

Introduction & Overview of Aspire



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...building technology solutions to grow your business...

ASPIRE

INFORMATION SYSTEM

Our Aspire Information System currently supports over 30 property and casualty lines of business operating in all fifty states, the District of Columbia, as well as international domiciles.

Aspire is a comprehensive end-to-end SaaS (Software as a Service) solution which can fully support all business requirements for your risk vehicle. Through Aspire's highly configurable architecture, You can be assured of a complete and integrated solution addressing your business operating needs at very detailed levels.

This brochure is designed to offer a high level introduction and overview of some of the capabilities that Aspire supports. If you do not see what you are looking for, that does not mean it is not available. Aspire's flexible architecture provides the tools to virtually meet any configuration requirements, allowing our customers to articulate business function at very specific and detailed levels.

If you would like to discuss your technology requirements in greater detail, we would welcome any inquiries and share with you how Aspire can be your strategic resource in managing and growing your risk portfolio.

Thank you for your interest in Maple Technologies and our Aspire product.

ASPIRE

INTRODUCTION

What do your system platform and operating processes say about your company?

- Fast, accurate customer service?
- Financial Reporting Integrity?
- Compliant with the most recent regulations & financial disclosure rules?
- Flexible and responsive to market shifts, client demands and regulation changes?

Wouldn't it be nice to have a systems provider who already knows your core business and can concentrate on those issues unique to your operation?

Maple Technologies builds integrated scalable system solutions for its clients, who represent almost every sector of the property and casualty insurance industry. Maple Technologies is uniquely staffed with systems professionals with years of experience specifically in the insurance industry.

Are you certain that your company is performing well in these critical areas?

- Fast, accurate customer service - Have your clients told you that you perform well?
- Financial reporting integrity - Up to date, immediate access to historical information with secure audit trails?
- Compliance management - Prepared for a review or audit by regulators, or auditors with ten day notice?

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Growing your business and making profits has always been a challenge, but today you are faced with the additional demands of compliance oversight, expanded fiduciary responsibility, client privacy issues and more.

A system that provides accurate, compliant and verifiable information is your best ally in boosting bottom-line performance and complying with the complex web of regulatory and fiduciary responsibilities.

Maple Technologies is focused on helping you grow, profit, and remain compliant, by providing a customized information system solution that is built according to your specifications and that embeds critical detailed process in to the workflow and data capture.

A comprehensive and strong technology based platform is essential to administering any business portfolio, especially those that entertain high volumes of business.

Maple Technologies designed and developed the Aspire Information System, a custom designed platform for the insurance industry by insurance and technology professionals affording continuity of cutting-edge technology with practical insurance insight, fully configurable to virtually any property and casualty business model.

ABOUT ASPIRE

Aspire is a Robust, Web-Enabled Internet Property and Casualty Insurance Policy and Claim Management System.

Aspire has been carefully structured to support multi-line as well as monoline policy administration. Through real-time integrated access to data, Aspire maximizes workflow and productivity through its easy-to-use interfaces, allowing Aspire clients to maximize profitability and take full advantage of cost efficiencies.

Aspire utilizes the most current technologies for data access, data management, electronic document processing, and electronic document retrieval. By combining the cutting edge technologies with intuitive user interfaces, Aspire makes the management of insurance data and documentation easy, making it the ideal solution for your policy administration needs.

Because Aspire is a web-based Internet system, it can be accessed through a sophisticated permissions based architecture, whereby login can be enabled from virtually anywhere in the world, and through virtually any standard Internet connectivity protocol.

Aspire requires no special hosting software or intricate integration protocol in order to take advantage of its capabilities. In fact, hardware and software requisites necessary to use Aspire are quite minimal.

Aspire also keeps the data safe, by mandating encryption over the Secure Sockets Layer (“SSL”) for all connections and data transmissions.

The Aspire Information System services multi-line and mono-line property & casualty carriers, reciprocals, risk retention groups, captives, self-insured entities and managing general agents.

Our unique approach allows for a tailored system developed to meet your needs and specifications.

Maple’s team of professionals will develop, deliver and maintain an information system solution that will meet your business demands with great precision.

