

leadership in insurance

delivering in an uncertain world



Fast forward

The insurance industry is entering an age of global operation and digital transformation - a period of rapid change, intensifying regulation, volatile risks and changing customer behavior. These dynamics can only speed up in the years ahead.

There are many factors driving change for insurers. Regulations are changing all over the world, and that's a big challenge to information and reporting systems. Customers are becoming more digitally inclined to seek information, apply, review and buy at their own convenience: where, when and how it suits them.

Behind all of these factors is the overwhelming need for greater speed and agility: moving faster to develop competitive products, being more flexible about partnering, building intimacy with customers and managing every transaction faster and more efficiently.

The speed of external change is certain to compromise established thinking and processes.

A power in technology partnership:

No 1 in Managed services*

No 2 System integration*

No 3 IT services*

World's leading financial transactions expert

*Europe

Your partner for uncertain times

The new Atos brings together all the capability, experience and resources you need to deal with uncertainty and keep moving fast forward through potentially turbulent times. We are your business technologists: we start with a deep market and cultural understanding and then we deploy the right technology solutions to deliver the results you want.

Created by bringing together two established market leaders, we have 15,000 skilled personnel, together with full value chain capability from industrial-strength transaction management, smart-utility shared services, IT outsourcing, and multi-channel service delivery. And we are true industry insiders, at home culturally and in business terms right across Europe, in the Americas and in the Asia-Pacific region, as well.

Atos delivers operational certainty backed by innovation: the combination you need to thrive and prosper in uncertain times. Our vision and capability covers every aspect of insurance operations and aims to deliver continuous improvement within them all. The effect is not just to drive better performance in specific areas but also to transform the competitive position of your entire business.



Safeguarding the future

Insurance is about providing security and peace of mind to people and businesses, but the only way that insurers can give certainty to others is by successfully dealing with uncertainty themselves.



Insurers are above all else managers of risk, and they depend on possessing true mastery of information. Effective business intelligence enables them to model risks, test potential scenarios, factor in actuarial information and relevant trends, from demographics to social changes to economic indicators, and then use all of this to create customized solutions for each different customer.

This world is familiar to every insurer, but it's becoming more and more possible for faster-moving, more agile businesses to gain a competitive advantage over the rest by improving the effectiveness of their information systems. That enables them to target customers more accurately, deliver a more personalized service, offer better financial terms and do all of this faster than the rest. In the next few years, there will be winners and losers in this market, and quality of information will make the difference.

