

PCMI | LIVE WEBINARS

# REINSURANCE

Starts @ 11AM CST



[pcmicorp.com/about/leadership](https://pcmicorp.com/about/leadership)

**MARK NAGELVOORT**  
President & CEO

**GREG PETROWSKI**  
Sr VP/Secretary/Treasurer at GPWA

**PRUDHVI GANDAMALLA**  
Technical Lead - BI



## Mark Nagelvoort

PRESIDENT & CEO

- **Experience:** 30+ years developing software administration systems in the Extended Warranty and F&I Product industry
- **Impact:** creating platforms that help TPAs, OEMs, Dealers, and Insurers automate administration processes effortlessly
- **Focus:** uses his expansive knowledge to help customers establish all phases of their extended warranty programs within PCRS



**Favorite Hobby:**  
Kayaking and paddleboarding





## Prudhvi Gandamalla

TECHNICAL LEAD – BUSINESS INTELLIGENCE

- **Experience:** 6+ years ensuring that our BI solutions perform at peak productivity and is the product owner of our PCRS Reinsurance module.
- **Impact:** together, she and Mark built the Reinsurance module from scratch
- **Focus:** applies her experience to guarantee our systems exceed our customers' expectations and business needs



**Just got married!**

To PCMI's Implementation Expert - Tom!



## Greg Petrowski

SENIOR VP/SECRETARY/TREASURER AT GPWA

- **Experience:** 30+ years of technical and practical experience in the PORC and captive industries
- **Impact:** clientele includes major insurance companies, national banks, and automobile dealers/dealer groups
- **Focus:** his fields of expertise include regulatory filings, accounting, taxation and tax planning for insurance companies, reinsurance treaty review and negotiation, profitability analysis of blocks of business, financial projections for both statutory and GAAP accounting and non-insurance accounting and tax matters



# PCRS

Policy Claim and  
Reporting Solutions™  
ADMINISTRATION SOFTWARE



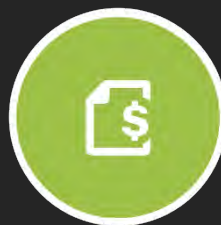
OPEN SALES  
PLATFORM



F&I REPORTING



POLICY  
ADMINISTRATION



CLAIMS  
ADMINISTRATION



RISK  
MANAGEMENT



PERFORMANCE  
REPORTING



REINSURANCE

# TOPICS

1. Our Reinsurance Journey
2. Types of Reinsurance
3. Simple Cession Statements
4. Quota Share
5. Drill Down + Frequency
6. Audit Trail
7. Reinsurance Buyout
8. Forecast Unearned Premium Reserve
9. Additional Topics
10. Cession Statements with Trust Activity
11. Reinsurance Dashboard

# OUR REINSURANCE JOURNEY

## Idea

In 2012, we realized everyone had an admin system, but no one offered a built-on reinsurance module or an admin system that had integrated flexible reinsurance



2012

## Start

We started with relatively simple Dealer Cession statements which gave us our first set of clients



## Growth

Over these years we have grown to gain customers like Amtrust – largest insurance company + other TPAS



NOW

# TYPES OF REINSURANCE

(each has different automation needs)

