

reshaping insurance for customers SAP built for future growth



Innovative end-to-end SAP solutions built around you

Insurance is reshaping. New competitors, channel diversity, partner-based business models, rising fraud and regulatory pressures are changing the operating climate.

Successful insurers need agility to manage dynamic markets, today and tomorrow.

Change means new challenges in achieving key business objectives too. Wider choice threatens customer loyalty. Disintermediation makes multi-channel servicing harder to achieve. Financial crime, corporate risk aversion, and consumer uncertainty are all major threats to profitability targets.

Many insurers are planning for change with Atos' SAP for Insurance solutions. They are driving cost-effectiveness across the enterprise. They are engaging customers with innovation.

They are replacing antiquated legacy systems to pave the way for true business transformation.

The agility to move swiftly and decisively in ever-changing market conditions; The capability to build strong and lasting customer relationships when choice is ever-increasing; The ability to identify and control fraud when financial transgressions are on the increase...

These are not soft aspirations. They are the foundations of a profitable and sustainable business - and your choice of platform will make a critical contribution.

Designed around your needs

The business platform on which you rely must deliver clinical efficiency in core processes together with timely and connected intelligence. If you are wasting time and resource on semi-automated systems or on the manual compilation of intelligence, you are diverting capability from where it can really make the business difference.

This is true across all insurance sectors:

Life and pensions - The longer we live, the longer the L&P relationship. As state provision wanes, personal pensions become the norm for all. How do you target, win and keep this business?

General insurance - The pressure is on. Price comparison, disintermediation, growth of the "claims culture" and increasingly sophisticated fraud all take their toll. How do you create profit at acceptable cost?

Commercial insurance and reinsurance - As the most conservative sector, it has the most to gain. The continuing prevalence of some fairly antiquated attitudes and processes, make this a prime candidate for more agile approaches.

End-to-end for more efficient process and optimized customer experience

Flexible and efficient core insurance processes and technology platforms are essential both for business agility and for achieving the most cost-effective operating model. Reducing time-to-market for new products and ensuring that quotations, policies and claims are handled efficiently and faultlessly every time there are key challenges.

Product process silos and legacy technology are major restrictions. Historically, most insurers have built their own core systems, but these now struggle with the demands placed on them - especially when introducing new products or scaling to meet growth. Deployed intelligently, SAP for Insurance is a strong 'off-the-shelf' alternative which reduces costs and enhances business agility.

Customer communication channels and CRM

Maximize customer choice and rationalize service delivery across all channels. One size does not fit all. Some insurance companies have made strategic decisions to operate solely as digital service providers. Others continue to rely strongly on agency and mail services. Insurers want long-term relationships, and SAP CRM delivers excellent cross-selling mechanisms across all solutions.

Insurance core applications

Highly modular, you can adopt SAP for key insurance processes according to business priority and heritage status. All of these will contribute directly to efficiency and (directly or indirectly) to improved customer experience.

Full automation in policy, claims management, and collections and disbursements for example:

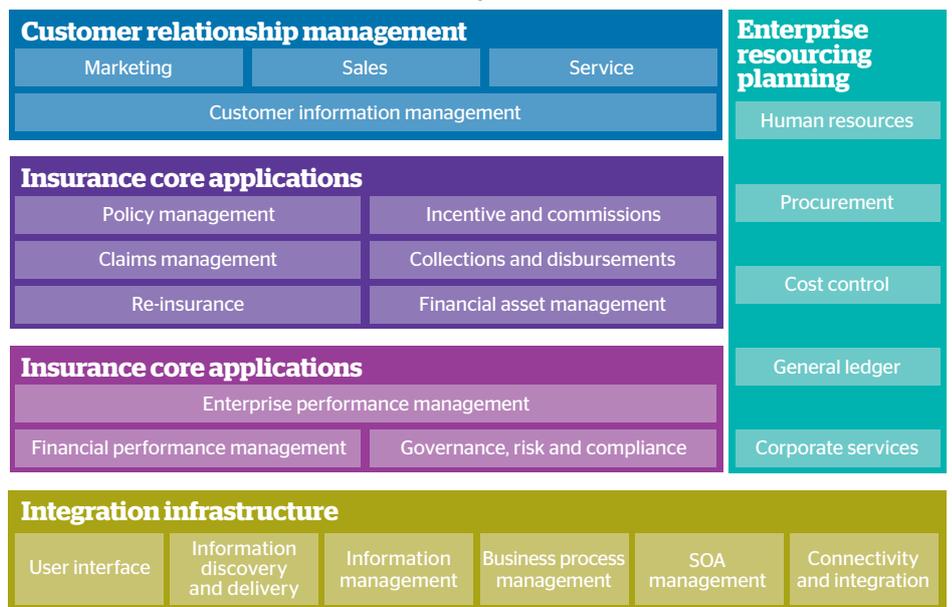
- ▶ Minimizes administrative overheads
- ▶ Speeds consistent customer response
- ▶ Ensures clear and timely status information.

