NOVARICA ACE RANKING
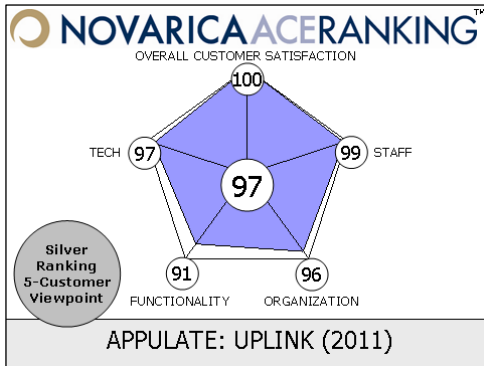
APPULATE: UPLINK

Novarica Average Customer Experience (ACE) Silver Ranking Report
2011 Q1

NOVARICA ACE RANKING™
OVERALL CUSTOMER SATISFACTION
100
TECH 97 — 97 — 99 STAFF
Silver Ranking 5-Customer Viewpoint
91 FUNCTIONALITY — 96 ORGANIZATION
APPULATE: UPLINK (2011)

Novarica Average Customer Experience (ACE) Rankings are based on an online survey of senior technology and operational executives at three insurer clients who have direct experience with the vendor product and organization. **Silver Rankings, like this one, are based on 5 client responses.**

Novarica validates the identity and responses of the participants, who are assured of anonymity.

The Novarica ACE Ranking survey asks for the reference to rank his or her experience with the vendor and solution on a 7-point scale from "Completely Agree" to "Completely Disagree" against various positive statements about customer experience, for example "Staff is highly responsive."

These statements are grouped into Novarica's four **SOFT** areas (Staff, Organization, Functionality, and Technology) as well as an additional area for Overall Customer Satisfaction, which is double-weighted in the average.

Novarica ACE Rankings are produced independently and are not sponsored by the vendor. Novarica offers vendors the opportunity to direct clients to the survey and also solicits participation directly from its own network of insurer contacts.

The Novarica ACE Ranking is intended to provide an objective measurement of customer satisfaction levels in general, and is intended to be used to guide insurers' own due diligence processes when evaluating potential solution providers. **It is not a substitute for conducting reference interviews or visits prior to selecting a solution.**

Contents:

ABOUT THE VENDOR AND SOLUTION

Appulate, Inc. is a privately held company with 17 employees based in Agoura Hills, CA with annual revenue under $5 million. Their flagship product is Appulate Uplink, an agency management system interface. Four staff members support Appulate Uplink in customer-facing roles. Support staff averages 2 years of experience in the industry.

Four insurers are in production currently, all under $1 Bn in premium. Three insurers write commercial lines, one writes both personal and commercial lines and the fourth writes solely personal lines. Publicly announced clients include AmFed, Arrowhead General, Celina Insurance, Concord Group, and Insurance Company of the West (ICW Group). All clients are on the newest release.

ABOUT THE RESPONDENTS

Reference Title	Company Type	Areas Where Solution is Used	Years
CIO	Small P/C Insurer	Agency automation	3
VP Information Systems	Midsize P/C Insurer	Agency interface	1
AVP	Midsize P/C Insurer	Complement to our agent facing real-time quoting	3
AVP Operations	General Agency	Distribution and underwriting	1
Consultant	TPA	Underwriting	1

STAFF

Staff	Avg. Ranking
Senior business staff is very knowledgeable about the industry	100
…very knowledgeable about the product	100
…very knowledgeable about my needs and situation	97
…is highly responsive to my needs	100
Senior technical staff is very knowledgeable about the industry	94
…very knowledgeable about the product	100
…very knowledgeable about my needs and situation	100
…is highly responsive to my needs	100
Support staff is very knowledgeable about the industry	97
…very knowledgeable about the product	100
…very knowledgeable about my needs and situation	97
…is highly responsive to my needs	97
Overall Staff Average	**99**

ORGANIZATION

Organization	Avg. Ranking
Vendor consistently made appropriate resources available during implementation	100
Vendor has strong project management practices	93
Vendor aligns its business interests with mine	97
Vendor provides effective training and documentation to my business and technical staff	93
Vendor has my business success as a top priority	94
Vendor is reasonable about contract negotiations and similar issues	97
Vendor gives clients a strong voice in product development	90
I have great faith in vendor's senior management and overall vision	100
Overall Organization Average	**96**

FUNCTIONALITY

Functionality	Avg. Ranking
Product is well-liked by business users	89
Product has significantly enhanced productivity	86
Product delivers the promised functionality	97
Product is easy to integrate into our overall infrastructure	94
Product is an elegant solution to our business problem	91
Overall Functionality Average	**91**

TECHNOLOGY

Technology	Avg. Ranking
Product is scalable to our needs	97
Product uses technology that fits our current architecture well	97
Product uses technology that fits our long-term technology vision	97
Product uses technology that our staff understands and can support	100
Vendor invests aggressively in improving technical performance through new releases and fixes	93
Overall Technology Average	**97**

OVERALL CUSTOMER SATISFACTION

Overall Customer Satisfaction	Avg. Ranking
We have had no significant performance issues with this solution	100
We have had no significant service issues with this vendor	100
We have had no significant contractual issues with this vendor	100
I would highly recommend this vendor solution to a peer	100
I would definitely buy this solution again	100
Overall Customer Satisfaction Average	**100**

ADDITIONAL CLIENT COMMENTS

May be the best group of senior executives and senior technical staff of any vendor I have ever worked with in the insurance industry.

Not only would I buy this solution again, I have recommended my competitors also buy it. This takes away the proprietary solution (TransactNOW and Transformation Station) for moving data between an agency management system and the company rating site. There is one, standard, ACORD XML feed for the carrier to deal with instead of multiple feeds.

ABOUT NOVARICA

Novarica provides information, insights, and perspective on markets, operations, and technology to financial services and insurance executives and project teams. The company delivers its service through published research, retained advisory services, and project-based consulting. Novarica's research includes market and trend analyses, best practices research, case studies, and independent analyses of insurance software vendors. Novarica draws its knowledge from the personal experience of its principals, the ongoing information gathering initiatives of dedicated research staff, and regular communication with insurer executives through informal networks and through the Novarica Insurance Technology Research Council. More information is available online at www.novarica.com.