USER PERMISSIONS & SECURITY ARCHITECTURE

When data is made available over the Internet, precautions must be taken to ensure integrity and security. To preserve integrity and security Maple Technologies has developed a comprehensive user and permissions architecture from the ground up and built around Aspire and its users. Aspire enforces its permission policies continually through its architecture, performing real-time validation on the front and back-end as tasks are performed.

Furthermore, access to Aspire data or functionality is customizable, and completely definable by the client. This is possible through the meticulous approach Maple Technologies took in designing the permission architecture.

For example, new users are introduced into the system without authority to view data or perform tasks. A designated administrator must specifically grant the new user permission and may further expand or limit levels of access to data and functionality.

This effectively ensures those with access to the system can view only the data they are permitted to view, and perform only the tasks they are permitted to perform. In fact, the implementation of the architecture is so sophisticated and precise, that for any given task performed on Aspire, there is a minimum of two verifications performed. In addition, these verifications are performed every time a task is executed, regardless of whether the task had been executed previously in a given user session.

In short, the architecture makes no assumptions, ensuring the safekeeping of the data and functionality.

Although permission validations are continuously performed by Aspire, system performance is not compromised. This is accomplished by utilizing carefully structured queries as well as the latest database technologies. With these tools Aspire is able to offer the necessary security without sacrificing performance.

Aspire maintains a comprehensive user login history, offering full audit tracking capabilities. This affords the ability to track which users logged in, when they logged in, and what actions were performed.

For added security, Aspire's permission policies can be imposed to limit access, for a particular user or user group through specific computers or workstations. This control further promotes security and password integrity.

In addition to a fixed user and permission architecture, Aspire further enforces security by mandating all client server communications over SSL, utilizing 128-bit encryption. To accomplish this, Maple Technologies maintains certificates from Networks Solutions, one of the industry leaders in SSL certificate distribution.

UNDERWRITING SYSTEM & POLICY ADMINISTRATION

Aspire handles policy management from the point of sale of a policy through to its conclusion. Every stage in the lifecycle of a policy is managed by Aspire. Being a true data-driven application, Aspire incorporates a level of “artificial” underwriting intelligence and profiling.

Rates and basic underwriting rules are stored in tables that feed the front-end elements of the system. This gives Aspire the ability to perform data validation and the initial layer of underwriting on a risk at the time of application.

Aspire can process electronic applications and quotes, while applying the appropriate rates, rules, pro-rata and surcharge factors. The point-of-sale user, by accessing Aspire and completing an application electronically, initiates the process.

Once the application process is complete, Aspire adds the record to a queue of applications pending underwriting review. Or, for agent-driven platforms, agents with binding authority (that have otherwise satisfied Aspire’s underwriting validation process) may immediately bind risks.

However, for platforms where there is no (or limited) binding authority (or direct written business), an authorized user at the home office, such as an underwriter, will have the opportunity to review these applications prior to binding.

During the review process, the underwriter verifies and qualifies the risk for proper placement. If approved, a quote is developed, and the point-of-sale user is notified electronically.

The risk is placed into a queue of records, pending review by the point-of sale user. Limited documentation is available to the point-of-sale user for printing (i.e. the application, premium finance agreements, etc.). If approved, the point-of-sale user may bind the policy (if so permitted), or may further edit the application record. If edits or modifications are made to application, the application status would be downgraded negating the initial quote and initiating the underwriting review process again.

If an application has been edited one or more times, Aspire will track each version of that application allowing the user to retrieve the desired version of the application.

Once a risk has been quoted, it is capable of being bound by an authorized user. When bound, all information pertaining to the new risk immediately populates the relevant areas of the Aspire database to ensure real-time integration. This permits immediate underwriting management of the risk.

Policy administration is trouble-free with Aspire. The user interfaces are intuitive and easy to use. Any given transaction that takes place in Aspire, once the necessary data has been supplied, takes a fraction of a second to process.

In fact, in addition to having the capability of generating any document necessary for policy management, Aspire is also capable of reproducing any document processed, subsequent to the initial generation of the document.

