



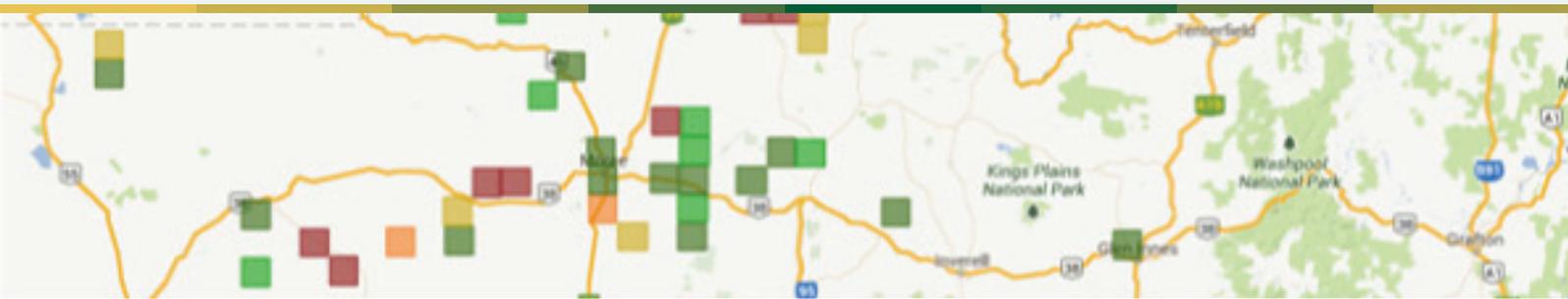
Agrisco ARMS™
Agricultural Rating Management System



A New Approach to Agriculture Insurance Systems

Agrisco ARMS™ Agricultural Rating Management System is a new approach to systematising agriculture insurance. The traditional high investment, high maintenance IT solution just does not work for many insurance products. Crop and livestock insurance is one such area. Without a high book value it is hard to justify traditional IT establishment and maintenance cost models. Many agricultural insurance products are poorly systematised. Some are not systematised at all and are run on paper or spreadsheets. Others are systematised but are inflexible thus limiting business options. Agrisco ARMS provides a cost-effective path to systematizing crop insurance.

Financial products, insurance included, are often originally designed and built on Excel sheets. They are then sent to software developers to systematise. We at Agrisco asked why this double work needed to be done. Why not leave the business logic in the spreadsheet? Why not put a system around that to be your product's life support system - providing safety and comfort to the most important part of the business model



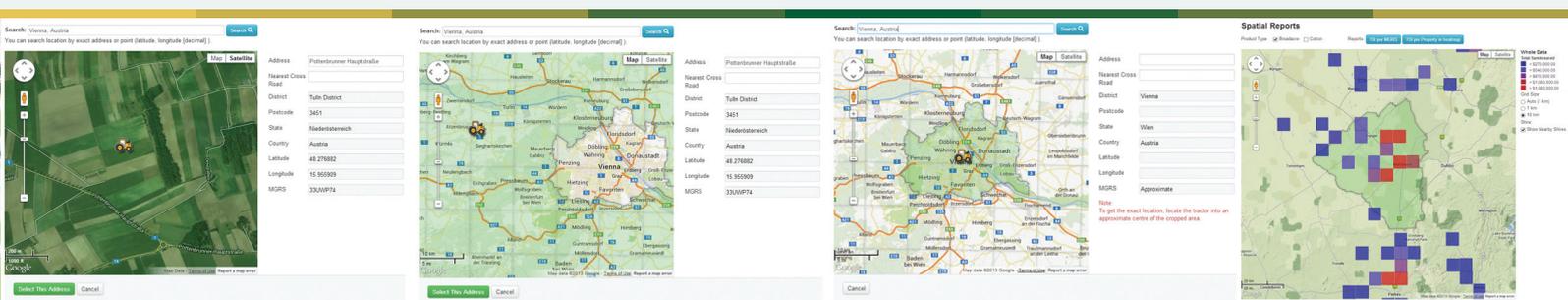


The Product Support System

So what does this new system provide for the business logic held in your Excel sheet?

- » User security and access control
- » Full auditing
- » Advanced database storage of all partner, client, property, field and instrument (policy) information
- » Reporting (traditional and spatial)
- » Web browser User Interface with all its familiar ease of use features
- » Customisable instrument (policy) workflows
- » Advanced property location and field mapping tools (Google maps)
- » Real time accumulation tracking
- » Hosted (Software as a Service) platform with Production, Test and Training environments

These are all great features expected of a modern software platform. They are characterised by ease of use. We use features and technologies familiar to all internet and smart phone users. Training and user acceptance costs are minimised because the interface is intrinsic. We are particularly proud of our use of Google maps and the 'tractor drop' to intuitively locate farms and hence risk.





The Benefits

Agrisco ARMS users begin by realising significant savings in the cost-of-ownership and cost-of-deployment. The longer-term benefits, however, are being accrued through:

- » improved risk location
- » improved risk documentation
- » more responsive product design and suitability to the dynamic environment
- » reduction in underwriter referrals
- » reduced administration costs (better reports)
- » better understanding of exposures
- » increased risk responsiveness
- » direct correlation between system costs and insurance income (transaction level billing)
- » fast, simple and inexpensive implementation

Our existing customers have seen 20-25% business growth through better usability, and significantly reduced referrals. Their insurance costs have dropped through more timely exposure alerts and better upstream reporting compliance.

Want to Know More?

Please visit our demo web site at www.easycropinsurance.com or contact enquiries@agrisco.com

