

BANKING, INSURANCE & CAPITAL MARKETS

Insurance front-office platform

CAFE – Comarch Insurance Front-End



COMARCH
INFORMATION TECHNOLOGY

Introduction

Today, electronic media, Internet and mobile phones have become a readily available and commonly used method of communication. Their wide usage as a distribution and service channel for insurance products brings about many benefits for an insurance company. The Internet especially provides an opportunity to build a competitive advantage in the area of customer communication as well as with a sales force.

The Internet portal created by Comarch is composed from many applications (mashup). It helps an insurance company work efficiently and really take advantage of the new distribution channel.

According to Gartner Strategic Guideline, 'mashup' technology will be the dominate model (80%) for building complex business applications until the year 2020.

Business and operational advantages

Integration of information systems actually used

Insurance Companies, present on the market for a long-time, usually use many information systems, purchased throughout the company's life. An increasingly common situation is when employees must use several applications for finding information that is needed. They are forced to remember a few logins and passwords. The dispersal of business processes in a number of systems makes it difficult to control them. As a result of the dispersion of data, 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 by various vendors and developed in various technologies. They often have completely different interfaces and ergonomics and moreover require separate user management. Further evolution in this way, without changing the overall approach, leads to nowhere.

The solution to this problem is Comarch Insurance Front-End platform, which integrates multiple business systems and provides an intuitive and ergonomic interface, which is consistent for agents, department employees, Contact Centers and partners (agents, multiagencies, brokers).

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

Efficient tools for sales support

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

Easier data access for sales forces, previously scattered in many information systems, leads to building efficient marketing-sales 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 will be 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.

Benefits

4

Synergy effect

CAFE Platform includes high quality systems perfectly prepared to fulfill the highest banking requirements. Gathering systems in one common platform provides the additional effect of synergy and thus multiplies the effects of implementation.

Modular structure

Clients decide on the functionality and order for which particular modules are launched. In the first step, the core of the platform is implemented, which can be extended later with additionally chosen modules.

Multichannel Communication

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

Configuration possibilities

Flexibility in management allows for quickly reacting to changes in business conditions as well as for platform modification without the need of additional support provided by technical staff.

Improvement and unification of information system interfaces

An ergonomic and user friendly environment 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 for re-logging or transferring data from one application to another.

Common security and administration mechanisms

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

Improvements in sales force resource efficiency

By using selected modules from 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 highly profitable segment (cross and up selling, more frequent and effective marketing campaigns).

The implementation of the front-end platform often runs step-by-step, concentrating in the beginning on the most important business processes, from customer's point of view.