Policies, endorsements, notices of cancellation, notices of reinstatement, notices of nonrenewal, policy forms, manuscript forms, and any other policy documents produced by Aspire can be recalled, viewed on screen, emailed and/ or printed, effectively providing a paperless operating environment.

Aspire makes all aspects of the risk available for viewing on a single screen. By creating a centralized information conduit linking underwriting, accounting and claims data, Aspire offers highly efficient policy information management.

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Some of the features in Aspire's Policy Management Administration module include:

- Electronic Application Processing
(Including versioning capability)
 - Company-Based Application Processing
 - Producer Based Application Processing
 - Consumer Direct Application Processing
 - Pending Application Editing

- Electronic Underwriting
(with automated underwriting referral capability)
- Pending Risk Submission Referral Queue (including versioning)
- Approved Referral Queue (including versioning)
- Electronic Underwriting Risk Determination and Class Definition
- Rating (mono-line and complex algorithms).
- Scheduled Experience rating.
- Terrorism Rating Scheduled Rating Manual Override
- Capability Quoting (including quote versioning)
- Approved Application Queue Risk Binding
- Insurance Binders
- Automated Sequential Policy Number Assignment
- Policy Issuance (including State specific matrices)
- Support special policy premium features such as surcharges and special taxes.

- Policyholder Administration
 - Endorsement Submission (including versioning)
 - Pending Endorsement Editing
- Endorsement Submission Referral Queue
(with automated Underwriting referral capability)
 - Endorsement Submission Approval Queue
 - Policy Cancellation
(Pro-rata / Short rate)
 - Policy Reinstatement
 - Policy Conditional Renewal
- Certificates of Insurance
- Endorsement Binding (including document generation)
- Out of Sequence Endorsement Processing
- Underwriting Notes Entry and Management Diary
- Document Attachment Capability
(Word© - Excel© - PDF - GIF - JPG)
- Document Library and Maintenance
- Paperless Document Retrieval
- Automated policy renewal processing capability.
- Lost Data Recovery Feature (Connection Interruptions)

Aspire also offers data entry convenience to users through a sophisticated copy and paste feature. Input of long schedules and copious data can be time consuming and tedious. With Aspire's copy and paste functionality, that effort is significantly reduced. This versatile feature is easy to use.

Simply organize an Excel© spreadsheet so that the columnar formats reconcile with those within the Aspire schedule view screen, add the first scheduled item record row in Aspire, then copy the formatted data in the Excel© spreadsheet and paste that content into the first cell of the schedule record.

Aspire will handle the balance of the data entry requirements for the entire schedule, usually in a matter of seconds.

While the data is being copied and pasted into the interface, Aspire is busy at work, classifying the risks and applying all associated rating factors based on applicable underwriting rules. The copy and paste function, classification, factor development and similar tasks are completed quickly and efficiently.

When dealing with large schedules of insurance, Aspire often completes in seconds what has traditionally taken hours of data entry using this productivity feature.

For multi-line users, Aspire also enhances user data entry convenience through a single data entry portal servicing multiple policies. A user will only be required to enter data once, despite the fact that that data may be required for multiple policies.

For example, in the instance of a 250- location property schedule, the user may use Aspire's powerful copy and paste feature for the initial data entry. Once processed, that schedule is also migrated to the GL section for the schedule of hazards, and if the submission also involves Umbrella coverage, the schedule is similarly migrated to the Umbrella section without the need for the user to reenter all of the data.

Once all data entry has been completed, and the risk submission is bound, Aspire will issue all of the associated policies through a single binding action. Policy retrieval is equally powerful, allowing for policy record retrieval on an account basis, detailing each policy of insurance associated with that client record.

Aspire's comprehensive and sophisticated data handling capabilities are not just limited to inward bound data.

Aspire makes available a quick one-button Export feature for any schedule of insurance. If a third party requires a risk schedule and all of the columnar detail associated with that schedule (and is not an Aspire authorized user), Aspire provides an Export button on every schedule view pane. Simply clicking this button will instantly create an Excel© CSV data extraction in seconds, which can be provided to the intended recipient.

BATCH PROCESSING

ADMINISTRATION

Aspire's powerful batch processing capabilities can bring automation to an entirely new operating level. Aspire supports batch transaction processing for each of its core modules (where batch processing services are applicable).

