KLARENT™

BOOTH 2054 ITC VEGAS

One platform for personal auto MGAs, connected from lead to claim.

Quote, policy, billing, service and claims on one record, telematics built in, alongside the systems you already run.

ONE THREAD, LEAD TO CLAIM

Settled · In motion · Needs a person

1. **Lead** — Any channel, attributed from the first touch.
2. **Quote** — One quote, every channel, nothing reentered.
3. **Bind** — Pay, sign, issue.
4. **Policy** — Endorsements to reinstatements, in sync with billing.
5. **Billing** — Notices, fees and plans under your filed rules. Logged.
6. **Service** — Exceptions go to a person, history attached.
7. **Claim** — FNOL to your TPA, with policy facts and approved telematics.

WHAT IT DOES FOR AN MGA



Modernize Your Stack

Keep the core, rater and billing you run today. Start with one product or state, expand once it's proven. No rip and replace.



Grow Distribution

Direct, agents and partners on one quote. Appoint an agency and it quotes the same day. Launch a state once and every channel has it.



Automate Workflow

Reinstatements, lienholder changes, returned payments: **done under your rules, every step logged, exceptions to a person.** Policy and telematics data carry through, lead to claim.

IN PRODUCTION

Running a live personal auto book today.

Klarent's first customer, Novo Insurance, runs its personal auto MGA operation in Arizona on the platform. Not a pilot.

> *"The sooner we understand what is changing in our book of business, the sooner we can decide how to adjust our product."*
> **Vannya Kristich,** VP Insurance Products, Novo Insurance

REPORTING

Ask in plain language. Get a report.

Lead source, policy and TPA claims data on the same definitions, so you can see how business from each source performs after bind.

1 set of definitions from quoting to reporting. Same question, same answer.

Request a demo!

See how **one connected platform** handles quote to bind, policy service, automation and telematics, alongside what you run today.

Booth 2054 | Expo Hall
Wed Sept 30, 9 am to 6 pm
Thu Oct 1, 9 am to 5 pm

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TELEMATICS | Optional, built in

Good drivers, thin records. Telematics tells them apart.

6 states with approved Safety Score. 14 more in progress.

Arizona · Illinois · Ohio · Tennessee · Texas · Winsconsin

TELEMATICS LIFECYCLE

○ Trip data, score and program in operation ● The regulator decides

1. **Trip** — Capture driving context.
2. **Events** — Decompose into behaviors.
3. **Score** — With the reason attached.
4. **Monitor** — Track risk over time.
5. **Coach & Claims** — Feedback and evidence.
6. **Report** — Program and filing packet.
7. **Approval** — State DOI sign-off.

FOR PRODUCT & UNDERWRITING

See how a risk actually drives after bind, not only what the file said at quote. A Safety Score approved in 6 states: use it as a rating factor at quote and renewal, or run it standalone first.

FOR DRIVERS

A reason to join: the discount you file for activation and first trip. A readable score, coaching while the policy runs, driving context at a claim.

FOR AGENTS

A plain-language score the agent can explain at renewal. Enrollment inside the quote, under your brand, and the agent is credited however the customer enrolls.

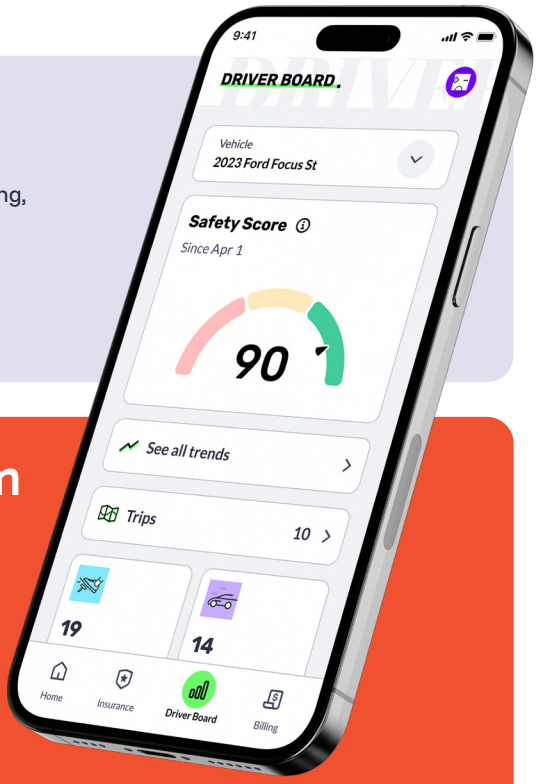
INSIDE THE SCORE

Behaviors, with the reason attached.

Events: Trips decompose into behaviors: hard braking, hard acceleration, speeding, night driving, phone distraction, sharp turns.

Score: A risk score for a driver, vehicle or device, set up for underwriting, pricing, claims or engagement. The reason travels with it, so an agent can explain it.

Capture: Phone SDK and reference app, or your existing feed.



Run a telematics program today? Request a demo!

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