Integration and leadership

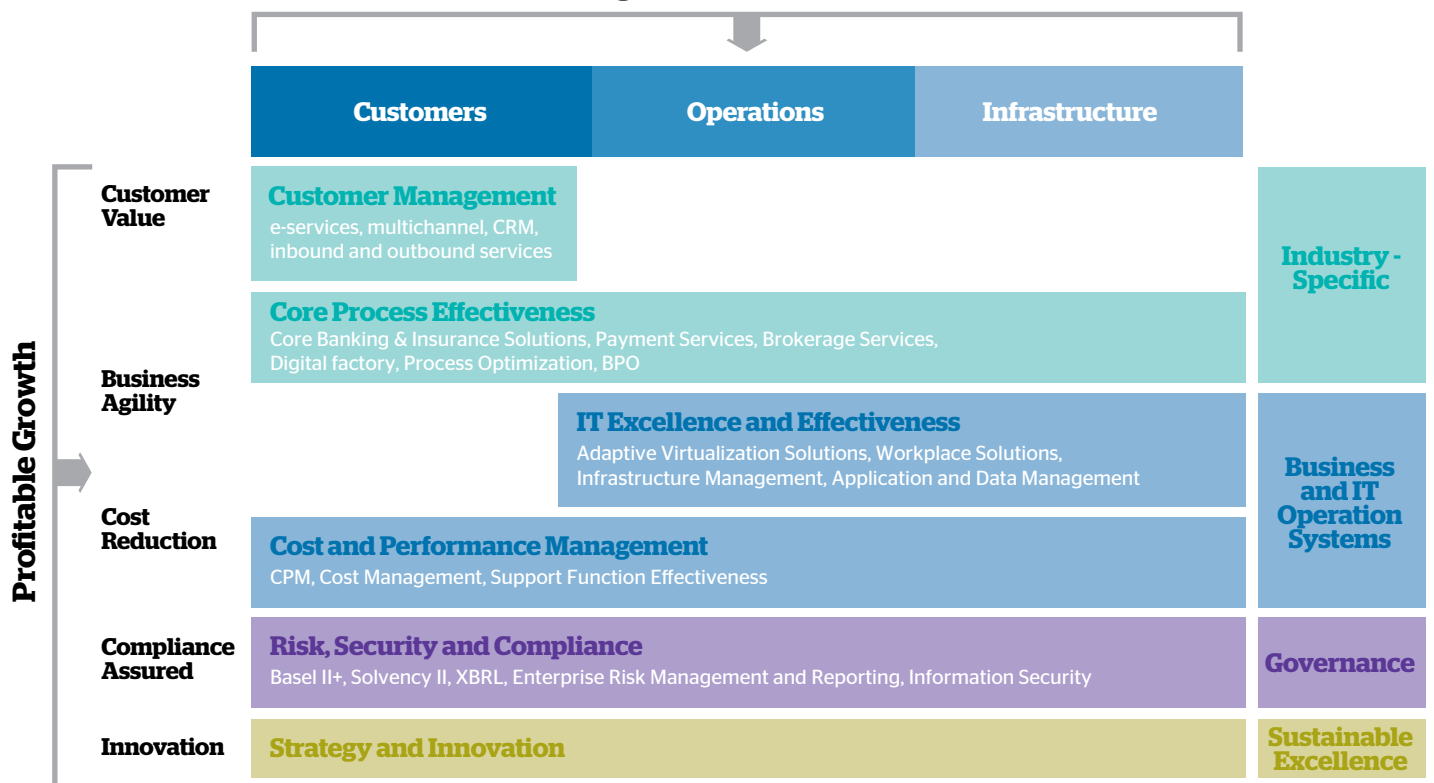
Success in this changing market depends on four factors:

- ▶ Customer focus and value
- ▶ Operational excellence
- ▶ Infrastructure optimization
- ▶ Risk management and governance.

The rules of the game are evolving all the time, but Atos has the capability through its market specific portfolio outlined below, the experience to create the right platform and give you a real competitive advantage.

Integrated solutions, adding up to growth and value for the business

Banking and Insurance Business



Four key success factors

Growth through customer focus and value

It sounds simple enough. To secure maximum advantage, you need to target the right products to the right customers through the right channels, delivering an excellent experience and maximizing customer value.

That involves building greater intimacy with all customers, getting to know them better and customizing your core offerings more intelligently to answer their precise needs. Doing this today is anything but easy.

Channels are being transformed by the use of consumer technology: you need to deliver products and services in the formats that customers find most attractive and easy to deal with. Yet these formats will not work in the same way for different customer demographics in the same country, and may not even fit in with the regulations in other countries.

Atos is an expert in new media, multi-channel access and the operational platforms needed to support innovative, customer-driven services, while ensuring that they are precisely tailored to the required conditions of each national market. We can design and deliver platforms that enable customer self-service, comply with local regulations, take your targeted products to market faster and build intimacy and loyalty.

We have the consultancy skills needed to design the services; the industry knowledge to handle core processes; analytical experience to intelligently manage data, the industrial-strength capability to manage transactions in their millions; the utility skills to take full responsibility for key activities and the commercial flexibility to create the right partnership for every need.

Delivering speed and simplicity

Speed of change in the insurance market is unparalleled and the need for speed and flexibility is paramount. Insurers need to scale at will and move rapidly in any direction that the market dictates. Yet they can only hope to do as fast as their operational systems permit, and in most cases, that is not fast enough.

Insurers have built up complex systems and infrastructures over time, together with growing complexity as a direct result of market consolidation. Inertia is often built in.

Atos can evolve operating models quickly and safely, delivering business advantage while avoiding costly major systems refresh. We provide standards-based core insurance platforms to ensure clinical efficiency in core processes, together with timely and connected intelligence; virtualization solutions, cloud and pay-as-you-go utility models, where it is safe and logical to do so; and we use shared services, business and infrastructure outsourcing and targeted cost management intervention to transform cost-effectiveness.