This can further and significantly enhance operational efficiencies, automating processes like policy renewals, regulatory compliance notices, direct bill and invoicing.

Aspire runs batch algorithms at predefined intervals, validating eligible policy records for a specific batch process. Once the batch process is completed, a notification is forwarded to the user who initiated the batch process notifying them that the batch process has been completed and that it is ready for distribution.

However, Aspire also employs logic to the batch process to protect you from erroneously including records in a batch process that should not be included. For example, Aspire may be running an automated renewal batch-processing job, processing the transactional renewals eligible for a given interval of expiration dates. However, perhaps during the course of the current underwriting year revisions were made to underwriting rules, which now make certain existing policies no longer eligible for renewal.

Although Aspire will process the renewal application, it will not bind the coverage, as the renewal application has failed the underwriting validation process. Such applications will be placed in an underwriting referral queue along with descriptive information detailing what underwriting rules were not met, so that each may be reviewed and acted upon by an actual underwriter.

FINANCIAL TRACKING

PREMIUM ACCOUNTING

Aspire offers complete financial tracking capabilities. Any activity that affects financial tracking properties of a policy is recorded with complete and detailed audit trail histories.

Each addition or alteration to payments, payment schedules, or premium made in Aspire is tracked and time-stamped. This feature not only assists in tracking productivity and user errors, but also allows an end user to view a snapshot of a policy as of a certain date or time.

The financial tracking system allows for easy entry of payments, corrections, premium disbursements, checks, and deposits.

Aspire boasts full premium billing capabilities, while also supporting premium financed or prepaid risks. In addition, Aspire has account current and bordereau capabilities.

Some of the many features found in Aspire's Accounting module include:

- Direct Premium Bill (including document generation)
- Premium Finance (including document generation)
- Account Current(including document generation)
- Bordereau Transactional (including document generation)
- Draft Disbursements
- Commission Statements (Individual or Account-Based)
- Variable Commission Capability for Production-based Activity
 - Check Draft Issuance - Production
- Other Custom Implementations as Required
- Policy Level Transactional Elements
 - Automated Billing Generation upon policy issuance.
 - Automated Billing Generation upon Endorsement processing
 - Automated installment schedule adjustment to accommodate policy level transactions

Aspire also offers comprehensive analytical capabilities to generate reports that are critical to your business operations. Aspire includes a suite of reports that are 'stock' to the system. Or we can customize any report that is necessary to your business profile (provided the data for that report is captured).

Some of the 'stock' reports include:

- Written and Unearned Premium Reports
- Production Reports
- Premium Accounts Receivable
- Premium Accounts Payable
- Incurred Loss Bordereau
- Cash paid Report
- Draft Reconciliation - Single Payment over Multiple Policies
- Cash Receipts Analysis
- Other Custom Implementations as Required

Aspire also adds convenience by affording an Excel© CSV, as well as an Excel XML, function for all detail-level reports, allowing for on demand spreadsheet-based data extractions that can be shared with third party professionals, such as accounting firms, to access raw data and perform independent analysis.

Activities performed in the financial tracking areas of Aspire can trigger events in any other integrated component of the system.

The system's decision-making capabilities are supported by a data infrastructure that allows event notification between any of the integrated interfaces being hosted by Aspire.

Aspire will also provide full data export capability to transfer data to your third party General Ledger System through a specified file format, so that all premium and loss accounting information may be consolidated with your independent General Ledger activities.

In all, Aspire offers a comprehensive premium accounting system platform to address all of your premium accounting and analytical requirements.

CLAIMS MANAGEMENT SYSTEM

Aspire offers a fully-integrated Claims Management System. Through this integration, proper coverage verification is inherent to the system. Thus, the claims set-up process will be held unless a policy is associated with an occurrence. (However Aspire will allow for incident reporting recording the unconfirmed incident for later handling, should the need arise).

This is made possible through Aspire's comprehensive and sophisticated data retrieval capabilities. Utilizing Aspire's search capabilities the verification process is quick, easy, and extremely accurate. Since virtually all aspects of the policy can be utilized as search criteria, coverage verification can successfully take place even when only partial information regarding an occurrence is available.

