

HELPING INSURERS LEVERAGE EXISTING SYSTEMS AND INCREASE IT FLEXIBILITY FOR IMPROVED BUSINESS RESULTS

In today's challenging business environment, insurers must seek ways to distinguish themselves to create a competitive advantage. Software AG's insurance solutions — based on the innovative webMethods product suite — can help improve your business processes while increasing the value of your legacy systems.

With rising claims costs and compliance pressures, insurers have limited resources and greater need to get more out of their existing investments. Disparate, product-centric information systems constrain your ability to

utilize customer data for more efficient claims processing, improved underwriting and better customer service.

Increase your competitive advantage

With more than 35 years of experience supporting mission-critical systems, Software AG can help you leverage your existing technology and uncover new ways to improve your bottom line.

Our insurance solutions build on your investments in legacy systems and application silos to improve business processes. Information from different systems and

formats can come together real-time to work for you.

With Software AG's assistance, leading insurers have:

- Improved agent retention rates and renewal performance
- Reduced claims leakage by 10%
- Cut underwriting cycle time by nearly 50%
- Significantly reduced integration development time on future projects
- Increased visibility into underwriting productivity and efficiency

"Currently we're saving \$490,000 a year just on forms distribution alone. And that doesn't include the operational savings we've realized from reducing call volume in the customer service areas."

- Jim Lupton, Vice President, Director, Systems Management,
American Fidelity Assurance Company

Improve underwriting

The variety of steps and hand-offs of information in an underwriting process limits your visibility into the status of new business and prevents you from delivering real-time responses to inquiries from customers or producers.

To address these issues, Software AG's underwriting solutions automate business processes to provide immediate access to accurate information and virtually eliminate paper use. This has enabled insurers to reduce operating costs and improve under-writing quality, control and profitability.

Optimize claims

Claims adjusters and service representatives need to access data from multiple sources and documents in various forms when assessing or processing a claim, consuming time and money. Manual steps reduce transparency of the claims process and increase the risk of claims fraud and manipulation.

Software AG can help you address shortcomings in your claims management process by:

- Increasing the efficiency of claims management
- Simplifying claims assessment
- Offering innovative services with flexible delivery channels
- Integrating independent agents and intermediaries

These improvements reduce claims leakage and allow adjusters to assess more complete claimant information for better decision-making. And with self-service claims, from first notice of loss to information provision and status inquiry, highly skilled resources within the company can focus on value-added activities.

Enable agent integration

In today's market, you need to improve the way you work with independent agents and brokers to win business that would otherwise go to competitors. Software AG can help you increase policy sales by providing independent agents with easy access to real-time quotes, policy inquiries and update capabilities.

Software AG offers a flexible, standards-based method for integrating data from internal rating, underwriting and legacy policy systems to interact with a variety of agency management systems with disparate interfaces used by independent agents. This makes it easier for independent agents to use their own agency management systems to:

- Capture new quote requests or policy inquiries
- Automatically transfer requests to your systems for processing
- Receive real-time responses

Achieve your business objectives

Software AG has worked extensively with insurers to develop a process-driven blue-print for systems-integration initiatives. Once business processes are optimized, their value can be extended by integrating them with key informational systems in a Service-Oriented Architecture (SOA) — the most flexible, effective and efficient way for insurance companies to integrate human processes with systems.

Let us help you get maximum value from your existing systems to create a competitive advantage. We have a team that's specialized in designing solutions for the insurance industry — ready to assist you in achieving your business vision.

AT THE CORE OF SOFTWARE AG'S INSURANCE SOLUTIONS

Application Modernization – More than 70 percent of corporate data at insurance companies resides in mainframe (legacy) systems. Leveraging Software AG's expertise in application modernization and proven webMethods Legacy Integrator technology, insurers have seamlessly integrated legacy systems with new business applications – all without touching legacy code.

Business Process Management (BPM) – Insurers have dramatically reduced operating costs and improved underwriting quality, control and profitability with Software AG. Our best practices and webMethods Business Process Management Suite have helped them automate and optimize underwriting processes.

Service-Oriented Architecture (SOA) – Software AG offers an innovative standards-based suite to enable an SOA. A central repository called CentraSite™, co-developed by Software AG and Fujitsu, enables management and governance of services within an SOA.

Take the next step to get there – faster.

To find the Software AG office nearest you, please visit www.softwareag.com

ABOUT SOFTWARE AG

Software AG is the world's largest independent provider of Business Infrastructure Software. Our 4,000 global customers achieve measurable business results by modernizing and automating their IT systems and rapidly building new systems and processes to meet growing business demands.

Our industry-leading product portfolio includes best-in-class solutions for managing data, enabling service oriented architecture, and improving business processes. By combining proven technology with industry expertise and best practices, our customers improve and differentiate their businesses – faster.

Software AG – Get There Faster

© 2007 Software AG. All rights reserved. Software AG and all Software AG products are either trademarks or registered trademarks of Software AG. Other product and company names mentioned herein may be the trademarks of their respective owners.