

Tinubu provides Surety Carriers and Brokers/Agents an end-to-end integrated SaaS software to run their activity.

Tinubu Surety Solution for Carriers manages the life cycle of its products, from distribution to underwriting through automated processes.

All lines of products, including specific local market products, can be handled.

An online portal is available for both brokers and agents.

Our solution integrates smoothly within clients' existing IT architecture through our API library.

Tinubu Surety Solution for Carriers is offered as an all-in-one turnkey product configured to meet each carriers' expectations.

Distribution

Empower your distribution partners and allow them to process requests more efficiently.

Fig. 1

Agency Code: TEST
Agency Name: *** Test Agency ***
Agency Address: Casselberry, FL 32707-3611

Account Name: Visio, Inc.
Account Number: 1000248

Free Form Search

Select Bond Family

Commercial

Provinces and States

Alabama

Bond Classes

License & Permit

Bond Categories

AL - HVAC Contractor

Obligees

Alabama - Bd. of Heating & A/C Contractors

Fig. 1: Agent selects the bond type for submission and continues the entry requirements

Key Features

- Portals that allow submission of new accounts, bonds on approved accounts and transactional commercial surety bonds on a customer's behalf.
- Quick or full quote process that includes a preliminary quote
- Purchase bonds
- Full quotation functionality
- Bond issuance including Power of Attorney, bond form, invoice
- SureLynx available for agents to promote direct-to-consumer bond offerings

Fig. 3

ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
P.O. Box 327643 • Montgomery, AL 36132-7643 • dealerlicense@revenue.alabama.gov
Bond of Motor Vehicle Dealer and Designated Agent

KNOW ALL MEN BY THESE PRESENTS, that we Visio Inc

City Casselberry, County USA, State

As Principal (hereinafter called Principal), and FAKE A INSURANCE COMPANY
NAME OF SURETY

of 1319 Lake Dr, Casselberry, FL 32707-3611

Surety (hereafter called Surety), are held and firmly bound unto the Commission of Revenue of the State Twenty Five Thousand Dollars (\$25,000.00), for payment of which, well and truly to be made, we executors, administrators, successors, and assigns, jointly and severally, firmly by these presents.

The conditions of the foregoing obligation are such that:

WHEREAS, the Principal has been duly licensed as a "Motor Vehicle Dealer," by the Alabama Department of Revenue provided in Sections 40-12-390 through 40-12-396, Code of Alabama 1975, subject to the execution of the

WHEREAS, the Principal has been duly appointed as a "Designated Agent" by the Alabama Department of Revenue provided in Sections 32-8-34 and 32-20-22, Code of Alabama 1975, subject to the execution of this bond.

NOW THEREFORE, in consideration of the Premises:

Fig.3: Sample Bond Form

Fig. 2

Quick Search Visio

Agency Code: TEST
Agency Name: *** Test Agency ***
Agency Address: Casselberry, FL 32707-3611

Account Name: Visio, Inc.
Account Number: 1000248

Quoted

Your application for a \$25,000.00 AL - Motor Vehicle Dealer and Designated Agent Bond on behalf of Visio Inc has passed the underwriting criteria established.

This bond quotation is in your Pending Quotes queue and will be available for 90 days, after which time it will automatically expire.

The tracking number is 12162118580726152537
If purchased, the premium will be \$125.00 effective 12/16/2021 12:00:00 AM.
Thank you for considering FAKE A INSURANCE COMPANY for your bonding needs.

Please confirm your acceptance of utilizing an electronic signature before you select your preferred payment method to purchase the

Electronic Signature

ELECTRONIC SIGNATURE

Fig. 2: Decision engine returns result and if all Underwriting criteria met, bond is available for immediate purchase

Account-centric system allows the full aggregation of transactional bonds.