Salient features of Aspire's Claims Administration module include:

- Claim Level record keeping
- Claimant Level record keeping
- Detail Reserve posting and tracking by coverage and expense type.
- Detail Paid Indemnity Posting and Tracking by Coverage/Expense
- Check Draft Issuance - Production Detail Subrogation Posting and Recoverable Tracking by Coverage
- Notes Index and Diary System.
- Claim/Claimant Record Document Upload and Attachment Capability (Word© - Excel© -PDF-GIF-JPG)
- Vendor Profiling and record maintenance by coverage type for: Attorneys, Adjusters, Investigators, Appraisers, and any others as may be required.

Aspire will also provide full data export capability to transfer data to your third party General Ledger System through a specified file format, so that all premium and loss accounting information may be consolidated with your independent General Ledger activities.

In all, Aspire offers a comprehensive premium accounting system platform to address all of your premium accounting and analytical requirements.

- Paid Loss and Adjusting Expenses
- Outstanding Loss and Adjusting Expenses
- Individual Claim Detail Reports
- Instant Policy Loss Run
- Claim Bordereau Report
- Claim Loss Analysis by Coverage Type, Line of Business, Territory, Producer, etc...
- Subrogation - Loss Transfer Recoverable Report
- Ceded Reinsurance Reports
- Reinsurance Recoverable Reports
- Triangulated Analytical Reports and Projections
- Other Custom Implementations as Required

Aspire also adds convenience by affording an Excel© CSV, as well as an Excel XML, function for all detail level reports, allowing for on demand spreadsheet-based data extractions that can be shared with third party professionals, such as actuaries, to access raw data and perform independent analysis.

Simply put, Aspire offers a comprehensive claims administration system platform to address all of your claim handling and analytical requirements, coupled with ease of use, advance security features, and unlimited customization features to meet your needs.

DATA EXTRACTION

Aspire is capable of performing data extractions in any required format. Whether the required data format is XML, EDI, DBF, Microsoft Access®, or a host of other variations, data can be extracted to suit any need or communications protocol.

Aspire also offers statistical reporting capabilities to facilitate requisite report generation to bureaus or agencies, such as ISO Mini, Intermediate or Full Stat plans.

Similarly, these multi-format capabilities facilitate the import of historical data allowing the Aspire user to access and utilize both current and historical data.

UNDERWRITING RULES & RATE TABLE MANAGEMENT

Aspire offers powerful client-side utilities providing clients with real-time interfaces to manage various table driven elements of the Aspire System. These utilities allow clients to update underwriting rules tables, rating tables, tax or surcharge tables, classification tables and other similar table driven elements through Aspire's web-based real-time integration. This affords clients with the convenience to implement immediate changes for their data-driven logic, not losing any valuable time waiting for implementation.

Aspire's rate and rule table management utility will guide authorized users to establish effective date ranges for revisions to logical tables, and only apply such changes for eligible transactions based on the criteria defined by the user.

Additionally, Aspire will maintain and make available a full and detailed audit history for every element within any logical table.

PAPERLESS

DOCUMENT HANDLING

Aspire's paperless document retrieval system offers a host of practical and money-saving benefits for the client to promote efficiencies and help develop a “virtual office” environment.

Simply stated, document-handling capability is integrated throughout the Aspire Information System platform, permitting the client paperless retrieval or upload of documents for associated policy records.

Aspire supports a variety of document and image formats, including Microsoft Word©, Microsoft Excel©, Adobe PDF©, JPEG, JPG, TIFF and GIF file formats.

AUDIT FEATURES

As part of its comprehensive approach to security, Aspire offers clients the capability to audit any activity performed within the Aspire environment. Every transaction processed throughout the Aspire suite is recorded and dated with the ID of the user who processed it, allowing for a complete audit trail of the transaction.

With today's fast-paced business environment, agility and quick reaction are essential to managing a successful business campaign. When things go awry, Aspire's versatile audit features provide a cost effective venue to identify issues and provide a forum for solutions.

