

Solutions for the

Insurance

INDUSTRY



Perot Systems provides consulting and technology-based business solutions for the insurance industry. Through the expertise of highly skilled associates, we deliver industry-specific counsel, cost-effective business process solutions, project and program management support, and comprehensive applications and infrastructure solutions that align customers' technology to their business strategies and maximize returns on their IT investments. And through collaborative, long-term relationships, we help customers achieve and sustain measurable results.

DRIVE YOUR PROFITABILITY WITH INSURANCE ADMINISTRATION SOLUTIONS FROM PEROT SYSTEMS.

“Based on advances in technology and industry standards, insurance carriers are positioned to **enter an era of transformation** that will help them successfully **respond to growing performance pressure.** Perot Systems Corporation has developed IT and Business Process solutions that enable insurers to **focus investment dollars on strategic priorities** as they fundamentally **improve cost structure and service delivery.**”

—James Champy,
Chairman of Consulting, Perot Systems
author of the best-selling
Reengineering the Corporation and
X-Engineering the Corporation

In today’s competitive marketplace, insurance companies must overcome obstacles to profitability as they strive to meet the ever-changing needs of the producers responsible for reaching their customers. One such obstacle is business and technological complexity, which can restrict a company’s responsiveness to market demands, impede operational efficiency, and reduce cost-effectiveness.

To achieve and sustain profitability, insurers must recognize and respond to market demands and administer policies in the most effective and efficient ways possible.

- To drive growth, they must possess the right combination of flexibility, processes, and technology to rapidly introduce new products to keep pace with economic trends and consumers’ life changes.
- To continuously lower administrative costs, they must economically evolve administration of products—from new business and underwriting to active and closed-book policy administration—without sacrificing customer service.

As insurers refocus their long-term strategies from merely reducing costs to driving profitable revenue, they need access to proven processes and technologies that enable them to address inefficiencies and optimize operations for greater value.

- To effectively develop and manage products, insurers must re-think the costly practice of creating and maintaining separate systems for individual products.
- To improve access to and increase the value of information, they must find ways to convert and link data from old systems to new.
- To increase operational efficiency, they must address the inconsistency of business processes across multiple systems and products.
- And to realize economies of scale, they must standardize and integrate technology and processes.

DRIVE GROWTH, EFFICIENCY, AND PROFITABILITY WITH COST-EFFECTIVE INSURANCE ADMINISTRATION AND TECHNOLOGY SOLUTIONS.

Perot Systems brings insurance companies the knowledge and expertise to help align business strategy, technology, and processes to drive growth, increase efficiency, and improve profitability. With real-world experience gained from providing long-term policy administration services to complex, transactional-based insurance organizations, we have developed a variety of business solutions to effectively manage individual administrative business functions or end-to-end policy administration. We can help you:

- Shorten the product development lifecycle and reduce time-to-market for new products
- Improve new-business and underwriting cycle times
- Reduce costs to administer active and closed books of business
- Enhance policyholder service
- Improve producer loyalty

THE LIFESYS™ POLICY-PROCESSING SYSTEM.

At the heart our insurance administration solutions is LifeSys, our proprietary policy-processing system. Developed through years of work with life insurance companies, LifeSys is a powerful, Web-enabled tool for processing policies from initial applications to claims that provides real-time access to policy information via the Internet or intranet. With the LifeSys system, you get:

- A single policy-processing system for all your products that supports rapid, low-cost product development and leverages client functionality
- Support for multiple products, including term, whole life, universal life, annuities, pre-need, specialty need, mortgage, disability income, long-term care, and more
- Real-time access to information through a modular, scalable Web-enabled architecture designed for reliability and security

- Multiple, customizable reporting options, including weekly, monthly, and quarterly SLA reporting; eligibility, persistency, volume by state, producer, and employer; due, past due, and deferred premiums plus suspense aging

BUSINESS AND TECHNOLOGY SOLUTIONS.