**TPA TO  
INSURER**

**INSURER TO  
REINSURER**

**DEALER  
REINSURANCE**

**AGENTS  
REINSURER**



SESSION STATEMENT

WRITTEN SUMMARY

Period	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
	Gross Premium		Deductions					Net Premium (\$) (B)- (D)- (E)- (F)- (G)	Claims	
	Contract (#)	Amount (\$)	Cancel (#)	Cancel (\$)	Admin Fees (\$)	Expenses (\$)	Ceding Fee (\$)		Count (#)	Amount Paid (\$)
January 2015	168	\$49,921.50	8	\$2,456.50	\$12,159.01	\$685.72	\$595.87	\$34,024.40	9	\$258.00
February 2015	118	\$51,739.00	14	\$2,728.50	\$8,409.20	\$471.93	\$685.32	\$39,444.05	5	\$350.25
March 2015	118	\$71,078.50	56	\$6,770.00	\$7,834.51	\$449.70	\$567.00	\$55,457.30	12	\$2,362.00
Quarter 1	404	\$172,739.00	78	\$11,955.00	\$28,402.72	\$1,607.34	\$1,848.19	\$128,925.75	26	\$2,970.25
April 2015	658	\$98,555.00	25	\$3,584.00	\$14,587.00	\$765.00	\$325.00	\$79,294.00	15	\$254.00
May 2015	258	\$69,887.00	54	\$2,985.00	\$13,582.00	\$805.00	\$658.54	\$51,856.46	9	\$1,058.00
June 2015	428	\$110,584.00	13	\$4,257.00	\$16,587.00	\$895.00	\$684.45	\$88,160.55	6	\$123.50
Quarter 2	1,344	\$279,026.00	92	\$10,826.00	\$44,756.00	\$2,465.00	\$1,667.99	\$219,311.01	30	\$1,435.50
July 2015	205	\$69,550.00	36	\$6,346.58	\$13,578.00	\$798.00	\$489.32	\$48,338.11	15	\$644.00
August 2015	625	\$58,945.00	25	\$6,361.14	\$10,548.00	\$587.00	\$522.32	\$40,926.55	4	\$654.00
September 2015	357	\$68,547.00	12	\$4,506.73	\$19,852.00	\$985.00	\$658.54	\$42,544.73	8	\$354.00
Quarter 3	1,187	\$197,042.00	73	\$17,214.44	\$43,978.00	\$2,370.00	\$1,670.18	\$131,809.38	27	\$1,652.00
October 2015	625	\$59,874.00	19	\$10,585.00	\$9,857.00	\$658.00	\$652.23	\$38,121.77	15	\$241.00
November 2015	867	\$59,874.00	15	\$5,471.00	\$9,658.00	\$514.00	\$398.54	\$43,832.46	25	\$354.00
December 2015	214	\$125,874.00	11	\$7,582.00	\$11,235.00	\$598.00	\$422.58	\$106,036.42	8	\$214.00
Quarter 4	1,706	\$245,622.00	45	\$23,638.00	\$30,750.00	\$1,770.00	\$1,473.35	\$187,990.65	48	\$809.00
Total 2015	1,994	\$894,429.00	288	\$63,633.44	\$147,886.72	\$8,212.34	\$685.54	\$674,010.96	131	\$6,866.75
Total 2014	520	\$257,487.00	17	\$2,890.00	\$54,888.00	\$2,547.00	\$3,598.00	\$193,564.00	45	\$2,541.00
Total 2013 & Prior	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00
Total ITD	2,514	\$1,151,916.00	305	\$66,523.44	\$202,774.72	\$10,759.34	\$10,257.71	\$861,600.79	176	\$9,407.75
Number of Active Contracts		2,321					Average Claim Amount (J/I)			\$53.45
Average Gross Premium (B/A)		\$458.20					Average Cancel Amount (D/C)			\$218.11
Cancellation Rate (C/A)		12.1%					Average Net Premium (H/(A - C))			\$390.04



