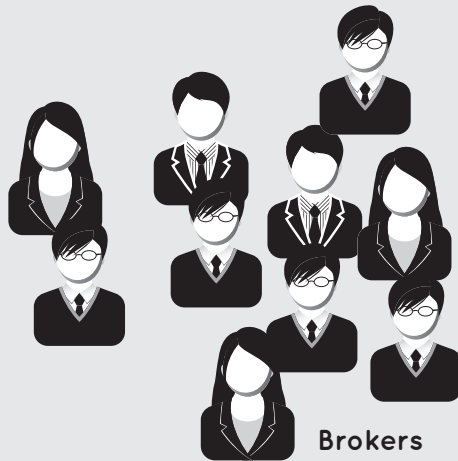
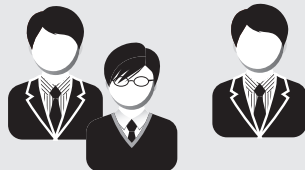


GENERAL INSURANCE AUTOMATION

Service the Brokers



Specialist agencies



Underwriting agencies

General Insurance - competing for broker business

The ability to offer fast turnaround on quoting and underwriting and to provide superior products to brokers is becoming increasingly important for insurers.

Brokers expect products that meet their needs and enable them to offer their clients a fast, straightforward service. Adapting to changing markets, integrating to broker systems and monitoring business performance is also essential to success.

Using Axelerator you can create flexible systems that deal with the complexities of the policy lifecycle, ensuring your business can offer the products and level of service that brokers and their clients demand.

Core capabilities required

To compete you need to manage the full product and policy lifecycle effectively, provide superior broker service and be efficient in managing claims.

Underwriting: quoting • automated underwriting and approvals • underwriter workbench • renewals, endorsements & cancellations • white-labelling • document generation • acceptance & policy issue • integration with administration & GL systems • dashboards and reporting.

Broker Services: broker's desktop, online or offline • quoting, variable commissions • new business and claims tracking • broker-branded customer portal • integration with broker exchanges.

Claims Automation: claims lodgement • automated assessment • loss adjuster workflow • estimation and reserving • claims processing.

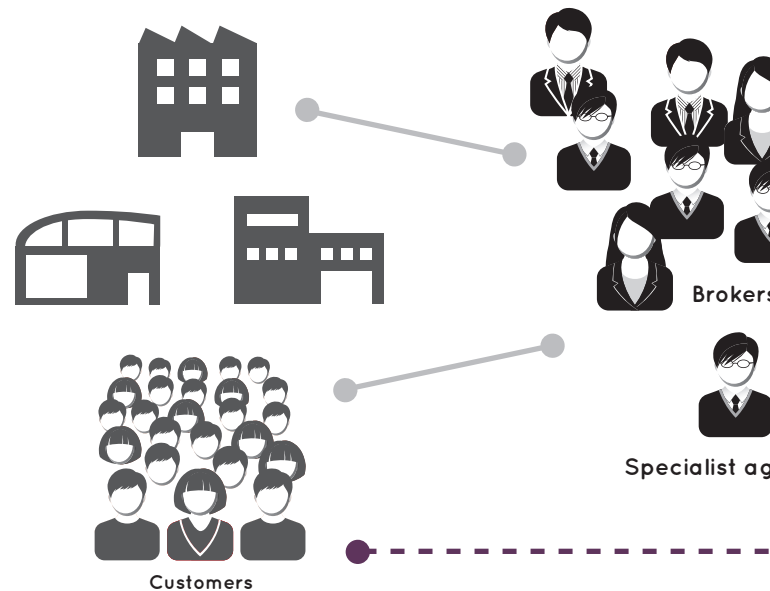
Product Management: product definition • claims rules • advanced rating & pricing • packaging & schemes • change impact analysis • one-step deployment • performance tracking.

Business imperative

To deliver controlled growth by targeting profitable sectors, adapting quickly to changing markets, and controlling all aspects of quoting, underwriting and claims processes.

Effective relationships with brokers are key, underpinned by:

- Maintaining competitive products
- Being easy to do business with
- Fast turnaround of quotes, approvals, referrals, policy issue and service enquiries
- Tracking process to gain insights into business performance and potential improvements
- Innovation through new products and channels.



GENERAL INSURANCE: Respond q

Essential challenge

The ability to move at pace to service brokers while maintaining good governance and business controls.

Key requirements include:

- End to end process orchestration, including incorporating legacy administration systems
- Enhancing underwriter productivity with one-touch data entry and rating automation
- Ensuring a compelling broker experience, including integration with broker exchanges
- Fast updates to products and pricing
- Handling multiple products and channels, including white-labelled products and schemes.

Adaptive STP with Axelerator

Axelerator is a software platform designed specifically to handle the products, dynamics and complexities of the insurance business.

Straight-Through Processing (STP) accelerates your business by automating all steps in a process so it executes without manual intervention.

