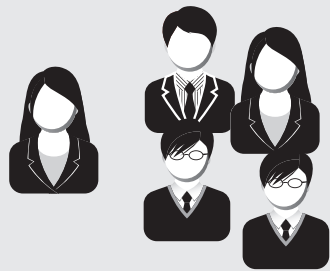


RETAIL LIFE INSURANCE AUTOMATION

Stay Competitive



Tied advisers



Independent financial advisers



Agents



Broker groups

Retail Life Insurance - delivering a superior service to advisers and agents

Insurers that offer fast turnaround on quotes and policy approvals with attractive products are the ones intermediaries select to do business with.

Systems must provide advisers and agents with the tools they need to service their clients quickly and effectively. Advanced products which can be sold during client interactions enable them to compete more effectively by providing superior value in real-time.

With Axelerator, your business can offer the flexible products and level of service that advisers and agents are demanding to meet their clients' needs.

Core capabilities required

To stay competitive insurers need to automate all aspects of their business with the flexibility to adapt quickly to changes in the market.

New Business: quoting • electronic applications • automated underwriting • underwriter workbench • document generation • fulfilment • dashboards and reporting • closed loop analysis.

Adviser Services: adviser's desktop, online or offline • quoting, illustrations, applications, projections, variable commissions, fulfilment • new business and claims tracking • adviser-branded customer portals.

Claims Automation: claims lodgement • automated assessment • medical service provider access • estimation and reserving • claims processing.

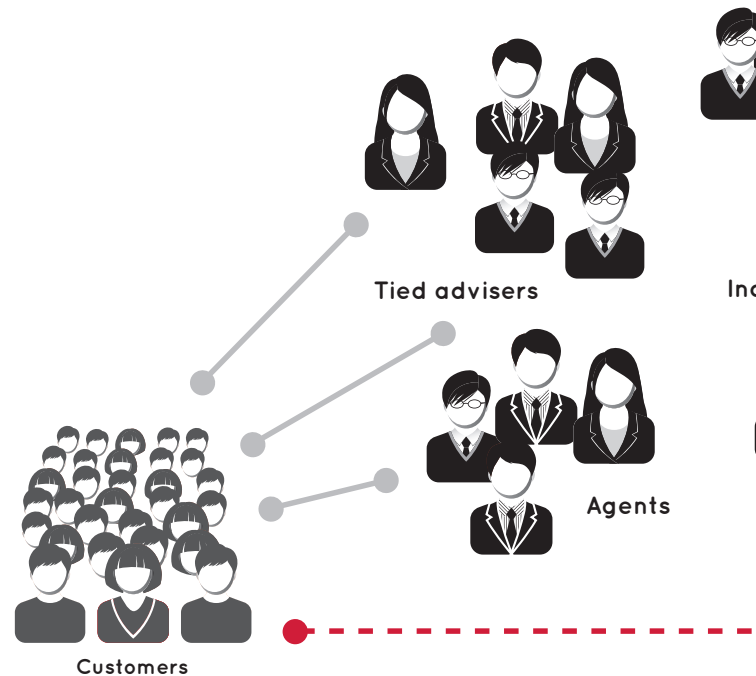
Product Management: product definition • claims rules • pricing, packaging and options • change impact analysis • one-step deployment • performance tracking.

Business imperative

To protect and extend market share profitably with competitive products, committed advisers and efficient processes.

Sustaining competitiveness requires:

- Alignment of systems with business strategies
- Continuous product enhancements at low cost
- One-touch data entry and automated processing
- Repeatable and measurable processes
- Adviser commitment and trust.



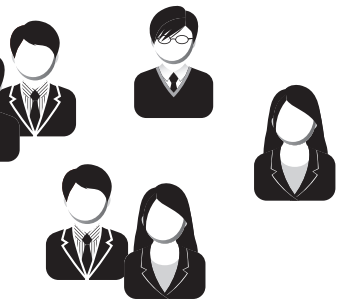
RETAIL LIFE INSURANCE: Bring it o

Essential challenge

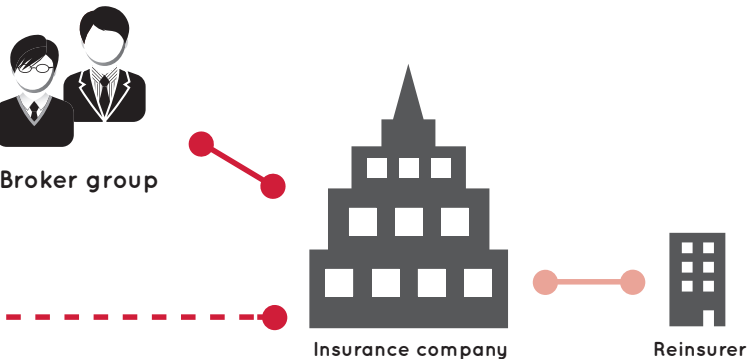
Bring it all together into a compelling market offering to stay competitive in retail channels.

For the business to operate effectively at speed, the various parts of the organization need to be coordinated with many aspects to address:

- Product, channel and branding variations
- End-to-end process execution, with complete and accurate single entry of data
- Automating complex product definitions, underwriting, actuarial calculations and claims rules
- Ensuring a compelling adviser experience
- Integrating with legacy systems and external systems such as financial planning platforms.



Independent financial advisers



all together on 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 advisers and agents, and keeps you in front by putting you in control of change. Keep ahead of the competition by providing a superior adviser experience with full STP at their fingertips via web and mobile PC desktops, strong service to their customers, and an efficient underwriting process with high cleanskin rates.

Single platform to support the business

Use a single platform to support all channels, give advisers and agents compelling sales tools, provide efficient new business and underwriting processes, handle claims, configure products, and track 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.

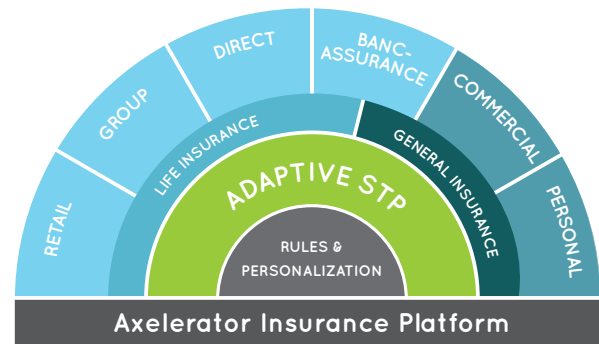
Integration Services: secure access to data and process completion across internal administration systems and external service providers.

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

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.

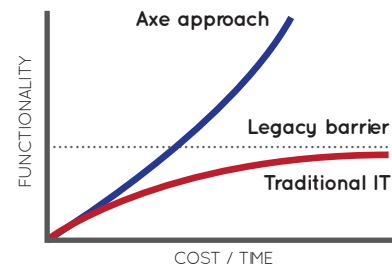


Business Velocity in Retail Life Insurance

Stay competitive by giving advisers the products and sales tools they need. Full-featured products combined with a superior adviser experience and processing speed enables one-touch interaction with clients for immediate results, and the ability to work anywhere on the web or using a disconnected mobile client. This provides:

- Greater market share through committed advisers
- Full STP in hands of advisers at point of sale
- Flexible products to optimize the sales mix
- Automated underwriting with high cleanskin rates
- Fast product cycles from concept to market.

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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