



DOCUGAMI

The Document Engineering Company

**Bringing Complex Commercial Insurance Document Content to the Forefront
To Deliver Proprietary Insights For Each Customer**

Generative AI – Business Documents Foundation Model

- **AI supports over 175+ Carriers and Trusts across Loss Runs, Quotes & Summaries**
- **Unique, confidential, proprietary modeling based on your documents**
- **Business-User Based Optimization**
- **Easy Connection To Business Systems**
- **Full XML Knowledge Representation for Data Analysis**
- **'Chat' to query document information is coming...**



Commercial Insurance Industry Innovator
The Document Engineering Company

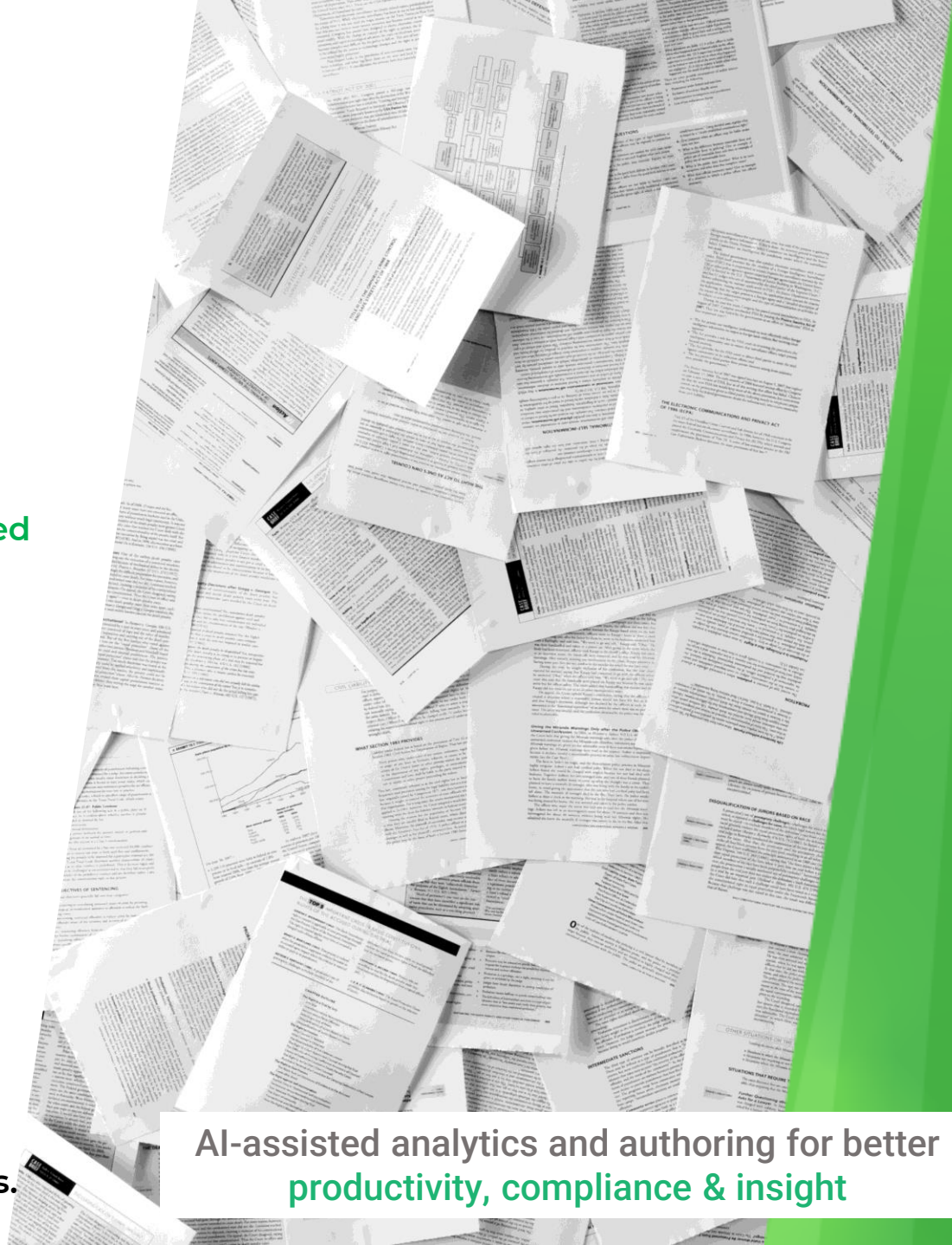
What We Do: Turn Complex Documents To Data

- Documents hide their data. Data = \$\$.
- We cut the labor, time, complexity and cost involved to extract and use all the data.
- Little setup/development project to start once documents are identified.
- Immediate productivity, insight for business users.
- We automate and expand how the data can be surfaced and then analyzed for competitive advantage.

