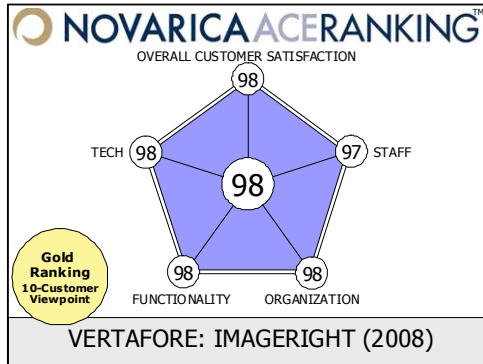


NOVARICA ACERANKING

VERTAFORE: IMAGERIGHT

Novarica Average Customer Experience (ACE) Gold Ranking Report
November 2008



Novarica Average Customer Experience (ACE) Rankings are based on an online survey of senior technology and operational executives at five insurer clients who have direct experience with the vendor product and organization. **Gold Rankings, like this one, are based on 10 client responses.**

Novarica validates the identity and responses of the participants, who are assured of anonymity.

The Novarica ACE Ranking survey asks for the reference to rank his or her experience with the vendor and solution on a 7-point scale from "Completely Agree" to "Completely Disagree" against various positive statements about customer experience, for example "Staff is highly responsive."

These statements are grouped into Novarica's four **SOFT** areas (Staff, Organization, Functionality, and Technology) as well as an additional area for Overall Customer Satisfaction, which is double-weighted in the average.

Novarica ACE Rankings are produced independently and are not sponsored by the vendor. Novarica offers vendors the opportunity to direct clients to the survey and also solicits participation directly from its own network of insurer contacts.

The Novarica ACE Ranking is intended to provide an objective measurement of customer satisfaction levels in general, and is intended to be used to guide insurers' own due diligence processes when evaluating potential solution providers. **It is not a substitute for conducting reference interviews or visits prior to selecting a solution.**

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