



Challenges and opportunities

Integration of information systems actually used

Insurance companies, that have been present on the market for a longtime, usually use many information systems, purchased throughout the company's life. An increasingly common situation sees employees using several applications for finding required information. They are forced to remember multiple logins and passwords. The dispersal of business processes throughout a number of systems makes them difficult to control. As a result of the data dispersion, sales and marketing departments, which should work closely together, are not able to effectively initiate and coordinate marketing campaigns.

Why? The systems used by employees and agents originate from different stages of computer science development and were implemented and developed by various vendors using various technologies. They often have completely different interfaces and ergonomics that require separate user management. Further evolution in this direction, without changing the overall approach, leads to nowhere.

The solution to this problem is the Comarch Insurance Front-End platform that integrates multiple business systems and provides an intuitive and ergonomic interface, which is consistent for

agents, business department employees, contact centers and partners (agents, multi-agencies, brokers, banks, car dealers).

To begin working, a user logs into a single system, which contains all the functionalities needed, from general company information, to tools for offer management and policy and claim operations.

Efficient tools for sales support

Contrary to appearances, the traditional insurance distribution channel also benefits from electronic communication channels. Insurance agents and brokers equipped with Internet applications, which support sales, can acquire new clients in a better, easier and faster manner as well as providing a higher quality of service to present customers.

Easier data access for sales forces, previously scattered in many information systems, leads to building efficient marketingsales strategies based on electronic channels.

The most important issue is an adequate selection of application sets and a matching ergonomic interface, so that the solution is effective and willingly used by agents.



Comarch Insurance Front-End is implemented to improve business processes, which leads to an increase in customer portfolio quality and improvements in customer relations.

System functionality

Implementation of insurance company strategy in terms of operational sales support, customer service and sales plan management are the main tasks performed by the **Comarch Insurance Front-End** platform. The main advantage of the platform is the easy adjustment of its functionality scope to the business needs of the insurance company.

Examples of Comarch Insurance Front-End functionality:

- >> time schedule for customer contact management,
- >> 360° customer view of all their products, leads and sales opportunities,
- >> support of the sales process from the offer and proposal to the issuance of the policy,
- >> access to insurance operations on policies and claims,
- >> previewing the achievement of sales goals and forecasting remuneration,
- >> access to current information about products, sales and marketing campaigns, tariff tables, regulations, etc.

Sales process organization

Development of sales processes and the maintenance of positive, long-term relationships with customers require on the one hand, continuous and accurate identification of their needs and on the other, their appropriate accommodation within the friendly and efficient framework of the service system. Both of these are realized by the essential module of the **Comarch Insurance Front-End** platform, represented by the **Comarch Sales Management** application.