Your documents can be the center of digital transformation and growth.

-not a black hole for manual labor or pre-ordained, inflexible solutions with associated setup/change costs.

AI-assisted analytics and authoring for better
productivity, compliance & insight



Commercial Insurance Document Overload

Millions of highly variable and changing document plans, policies, forms hold all the essential data captive that determine benefits, risks, value.

ACORD STATEMENT OF VALUES DATE (MM/DD/YYYY) 1/15/2009

AGENCY: (425) 402-1000 x2323 COMPANY: ARC Company POLICY NUMBER: 745074 DATE OF POLICY: 1/15/2009

INSURANCE AGENCY: ARC Company POLICY NUMBER: 745074 DATE OF POLICY: 1/15/2009

INSURED: Pat Melton PROPERTY: Summer Falls MA 12345

ADDRESS: 11830 North Creek Parkway # Suite 200, Bothell WA 98011-1234

CLASS CODE	LOC #	BLDG #	DESCRIPTION AND ADDRESS OF PROPERTY	ADJ EC	SUBJECT	NET VALUE	NET LOSS COST	PREMIUM
1	1	1	1234 Elm St. Summer Falls, MA 12345		RC B	1,150,000		3,150.10

ACORD EVIDENCE OF COMMERCIAL PROPERTY INSURANCE DATE (MM/DD/YYYY)

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONVEYS NO RIGHTS OR INTERESTS IN ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR IN FORCE.

PROPERTY INFORMATION (See REMARKS on page 2, if more space is required): BUILDING OR BUSINESS PERSONAL PROPERTY

CLASS CODE	LOC #	BLDG #	DESCRIPTION AND ADDRESS OF PROPERTY	ADJ EC	SUBJECT	NET VALUE	NET LOSS COST	PREMIUM
1	1	1	1234 Elm St. Summer Falls, MA 12345		RC B	1,150,000		3,150.10

ACORD CERTIFICATE OF LIABILITY INSURANCE DATE (MM/DD/YYYY) 1/15/09

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONVEYS NO RIGHTS UNDER THE POLICY. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY BELOW.

INSURERS AFFORDING COVERAGE: POLICER A, POLICER B, POLICER C, POLICER D

CLASS CODE	LOC #	BLDG #	DESCRIPTION AND ADDRESS OF PROPERTY	ADJ EC	SUBJECT	NET VALUE	NET LOSS COST	PREMIUM
1	1	1	1234 Elm St. Summer Falls, MA 12345		RC B	1,150,000		3,150.10

U.S. Department of Labor

Claim for Compensation

SECTION 1: Name of Employer, Last First Middle, Date of Injury, Social Security Number, DOWCP File Number

SECTION 2: Compensation is claimed for: Inclusive Date Range, Interest, Leave without pay, Leave by back, Other wage loss, Schedule Award

SECTION 3: Have you worked under your federal job during the period(s) claimed in Section 2? Yes/No

SECTION 4: Is this the first CA-7 claim for compensation you have filed for this injury? Yes/No

SECTION 5: List your dependents (including yourself) Name, Social Security #, Date of Birth, Relationship, Living with you?

SECTION 6: Were support payments ordered by a court? Yes/No

SECTION 7: Have you ever applied for or received disability benefits from the Department of Veterans Affairs? Yes/No

SECTION 8: Have you applied for or received payment under any Federal Retirement or Disability law? Yes/No

SECTION 9: I hereby make claim for compensation because of the injury sustained by me while in the performance of my duty for the United States. I certify that the information provided above is true and accurate to the best of my knowledge and belief.