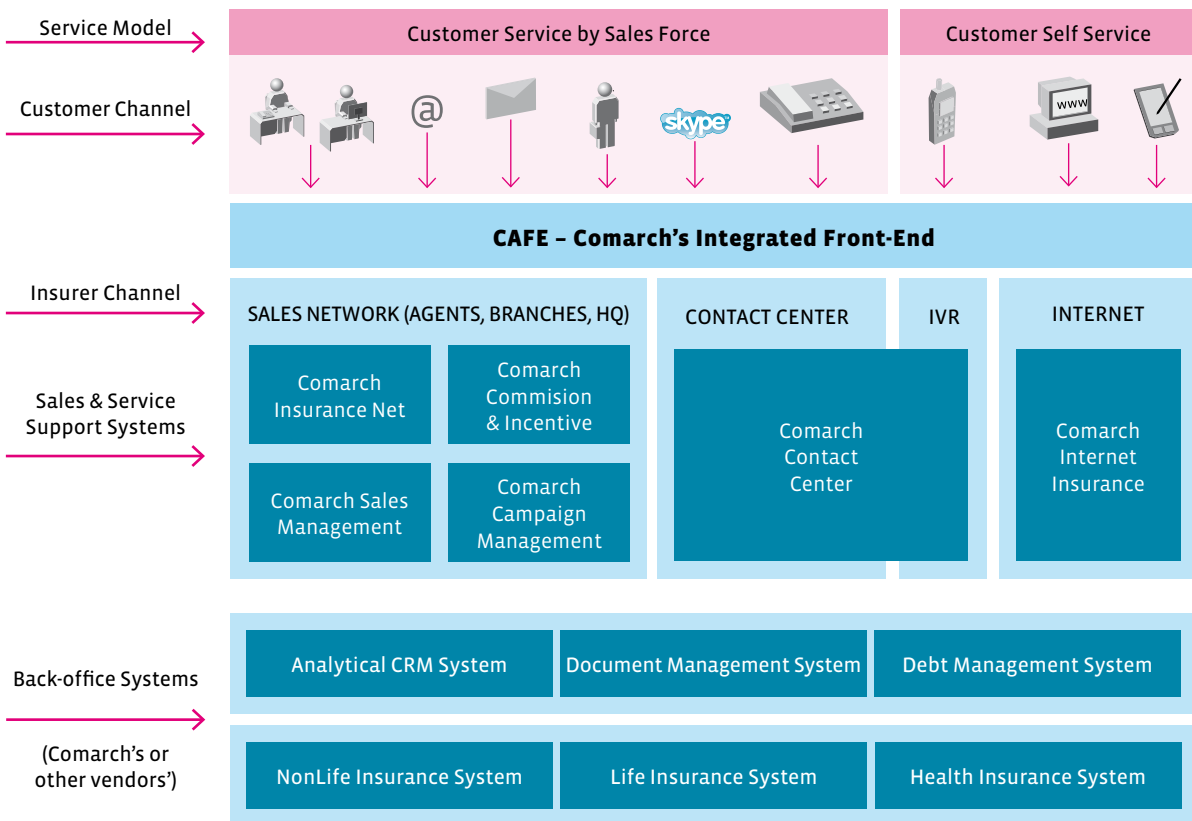
CAFE Functionality

Implementation of insurance company strategy in terms of operational sales support, customer service and sales plan management are the main tasks performed under CAFE - **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.

Users of CAFE include agents, managers, multiagency employees, insurance company department employees, marketing department members and teleoperators from the contact center. CAFE gives them a possibility to work in real-time with databases in headquarters (marketing, sales support) for example, for transferring and the realization of tasks, leads, service cases and marketing campaigns.

Example of CAFE functionality:

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



Full schema of CAFE functionality (Comarch Insurance Front-End)

6

Sales process organization

Development of sales processes and maintaining positive, long term relationships with customers require on the one hand, continuous and accurate identification of their needs and on the other, appropriately accommodating them within the friendly and efficient framework of the service system. Both of these are realized in the essential module of CAFE platform, represented by the **Comarch Sales Management** application.

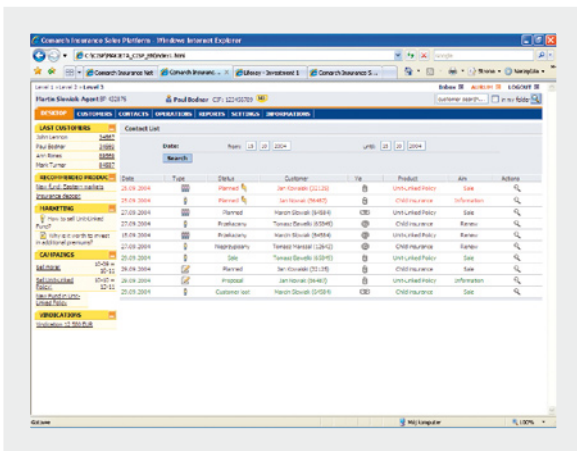
Comarch Sales Management is a complex tool supporting insurance agents, sales representatives as well as back-office employees, who manage the sales process (preparing information for advisors/representatives, creating pricing policies, creating sales plans, managing the workforce, monitoring sales and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

A user of CAFE platform often works in the customer context. Effective and efficient handling of tasks regarding various customer data is facilitated by quick view and editing options, with the possibility of obtaining detailed information about their segment, profitability, claim ratio, contact history, list of products owned and can suggest well-matched offers for additional or enhanced products.