# RPT910 – Reinsurance Written Summary

Period	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)  Net Premium less claims(\$) (H) - (J)
	Gross Premium		Deductions					Net Premium (\$) (B)- (D)- (E)- (F)- (G)	Claims		
	Contract (#)	Amount (\$)	Cancel (#)	Cancel (\$)	Admin Fees (\$)	Expenses (\$)	Ceding Fee (\$)		Count (#)	Amount Paid (\$)	
January 2015	168	\$49,921.50	8	\$2,456.50	\$12,159.01	\$685.72	\$595.87	\$34,024.40	9	\$258.00	\$33,766.40
February 2015	118	\$51,739.00	14	\$2,728.50	\$8,409.20	\$471.93	\$685.32	\$39,444.05	5	\$350.25	\$39,093.80
March 2015	118	\$71,078.50	56	\$6,770.00	\$7,834.51	\$449.70	\$567.00	\$55,457.30	12	\$2,362.00	\$53,095.30
Quarter 1	404	\$172,739.00	78	\$11,955.00	\$28,402.72	\$1,607.34	\$1,848.19	\$128,925.75	26	\$2,970.25	\$125,955.50
April 2015	658	\$98,555.00	25	\$3,584.00	\$14,587.00	\$765.00	\$325.00	\$79,294.00	15	\$254.00	\$79,040.00
May 2015	258	\$69,887.00	54	\$2,985.00	\$13,582.00	\$805.00	\$658.54	\$51,856.46	9	\$1,058.00	\$50,798.46
June 2015	428	\$110,584.00	13	\$4,257.00	\$16,587.00	\$895.00	\$684.45	\$88,160.55	6	\$123.50	\$88,037.05
Quarter 2	1,344	\$279,026.00	92	\$10,826.00	\$44,756.00	\$2,465.00	\$1,667.99	\$219,311.01	30	\$1,435.50	\$217,875.51
July 2015	205	\$69,550.00	36	\$6,346.58	\$13,578.00	\$798.00	\$489.32	\$48,338.11	15	\$644.00	\$47,694.11
August 2015	625	\$58,945.00	25	\$6,361.14	\$10,548.00	\$587.00	\$522.32	\$40,926.55	4	\$654.00	\$40,272.55
September 2015	357	\$68,547.00	12	\$4,506.73	\$19,852.00	\$985.00	\$658.54	\$42,544.73	8	\$354.00	\$42,190.73
Quarter 3	1,187	\$197,042.00	73	\$17,214.44	\$43,978.00	\$2,370.00	\$1,670.18	\$131,809.38	27	\$1,652.00	\$130,157.38
October 2015	625	\$59,874.00	19	\$10,585.00	\$9,857.00	\$658.00	\$652.23	\$38,121.77	15	\$241.00	\$37,880.77
November 2015	867	\$59,874.00	15	\$5,471.00	\$9,658.00	\$514.00	\$398.54	\$43,832.46	25	\$354.00	\$43,478.46
December 2015	214	\$125,874.00	11	\$7,582.00	\$11,235.00	\$598.00	\$422.58	\$106,036.42	8	\$214.00	\$105,822.42
Quarter 4	1,706	\$245,622.00	45	\$23,638.00	\$30,750.00	\$1,770.00	\$1,473.35	\$187,990.65	48	\$809.00	\$187,181.65
Total 2015	1,994	\$894,429.00	288	\$63,633.44	\$147,886.72	\$8,212.34	\$685.54	\$674,010.96	131	\$6,866.75	\$667,144.21
Total 2014	520	\$257,487.00	17	\$2,890.00	\$54,888.00	\$2,547.00	\$3,598.00	\$193,564.00	45	\$2,541.00	\$191,023.00
Total 2013 & Prior	0	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00
Total ITD	2,514	\$1,151,916.00	305	\$66,523.44	\$202,774.72	\$10,759.34	\$10,257.71	\$861,600.79	176	\$9,407.75	\$852,193.04