Along with the LifeSys system, Perot Systems offers a complementary array of business process, application and IT infrastructure solutions to help insurers maximize returns on technology investments and leverage their information systems for competitive advantage. Through these, we can help you:

- Reduce costs and optimize efficiencies in non-core, back-office business processes such as finance and accounting, enabling you to redirect resources to core, business-building functions.
- Improve access to information when and where it's needed by migrating to a service-oriented architecture that enables functional standardization and information-sharing across systems for an enterprise-wide view of information through a common interface
- Add flexibility, scalability, and security to information systems by enhancing legacy applications and infrastructure
- Control and predictably budget IT costs through cost-effective application management services and IT outsourcing solutions

Whether you need an individual service for a targeted business challenge, or comprehensive insurance administration capabilities, we can deliver the solution that's right for you.

TRAVEL THE PATH THAT'S BEST FOR YOUR BUSINESS, SUPPORTED BY EXPERIENCE, EXPERTISE, AND A CUSTOMER-FOCUSED PHILOSOPHY AND APPROACH.

Through successful long-term relationships with Fortune-class companies worldwide, Perot Systems



brings long experience, deep expertise, and a dedication to total customer satisfaction.

Since 1988, we've delivered technology-enabled solutions to help businesses control costs, optimize efficiencies, accelerate growth, and increase value. And with the 2005 acquisition of Transaction Applications Group (TAG), we add expertise gained through delivering cost-effective, profit-driving solutions to the insurance industry for more than 30 years.

We've continuously deepened that expertise through the use of industry best practices and the development of highly efficient proprietary methodologies. And whether delivering an individual service or a fully outsourced solution, we practice a philosophy and approach based on our core business values.

- We serve selected industries and enjoy a track record of consistent growth.
- We build collaborative, long-term relationships with our customers, based on mutual respect.
- We have earned an unsurpassed reputation for trustworthiness and integrity by consistently meeting or exceeding our customers' expectations.

DISCOVER THE BENEFITS OF OUR GLOBAL DELIVERY MODEL.

Through a global network of associates and delivery centers, Perot Systems leverages the best of on-site, on-shore, near-shore, and offshore delivery to bring businesses a blend of benefits no traditional delivery channel can:

- Our team of more than 16,000 associates offers you real flexibility in resource availability and scalability.
- Our network of application and service delivery centers in North America, Europe, and Asia offers you resources where and when you need them, and facilitates the ideal cross-network blend of skilled professionals working for you.
- Our flat organizational structure generates high efficiency, swift response, and cost efficiencies that, in turn, help your business move quickly and cost-effectively.



Put the people, processes,
and technology expertise of
Perot Systems to work for you.
To contact an insurance industry
expert, e-mail insurance@ps.net.

ABOUT PEROT SYSTEMS

Perot Systems delivers process and technology-based business solutions to help organizations worldwide control costs, streamline operations, accelerate growth, and create new value. Drawing on deep industry and technical expertise, a portfolio of integrated services, and a cost-effective, reliable global delivery model, we help businesses maximize returns on IT investments and achieve measurable results.

SOLUTIONS FOR THE INSURANCE INDUSTRY

Consulting Solutions

- Strategic IT Assessment
- TCO and ROI Analysis
- Project, Program, and Transition Management
- Quality Assurance Programs (ISO, CMMI, Six Sigma)

Business Process Solutions

- Administrative Solutions
 - New Business
 - Policyholder Service
 - Commissions
 - Accounting Services
 - General Accounting
 - Claims Administration
- Business Process Design and Reengineering
- Claims Processing
- Finance and Accounting Process Assessment
- Order-to-Cash and Procure-to-Pay Processing
- Document Management

Applications Solutions

- Application Development
- Application Management
- Application Migration and Reengineering
- Application Testing

Infrastructure Solutions

- IT Outsourcing
- Infrastructure Assessment
- Infrastructure Implementation and Migration
- Program Management
- IT Service Management
- Systems Automation
- Information Assurance Services
- Web Hosting
- Enterprise Computing
- End-User Computing

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