

Simplify Replacements

Quickly identify the correct ceding company carrier and replacement processing location.

Ensure that replacement packages arrive at the correct location the first time with accurate processing location contact information.

Know ceding carriers' delivery rules, including fax, email, electronic or hardcopy originals.

Seamlessly pull surrendering carrier details into electronic replacement forms, reports and correspondence.

Instantly determine company name changes, acquisitions and mergers, cutting out needless phone calls trying to track down an elusive company.

Know the ceding carrier's replacement requirements before you start the exchange process.

Identify eSignature and Stamped signature acceptance.

**Accelerate Policy Issue and
Commission Payout.**

Automate Replacement Processing Order Entry & New Business System Ceding Carrier Data Integration

1035YellowPages Web Service provides electronic access to the CT Ceding Carrier Contact and Replacement Requirements Database from Cooperative Technologies' hosted site. Quickly realize the return on investment by integrating accurate replacement data within your order entry and replacement workflow systems.

- **Issue Policies Faster**
- **Enhance Client Experience**
- **Lower Costs**
- **Increase Fee Earnings**

The CT Ceding Carrier Database provides up-to-date surrendering carrier replacement processing location, contact and exchange requirements for thousands of companies, including **all Annuity, Life and Government** insurers, the top Mutual Fund companies, major Banks, Fraternal Organizations and large Pension Administrators.



**COOPERATIVE
TECHNOLOGIES**

Solutions that Navigate today's
complex Insurance World

To request a demo, call us at 800-248-4166 or 470.344.0104
or email Solutions@CooperativeTechnologies.com

Cut out Replacement Time-sinks and NIGO

Streamlining the Replacement Process

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The Value of Integrating Ceding Carrier Data

Correct Ceding Carrier and Processing Location

Advanced search logic helps find not only the correct ceding carrier, but also the location where the product is processed.

Correct ceding carrier replacement location = correct eSignature rules, replacement requirements and contact information.

Facilitating Automation Initiatives

1035 Automation initiative participant tracking features help ensure that your replacement process is as automated as possible. From the building block initiatives like Order Entry integration for eSignature workflow automation, Fax and Email to Attachment, Money Settlement and future fully automated carrier-to-carrier replacements.

eSignature Acceptance by Carrier / Product

Triggers that help automate the electronic vs. paper workflow

Fax, Email, DTCC Attachments and Hardcopy Delivery Acceptance Automation

No more guessing!

- Realize time and overhead savings by faxing or emailing 100% of the replacement requests to carriers who accept these delivery methods.
- Automate NB work flow with Fax and Email delivery and attachment type acceptance triggers for each replacement processing location and replacement form.
- Fax numbers and email addresses are carried for 100% of the processing locations that accept faxed and/or emailed replacement forms. The fax numbers and email addresses can be electronically pulled into various servers and systems cutting time and errors.
- When hardcopy, original forms with wet signatures are required, the overnight or mailing replacement packet address generation can be automated with the integrated ceding carrier processing locations' addresses.

Name Changes, Acquisitions and Mergers

24 years of company name changes, acquisitions and mergers are tracked in the CT Ceding Carrier Database. Companies that have gone through these changes are electronically linked to the new or surviving company. This historical data allows you to identify which delivering/ceding company is processing the replacement, ensuring that all requests go to the proper replacement processing location.

Automated and Simplified Correspondence

Automatically fill replacement forms on the Order Entry platforms and other forms in your NB back office with the correct ceding carrier information. Realize savings by eliminating the time it takes to locate, read, copy and manually insert the correct ceding carrier data.

1035 **YellowPages**[™]
Web Service

Key Benefits Realized by Implementing 1035YellowPages Web Service

Issue Policies Faster

The ability to cut out “not-in-good-order” replacements and issue policies faster means:

- Stronger partner relationships by issuing new policies and sales commissions as quickly as possible
- Additional Issuing Carrier fee earnings

Tie Carrier Location from Order-Entry to New Business Work-Flow

Order-entry platforms have the ability to pass the replacement processing location ID to their issuing carrier partners, who license the Web Service. Carriers use the ID to electronically pull the ceding carrier location information, specific to each replacement, into their new business system.

