

TRANSFORMING INSURANCE

Unlocking the Potential
of SAP Enterprise Solutions



WHY CHOOSE HCL AXON?



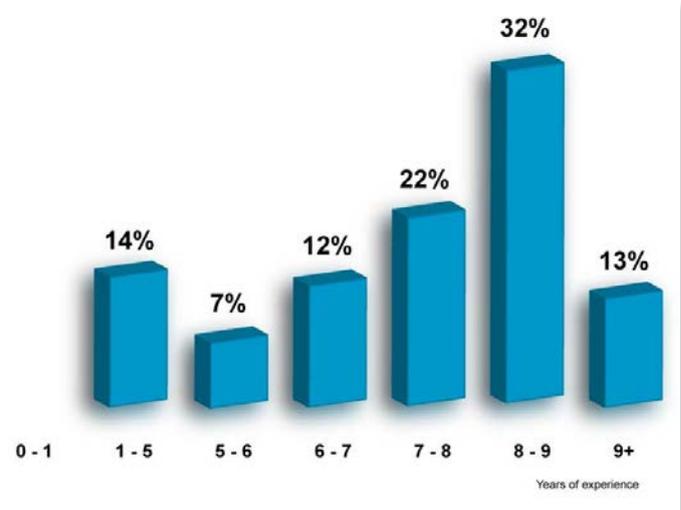
To thrive in this market companies need to be able to efficiently develop products that can quickly satisfy their customers whilst building longer-term and therefore more profitable customer engagements. They need to optimize both internal and external innovation, while seeking operational excellence at all levels with an enhanced level of insight into the inherent risk of their business.

At the same time most insurers are struggling to cope with ageing and inflexible system environments which are difficult and expensive to integrate across functional silos and which inhibit the transformation needed to meet these business challenges.

Dubbed “The New Normal,” insurers are facing a new business climate marked by continuous change to regulation and compliance standards. This tumultuous environment requires organizations to be more efficient in current processes and more nimble in adapting to future change. Business Transformation to answer these needs is no longer a luxury addressed opportunistically; it is an imperative to survive.

HCL AXON stands ready to assist in this needed transformation with consultants that average eight years experience in the industry and have participated in some of the most interesting and complex SAP implementations to date. Our Global Insurance practice blends an unrivalled depth and breadth of Insurance Industry knowledge with a rich set of core capabilities in Business Consultancy, Systems Integration and Applications Management.

The Global Insurance practice focuses on the future of the insurance industry across life, annuity, reinsurance, personal and commercial lines, with a particular focus on the alignment of SAP solutions to meet the specific needs of our clients in those industries.



“Relative to its competitors, the average AXON consultant has more SAP product and implementation project experience”

