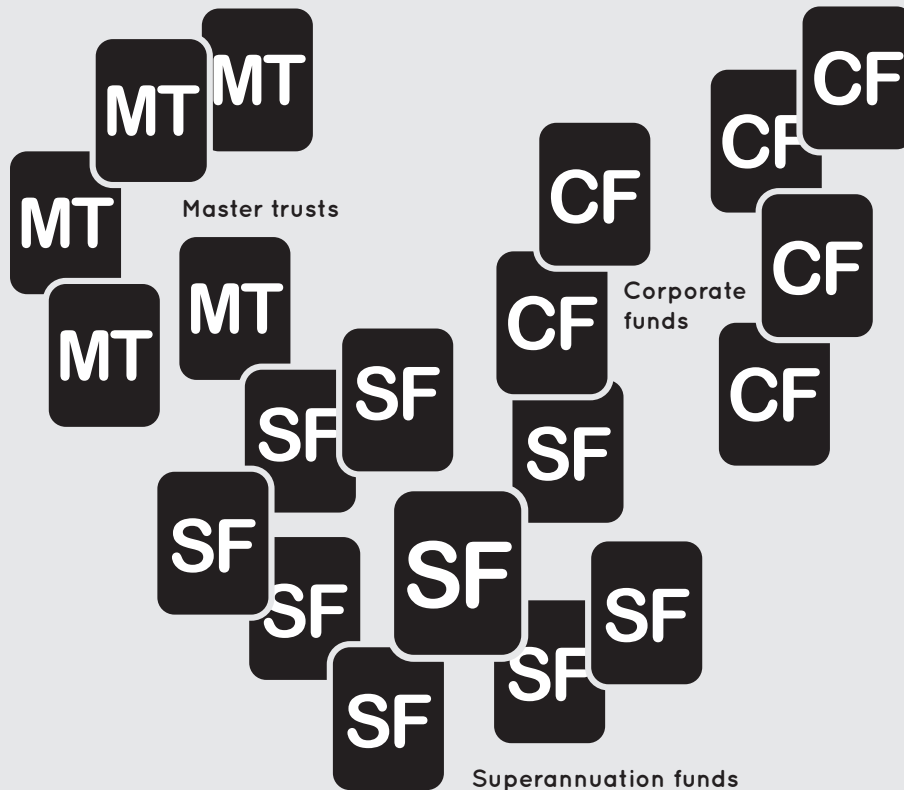


GROUP LIFE INSURANCE AUTOMATION

Manage Complexity



Group Life Insurance - the right technology means a competitive edge

In today's competitive Group Life Insurance market, using leading technology is essential for insurers to keep clients and secure new clients.

Systems must be responsive, flexible and easy to adapt to meet the complexities of modern wholesale insurance arising from the varying needs of each fund and its members, and the different fund types - superannuation funds, master trusts and corporate funds.

With Axelerator you can offer clients and their members the differentiated products and services they need.

Core capabilities required

To compete insurers need comprehensive online service capabilities which can be tailored quickly to the unique needs of each fund.

Client Management: onboard new funds quickly • group policy definition • multi-fund and white-labelling • SLA monitoring and improvements • fund and administrator dashboards.

New Business: needs analysis and quoting • short, intermediate and long form automated underwriting • tele-underwriting • fund & administrator integration.

Member Services: web self-service • online calculators & needs analysis • tele-interview • change covers and details • new claims.

Claims Automation: claims lodgement • automated assessment • medical and employer statements • estimation and reserving • claims processing.

Product Management: product definition • claims rules • pricing, packaging and options • change impact analysis • one-step deployment • performance tracking.

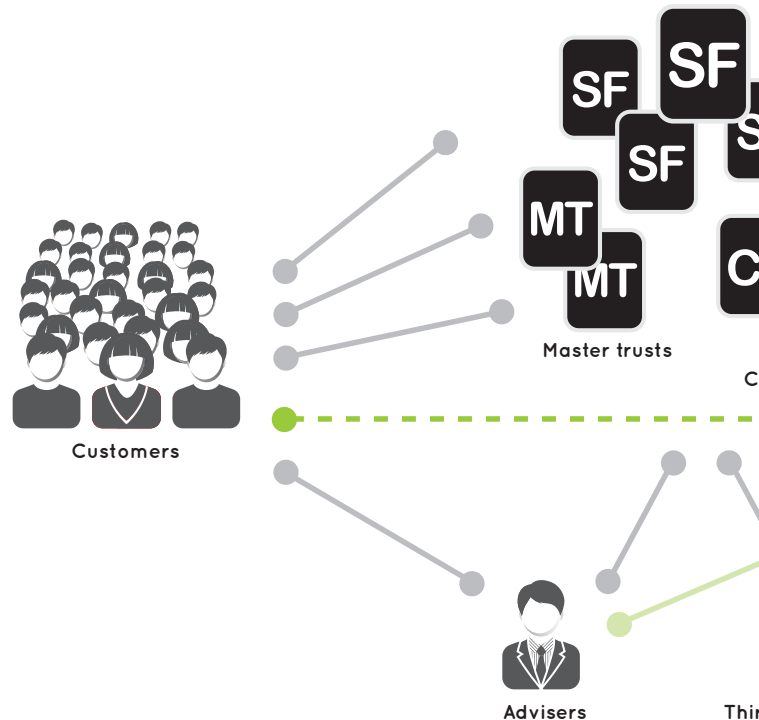
Adviser Services: tailored products • dashboards for underwriting and claims • adviser-branded fund portals.