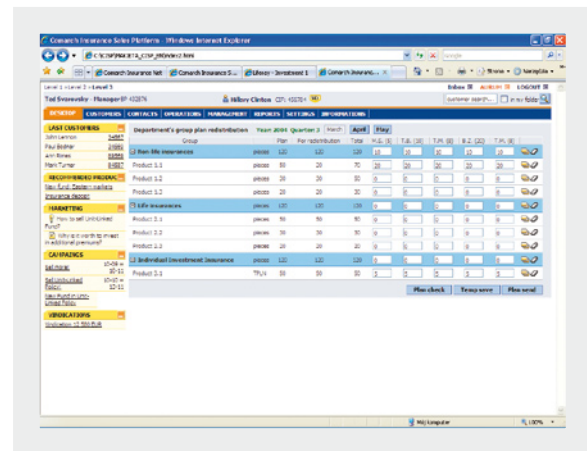
The Desktop is a basic screen which appears after logging into CAFE. It contains links allowing smooth navigation between all application sections and another component that presents the chosen functionalities in short form.

The set of elements available on the desktop depends on the employee's position or authority and is configured by the system administrator. The most frequently used items on the desktop are:

- contact list dedicated for an agent according to planned and transferred contracts as well as those required by sales plans
- task list highlighting past-due tasks or tasks in danger of becoming past-due
- easy to use a time schedule for managing contacts with customers and ongoing alerts and notifications
- sales plans for the current period versus the current progress
- commission monitoring with forecasting for the end of the month
- short information about a current marketing campaign
- a quick and always available search engine allowing for smooth transition to advanced search options
- transfer into another user's context in case of user substitution
- list of subordinate agents for each manager with a possibility for them to work in their context



Contact management



Sales plan redistribution

Marketing operation organization and coordination

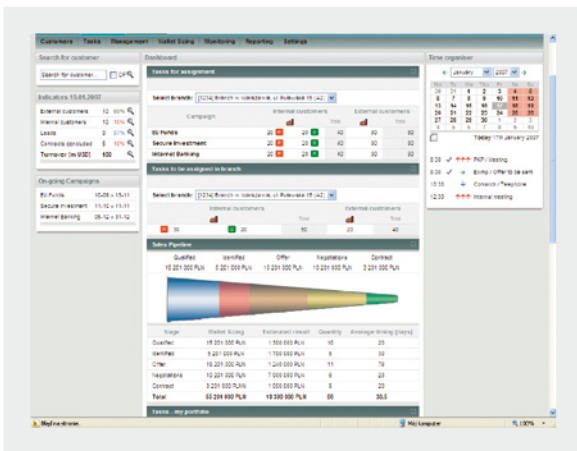
Building a knowledge base and customer segmentation
Comarch Analytical CRM is a new generation analytical decision making tool for the dynamic real-time processing of huge amount of data from internal insurance company systems as well as from other external systems. The system's functionality includes customer data management, creating and editing statistical models, a multitude of data composite analyses, sophisticated techniques of data visualization (taking into consideration specificity of data and user type). A combination of analytical tools and the campaign management application allows obtaining the results of a completed and closed marketing campaign process, guarantying a high degree of response and thus sales growth. Customer segment data can be uploaded from the core system by using batch files, for example.