PROASSURANCE

Treated Pain

Law Firm PC

Loss Run

AS OF 11/29/1917

LOSS DATE	CLOSED DATE	INSURED NAME	CLAIMANT LAST NAME	CURRENT TYPE
6-5-1908	9-17-1908	Fair Debt	Your Client	SL
4-20-190	12-10-1910	KPA by obtaining judgment	Your Client	SL/T
7-20-1909	9-14-1910	KPA, MCTA & MOC by repeatedly calling Plaintiff's mother's home	Your Client	SL
6-30-1911	1-12-1912	KPA and KICO relative to debt collection practices	Your Client	SL
8-4-1910	10-25-1912	KPA and KICO relative to debt collection practices	Your Client	CLAIM CLOSED 15,357.40

FIDELITY SECURITY LIFE INSURANCE COMPANY

Application for EXCESS LOSS REIMBURSEMENT COVER

Employer is a: Corporate, Partnership, Proprietor, Other

State: ZIP Code: Address of Subsidiary or

Should any of the above described policies be cancelled before the expiration date thereof, notice will be given in accordance with the policy provisions.

ACORD 28 (1/04/01) Page 1 of 2 © 2003-2014 ACORD CORPORATION. All rights reserved.

ACORD WORKERS COMPENSATION APPLICATION

EMPLOYMENT INFORMATION: Name, Address, City, State, ZIP Code

STATUS OF SUBMISSION: Date of Injury, Date of Onset, Date of Last Medical Examination

BILLING/CLAIM INFORMATION: Policy Number, Claim Number, Date of Claim

LOCATIONS: Address of Injury, Address of Onset, Address of Last Medical Examination

POLICY INFORMATION: Policy Number, Effective Date, Expiration Date, Insured Name

ADDITIONAL INFORMATION: Name of Employer, Name of Insured, Name of Agent

INCLUDING LOSS AND LEGAL EXPENSES FOR OPEN CLAIMS.

INCLUDING LOSS AND LEGAL EXPENSES FOR CLOSED CLAIMS.

SUBSEQUENT TO THE EXECUTION OF A CONFIDENTIALITY AGREEMENT.

FORMATION SUBJECT TO ATTORNEY CLIENT PRIVILEGE.

ACORD WORKERS COMPENSATION APPLICATION

EMPLOYMENT INFORMATION: Name, Address, City, State, ZIP Code

STATUS OF SUBMISSION: Date of Injury, Date of Onset, Date of Last Medical Examination

BILLING/CLAIM INFORMATION: Policy Number, Claim Number, Date of Claim







LOCATIONS: Address of Injury, Address of Onset, Address of Last Medical Examination

POLICY INFORMATION: Policy Number, Effective Date, Expiration Date, Insured Name

ADDITIONAL INFORMATION: Name of Employer, Name of Insured, Name of Agent

The Innovative Disrupter In Commercial Insurance

AI supports over 175 Carriers and Trusts across Loss Runs, Quotes, Summaries and more

	Employee Benefits	Property & Casualty	Healthcare/Liability	Use-cases
Lines	<ul style="list-style-type: none"> Medical/Dental/Vision Life/AD&D Quotes Critical Illness Hospital Accident 	<ul style="list-style-type: none"> Property (including Wind/Hail/Fire) General Liability Excess Liability 	<ul style="list-style-type: none"> Professional Liability (Medical, D&O) General Liability Workers' Comp 	<p>1. Quote-to-Sell Process Optimization:</p> <ul style="list-style-type: none"> Turn Carrier Quotes and Summaries into data streams for your AMS, Data Lake and Proposal Workbooks Leverage high-precision mid and large market quote data to intelligently match plan designs to client profiles <p>2. Mid/Large Market Proposal Automation:</p> <ul style="list-style-type: none"> Rapidly and accurately assemble selected quote data into a visually differentiated document for clients. <p>3. Generating data streams for P&C Risk Analysis</p> <ul style="list-style-type: none"> Portfolio Valuation Cat Modeling Underwriting Loss Projection Underwriting Risk Ranking Agency Risk Ranking <p>4. Policy Checking</p> <ul style="list-style-type: none"> Mapping Broker Coverage Requests to Carrier Binders <p>5. Carrier Contract Analysis</p> <ul style="list-style-type: none"> Deductible and Utilization tracking Network Integration Frequency Provisions
Documents	<ul style="list-style-type: none"> *Quotes *Benefit Summaries <p><i>*Small, Mid & Large Markets</i></p>	<ul style="list-style-type: none"> Loss Runs (all lines) Statement of Values Acord Forms Flood Declarations 	<ul style="list-style-type: none"> NPDB Reports Loss Runs, Acord Forms Carrier-Provider Contracts 	
<p>4 out of the top-20 P&C brokers, 2 additional top-20 P&C brokers, 2 top-5 Health Insurance Carriers, + large/small prospects</p>				
Top-20 P&C				
Regional Agency				
Top-5 Individual Health Insurer				
Spinout Venture (Top Syndicate)				
Spinout Venture (Top-10 P&C)				
<p><i>"Docugami has best out of the box table detection and table structure thus far (compared to industry solutions tested)"</i> <i>– Top 10 P&C Venture</i></p>				
<p><i>Note: Docugami applies its learning on Small, Mid and Large Market Employee Benefits Quotes, with unlimited adaptability, a capability unique in Commercial Insurance.</i></p>				