# RPT915 – Reinsurance Earned Summary

Period	(A)	(B)	(C)	(D)	(E)	(F)			(G)	(H)	(I)	(J)
	Net Premium		Deductions						Net Earned Premium(\$) (B)- (D)- (F)	Claims		Underwriting Result (G) - (I)
	ITD Dealer Net (\$)	MTD Earned Dealer Net (\$)	ITD Fees Admin (\$)	MTD Earned Fees Admin (\$)	ITD Fees Expenses (\$)	MTD Earned Fees Expenses (\$)	ITD Ceding Fees (\$)	MTD Ceding Fees (\$)		Count (#)	Amount Paid (\$)	
January 2015	\$225,478.00	\$5,478.00	\$65,847.00	\$654.00	\$5,478.00	\$65.85	\$9,248.18	\$258.49	\$4,758.15	9	\$252.00	\$4,506.15
February 2015	\$235,458.00	\$2,548.00	\$65,415.00	\$983.00	\$9,857.00	\$32.85	\$9,611.16	\$91.93	\$1,532.15	10	\$635.00	\$897.15
March 2015	\$249,857.00	\$2,354.00	\$52,447.00	\$1,054.00	\$3,541.00	\$52.98	\$11,632.14	\$74.82	\$1,247.02	5	\$251.00	\$996.02
Quarter 1		\$10,380.00		\$2,691.00		\$151.68		\$452.24	\$7,537.32	24	\$1,138.00	\$6,399.32
April 2015	\$255,755.00	\$3,688.00	\$85,045.00	\$355.00	\$5,474.00	\$35.65	\$9,914.16	\$197.84	\$3,297.35	2	\$235.00	\$3,062.35
May 2015	\$322,657.00	\$4,825.00	\$25,475.00	\$1,125.00	\$6,547.00	\$32.65	\$17,438.10	\$220.04	\$3,667.35	7	\$241.00	\$3,426.35
June 2015	\$428,984.00	\$5,496.39	\$106,584.00	\$357.00	\$2,152.00	\$58.74	\$19,214.88	\$304.84	\$5,080.65	6	\$214.00	\$4,866.65
Quarter 2		\$14,009.39		\$1,837.00		\$127.04		\$722.72	\$12,045.35	15	\$690.00	\$11,355.35
July 2015	\$492,187.42	\$6,331.64	\$21,547.00	\$3,214.00	\$3,124.00	\$21.35	\$28,050.99	\$185.78	\$3,096.29	12	\$512.00	\$2,584.29
August 2015	\$544,771.28	\$10,632.82	\$12,545.00	\$2,114.00	\$3,254.00	\$105.65	\$31,738.37	\$504.79	\$8,413.17	14	\$2,114.00	\$6,299.17
September 2015	\$608,811.55	\$8,723.92	\$12,547.00	\$3,524.00	\$3,657.00	\$52.68	\$35,556.45	\$308.83	\$5,147.24	7	\$3,512.00	\$1,635.24
Quarter 3		\$25,688.38		\$8,852.00		\$179.68		\$999.40	\$16,656.70	33	\$6,138.00	\$10,518.70
October 2015	\$658,100.52	\$8,695.06	\$23,544.00	\$3,241.00	\$3,254.00	\$78.58	\$37,878.15	\$22.53	\$5,375.48	13	\$325.00	\$5,050.48
November 2015	\$712,503.52	\$7,893.49	\$321,221.00	\$3,243.00	\$3,658.00	\$65.85	\$23,257.47	\$275.08	\$4,584.64	5	\$254.00	\$4,330.64
December 2015	\$830,795.52	\$9,089.66	\$212,114.00	\$3,215.00	\$32,454.00	\$95.85	\$35,173.65	\$346.73	\$5,778.81	17	\$251.00	\$5,527.81
Quarter 4		\$25,678.21		\$9,699.00		\$240.28		\$944.34	\$15,738.93	35	\$830.00	\$14,908.93
Prior Periods ITD		\$14,423.02		\$2,216.14		\$145.00		723.71	\$12,061.87	15	\$3,214.00	\$8,847.87
Total ITD	\$1,085,392.56	\$79,798.98	\$212,114.00	\$22,604.14	\$32,454.00	\$692.00		\$3,390.17	\$56,502.84	98	\$10,872.00	\$45,630.84

# QUOTA SHARE

Ability to take a block of business and split it into multiple reinsurance companies.



## EXAMPLE:

Dealer puts 40% in Company A and 60% in Company B. Company A can have multiple owners in addition to that dealer's percentage.

## CHALLENGE:

Find an easy way to date range the splits and track the associated claims in a session statement.



# DRILL DOWN + FREQUENCY



TRANSPARENCY

## Dealer Principal can quickly access:

- Online drill down to see individual contract and claims
- Quarterly/Monthly format
- Automates as a part of month-end
- Product recap

# AUDIT TRAIL



- **Traceability**
- **Pre-defined rules** - to identify and flag the configuration changes that could impact the produced statements. For Example: Incorrect Ceding Fee deduction
- **Recalculation** - record an adjustment in current month cession statement
- **Correction** - Apply corrections to already produced cession statement
- **Better Performance**



# REINSURANCE BUYOUT



- You may have enrolled someone in a reinsurance program that decides to sell their business and wants you to buy them back out. This seems to always happen with a certain percentage.
- Take out the unearned portion of the premium from the reinsurance company.
- After the buyout, total reinsurance premium of bought-out company will be the total earned premium in the cession statement.

# FORECAST UNEARNED PREMIUM RESERVE

- Forecast by month the reinsurance unearned portion for the portfolio so it can be invested in different durations.
- Some TPAs engage with a professional reinsurance management company that assists them in the investments, formation of the reinsurance company, and tracking the trust requirements.