Marketing Campaign Planning

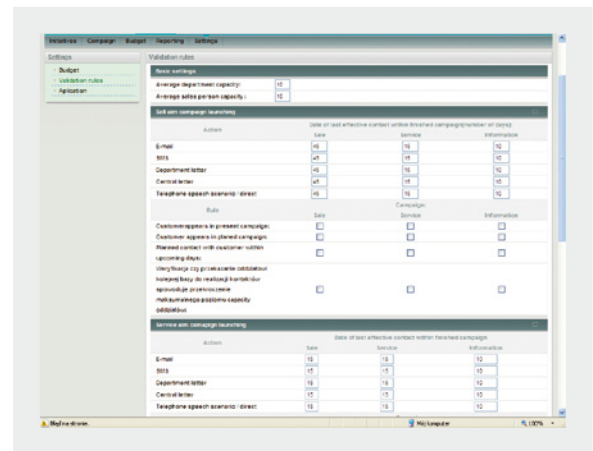
Comarch Campaign Management is a modern tool enabling successful and effective management of promotional actions or sales campaigns and generally understood information actions. The rich functionality of the system facilitates the management of an insurance company's communication with clients, agents and employees. The system allows handling complex campaign management processes involving multiple users working within different levels of the organization. The designed processes can launch operations, both automatically and manually, which ensure full control over the marketing action process. The system includes all the functionality of the entire marketing campaign management cycle, such as planning, testing, preparation, realization, monitoring and reporting, and also allows the collection of local marketing initiatives from agents.



Stages of the marketing campaign process



Simulation of sales plan realization



Setting of campaign parameters

Support of customer service processes

From offer to policy agreement

Comarch Insurance Net is an important part of CAFE platform. It supports agents with performing an offer simulation as well as with the 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. The operation is divided into steps for improved transparency of the fulfilled information. For current customers, many types of data (such as policyholder, policy owner, discounts etc.) can be automatically uploaded from the core system. During the operations mentioned, individual marketing hints for a particular customer can be displayed to the agent.

Change of insurance policy conditions

Applications for policy condition modification significantly simplifies customer service. The application for modifications (such as, data changes for the insured, changes to a beneficiary list or personal data, changes in amount or frequency of premium payments, changes to an assured sum, purchases of additional insurance, changes in premiums for a holiday) can be easily processed by agents. This has the important effect of unburdening the employees of a headquarters. Their task is limited to confirming the application properties and to order a printout of the appropriate documents for the customer. The customer benefits from faster and more direct service and an ability to view the status of the application on an internet portal.

Insurance documentation circulation

Integration with Comarch DMS (Document Management System) gives CAFE platform users an opportunity to manage document images (scanned paper documents) and electronic documents (text files, e-mails, etc.) with their historical versions in the customer context. The system supports automatic indexing of stored documents and their arrangement into topical groups (for example contact history with a specified customer or product documentation). In addition, the functionality of mass printing is included.

The system monitors the agent's need for contacting a customer, such as when an insurance policy agreement period is coming to an end. By using data collected in the core system's database, an agent can quickly make a renewal of the policy agreement.

Loss and claim service

Servicing losses and claims using CAFE platform is done in a quick and transparent manner. The user is asked to fill out an information form and the proposal is sent to the core system. Afterwards, the insurance company can immediately begin processing the claim.

Policy registration

Claim registration

Customer self-service portal

The **Comarch Internet Insurance** customer portal is a collection of information about an insurance company and its offer for existing and potential customers, as well as a customer self-service portal which helps users execute simple and safe operations on an insurance policy, such as an offer presentation, product simulation, policy/loss/claim proposals and investment fund management in the scope of fund policies.

The customer portal, as a part of CAFE platform, can work together with Comarch's core systems (**Comarch Life Insurance** and **Comarch NonLife Insurance**) as well as with other vendor systems. The customer version of the portal varies from the sales force version. The main differences are in the level of screen complexity (less functionality is offered for the customer), processes are optimized for inexperienced users and contextual help. The graphical representation of the solution is prepared to comply with the company's marketing vision. The solution is also adapted to an insurance company's business vision in the scope of internet customer service. Two descriptions of implementation are included on the right side of the page.