DEMO

VALUE PROPOSITION: Property & Casualty

EFFICIENCY: Automatically Extract The Data You Need

The screenshot displays a document viewer interface. The main document is an ACORD 'EVIDENCE OF COMMERCIAL PROPERTY INSURANCE' form. The viewer includes navigation controls like 'PREV DOC' and 'NEXT DOC', and a toolbar with icons for zooming and searching. The 'WORK PANE' on the right lists extracted data points for the selected item 'FAX'.

WORK PANE

SELECTED ITEM: FAX

713-583-6986

BIND TO REPORT ITEM | ADD TO REPORT +

REPORT ITEMS

- FormDate: 10/23/2020
- ProducerName: Insgroup, Inc.
- CompanyName: General Star Indemnity Company
- NAICNum: NO:37362
- NamedInsured: Brownstone Residential, LLC
- CommPropAmountInsurance

SUGGESTED ITEMS >

ACORD EVIDENCE OF COMMERCIAL PROPERTY INSURANCE (DATE MMDDYYYY) 10/23/2020

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME: Insgroup, Inc. 5151 San Felipe, 24th Floor Houston, Texas 77056
PHONE: 713-350-6312
FAX: 713-583-6986
E-MAIL: staylor@insgroup.net

COMPANY NAME AND ADDRESS: General Star Indemnity Company
NAIC NO: 37362

AGENCY: 82567
CUSTOMER ID #: 82567
NAMED INSURED AND ADDRESS: Brownstone Residential, LLC 404 East Worth Street Grapevine, TX 76051

EFFECTIVE DATE: 11/1/2019
EXPIRATION DATE: 11/1/2020

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION: Cibola Crossing 7902 E. Country Drive Laredo TX 78045 Business Personal Property: \$250,000

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL	DED.
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE		\$ 15,915,225			\$10,000
<input checked="" type="checkbox"/> BUSINESS INCOME <input checked="" type="checkbox"/> RENTAL VALUE		<input checked="" type="checkbox"/>			Actual Loss Sustained, # of months:
BLANKET COVERAGE		<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		<input checked="" type="checkbox"/>			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>			
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>			
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>			If YES, LIMIT: \$5,000 DED: \$10,000
FUNGUS EXCLUSION (if "YES", specify organization's form used)		<input checked="" type="checkbox"/>			
REPLACEMENT COST		<input checked="" type="checkbox"/>			
AGREED VALUE		<input checked="" type="checkbox"/>			
COINSURANCE		<input checked="" type="checkbox"/>			If YES, %
EQUIPMENT BREAKDOWN (if Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: \$100,000,000 DED: \$1,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: \$15,915,225 DED: \$10,000
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: 20 % DED: \$10,000
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: 20 % DED: \$10,000
EARTH MOVEMENT (if Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: NONE DED: N/A
FLOOD (if Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: NONE DED: N/A
WIND / HAIL INCL	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	Subject to Different Provisions:	<input checked="" type="checkbox"/>		If YES, LIMIT: \$19,987,803 DED: 2 %