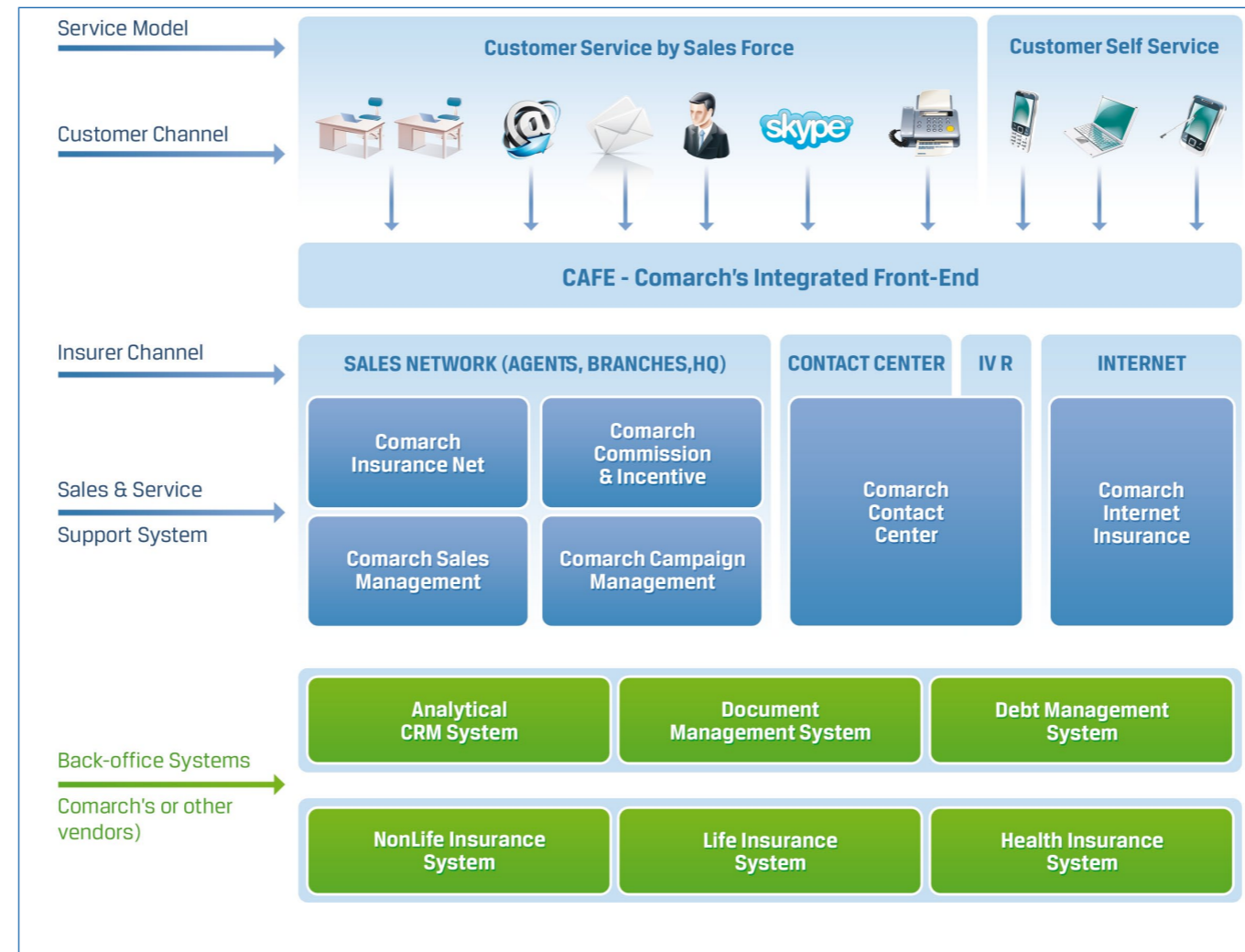
Comarch Sales Management is a complex tool supporting insurance agents, sales representatives as well as back-office employees, who manage the sales process (preparing information for advisors/representatives, creating pricing policies, creating sales plans, managing the workforce, monitoring sales and analyzing reports, etc.).

Marketing Campaign Planning

Comarch Campaign Management is a modern tool, which enables successful and effective management of promotional events or sales campaigns and generally understood information activities. The system allows handling complex campaign management processes involving multiple users working within different levels of the organization.

Building a knowledge base and customer segmentation

Comarch Analytical CRM is a new generation analytical decision making tool for the dynamic real-time processing of a huge amount of data from internal insurance company systems as well as from other external systems. The system's functionality includes customer data management, creating and editing statistical models, a multitude of data composite analyses and sophisticated techniques of data visualization (taking into consideration the specificity of data and user type).



Wsparcie operacji Contact Center

Comarch Contact Center is a modern, modular platform that is easy to extend. It supports all forms of communication and provides an automatic IVR (Interactive Voice Response) service along with agent support. Comarch's solution is based on its own application integrated and supported with advanced mechanisms developed by leading vendors of call centers.

Customer service processes support

The **Comarch Insurance Net** system supports agents in claims reporting. It performs an offer simulation as well as providing an efficient and faultless completion of the insurance proposal. After selecting the type of proposal, the user is guided by a wizard, which in a few steps, collects all the necessary data needed for calculating the premium. For current customers, many types of data (such as information about the policyholder, policy owner, discounts etc.) can be automatically uploaded from the insurance core system.