Efficient Quality Assurance

Replacement requirements automatically tied and tracked to each pending policy ensure that Financial Advisors, Back Office and New Business processors have the ceding carrier requirements IGO prior to sending the replacement packet.

No more manually inputting replacement requirement indicators into workflows. Replacement exceptions are instantly identified. This automated step provides consistent input, tracking and reporting of requirements.

The reduction of manual input to produce replacement paperwork helps remove input error, allowing replacement packet QA review to be streamlined or dropped.

Ceding carrier replacement data is consistent throughout all business systems.

Consistent Replacement / Ceding Carrier Reports

Integrating the ceding carrier’s correct name at each stage of the replacement cycle assures that a consistent naming convention is used throughout your process, essential for accurate replacement reports (including Pending Aging, Completed Transfers by Carrier and Cost Basis).

Partial Withdrawal Acceptance

Know if partial withdrawals are allowed before submitting the replacement request.

Waive Conservation

Conservation details let you know if the conservation period can be waived by the client.

Additional Robust Data

Additional data elements from the Ceding Carrier Database can be pulled into the workflow / follow-up process as needed. Examples include:

- Estimated turnaround times used to determine follow-up dates
- Replacement status only shared with the client cuts out unproductive follow-ups
- Officer’s Stamped Signature acceptance rules cut out unnecessary wet signatures
- Ceding carrier phone numbers to auto-dial outgoing calls
- Signature stale dates provide essential timing deadlines

Add Your Ceding Carrier Notes

Your users can view your proprietary company and location level information.

Discard Internal Lists

Eliminate list maintenance overhead and improve quality assurance.

Additional Producer Benefits

Automatically Fill 1035 Exchange / Transfer Form

Electronically pull the correct ceding information into the replacement form. No more replacements being sent to the wrong Carrier location!

ESignature Acceptance

Identify when eSignatures are accepted. Automate Order-Entry workflow.

Fax - Electronic vs. Original / Hardcopy

Know when replacement paperwork can be electronically submitted to issuing partners! Determine whether a ceding carrier requires hard copy paperwork with original signatures or accepts faxed (replacement requests).

Reduce NIGO by having the Requirement Rules at the Time of Sale!

Complete ceding requirements that involve the client at the time of sale to expedite the process and eliminate client follow-up.

- Surrender Form
- Signature Requirements / Guarantees
- Client must initiate the replacement

Robust Ceding Carrier Information

Company Level Information

A base record for each ceding carrier is tracked at the Company level.

Company level information includes:

- Carrier's Legal Name
- Company level notes updated by Cooperative Technologies, include rehabilitations, mergers, acquisitions and name changes.
- Your Company's specific ceding carrier Company Level Notes, which are seen only by your users.
- Web site link/address
- NAIC # (when applicable)

Database Hierarchy

The replacement contact and requirement information in the Ceding Carrier Database is organized in a hierarchical manner by company and the company's locations (Figure 1).

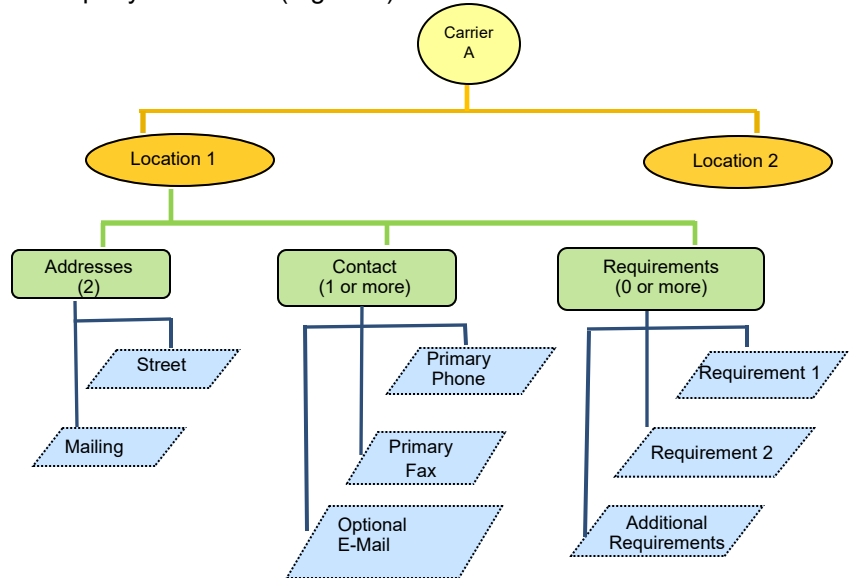


Figure 1

Replacement Processing Location Information

All Replacement Processing and Home Office Locations are tracked within each Company. Most carriers have one-to-many active locations. Replacement processing locations are typically organized by line of business, product type, or region.

