

## Technology

### About Us

**Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines and admitted solutions.**

We are a team-orientated employer; a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



### Our strategic approach to technology

Technology is part and parcel of what we do every day and we will continue to turn to tech in the search for new answers to old problems.



### We make the most of our technology by:

- Leveraging it to lower the cost, increase the speed and improve the analytics of doing business
- Integrating seamlessly with US vendor systems to transfer data as policies are bound or claims adjusted
- Providing advanced premium and loss analytics in real-time to partners internationally
- Continuing to build out our rating and underwriting risk tools, lowering the overall volume of correspondence and increasing the speed involved in risk selection
- Using our in-house engineered analytical engine and progressive analytic techniques to provide insights to improve underwriting, pricing and claims management.



### What Sets Us Apart

Bell & Clements were early adopters of technology in our markets (we have been collecting real time data since 2002) and we have always sought to use it in a way that enhances the human expertise at our disposal, rather than compete with it. We will only implement technology if it removes inefficient processes, simplifies necessary ones and provides us and our clients with a more accurate view of risk.

This approach to data means that we are able to offer our clients:

- Instant pre-bind data validation
- In-depth knowledge of major US vendor systems
- Customised forms libraries
- UK and US based teams
- Automated Auto Physical Damage rating engine
- Leveraging Robotic Process Automation (RPA) for data entry into legacy systems



### The Bridge - Our Innovative Web Portal

Our obsession with data doesn't stop at our doors. We have created The Bridge to allow our clients to manage and analyse their data to enhance their day to day business decisions.

The portal includes:

- Online generation of premium and claims account currents
- Forms libraries and underwriting guidelines
- Production and underwriting reports
- Claims reports
- Real-time data management

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## Data Analytics

Data is only useful if you can analyse it and put it to work. That is why we have invested significant amounts into the development of our in-house data warehouse and data discovery tools which allows us to monitor business performance across multidimensional metrics.

By using advanced data analytics and catastrophe modelled analysis, we are able to secure enriched business insights and make better decisions for ourselves and for our clients, ensuring that the risk and pricing decisions we do make, together, are backed not just by human experience, but by undeniable data.



## Support

Technology is only ever as good as the support that sits behind it which is why we have teams focused on software engineering and data analytics. They are dedicated to working with our clients, markets and vendors to ensure the maximum benefit for all.

Our teams have a huge amount of experience in building bespoke software, database administration, network security, disaster recovery and business infrastructure. Our collaborative nature has taken our experts to 40 of the 50 US states and even further afield to work with clients, claims TPAs, software vendors, data enrichment providers and catastrophe modellers.

If there is an opportunity to support or to learn, our team will take it to ensure that we always stay one step ahead in the tech race.



## Technology Team

Our international in-house Technology team is dedicated to building, delivering and supporting every tech solution we provide. In fact, many of our clients view our team as an IT resource so if you want to explore more about what our tech can do for you, please get in touch with one of the team.

## Key Contacts



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