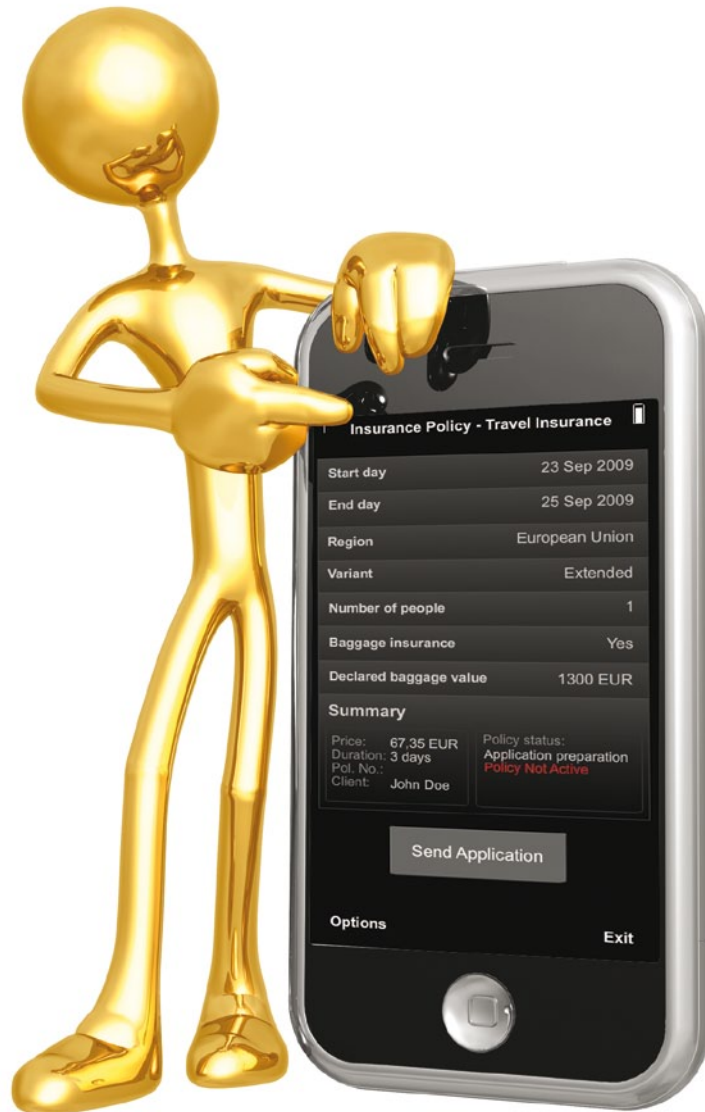




COMARCH
INSURANCE

INSURANCE AT YOUR FINGERTIPS

COMARCH MOBILE INSURANCE



Mobility urgently needed

The insurance market is evolving rapidly. The expectations of new customers are growing very quickly. There is a need for new sales channels. Customers want a better service. They require new channels of contact and access to policies and claims anytime and anywhere. The ability to provide clients with a friendly and easy to use Self-Service Channel is a major challenge for insurance companies.

The development of mobile technologies and a growing number of users creates a business opportunity. Insurance companies have to understand new tools and solutions to fulfill the needs of today's customers. In response to such needs **Comarch Mobile Insurance** was designed to support insurance business companies. It is time for mobile insurance.

System concept

An increasing number of smartphones with ever developing capabilities are being used on the market. Modern mobile phones are a combination of the phone, camcorder, a camera, notebook, recorder, and email. The increasing functionality of devices goes hand in hand with a growing demand for applications on these devices. **Comarch Mobile Insurance** is a system which offers a rich functionality designed for three different groups of users:

- >> agents,
- >> claims adjusters,
- >> customers.

Functionality for Agents

With solutions matched to the needs of insurance agents, the **Comarch Mobile Insurance** system creates an opportunity for more effective sales and the creation of better offers thanks to the following functionalities:

Quotation:

- >> data registration for premium calculation,
- >> step-by-step insurance simulation,

Sales:

- >> insurance proposals and policy registration,
- >> collection of customer's handwritten signature,

After-sale policy service:

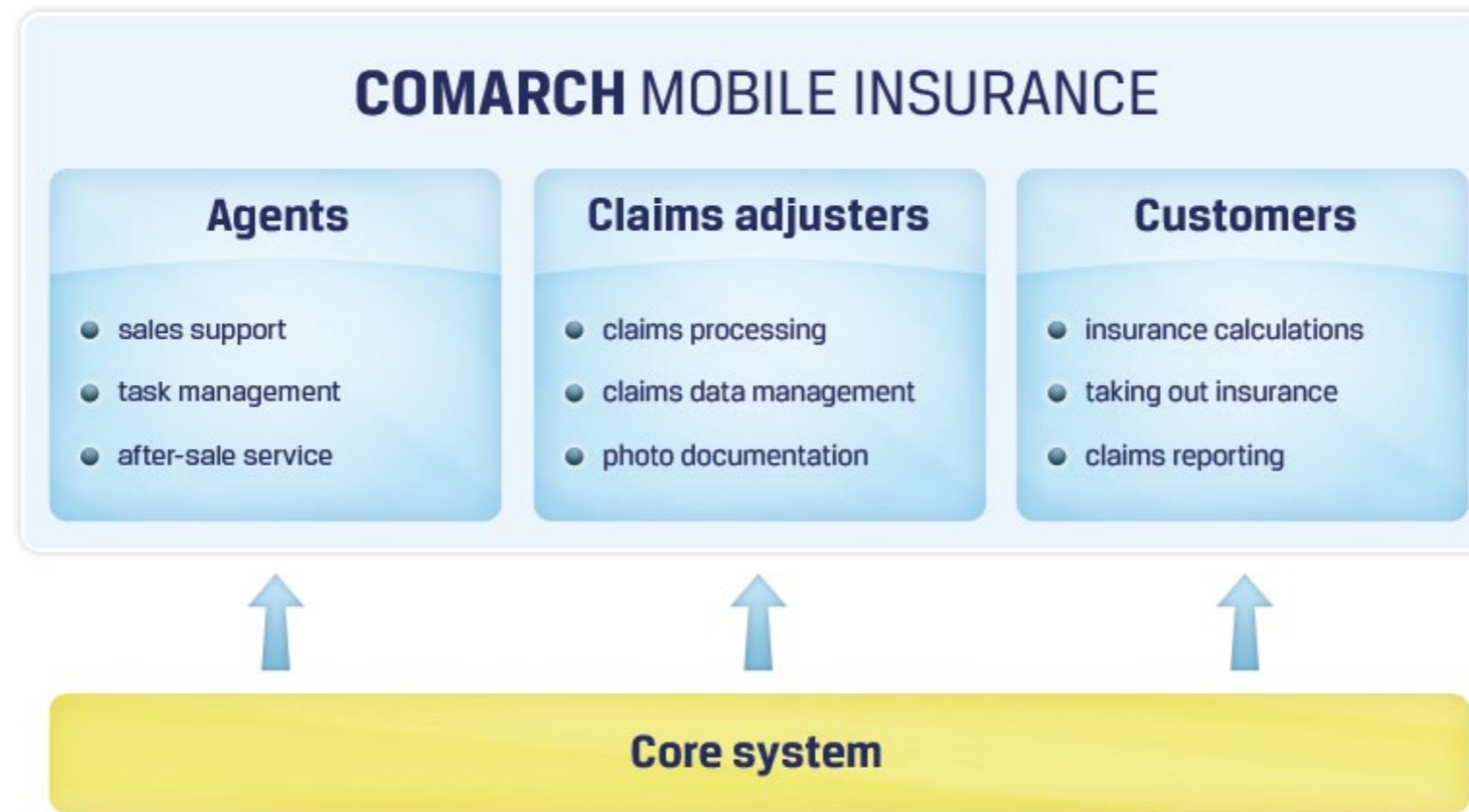
- >> premium collection,
- >> endorsements and renewals,
- >> claims reporting,

Information:

- >> customer data,
- >> policy portfolio,
- >> overdue premiums,
- >> accumulated sum assured,

Planning:

- >> contact planning,
- >> scheduler,
- >> notifications,



According to research by Gartner, the world now has more than 3 billion mobile phone users and at the end of 2011 their number will reach 4.4 billion. This means that two thirds of the population will have mobile devices.

Marketing:

- >> tariff information,
- >> product information,
- >> educational materials,
- >> promotional materials,

Reporting:

- >> agent costs,
- >> calculated commissions,
- >> achieved sales results .

Functionality for Claims Adjusters

The system enables a fully mobile work station for the Claims Adjuster by giving them access to all the necessary functionalities.

Fast customer service:

- >> claim automatically assigned to adjuster,
- >> immediate generation of tasks,

Real-time decision making:

- >> registration of claim details,
- >> loss assessment,
- >> taking, storage and linking of photos,

Improvement of productivity:

- >> reminders of pending tasks and contacts,
- >> access to up-to-date information (claim, policy, customer),

Functionality for Customers

Comarch Mobile Insurance provides an excellent self-service solution for insurance company customers, which allows:

- >> the simplification of insurance operations without agent support,
- >> the simulation of insurance and pre-calculations,
- >> receiving/sending out automatic reminders of payments and car overhauls,
- >> use of an insurance proposal wizard,
- >> taking photos of the insured car automatically.

Why Comarch Mobile Insurance?

Comarch Mobile Insurance gives unquestionable support to the consistently growing number of smartphone users, as well as to the growing requirements of insurance company customers who want to use their services anywhere and anytime.

The following should be singled out among the benefits of implementing the system:

» increases attractiveness of insurance company offer for customers,

- » reduces operational costs by automation of insurance processes,
- » puts emphasis on the market by introducing innovative services,
- » strengthens the loyalty of employees and customers,
- » a new, attractive tool for marketing, sale and after-sale service support,
- » extension of distribution possibilities using the new mobile channel,
- » has a technological advantage.



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ComArch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 7,960,596.00 zł. The share capital was fully paid, NIP 677 - 00 - 65 - 406
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