Adaptive STP provides a one-touch and personalized experience for brokers, and keeps you in front by putting you in control of change. Keep ahead of the competition by providing superior broker service through fast quotes and approvals, automation of routine tasks and continuously tuned products and pricing.

Single platform to support the business

Support all lines from a single platform, orchestrating the entire underwriting process across the policy lifecycle, with broker portals to track quotes and claims, the ability to make product and rating updates quickly, and real-time metrics to gain business insights.

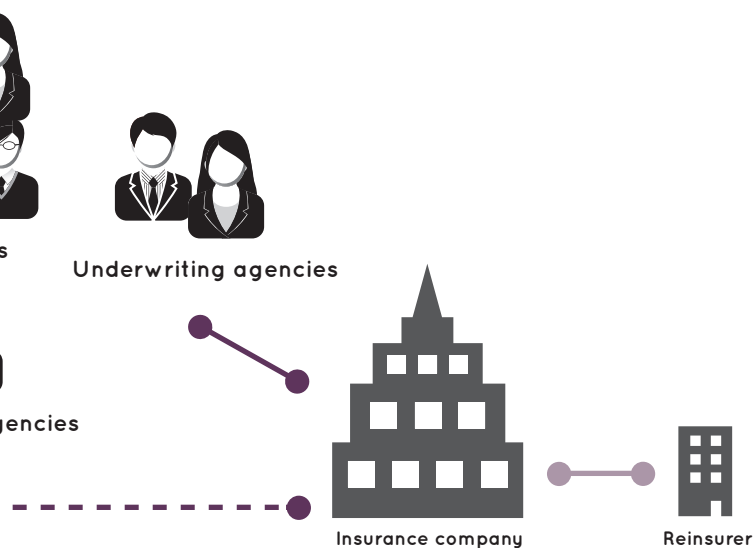
No Constraints: define and deploy coherent front-end processes tailored to the way you need to do business without restriction from legacy systems.

Business Driven: the business can directly configure the rules for products, pricing, processes and personalization across multiple channels.

Extensible Platform: handles multiple brands, channels and roles - products, services, languages, currencies, access methods and white-labelling.

Integration Services: secure access to data and process completion across internal administration systems and external service providers.

Modern Technology: Service Oriented Architecture (SOA), using the latest Java standards and enterprise open-source libraries for web and mobile applications.

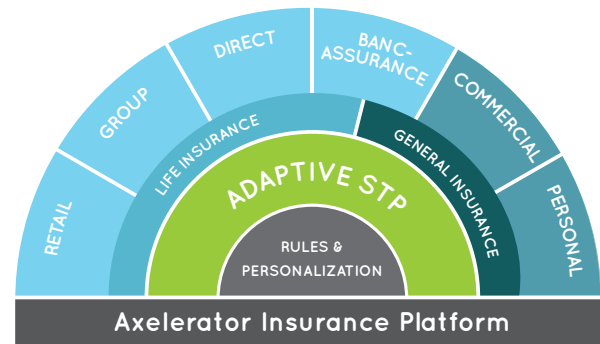


quickly with an all-in-one platform

Axelerator Insurance Platform

As the world's first Adaptive STP Platform for Insurance, Axelerator provides a unique advantage by enabling businesses to automate processes to create a one-touch, personalized experience for clients, while keeping pace with business change to drive market innovation.

Axelerator is a scalable, open standards software platform designed to handle the complexities of insurance processes such as quoting, underwriting and claims. It is extensible through business configuration to support multiple products and channels from a single platform without constraints from back-end legacy systems.

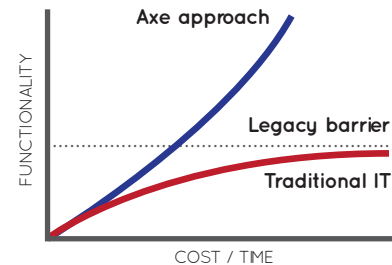


Business Velocity in General Insurance

Gain a competitive edge by providing high speed service to brokers, from new business quotes and renewals, to client support and claims processing. Drive controlled growth with the flexibility to make fast changes to products, rating and processes to keep pace with the market. The benefits are:

- Sell and support all lines from a single platform
- Consistent underwriting process for all products
- Flexibility to adapt quickly to broker needs
- Provide underwriters the tools they need
- Gain insight through reporting and dashboards.

Changes can be implemented by the business directly to adapt quickly to new requirements and market opportunities.



Avoid the legacy barrier using an Adaptive STP platform. It is progressively faster and cheaper to extend Axelerator for new requirements, in contrast to traditional IT approaches.

Axe provides its Axelerator Insurance Platform together with in-depth insurance expertise to enable adaptive straight-through processing for business velocity without constraints. Our clients achieve sustainable competitive advantage through process orchestration, business insights to deliver improvements and ongoing alignment of systems with business imperatives.

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