Direct sales model for insurance

- High ergonomics achieved by using simplified and dedicated interfaces
- Integration with partners' portals (sales application accessible for other portals)
- Simulation to policy pathway (maximum simplification for creating an insurance agreement)
- Credit card or e-payment
- Confirmation via SMS
- Policy printing in headquarters

Self-service investor portal for fund policies

- Browsing fund status, premiums paid and owed
- Sending fund orders (conversion, transfer, buy-out, additional payment, payment allocation)
- Safe authorization of customer orders (TAN single use passwords, SMS single use passwords, tokens, mobile ID)
- Knowledge portal for investors



Incentive compensation management for a sales network

Commission & Incentive programs

Comarch Commission & Incentive system is a part of CAFE platform which gives an insurance company the possibility for continuous improvement of commission & incentive policy, resulting in higher customer portfolio quality while maintaining high business rentability. Incentive programs can focus not only on commission, but also on points and prizes. The basic system configuration complies with the established framework common among European financial institutions, which possess large agent network and cooperate with huge financial brokers. Configurable algorithms for commission and point calculation, already using two hundred calculation functions, ensure strictly adhering to agent agreements. Information is presented on the CAFE **desktop** regarding commission value and collected points with a forecast for the end of the month.

Information portal for salesmen and managers

The information portal is a supplement to the commission settlement portal. This CMS solution (Content Management System) allows easy distribution of news, articles, documents, trainings, calculators and marketing folders amongst particular group of sales representatives. Portal can be made available both in an intranet or extranet.

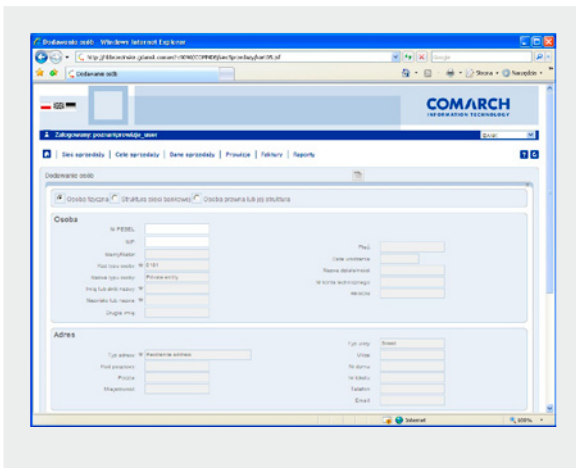
Goal-driven motivation

Goal-driven motivation is a key element of sales force management. The module of CAFE platform that corresponds to this provides functionality for creating and adjusting the annual sales & quality plan which is composed of a set of goals. Each sales force group may have a different set of goals to achieve. Overall performance or specific goal achievement may significantly affect the remuneration paid to sales staff. Sales goals can relate to the acquisition of new clients, quality ratio achievement (for instance, insurance loss ratio), and sales of selected product lines (such as Auto-Casco). The system gathers and analyzes business data collected from production systems on a daily basis. This data includes information about the acquisition of new clients and sale activities as well as the set of events related to financial or insurance products sold. Based on this information, realization of sales goals for individual sales representatives as well as entire structures can be calculated.

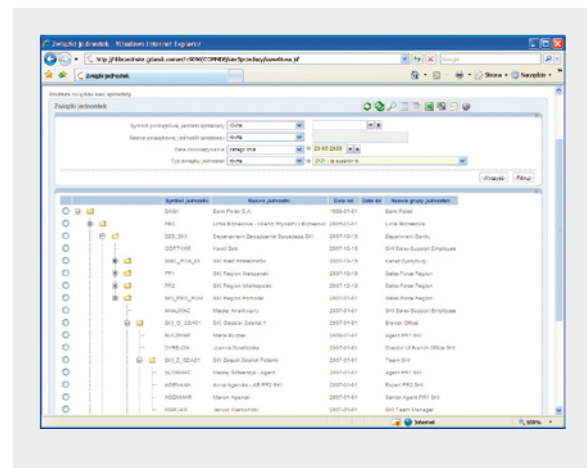
Sales network trainings

CAFE platform supports the organization of sales trainings, including basic information about the training, invitations for participants, distribution of training materials and setting the grading criteria. After the training, the system allows for the registration and analysis of test results and the settlement of costs. Grades obtained by agents on the training's final exam can also be used in Commission & Incentive algorithms.