ANALYTICAL REPORTS

Aspire offers an expansive suite of analytical reports, which are customized to the end user's criteria. Aspire's data capture capabilities, and its ability to access and assimilate data, allows the client expansive diagnostic and analytical tools, including the ability to evaluate revenue models, develop projections and monitor industry exposure. More importantly, because of Aspire's intrinsic date and time management, triangulation features are available as well.

Aspire also adds convenience by affording an Excel© CSV, as well as an Excel XML, function for all detail level reports, allowing for on demand spreadsheet-based data extractions that can be shared with third party professionals providing services to your business operation.

With Aspire's intuitive capabilities and comprehensive data management features, Aspire gives you the resources to evaluate your business portfolio, and build a sound business plan one 'building block' at a time...

SUMMARY

Aspire enjoys unique status in the industry attributable to its high level of front-end configuration capability developed for each client implementation. Aspire is a, proven, unified, standards-driven platform on which each implementation is built, with the option for varying levels of customization, when needed.

Aspire's proprietary technologies are carefully considered with each client to ensure systemic capabilities are deployed in a manner which most effectively fulfills the client's needs. Aspire offers complete design integration for each client to ensure every aspect and feature of its business structure is supported and monitored.

Aspire also responds to speed-to-market urgency, delivering system build-outs quickly through its uniquely flexible backbone engine, allowing Aspire to be quickly configured to support even the most specialized implementations.

Unlike similar 'off-the-shelf' products, Aspire makes available the ability to use all facets of its technology in the most effective manner, as recognized and specified by the client. Furthermore, the technology is branded to the client corporate image, allowing Aspire to transparently support and bolster a client's business image.

With the role of Aspire being defined and established, clients enjoy the ability to utilize transparent accessibility to all aspects of information necessary to monitor, act, and react to emerging trends and developments.

Most importantly, because Aspire boasts a robust backbone with a highly configurable front-end delivery, it offers the client an environment where further function and capability can be designed to better address these developing trends. As a real-time web-enabled technology platform, all features of the Aspire system are available around the clock, 365 days a year, and can be accessed from anywhere a web connection is available.

Aspire's ease of use, manageability, and flexibility also enhances the client's business profile, attracting additional production and adding to the bottom line. The detailed level of analysis available through Aspire allows for better regulation of production behavior, ensuring professionalism and continuity at all levels, thus providing your clientele a higher quality end product.

Since Aspire's backbone platform is common to all clients, Maple Technologies team of developers can continue to enhance Aspire, adding new features and functionality, keeping Aspire's capabilities at the very cutting edge, and serving clients faithfully and flawlessly.

At Maple Technologies our clients are our most important assets.

Our mission is simple:

To deliver technology solutions that are tailored to meet our clients' needs and fulfill our responsibility as an important business resource provider.

LICENSING PLANS

When it comes to licensing, our agreements are straightforward and no-nonsense.

At Maple Technologies we want our clients to be comfortable and confident in their relationships with us. Our goal is not to build a clientele list, rather to forge partnerships, long-term partnerships, supporting every aspect in the building of your business and in the realization of your business plans. As a result, our terms are geared and focused on the long-term horizon, but you the client control every step of the journey.

When it comes to pricing, our fees are competitive and cost effective. We offer a variety of scalable plans, which are sure to fit any budget.

CORPORATE ETHICS & SECURITIES

At Maple Technologies we recognize the importance of confidentiality with regard to our client's intellectual property and proprietary information. Our Corporate Ethics and Security policies seek to establish a culture of openness, trust and integrity in business practices. As such we have defined a rigid code of policies that support this effort in assuring and promoting that culture.

For more information on our Corporate Ethics and Security Policies visit our website at **www.maple-tech.com** and click on the link at the bottom of the home page entitled '**Our Corporate Ethics and Securities Policies**'

TAKE A TEST DRIVE

Why not test-drive the Aspire System? We offer a scaled-down mono-line version of our Aspire Information System, so you can see how intuitive and effortlessly procedures are performed.

Our commercial automobile demo system will offer you the ability to process and edit applications, perform data validation, perform underwriting validation, bind and issue policy documents, perform policy endorsements (including out of sequence endorsements), process premium accounting functions, perform cancellations, perform reinstatements, process claims, run analytical reports, perform CSV data extractions, retrieve or upload documents (in a paperless environment), just to name a few of the highlight functions in our demo system.