Visually define key fields of interest for Docugami to learn

Delivering Document Data to InsureTech: samples

servicenow

snowflake

socotra

Betterview

APPLIED
Epic

ease

Microsoft Azure
SQL Server Database

BenefitPoint
powered by Vertafore

ZYWAVE
INSURING GROWTH

GUIDEWIRE

benefix

majesco

ANALYTICS

BROWRES-01 Acord 28 Report

STATUS: ● HUMAN ● MACHINE ● READY

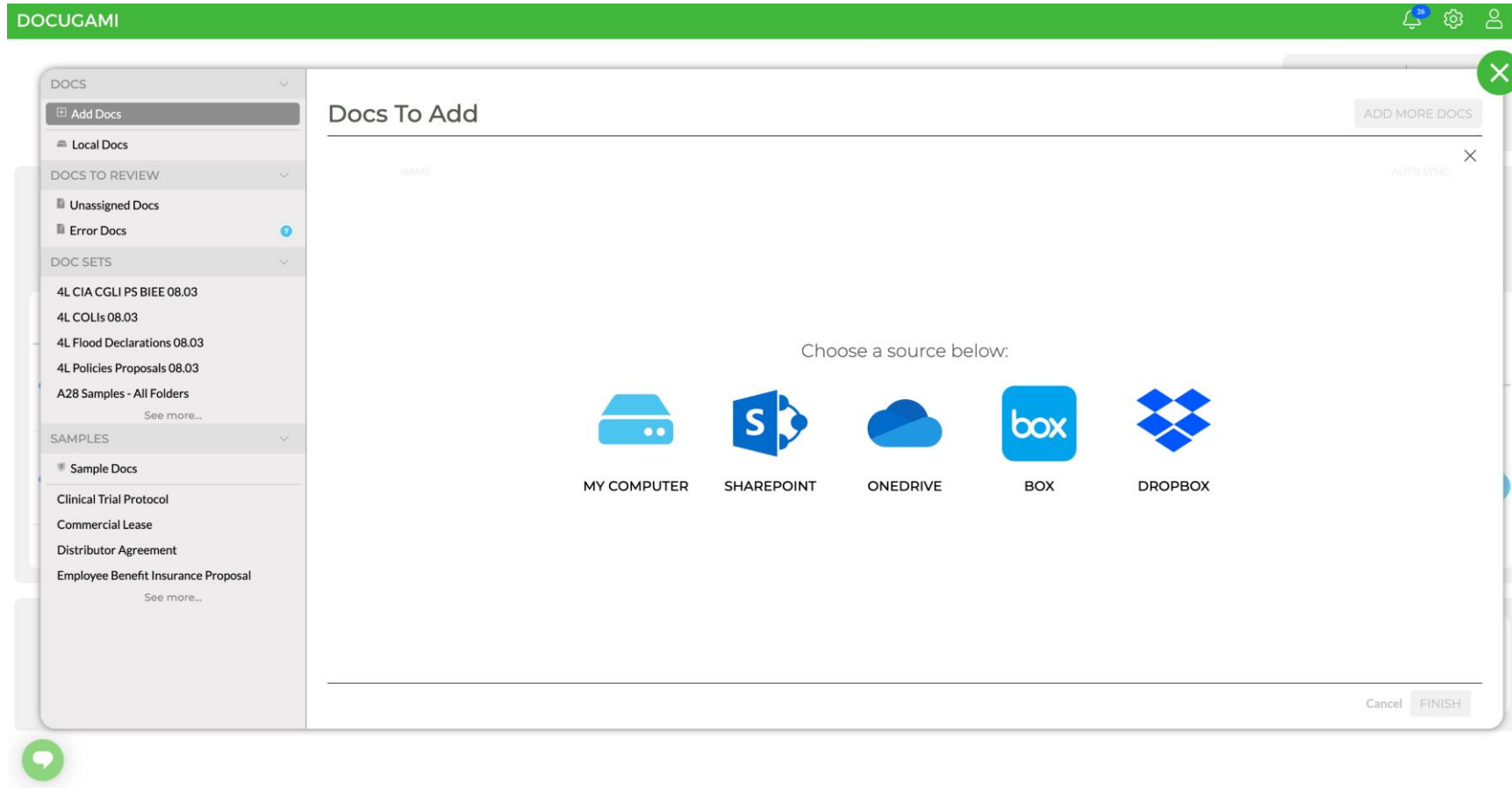
87%

DOCUMENT	FormDate	ProducerName	CompanyName	FAX	NAICNum	NamedInsured	CommPropAmou...	LocDescList	EffectiveDate	PolicyNum
00C4E088-87A1-4D2E-A2FC-8114D53ABD4B.PDF	10/23/2020	Insgroup, Inc.	General Star Indemnity Company	713-583-6986	NO:37362	Brownstone Residential, LLC	\$15,915,225	Cibolo Crossing 7902 E. Country Drive Laredo TX 78045 Business Personal Property: \$250,000	11/1/2019	IAG967513A
01E58360-99E4-45B8-AEB2-384D232DCD0C.PDF	11/3/2020	Insgroup, Inc.	Various See Attached	713-583-6986	NAIC NO:Various See Attached	Brownstone Residential, LLC	\$5,046,249	San Diego Creek Apartments 1499 Easterling Dr. Alice TX 78332 Business Personal Property: \$50,000	11/1/2021	Various See Attached
02C912DD-D58D-4084-9327-3DA78D9A2016.PDF	6/9/2021	Insgroup, Inc.	Underwriters at Lloyds, London	713-583-6986	NO: Underwriters at Lloyds, London	BAH Taylor Senior Village, Ltd.	\$10,128,000	Taylor Senior Village 1617 N Taylor Road Mission TX 78572 Business Personal Property: \$100,000		CTW005163
06021805-12C6-4F18-85A4-26AB72DBA088.PDF	11/3/2020	Insgroup, Inc.	MULTIPLE COMPANIES	713-583-6986	NAIC NO:Various See Attached	Brownstone Residential, LLC	\$4,633,367	Lumberton Sr. Village 8261 Mitchell Rd Lumberton TX 77657 Business Personal Property: \$216,000		Various See Attached
06BE277F-0478-4179-8B38-	11/3/2020	Insgroup, Inc.	MULTIPLE COMPANIES	713-583-6986	NAIC NO:Various See Attached	Brownstone Residential, LLC	\$3,600,000	Preston Apartments 436	11/1/2021	Various See Attached

Clicking on any value will take you to that item in the designer where you can edit its value or tag.

Data exported out in Excel/CSV and XML

ACTIONABLE INSIGHT: Automate Data Connections