Operational excellence is the bedrock of profitable growth, and that is what Atos promises you.

Governance and risk optimization

For all insurers, risk management is core business: this is what they do. Yet the compliance landscape is now changing the risk equation. Although insurers generally escaped the worst consequences of the financial crash, the after-effects are now catching up with them.

Tighter regulations are being introduced, culminating with the projected launch of Solvency II in December 2012. This will lead not just to a need for increased capital adequacy but will also place much greater emphasis on proof of compliance.

Atos builds data and information intelligence systems that control risk and drive accurate reporting and governance, while enabling accurate risk analysis to control fraud and launch higher quality new initiatives.

In turn, that creates better-informed decision making, which prevents future problems from arising. Strong security and governance has always been a fundamental necessity but in a changing world, it's become more urgent than ever to get the right processes in place. Atos gives you peace of mind through assured solutions wherever you operate and however regulatory regimes evolve.

The power of innovation

Insurers operate in what has always been a conservative market, in which proven stability over many years is a great advantage. For today and into the future, insurers need to marry their underlying solidity with speed and innovation: the market demands it. Change is being driven by consumer technology and customer lifestyle choices; increased cross-border working and the rise of highly targeted services; and all in the context of new market entrants and new regulations.

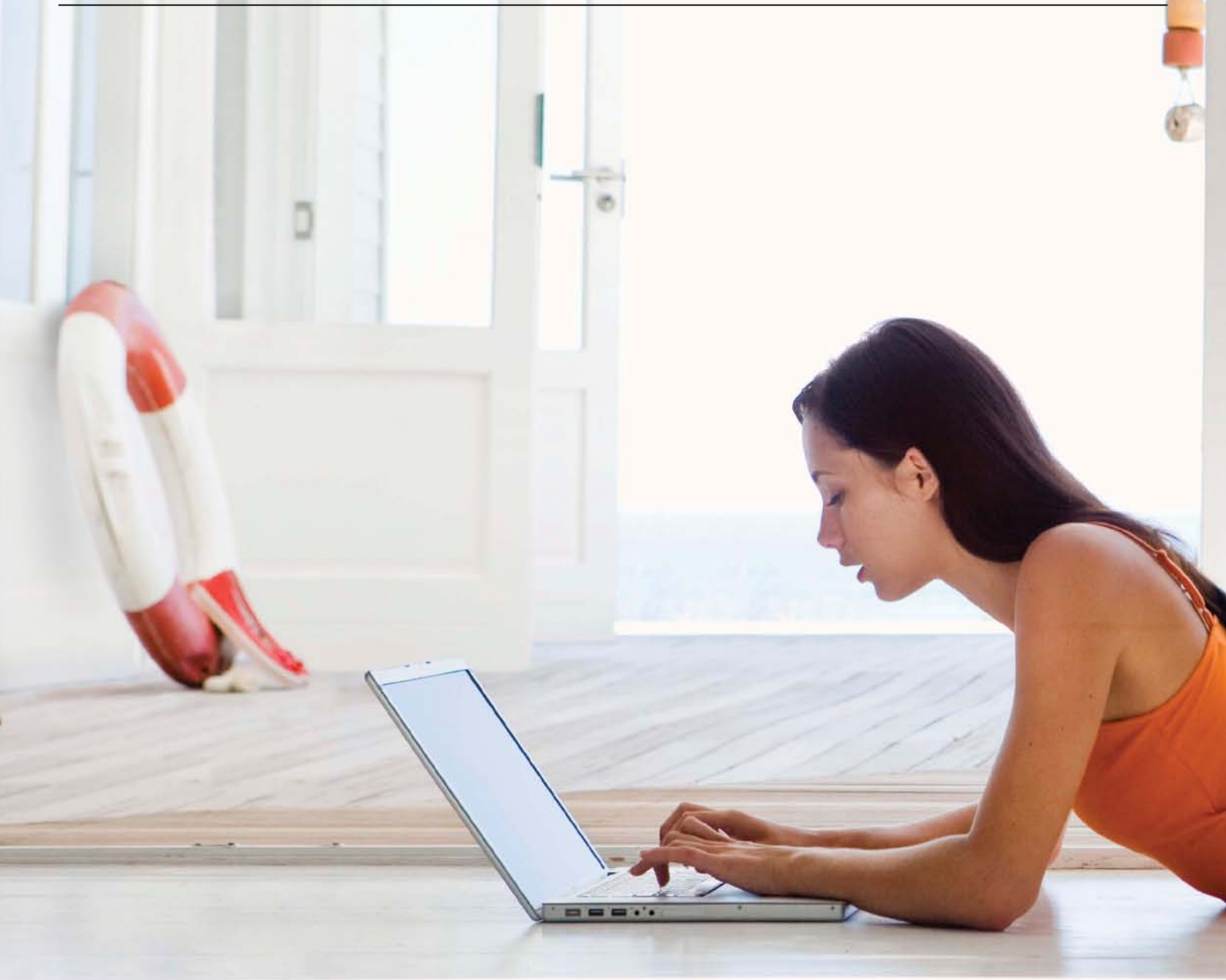
Atos aims to deliver, not just operational excellence today, but sustainable excellence for the long-term. Our full financial services expertise is there to help insurers do everything from design new services to get up and running at maximum speed to test out new commercial models for processes and infrastructure.