# ADDITIONAL TOPICS

- Warehousing
- Tracking of Documents
- Bank Activity
- User Notes
- Stop-Loss/CLIP Programs
- Reinsurance Company Ownership
- UPR Cession statement
- License tracking

# CESSION STATEMENT – TRUST ACTIVITY

## QUARTERLY STATEMENT

	ITD Thru Mar-16	ITD Thru Jun-16	ITD Thru Sep-16	ITD Thru Dec-16
<b>Premium (A):</b>				
Gross Premium Written	\$ 60,587.00	\$ 75,984.00	\$ 89,654.00	\$ 101,358.00
<b>Deductions(B):</b>				
Cancel Premium	\$ 12,117.40	\$ 15,196.80	\$ 17,930.80	\$ 18,956.60
Admin Fees	\$ 2,040.57	\$ 2,559.14	\$ 3,019.55	\$ 3,987.36
Expense Fees	\$ 605.87	\$ 759.84	\$ 896.54	\$ 1,013.58
Ceding Fees	\$ 2,423.48	\$ 3,039.36	\$ 3,586.16	\$ 4,187.36
Paid Claims	\$ 924.00	\$ 1,504.32	\$ 1,751.25	\$ 1,897.63
Pending Claims	\$ 500.00	\$ 448.56	\$ 657.98	\$ 847.69
<b>Deductions Total:</b>	<b>\$ 18,611.32</b>	<b>\$ 23,508.02</b>	<b>\$ 27,842.28</b>	<b>\$ 30,890.22</b>
<b>Cash Ceded To Reinsurance Company(A - B)</b>	<b>\$ 41,975.68</b>	<b>\$ 52,475.98</b>	<b>\$ 61,811.72</b>	<b>\$ 70,467.78</b>
<b>Loss Ratio:</b>				
Premium Earned	\$ 1,125.22	\$ 3,567.27	\$ 7,587.67	\$ 12,654.68
Paid Claims	\$ 924.00	\$ 1,504.32	\$ 1,751.25	\$ 1,897.63
Pending Claims	\$ 500.00	\$ 448.56	\$ 657.98	\$ 847.69
Incurred But Not Reported(103% of Pending Claims)	\$ 515.00	\$ 462.02	\$ 677.72	\$ 873.12
<b>Total Loss</b>	<b>\$ 1,939.00</b>	<b>\$ 2,414.90</b>	<b>\$ 3,086.95</b>	<b>\$ 3,618.44</b>
<b>Current U /W Profit (Loss)</b>	<b>\$ (813.78)</b>	<b>\$ 1,152.37</b>	<b>\$ 4,500.72</b>	<b>\$ 9,036.24</b>
Loss Ratio (Includes Paid Claims)	82%	42%	23%	15%
Loss Ratio (Includes Paid Claims, Pending Claims & IBNR)	172%	68%	41%	29%
Net Contract Count	158	384	489	598
<b>Trust Cash Requirement:</b>				
Unearned Premium	\$ 30,587.00	\$ 45,987.00	\$ 51,247.65	\$ 60,586.35
Cash Requirement(110 % of Unearned)	\$ 33,645.70	\$ 50,585.70	\$ 56,372.42	\$ 66,644.99
Account Beginning Balance			\$52,475.98	\$ 57,861.24
Current Cession to Reinsurance Company(Period Cede)	\$ 41,975.68	\$ 10,500.30	\$ 9,335.74	\$ 8,656.06
Trust Account - After Period Cede	\$ 41,975.68	\$ 52,475.98	\$ 61,811.72	\$ 66,517.30
<b>Over(Under) Funded</b>	<b>\$ 8,329.98</b>	<b>\$ 1,890.28</b>	<b>\$ 5,439.31</b>	<b>\$ (127.69)</b>