Business imperative

To employ a sustainable business model for servicing existing clients profitably while being competitive in winning new clients. Group insurers need to scale quickly and be able to offer new product innovations, more effective pricing and superior service models.

Relationships with clients need to be underpinned with:

- Tailored products to meet each fund's specific needs
- Holistic member services
- Personalized claims experience
- Coherent set of repeatable and measurable processes
- Profitability through efficiencies and real-time control.



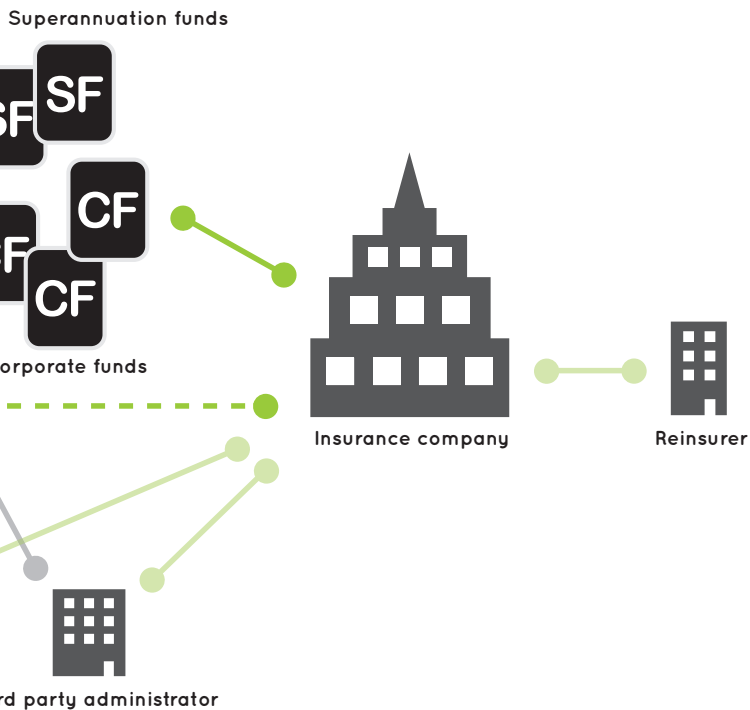
GROUP LIFE INSURANCE: Manage

Essential challenge

To provide a cost effective approach to servicing all clients, while catering to each fund's distinct needs.

Complexity arises because each fund has varied requirements for key underwriting, member service and claims processes, and different capabilities to participate in insurance processes. Variances by fund include:

- Policy benefits, exclusions and pricing, business terminology
- Distribution of processes across the fund, insurer and third party administrators
- Range of services provided to members
- System readiness - technology and process
- Integration needs and security approaches.



...e all funds from a single platform

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 clients, and keeps you in front by putting you in control of change. Stay ahead of the competition by tailoring service levels for each fund and their members, on-boarding new clients quickly, and controlling costs through automation and process improvements.

Single platform to support the business

Optimize efficiencies and control costs using a standardized and scalable approach to handle all funds on a single platform, with the flexibility to tailor products, processes and services to handle the nuances and contracted engagement model for each fund.

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.

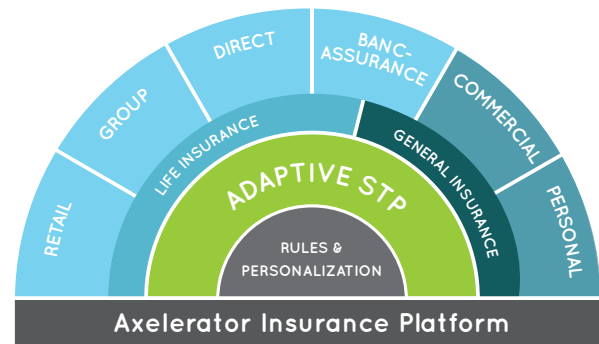
Integration Services: secure access to data and process completion across internal administration systems and external service providers.

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

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.

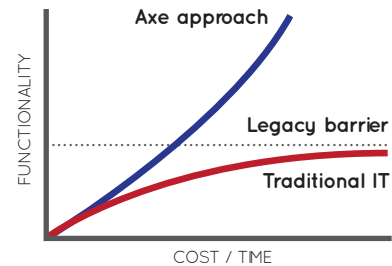


Business Velocity in Group Life Insurance

Gain a competitive edge in dealing with the complexity of managing multiple funds, each with their own requirements and nuances. Provide improved service levels, better technology solutions for existing clients and new business opportunities, and higher profit contributions through smart automation. The benefits are:

- Tailored approach for each fund
- Service all funds from a single platform
- On-board new funds quickly
- Control costs through automation
- 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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