



### What is (i-bind)®?

(i-bind) is an Internet-based underwriting system that allows agents and brokers to complete an application online, receive a quote or indication, generate a proposal to an insured, and bind coverage from any computer, 24/7. An electronic version of the (i-bind) application can be completed by either the agent or broker or by the applicant.

An entire end-to-end transaction is reduced to minutes, as (i-bind) returns a competitive, bindable quote immediately for qualifying risks. Clients can mix and match coverages and limits. Each coverage section is a stand-alone, easy-to-read, self-contained policy.

### Who can access (i-bind)?

Access to (i-bind) is limited to approved agents and brokers only. Agents or brokers who are not approved to access (i-bind) must apply to Darwin or to one of Darwin's approved wholesales partners to obtain access.

Each producer will be given a unique (i-bind) agency code, login ID, and password for use on the (i-bind) application portal URL.

### Is (i-bind) a software package that needs to be loaded on a computer?

(i-bind) is not a software package. The process can be completed at any time right at the customer's office with only an Internet connection. No additional, off-line information collection is necessary, although Darwin does provide an optional data collection tool for your convenience.

### Is the quote that (i-bind) provides only an indication?

No. (i-bind) can provide indications, however, when an account qualifies for processing through (i-bind), a firm, bindable quote is issued.

### Who meets eligibility for the (i-bind) process?

(i-bind) currently processes management liability coverage for not-for-profit organizations and small to mid-sized, privately held companies. Eligibility criteria is provided below.

#### *Private Companies and Not-for-Profit Organizations:*

- \$100 million or less in assets
- \$100 million or less in revenues
- 1,500 or fewer employees

### When an account is bound through (i-bind), is it possible that the insurance company will change the terms and conditions?

No. Underwriting is not performed after an account has been bound because (i-bind) is a dynamic underwriting system. The traditional underwriting process has been re-engineered so that the (i-bind) system continually evaluates and qualifies the risk based on the answers provided. Once an account is bound the price does not change.

### How long does it take to complete the online application and receive a policy?

(i-bind) is structured to first screen an account based on minimal data entry. In seconds, an agent or broker knows if an account qualifies for submission. Once it is determined an account qualifies, the data entry process is very quick. Because (i-bind) is a dynamic process, the time it takes to complete the application will vary from account to account based on the complexity of the risk and the number of coverage parts requested. Once an account has been bound, the policy will be delivered immediately.

### Is coverage issued on surplus lines or admitted paper?

Policies bound through (i-bind)<sup>®</sup> are issued on Darwin National Assurance Company paper, which is admitted.

### What security measures have been implemented to protect data integrity in (i-bind)?

Each (i-bind) user is given a distinct login ID and password to access (i-bind). The system runs on a secured site with 128-bit encryption. This level of security ensures that data being input through (i-bind) cannot be compromised. (i-bind)'s application server runs within a secure Extranet layer with no data on it. The database server is protected behind multiple, stateful firewall layers. Users have access only to their specific account and client information.

### Is technical support available?

Underwriting support is available from 8:30 am to 5:00 pm ET, Monday through Friday. Email underwriting support is available at [iUnderwriter@darwinpro.com](mailto:iUnderwriter@darwinpro.com); phone support is available by calling 866 35 i-bind (866 354 2463). We also have IT support at [iTech@darwinpro.com](mailto:iTech@darwinpro.com) or call 866 34 i-bind (866 344 2463).

### What system settings are necessary to utilize (i-bind)?

#### *Browser:*

Internet Explorer 5.0 or higher. However, some browsers and platforms may not display pages in a consistent manner or support all of the functionality of the site. It is encouraged that you upgrade to the most recent version of Internet Explorer.

#### *Monitor/Display Resolution:*

It is recommended that users set the minimum display resolution to 1024x768.

#### *Internet Connection Speed:*

Access to (i-bind) requires a minimum connection speed of 56.6 Kbps. A broadband (cable modem or DSL) connection is highly recommended.

#### *Additional Software Requirements:*

Microsoft Word 97 or higher, Adobe Acrobat Reader (a free download from Adobe).

This information is provided as a general overview. Actual coverage may vary and is subject to policy language as issued. (i-bind)<sup>®</sup> is a trademark and service of Darwin Professional Underwriters, Inc. Coverage is underwritten by Darwin-member companies, which include, Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select have earned an A.M. Best rating of "A- (Excellent)." Coverage is offered only through duly licensed surplus lines agents and brokers. Risk management information is subject in all respects to advice provided by insurance advisors or legal counsel familiar with issues specific to your organization. © Darwin Professional Underwriters, Inc. All Rights Reserved.