CESSION  
STATEMENT –  
TRUST  
ACTIVITY

STATEMENT  
DETAILS

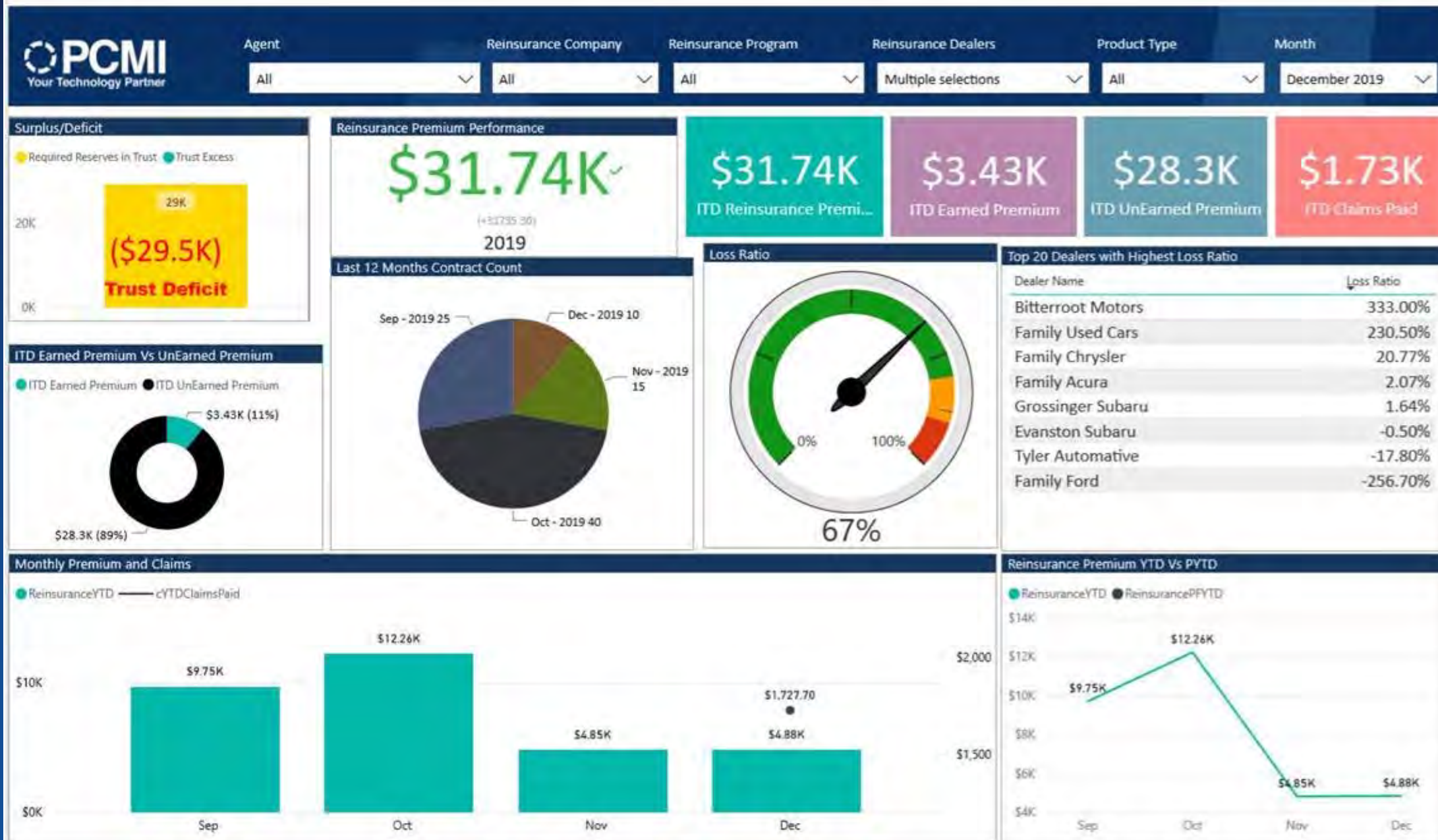
Reinsurance Company: BITTERROOT  
Report Group: ALL  
Dealer: Bitterroot Motors  
Owner: ALL

Transaction Type	Dealer Name	Product Type	Premium	Admin Fees	Expense Fees	Ceding Fees	Earned AMount	UnEarnedAmount
New Business	Bitterroot Motors	Appearance Protection	\$672,146.92	\$3,528.00	\$11,745.75	\$13,164.85	\$93,748.91	\$576,028.01
Reinstatement	Bitterroot Motors	VSC	\$766.56	\$5.60	\$13.41	\$15.02	\$196.82	\$569.74
Cancellation	Bitterroot Motors	VSC	(\$2,783.76)	(\$19.60)	(\$48.72)	(\$56.79)	-	-
	Total		\$670,129.72	\$3,514.00	\$11,710.45	\$13,123.09	\$93,945.72	\$576,597.76