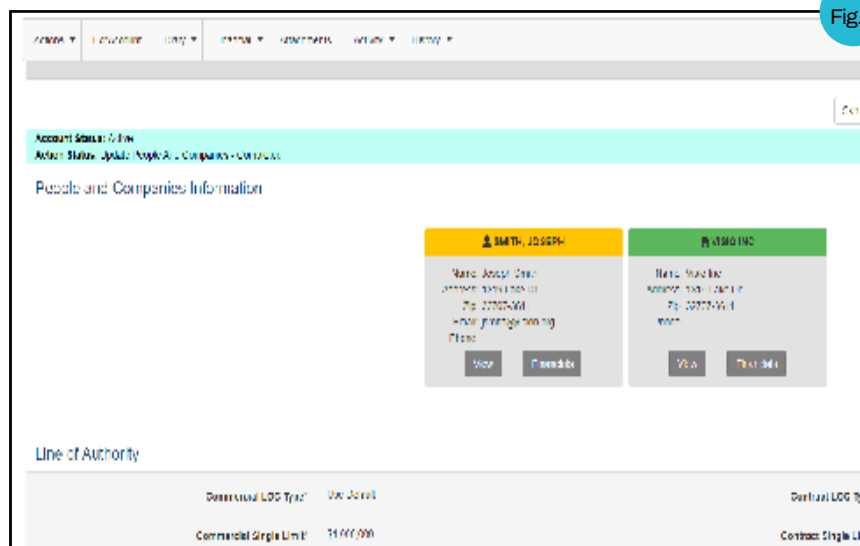


Fig. 4

Key Features

- Account centric system that creates that account at same time bond is entered if underwriting at bond vs. account level
- Automated renewal process with renewal queue
- Robust Power BI reporting

Fig. 4: Account summary that shows the LOA assigned to the account for both LOB's, what has been used, what remains available.

Fig. 5: 360° view of your client's bond with a comprehensive action bar to manage its life cycle

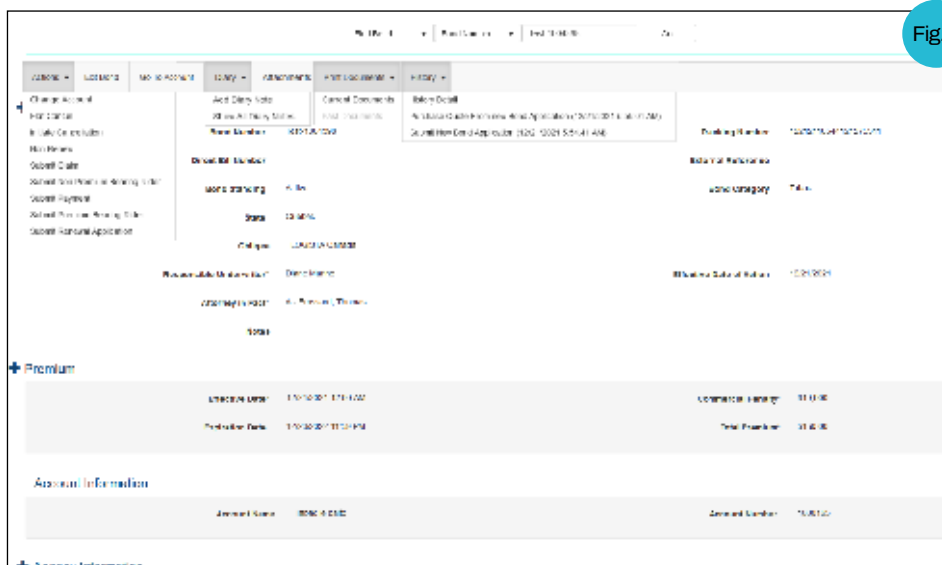


Fig. 5

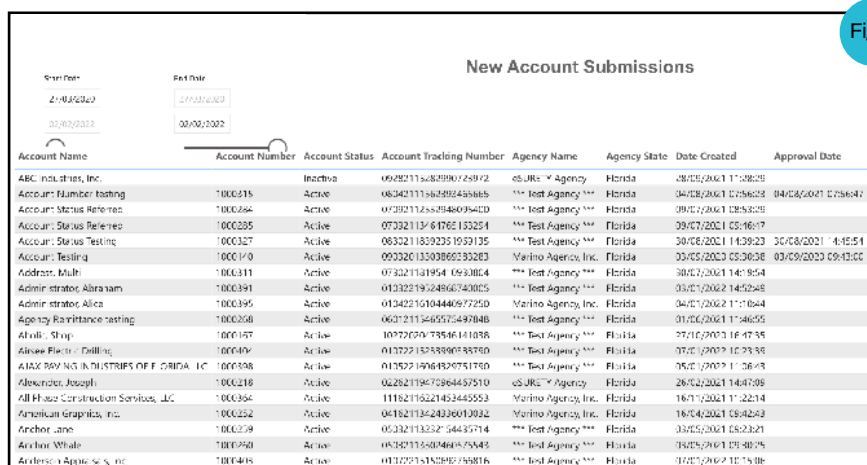


Fig. 6

Fig. 6: Monitor applications and account status

Underwriting

Offering complete underwriting workstation to assist with assessing risk and making appropriate underwriting decisions, which can also be tailored to the carrier's specific format(s).