10



Adding a sales network item



Browsing the sales network structure

Contact Center operation support

The future of the telephone channel is directed primarily as support for the Internet channel. The main assumption is to allow a customer to use a Call Center consultant's guidance during completion of operations on the Internet. Exploration of the portal is friendlier when it is possible to contact a consultant to clarify doubts at any moment, especially regarding new platform functionalities. This functionality in CAFE platform is represented by the **Comarch Contact Center** application.

Comarch Contact Center is a strategic contact point for integrating all channels used in communication with the customer. This covers telephone, including direct communication, voice mail and SMS options, as well as fax, email and the Internet. This solution raises the competitiveness of the company by increasing the efficiency and effectiveness of customer communication, improving the gathering and management of customer information and resulting in stronger customer relationships.

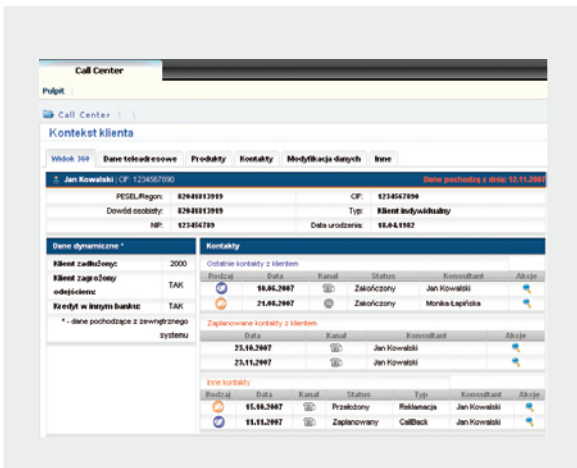
Comarch Contact Center is a modern, modular platform that is easy to extend. It supports all forms of communication and provides an automatic IVR (Interactive Voice

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.

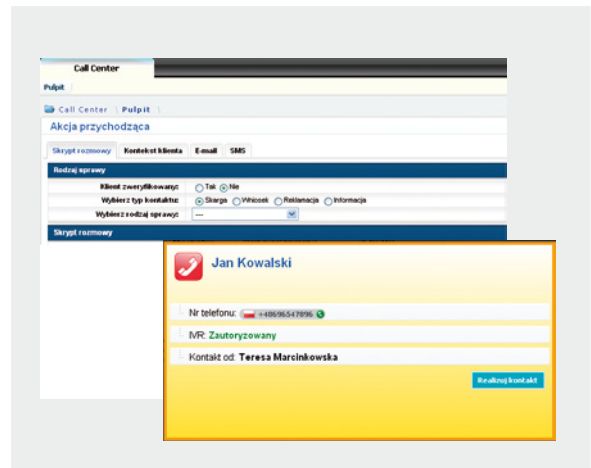
Key features of Comarch Contact Center include:

- Easy to use interface, tailored to agents' responsibilities, and is accessible via an Internet browser
- Flexibility in providing an easy introduction to new products and services offered to customers
- Handling outbound and inbound calls
- Customer service process automation
- Supports multichannel communication with the customer, including telephone, IVR, agent conversations, email and fax.

Automating processes is possible through the use of IVR (Interactive Voice Response), which helps relieve agents in the event of a significant accumulation of calls. The Comarch Contact Center solution is based on Web Services, which uses the benefits of IP telephony and web applications and ensures voice application (ASR-TTS) as well as Dual Tone Multi Frequency (DTMF) support.



Customer context – 360 degree view



Call Center – incoming call

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