Docugami Data into RPA, Low-code/No-code and Databases (Snowflake etc.)

Documents At The Center of Digital Transformation

Docugami generates standard file payloads that 3rd Party systems understand.



Example P&C Use Cases

- **Combine Account Info**, Vehicle Info, Driver Info and Loss Claims from Loss Runs + ACORD 125, 126, 127 Forms for Business Auto Liability Lines **into a single workbook**.
- **Index millions of pages of Account documents to generate a core portfolio dataset** from Loss Runs, SOVs, ACORD Forms and other document types. The resulting 40,000+ Loss Runs from 152 different Carriers were fully processed into structured data.
- **Extract Lines, Limits and Endorsements** from Large market RFPs containing Proposals, Quotes, and Certificates of Coverage for comparison.
- **Extract COI Data** (Limits, Deductibles, Lines, Certificate Holders, Description of Operations etc.) creating a data stream to compare with various standards per client.
- **Unlock remittance information** for 1000s of client accounts from dozens of different Carriers' Client Payable Reports.
- **Extract data from commercial lines policy documents** to auto-populate a COI, SOV, or Various other ACORD forms.

Flexible, Powerful: **Other Use Cases**

Employee Benefits

- Automatically inject Carrier Quote Data into your sales process: Medical, Dental, Vision, Life & AD&D quotes from 70+ Carriers are automatically exported into brokerages' Data Lake, Quote Review Application, and BenefitPoint, as well as into a SaaS platform for thousands of offices to use.

Professional Liability

- Automatically feed data from Loss Runs for Medical Malpractice and Allied Healthcare Liability lines into a predictive analytics risk assessment engine for real-time decisions on applicants.

Carriers

- Compare Schedule of Benefits (SOB) and Summary of Benefits & Coverage (SBC) documents across States. A Carrier can identify discrepancies between SOB, SBC, and their internal records to prepare for future audits.

What Are YOUR Document-to-Data Priorities?

