



Insurance Verification and Fulfillment for Financial Institutions

A fully-automated, fully-digital technology solution designed to reduce borrower risk and spend.



Coverage is Critical, But Most Borrowers Aren't Compliant

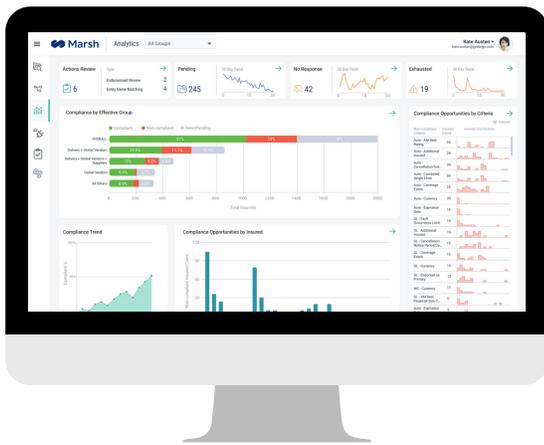
Research shows that, for the average financial institution, **only 25% of borrowers meet their insurance requirements**. Most lenders believe they're performing better than this, but in reality, they're not. **Here's why...**

- 1 Insurance verification is too manual and error-prone, and nobody likes the experience.** Everyone from the bank operators and loan officers to the borrowers and their brokers are tired of the labor-intensive manual verification process that is not only frustrating, but also slows down loan origination.
- 2 Insurance requirements are too relaxed at the local level.** Branches and regional lending centers often make too many exceptions in an effort to expedite loan approval, which essentially defeats the purpose of having a comprehensive risk management program that includes insurance verification.

Insurance Verification and Management, **Reinvented**

Financial institutions rely on Evident's game-changing technology to provide efficient and accurate business insurance verification and ongoing COI monitoring to reduce administrative costs and streamline borrower onboarding processes. **Evident also works with Marsh** to provide non-compliant borrowers with the exact right insurance to meet the lender's standards, making it easier for them to get covered.

- **100% automated, out-of-the-box platform** for COI tracking and management
- **Fast turnaround time** allows lenders to quickly issue loans to new borrowers
- **Authoritative verification and continuous monitoring** to detect change or loss of coverage
- **Technology-based, data-driven discovery** to evaluate new requirements before implementation
- **Robust, comprehensive reporting** provides deeper, central visibility into borrowers' compliance
- **Dynamic risk decisioning** to accommodate multiple sets of insurance requirements
- **Seamless, intuitive workflows** that allow borrowers to delegate COI requests to their brokers
- **Integrated fulfillment from Marsh** to purchase competitive coverage before forced placement occurs



Marsh + Evident: Steps to Success

Marsh's **end-to-end insurance verification and fulfillment platform** supports risk management and compliance by enabling you to collect and verify your third parties' coverage against your insurance requirements.

The seamless, smart experience also provides program oversight with comprehensive dashboard analytics.

How it Works

- 1 Obtain granular, accurate, and searchable COI data view
- 2 Verify COIs either directly with your borrower or with their broker
- 3 Access authoritative insurance data and continuously monitor coverage
- 4 Deploy rules-based compliance evaluation with our decision engine
- 5 Assess all of your borrowers in real-time with our robust dashboard and reporting capabilities
- 6 Provide Marsh-backed coverage options to help borrowers meet requirements, when necessary

The world's largest finance organizations rely on Marsh's proven insurance solutions and Evident's game-changing insurance verification technology to help them better **manage their risk, demonstrate compliance, and mitigate third-party liability.**

See how we can help you reduce risk, spend, and manual effort.



Contact your Marsh rep for more details.