Internet between Producers, (Agents and Brokers) and Underwriters (Carriers, MGA's and MGU's). Through WideLines' patent-pending XML-based technology, it also allows insurance Producers and Underwriters to track insured and quote-request information. The entire quote-request/quote-provision process is, therefore, capable of being performed wholly electronically with revolutionary efficiency:

- A Producer can instantly pair product and insured to create an electronic form containing the insured's information for submission to an Underwriter;
- A Producer can review quotes as quickly as an Underwriter can supply them;
- An Underwriter can choose to have quotes automatically, or synchronously, communicated to a Producer upon receipt of a quote request or to have quotes communicated to a Producer at a later time, or asynchronously, after processing the potential insured's information;
- An Underwriter can download the potential insured's information to their own XML-enabled information-management systems without re-keying the data, and without the use of telephone, fax, paper or other traditional media.

Since the WideLines Marketplace Server uses the Internet for communication between parties, it is universally available. The server uses the most advanced 128-bit Secure Socket Layer (SSL)

security protocol to guarantee the privacy of all data communicated between parties. Thus, the system takes advantage of the universal accessibility of the Internet with no sacrifice of security. The WideLines Marketplace Server also takes advantage of the latest XML technologies allowing valuable data to be exchanged across diverse technologies. With XML technology the cost to network‑application users of importing data into their pre‑existing local information‑management systems is greatly reduced. Where the rule once was that such data migration required the up‑front costs of either third‑party database middleware products or proprietary interface engineering, it is now possible to have data directly brought into XML‑enabled information‑management systems, and a key part of the WideLines Marketplace is its integration of XML for data communication.

The WideLines Marketplace Server can compute quotes given an Underwriter's methods for making the computation, and communicate to the Producer the information that they want. The Server has also been designed to allow the Underwriter to review information sent on behalf of the potential insured by a Producer, and respond with a quote at some later time, or asynchronously, after appropriate consideration of the submitted information. When the Underwriter has considered the information and has formulated a quote, he or she need only submit the quote back to the Producer through the WideLines Server. The Producer will recover the quote the same way as he or she recovered quotes that were sent automatically. So, no matter what the style of quote computation used by the Underwriter, the WideLines Marketplace Server supports it.

The WideLines Insurance Marketplace Server employs the latest information technologies to provide a wide range of essential services to the insurance industry. Our aim and commitment is to engineer our systems for maximum availability, security, flexibility, serviceability, and ease of use.

Hardware and Systems

Reliability, Availability and Security (RAS) aspects of the WideLines environment:

- SUN Enterprise class computers running industry standard Solaris 2.6 Configured for high availability (HA)
- State-of-the-art SUN storage network arrays (SAN) providing high speed Fiber Channel access to all data. Units are configured with hardware RAID 0+1 and managed with advanced Veritas file system and volume management software
- All production equipment is located in the most advanced and secure data center in New York City providing independent power generation, 24 X 7 physical security, fully redundant and monitored Tier 1 access to the Internet, and full environmental controls
- Dedicated standalone firewall appliance running Checkpoint Firewall software
- Advanced RadWare IP appliances providing load balancing and redundant failover for WideLines Web servers.
- Secure Apache Web servers running https
- Oracle 8i RDMS including Oracle Jserver and XMLserver
- 24 x 7 monitoring including email and pager based alerts
- WideLines' system and database administrators have a combined 20 years experience with UNIX, SUN, Solaris, Oracle and Apache products