Docugami processes the following 175+ Carriers today:

Carriers/Insurers			
Housing Enterprise Insurance Company	Mutual of Omaha	Ascot Insurance Company	Connexion
RSUI Group	University of Utah Health System	Northfield Insurance Company	ALLTech
AIG	Kaiser Permanente (4)	Mills Mehr & Associates	WFB
Hanover Insurance Group	Aetna (4)	AWB HealthChoice	BIAW
Amrisc LLC	UnitedHealth (2)	Farmers Insurance	CAMPS
AmTrust North America	EMI (3)	IFG Companies	TBS (Aetna)
Ironshore	Angle	Intact Insurance	WAHIT
Lloyd's of London	Voya	MFDJ Tulsa LLC	Vigilant
CHUBB	Guardian	USLI Devon Park Specialty Insurance	MBA
Catalytic Risk Managers	SunLife (2)	Western World Insurance	Omnitrade
ARM Risk Purchasing Group	UNUM	ICW Group Insurance Companies	NWFA
James River	Cigna	Strata	SBCs (11)
AXIS Insurance	Assurity	Insurance Office of America	
RLI	Motiv	Marsh	
Starstone	SelectHealth	EASIC	
XS Brokers Insurance Agency	VSP	UnitedHeartland	
Skinner Select/MG Skinner and Associates	Delta Dental (2)	Merchants National Insurance Co.	
Admiral Ins.	Dental Select	Sompo International	
Nautilus Insurance Group	Dentist Direct	Business Risk Partners	
Arbella Protection Insurance Company	Lincoln	wkfc	
Associated Industries Insurance Company	Principal (2)	Music	
The Hartford	AllState	ROCKHILL Insurance Company	
Markel Corporation	Opticare	SENECA	
Indemnity Insurance Company of North America	EyeMed	GNV Insurance Company	
Pennsylvania Manufacturers Association Insurance Company	MetLife	STARR Companies Global Insurance & Investments	
New York Marine and General Insurance Company	PEHP	Fireman's Insurance Company	
N&D	Regence (4)	Allianz Global Corporate & Specialty	
Travelers (2)	OptiCare	Engle Martin & Associates	
Nationwide	AlliedWorld	Promont Advisors	
V3 Insurance Partners	MiddleOak	Commercial Insurance Solutions	
CJW & Associates	IAT Group	TBM Risk Advisory Insurance	
The Cincinnati Specialty Underwriters Insurance Company	Balance Partners	Selective	
R-T Specialty (Ryan Turner Specialty)	CNA	Penn Millers Insurance Company	
CM Vantage Specialty Insurance Company	Dual	WTIA	
Liberty Mutual Group	Berkley	Premera	
Everest	Atlantic Casualty Insurance Company	NWIPCA	
OneBeacon Insurance	Century Insurance Group	CareFirst	
The Cincinnati Insurance Companies	AmCap Insurance	Anthem	
Employers	GridIron	BHT	

Key
Tested by Early Customers
Tested by Other Customers
(n) = number of variants

Example P&C Production Metrics

360 Account Folders

2,469,254 pages processed

36 hours (Zips -> Filtered Results)

Results Processed by Docugami

4518 Acord 28s

4686 SOVs

7734 Loss Runs

106 Carriers Learned

Example Benefits **Production Metrics**

52 Carriers and Trusts Supported

~22,000 pages processed

~45 transforms into Brokerage workbooks

Quote-to-Document Assembly

The Docugami Difference

Develop your competitive advantages through your unique data

- The exciting new solution generating Commercial Insurance data
- Breakthrough AI for complex variations, changes in commercial insurance documents
- For business users to operate & easily optimize models
- OR, for automating 'documents in – data out' with little intervention
- No setup time, programming or complexity – just upload documents
- Works with 'small data' – e.g. 10 documents of a kind
 - Yet scales to your 'Big Data' – Thousands of docs, millions of pages.
- No requirement for pre-set document types; -trained on many- recognizes your documents
- Unlimited schema variations for extraction – entire document content is available
- Totally secure, confidential, no model training is shared across organizations
- Data output is available in easy forms (.xlsx, .csv) or sophisticated (full hierarchical trees of xml data for all documents)
- Workflow tools (low code / RPA) are leveraged, not displaced, for broadest data integration capability with line of business systems



DOCUGAMI

Insurance

The Document Engineering Company