Each processing location contains a base record that includes information about the location such as phone and fax numbers, street and mailing addresses, and location level notes as applicable.



Insurance Company



Life



401(k)
Annuity



Fixed
Annuity



Variable
Annuity

- ESignature Acceptance Triggers
- Telephone and Fax Numbers
- Fax Address and Acceptance Triggers
- Street / Overnight Address
- Mailing Address
- Email Address Acceptance Triggers
- Attachment Image Preference Triggers
- Replacement Requirements
- Officer's Stamped Signature Acceptance
- Hours of Operation
- Reg. 60 Processing Indicator
- Estimated Turn Around Time
- Location Notes / Indicators (*as applicable*)
 - Stale Date Rules
 - User Company's Internal Notes
 - Replacement Status only shared with Client
 - Partial Replacement Details
 - Conservation
 - IRI Batch Status Acceptance & Email address
 - DTCC Money Settlement
 - NSCC Number

Figure 2

Location Search Logic

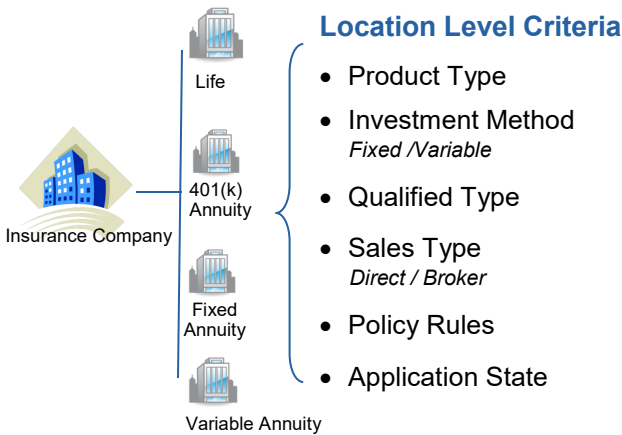


Figure 3

Replacement Requirements

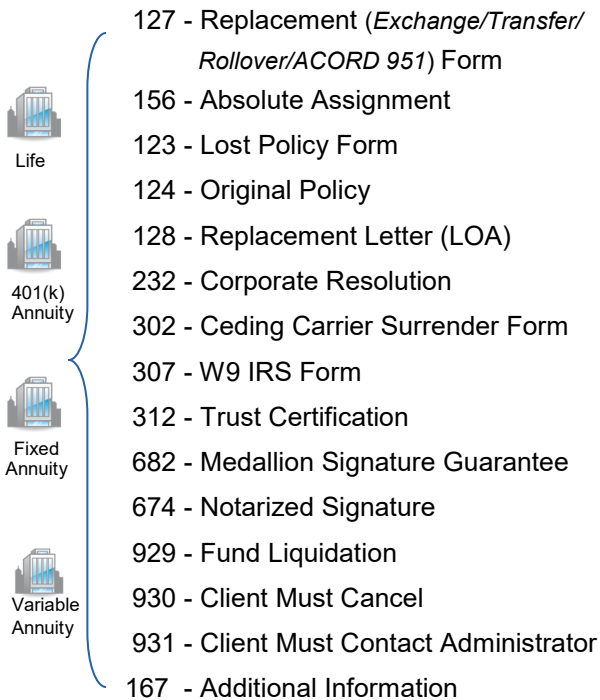


Figure 4

Location Level Criteria

Location level criteria based on the products replaced at each specific location are used as part of the automated Advanced Search logic.

Advanced Search Logic

In addition to the application's Basic Search function, **1035YellowPages** Web Service includes Advanced Search logic. This search feature accepts several optional parameters such as a full or partial ceding carrier name, alias name, product type, qualified type, policy number and issuing state, etc., to help users isolate the correct Ceding Carrier location and retrieve all the required information.