You will experience first-hand how easy it is to use the Aspire System, and how smoothly it navigates information from every aspect of a policy.

Most importantly, after a brief Webex orientation (to provide a system overview and introduction of navigability and function), **you will be afforded a 7 day unsupervised test drive, allowing you to independently evaluate the Aspire Information System by processing live transactions, and determining whether Aspire is the right solution for your business.**

To get your no obligation test-drive, just visit our website and click on the 'Request a 'test-drive' today' link or give us a call and we will be happy to make all the arrangements, so you can see first-hand how remarkable Aspire is. Give us a call, we have the motor running and waiting...

SUPPORTED LINES OF BUSINESS

Package Policies or Mono-line Policies

- Automobile Liability - Commercial
- Automobile Physical Damage - Commercial Property
- General Liability
- Crime
- Workers' Compensation
- Inland Marine
- Ocean Marine
- Business Owners Policies
- Professional Liability
- Umbrella Liability
- Excess Liability
- Disability Benefits
- Bonds Scheduled Property - Floaters
- Animal Mortality

Specialized affinity lines of business including mono-line and package policies. In addition to traditional lines of business Maple Technologies has developed unique and highly specialized customizations for unusual product lines, just check with us and we will be happy to tell you if we can support your custom niche product line.

COMPANY

MISSION STATEMENT

Maple Technologies is a privately owned custom software design and development firm, providing a high degree of application customization and systems solutions to its clientele. Maple Technologies' Aspire Information System is a fully-contained system.

Aspire's architecture offers the flexibility to integrate with third party systems where needed to support client operative infrastructure requirements. Offering full customization capability, to enhance its proven core client-configurable system functionality, empowers Aspire licensees with complete flexibility in managing their information systems at very detailed levels to meet day-to-day requirements.

Maple Technologies' target market consists of small to medium sized Property and Casualty Insurance Carriers, Risk Retention Groups, Captives, Reciprocal, Self-Insured Vehicles, Managing General Underwriters and the like.

In order to provide superior service and economic benefit to those clients and enable them to concentrate on administrative insurance functions, not information technology, processing is made available via an Application Service Provider remote connection.

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Maple Technologies also provides services to large global carriers, like American International Group (AIG), with a specific emphasis toward specialty niche boutique programs, whose automation cannot be justified using enterprise-level IT approaches.

Aspire is a mono-line as well as multi-line capable service platform, allowing licensees scalability into complex transactional environments as their business portfolios develop and grow.

The Senior Staff at Maple Technologies has extensive experience in the insurance industry, and offer prospective Aspire Licensees value added in defining coherent systems specifications to support desired business process. Each of the Senior Officers brings insurance industry expertise that can contribute in defining business requirements for our clients.

CLIENT TESTIMONIALS

“The Aspire Information System is a sophisticated and powerful solution addressing all of the business needs for our commercial automobile risk portfolio. Maple Technologies has customized our implementation right down to the last detail, providing us with a system platform that is truly unique and completely integrated to our business model. Unlike most technology vendors, Maple Technologies is a true partner supporting every part of our process beginning to end, and we gladly recommend them to anyone who is considering a technology solution for their company.”

*Peter Skenderis, CEO
Fiduciary Insurance Company – New York*

“Simply put, Maple Technologies fully understands and rapidly responds to our dynamic business needs and unique customization requirements. The Aspire System is our most powerful resource, affording a distinct competitive advantage in terms of information capture, real time analysis and performance metrics that have been customized for our business. I enthusiastically endorse the system.”

*Larry Haynes, CEO
Commercial Insurance Alliance -
Florida
Former CEO
Old Dominion Insurance Company*

“In looking for a viable systems solution for our transportation insurer, we selected Maple Technologies based on their ability to combine a claims and underwriting solution tailored to our needs. The Aspire system meets those needs without requiring a huge hardware investment or additional IT staffing,”

*Ronald P. Hambrecht, Chairman
Pinelands Insurance Company
RRG*