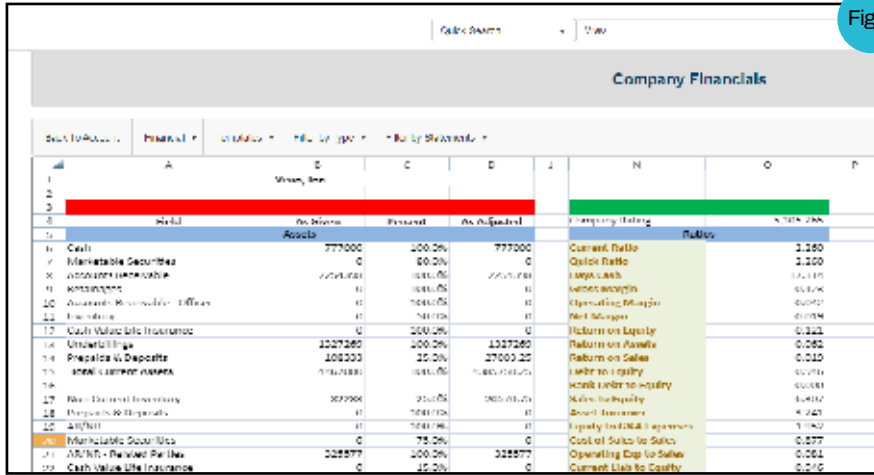


Fig. 7: Sample of the Financial Analysis Worksheet Entry, which can be customized to carrier specific format(s) and allow multiple options for entry.

Key Features

- Account profile
- Work in Progress entry with Gross Profit Analysis
- Financial Analysis worksheet(s) that can include carrier specific rating model
- Single and Aggregate Line of Authority for both commercial and contract bonds
- Ability to capture lead company and all subsidiaries under one account
- Automated personal credit score integration
- Ability to add historical diary notes
- Ability to upload attachments so no paper file needed

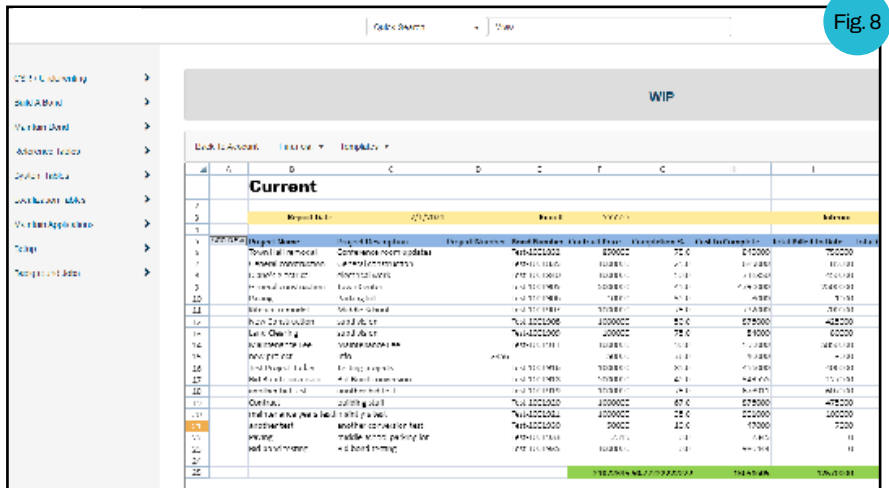


Fig. 8

Fig. 8: Example of a standard WIP entry, which can also be customized to carrier specific format(s) and allow multiple options for entry

Reporting & Analytics

Embedded Forecasting function and Power BI providing quick and easy access to analytics.

Key Features

- Ability to set forecast requirements for specific accounts, agencies, branches, regions and underwriters
- Associated scorecard reports for forecasts via Performance to Plan reports
- Robust view of premium production that can be broken down by various filters
- Operations Management reports
- Exports

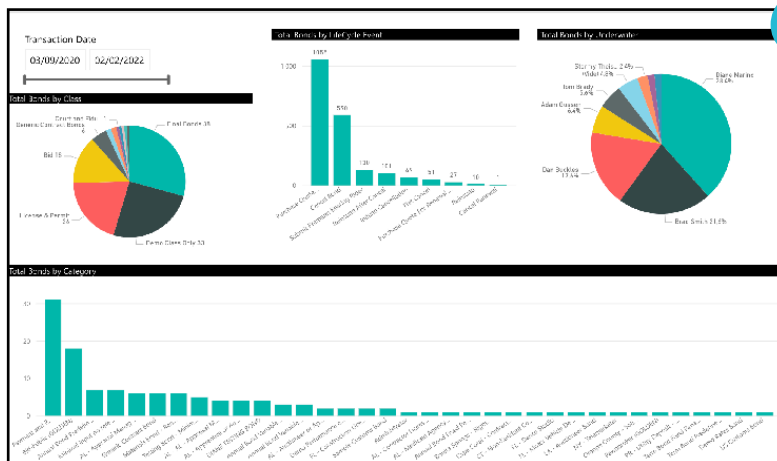


Fig. 9

Fig. 9: Sample report pre-configured for premium production analytics

Administration

Manage internal and external profiles. Create and administer both contract and commercial bond offerings.