Replacement Requirements

The Database tracks each carrier's specific replacement requirement rules. A processing location can contain from zero to many types of requirements. All ACORD replacement requirement code types are available. Most common requirements include, but are not limited to, those shown in Figure 4.

Replacement Requirement Automated Triggers

The following triggers help with workflow automation and ensure that your requests are delivered as quickly as possible:

- E-Signature Acceptance Rules
- Fax Acceptance Rules
- Email and Attachment Acceptance Rules
- DTCC Money Settlement & Attachment Participation
- Partial Replacements
- Officer Stamped Signature
- Estimated Turnaround Times

Notes

Replacement requirement notes detail the ceding carrier's rules around each specific form or signature requirement, as applicable, for the products replaced at that location.

- Fax, Email or Hard Copy original paperwork with Wet Signature requirements
- E-Signature, Officer's Stamped Signature and Attachment acceptance
- Medallion Signature Guarantee and Notary notes include dollar amount and qualified type details
- Surrender Form request, delivery and download details

Replacement Requirement Criteria

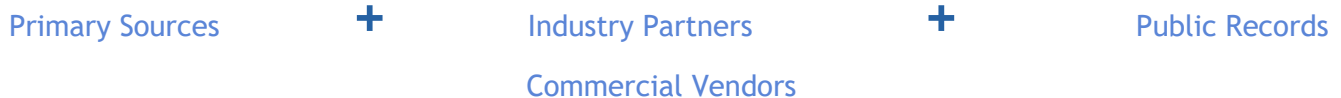
Criteria that can be used to dynamically show only those requirements needed for each replacement request include: Partial, Full and Dollar Amount.

Information Verification and Database Updating

Cooperative Technologies' research team verifies all ceding carrier information pertinent to completing a replacement of funds, including processing location addresses, contact numbers and replacement requirements.

Sources

Ceding carrier data is obtained from multiple sources, broadly categorized as: Direct from Carriers, Regulatory, Commercial, Private Collection and Public Domain.



Processes

Our research team processes and manages information daily to ensure that accurate and relevant data is being added to the database. Ceding companies are prioritized for verification based on the carrier's policy volume, age of their policies, how often they are viewed, industry trends, special agreements and the carrier's licensing status, including mergers, name changes, rehabilitation and receivership.

Additional research is done based on client requests or any time a change to a ceding carrier's status, location or requirement information is determined.



Database Updates

On a weekly basis, thousands of data fields are added, updated, or verified and made available to those who license our websites, web services or specialized databases. If data that affects NIGO replacements is found during the verification process, an Alert "Pop-up message" is added to the 1035YellowPages. If critical changes occur between scheduled updates, additional interim updates may be published.

Data Reverification and New Carrier Requests

Cooperative Technologies' re-verifies any changes or conflicting information clients may come across. Client requests come directly to the reverification team and are given top priority. This type of on-request verification, in conjunction with our own on-going verification standards, provides the most timely and accurate data possible.

In addition to the carriers currently tracked in the database, including 100% of all Life and Annuity insurers, clients can request to have additional delivering carriers or pension administrators added to the database.

Replacements involve ceding carriers, so it makes sense that the ceding carrier data that your sales and new business teams rely on is robust and up-to-date!

Web Service Hosted by Cooperative Technologies

The 1035YellowPages Web Service provides access to Cooperative Technologies' Ceding Carrier Contact and Replacement Requirements Database via electronic format from Cooperative Technologies' hosted site.

Pull ceding carrier company details, processing location contacts and replacement requirement information in XML format, packaged using the SOAP standard, from the Ceding Carrier Database directly into your company and order entry systems, and user interfaces.

Service Features

- Unlimited 24/7 user access - Clients determine the access for their companies, their lines of business (sites), users and applications.
- Ceding carrier information updates are provided and implemented by Cooperative Technologies.
- Company and Location level notes, which only the Client's users can view, can be added by the Client to the Ceding Carrier Database.
- Ceding carrier and location level alert messages are automatically populated.

Hardware / Software Requirements

Client applications must be able to consume web services with the following specifications:

- Transport protocol: HTTPS
- Messages: SOAP 1.2
- Metadata: WSDL 1.1
- TLS 1.2