Analytical insurance

These are key to intelligent and profitable business development and to all ongoing programs of operational improvement.

Our SAP insurance analytics will also make an essential contribution to compliance and regulatory reporting - particularly important in view of Solvency II.

Customer communication channels



Enterprise Resource Planning (ERP)

Your business support systems may be non-core, but they must be integrated in the operations.

Like any other organization, insurance companies rely on a combination of core business and non-core support functions. Their quality is critical in ensuring that the company is equipped to sustain and succeed in business.

Integration infrastructure

For the CIO and COO team, this is the engine room. Atos will deliver an SAP-based Integration Infrastructure which:

- ▶ Integrates all existing SAP investments
- ▶ Integrates all non-SAP applications on established industry platforms.

This will ensure that new products and processes can be rapidly and consistently activated without the need for coding or manual intervention.

Getting there

Adopting SAP as your insurance platform is a strategic decision. To reap the full benefit, it is essential to look beyond the functional promise and think:

- ▶ How you are going to get there?
- ▶ What ongoing operating model will suit you best?

Atos' mantra is "design, build, operate" - and so it is with SAP for Insurance. If you decide to adopt SAP as your insurance platform, and if you decide to engage Atos to help you do it, we will manage every step of the way.

Business case - Your decision requires a sound business case. Our insurance and SAP consultants will work with you to build the business case, analyzing the current status and helping prioritize targets, and then suggest meaningful pilots.

Implementation and deployment - Our integration teams will design and project manage every aspect of adoption from application inter-dependency, handling critical data-migration, through to education. Ensuring that your day-to-day insurance business does not miss a beat.

Ongoing provision - We will design the commercial and delivery models according to the client's character and conditions. If desired, we can take complete responsibility for all application and process management.

Next steps

Always lead with business - the technology follows through. If you would like to explore the value of adopting SAP as the platform for your insurance business.

We suggest bringing insurance and SAP specialists from Atos and your own company together for initial exploration. Asking how this end-to-end platform can contribute directly to better and more profitable customer relationships is always a great opening question.

Atos encourages small and measurable steps - pilots based on real business cases, with clearly identified business metrics that frequently feature early in our insurance engagements.

Why Atos?

Atos has been a solution and service provider to the insurance sector for over 30 years. Innovation has been a constant thread, with a special focus on business process outsourcing.

Our clients include Achmea, Allianz, APG, Capita, Groupama, MAPFRE, Manulife and Willis.

You can select us for this SAP-intensive initiative with confidence. To date, we have successfully concluded over 5,000 SAP implementations in more than 90 countries, including many in the financial services sector.

We have scale too, with some 10,000 SAP specialists on our team, who have supported over 900,000 SAP end-users

This skill has been recognized by SAP: Atos holds both SAP Global Services Partner and SAP Global Hosting Partner status. Holding key Global certifications such as SAP Application Management Provider, SAP Service Provider, SAP Hosting Provider (with certified centers in EMEA, Americas and APAC), SAP Cloud Services Provider, and SAP Value-Added Reseller (VAR).

Our approach consistently reflects three key themes:

- ▶ We are specialists and understand the insurance industry and the challenges it faces
- ▶ We take time to identify compelling benefits and put these at the heart of our relationships in concrete business terms
- ▶ We are relationship focused and put 'skin in the game', sharing risk with true accountability.

Our capabilities are industry-leading, but ultimately what defines Atos is our people; how they work, their credentials and what they stand for. This is what sets us apart in our market as you will discover when you begin to get to know us better.

“You don't just need an expert in SAP - You need an expert in insurance who is also an expert in SAP.”

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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