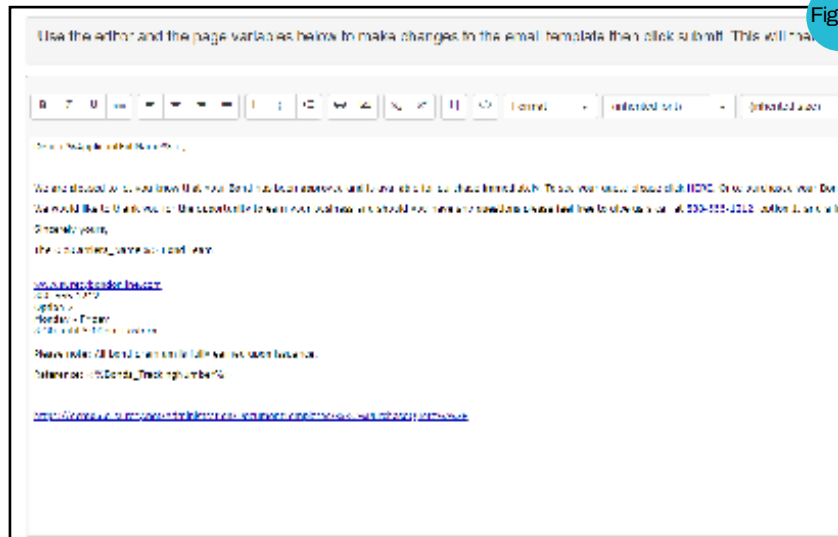


Fig. 10

Fig. 10: Sample screen for configuring emails

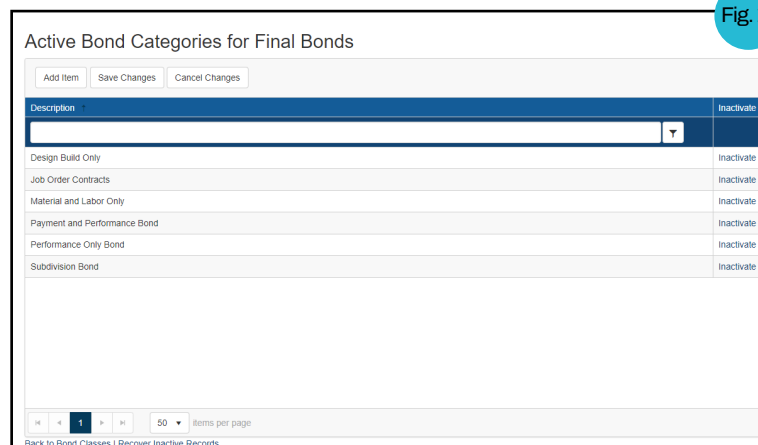


Fig. 11

Fig. 11: Sample screen for configuring bond categories

Key Features

- Product library of obligee centric as well as carrier derived bond wordings
 - > Includes ability to have a bond-by-bond POA issuance
 - > Ability to set up signatures and seals for automatic capture on any form
- Ability for designated users to set up bond classes, rates, applications, bonds and associated information
- Designated users have ability to maintain the system with little to no assistance from IT once configured.
- Customizable page messaging
- Customizable automated email messaging for both bond actions and account actions
- Automated Underwriting via a rule-based decision engine, configurable to specific carrier appetites

Tinubu Innovation LAB

Integrating carriers with their extended ecosystem through blockchain-based platforms

Thanks to Tinubu's experience on DLT (Distributed Ledger Technology), leverage real-time information to better manage your risks.

About Tinubu

Tinubu is the business facilitator and exchange enabler that delivers fluidity and simplicity to the insurance industry by using the strength of collective performance.

Our company is an alliance of technology software and insurance expertise offering the best combination to its clients. It covers the entire value chain of credit insurance & surety with one end-to-end platform, connecting every part of your business with one digital highway.

Established in 2000 and headquartered in Paris, France, Tinubu is an independent software provider and employs 170 people, located in Paris, London, New York, Orlando, Singapore, and Montreal. Its clients represent 30 of the top 60 Credit & Surety underwriters worldwide.

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