Transaction Type	ContractNumber	Dealer Name	Product Type	Billed Date	Premium	Admin Fees	Expense Fees	Ceding Fees	Earned Amount	UnEarnedAmount
New Business	VSC10062587	Bitterroot Motors	VSC	5/25/2018	\$469.60	\$5.60	\$8.22	\$9.20	\$211.54	\$258.06
New Business	VSC10062588	Bitterroot Motors	VSC	5/25/2018	\$637.60	\$5.60	\$11.16	\$12.50	\$162.66	\$474.94
New Business	VSC10062589	Bitterroot Motors	VSC	5/25/2018	\$688.00	\$5.60	\$12.04	\$13.48	\$112.78	\$575.22
New Business	VSC10062590	Bitterroot Motors	VSC	5/25/2018	\$648.00	\$5.60	\$11.34	\$12.70	\$106.22	\$541.78
New Business	VSC10062591	Bitterroot Motors	VSC	5/25/2018	\$1,072.64	\$5.60	\$18.77	\$21.02	\$273.63	\$799.01
New Business	VSC10062592	Bitterroot Motors	VSC	5/25/2018	\$628.00	\$5.60	\$10.99	\$12.31	\$102.94	\$525.06
New Business	VSC10062593	Bitterroot Motors	VSC	6/5/2018	\$970.08	\$5.60	\$16.98	\$19.01	\$436.98	\$533.10
New Business	VSC10062594	Bitterroot Motors	VSC	5/25/2018	\$1,176.08	\$5.60	\$20.58	\$23.05	\$192.79	\$983.29
New Business	VSC10062595	Bitterroot Motors	VSC	5/25/2018	\$648.00	\$5.60	\$11.34	\$12.70	\$106.22	\$541.78
New Business	VSC10062596	Bitterroot Motors	VSC	6/1/2018	\$1,032.48	\$5.60	\$18.07	\$20.24	\$263.39	\$769.09
New Business	VSC10062597	Bitterroot Motors	VSC	6/1/2018	\$850.08	\$5.60	\$14.88	\$16.66	\$382.92	\$467.16
New Business	VSC10062598	Bitterroot Motors	VSC	5/25/2018	\$891.68	\$5.60	\$15.60	\$17.48	\$401.66	\$490.02
New Business	VSC10062781	Bitterroot Motors	VSC	6/14/2018	\$893.76	\$5.60	\$15.64	\$17.52	\$402.60	\$491.16
New Business	VSC10062814	Bitterroot Motors	VSC	6/1/2018	\$980.08	\$5.60	\$17.15	\$19.21	\$250.02	\$730.06



# DASHBOARD







# SYSTEM DEMO

Demo Dealer Reinsurance Portal



# DISCLAIMER

Please remember PCMI is a technology company,  
not a legal or accounting company.

We've invited Greg Petrowski as he is a true expert



# F&I REINSURANCE INDUSTRY UPDATE

Greg Petrowski - GPWA

# WHAT'S HAPPENED IN 2020 SO FAR...



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gpetrowski@gpwa.com

## Tax Updates

- March 20, 2020 IRS Letter 6336 sent to dealers and dealerships that made protective Form 8886 filings related to IRS Notice 2016-66
- Industry still waiting for IRS to issue final regulations related to PFICs and NCFC reinsurance programs (originally was to be issued Spring 2020)
- IRS not currently processing requests for new Employer Identification Numbers for offshore reinsurance companies (COVID – 19 related)

## Other

- BEA notices have been sent to shareholders of offshore reinsurance companies that were in existence in 2014 and filed BE-10 survey form
- All U.S. shareholders of offshore reinsurance companies with a 10% or more ownership interest are required to file the BE-10 survey form for 2019



# Q&A SESSION

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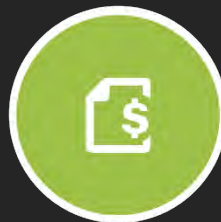
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