Customer self-service portal

The **Comarch Internet Insurance** is a customer portal which provides information about an insurance company and about products it offers. It also acts as a customer self-service portal which helps users to execute basic and safe operations on an insurance policy; these include an offer presentation, product simulation, proposals, policy/loss/claim data and investment fund management in the scope of fund policies.

Incentive compensation management for a sales network

The **Comarch Commission & Incentive** system is the part of the **Comarch Insurance Front-End** platform which gives an insurance company the possibility to continuously improve its remuneration policy. Incentive programs can focus not only on a commission, but also on points and prizes. Configurable algorithms for commission and point calculation, using two hundred calculation functions, ensure a strict adherence to agent agreements. Information on commission value and collected points, with a forecast for the end of the month, is presented on the **Comarch Insurance Front-End** desktop.

Business and operational advantages

Synergy effect

The **Comarch Insurance Front-End** platform includes high quality systems ideally prepared to fulfill the most demanding insurance business requirements. Gathering systems in one common platform provides the additional benefit of synergy and thus multiplies the effects of implementation.

Modular structure

Clients decide on their needs and order in which particular functional modules are launched. The core of the platform, which can be extended later with additionally chosen modules, is implemented in the first step.

Multichannel communication

The system provides an opportunity to take advantage of the potential of all the available customer communication channels, such as the call center, face-to-face interaction, instant messaging, the Internet, traditional mail or WAP.

Configuration possibilities

Flexible management allows for a fast reaction to changes in business conditions as well as to modify the platform without the need of additional support by technical staff.

Improvement and unification of information system interfaces

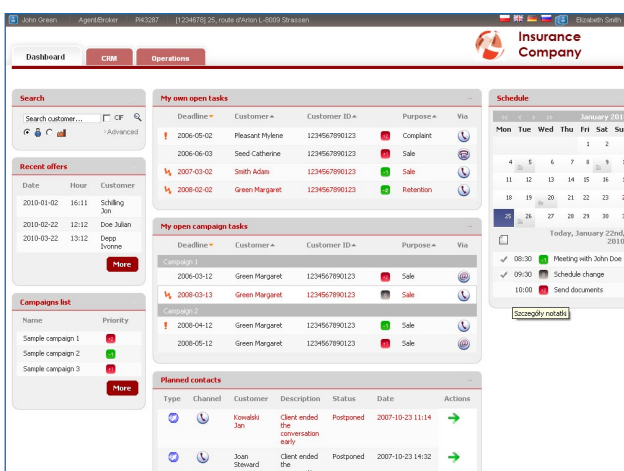
High usability improves the quality and effectiveness of tasks performed by employees, which in turn leads to a reduction of costs associated with trainings and time wasted on relogging or reentering data from one application to another.

Common security and administration mechanisms

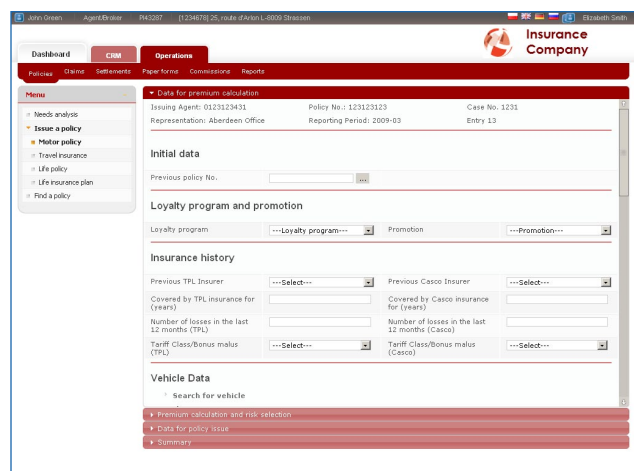
Applying common solutions enables the central management of users and introduction of a single security policy.

Improvements in sales force resource efficiency

By using selected modules from the Comarch Insurance Front-End, an insurance company is provided with an opportunity to reduce operating cost generated by the least profitable customers (transfer of services to self-service channels, shortening the retail process) and increase the profitability of customers from the most lucrative segments (cross and up selling, more frequent and effective marketing campaigns).



Agent Desktop



Policy Registration Process

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