Atos is technology agnostic, with high-level skills in key areas right across the board. We recognize that today's solution could be out of date faster than any of us think, which is why we put research and innovation at the heart of everything we do. Innovation, delivered with fresh thinking, informed by operational understanding, excellent analytics, business intelligence and scenario modeling, while always being regulatory compliant.



Facing the future

The insurance market has never been faster-moving or more dynamic. Profitable growth will come from the right combination of service and technology.



Success in the insurance market depends on mastery of information, backed by the ability to deliver the flexible, innovative new services that customers require. No insurer can provide all the capability needed from within its own resources: partnership is critical. Technology, and the market itself, changes too fast to do without.

Atos gives you the right kind of partnership for your needs, end-to-end and top to bottom. We build on many years of established leadership, we're already:

- ▶ **A key partner to six of the top ten global insurers**
- ▶ **No. 1 provider of transaction business process outsourcing (BPO) solutions**
- ▶ **No. 1 in multi-channel self-service solutions**
- ▶ **Key provider to nine out of the top ten financial service companies in Europe.**

By bringing together the leadership of Atos Origin in transactions and financial service core processes and the industrial IT capabilities of Siemens IT Solutions and Services, we are now a top three player in financial service provision across Europe and top ten globally. We are firmly committed to the market, with 30 years experience, 15,000 dedicated specialists and 20% of our total corporate revenues coming from this sector.

Through Hi-Tech Transactional Services (HTTS) we are able to deliver industrial-strength processing for everything from e-commerce payments to claims management. Through our leadership in all aspects of security management, from biometrics to online single-point authentication for multiple services, we have the skills to combine convenience and mobility with assured security.

We are vendor-neutral and free from a partner agenda, providing greater flexibility and true value for our clients. Our full sourcing model is scalable across the globe, with presence in every continent providing full sun delivery. We have delivered over 99% performance on quality and IT analyst houses see us amongst the global leaders in service desk and desktop management services.

Atos is your natural partner for a future in which integrated service and technology excellence is the bedrock for long-term competitive advantage. We are the business technologist with the vision, the freedom and the continuing flexibility to bring you the next practices your business needs and deserves.

Your business technologists.

Powering progress. Atos.

“We are fundamentally changing the way we do business to deliver superior services to our clients and create a culture of success for our people. Atos has been instrumental in delivering the scale of change we need to ensure long-term success.”

**Change and Strategy Director,
Global re-insurer**

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About Atos

Atos is an international information technology services company with annual revenues of EUR 8.7 billion and 78,500 employees in 42 countries. Serving a global client base, it delivers hi-tech transactional services, consulting, systems integration and managed services. Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic Games and is quoted on the Paris Eurolist Market. Atos operates under the brands Atos, Atos Consulting, Atos Worldline and Atos WorldGrid.

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