Gartner

OUR APPROACH

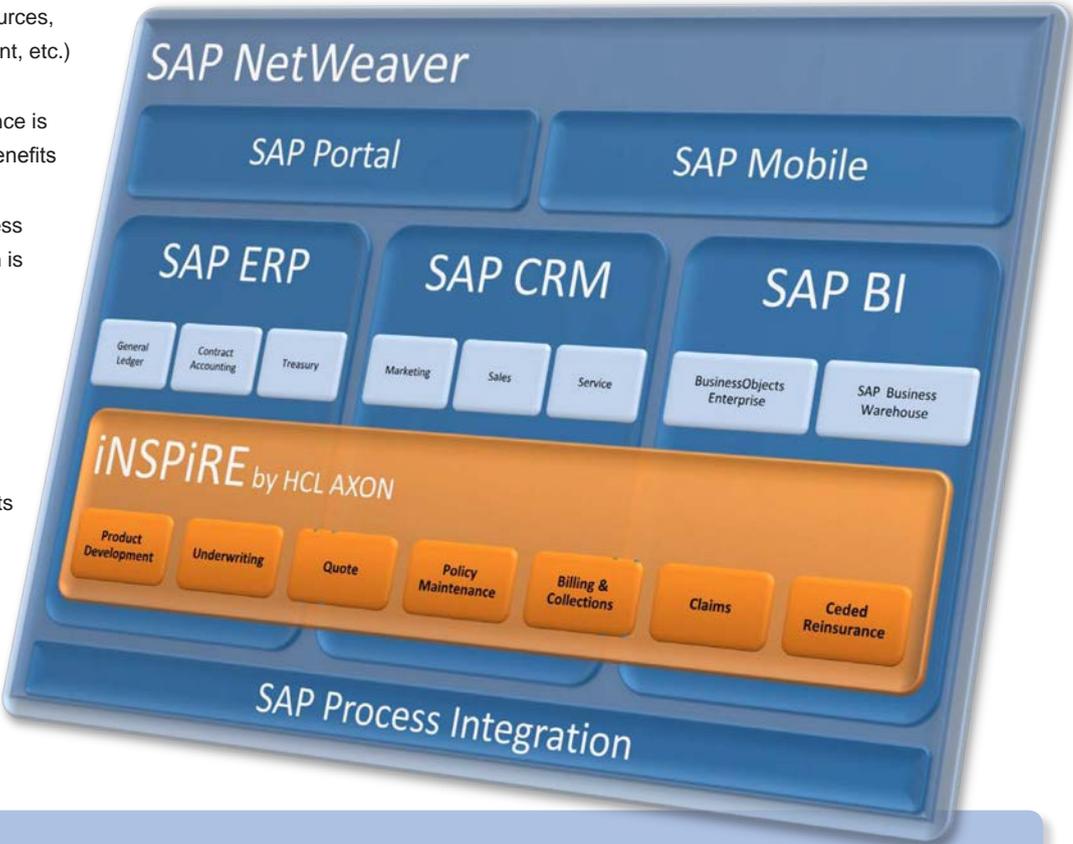
A step change in business and technology delivery is required to reconcile these conflicting requirements.

HCL AXON believes that the industry will move towards more open and service-oriented architectures (SOA) based upon enterprise platforms with integrated support for insurance operations (sales, underwriting, policy administration, claims administration, etc.) and administrative operations (accounting, investments, human resources, procurement, performance management, etc.)

The HCL AXON proposition for Insurance is based upon delivering real business benefits by aligning applications and enterprise level services with a company's business architecture. Included in this approach is leveraging:

1. Enterprise Resource Planning (SAP ECC)
2. Business Planning & Consolidation (SAP BPC)
3. Analytics using SAP BusinessObjects
4. End-to-end insurance solutions - (HCL AXON's iNSPIRE).

HCL AXON's iNSPIRE is an end-to-end insurance solution configured (not coded) on the world's most utilized business application platform - SAP NetWeaver



Propositions and Differentiators	Functions	Engagement Types
<ul style="list-style-type: none"> ■ iNSPIRE an End-to-End Insurance Solution ■ Business Transformation projects ■ SAP Financials For Insurance (SFI) Template ■ World Class Insurance Skills ■ SAP Award for Best CRM Deal in APAC ■ SAP Award for Best New Project 	<ul style="list-style-type: none"> ■ SAP for Insurance (Claims, Commissions, Billing & Payments) ■ SAP ERP (Finance, Procurement & HR/ SAP HCM) ■ SAP Financial Asset Management (FAM) ■ SAP CRM 	<ul style="list-style-type: none"> ■ \$1m to \$40m (Sales Finance) ■ 6 months to 5 years ■ T&M to Strategic Partnership ■ Business Transformation ■ SAP Implementation ■ SAP Applications Management

*The HCL AXON proposition for Financial Services is based upon **delivering real business benefits by aligning applications and enterprise-level services with a company's business architecture***

A DEDICATED PRACTICE



HCL AXON has a sixteen year record of close collaboration with SAP and is now one of the largest global services provider dedicated to SAP-enabled business transformation.

HCL AXON has successfully deployed SAP-based solutions at many insurance clients and, in doing so, has gained first-hand experience of the challenges facing the industry.

HCL AXON's Insurance practice differentiates itself from its competitors in several key areas:

1. **High-quality, experienced resources**

To enhance our existing core capabilities in Business Consultancy, Systems Integration and Applications Management, we have invested heavily to build a significant core team of the most highly experienced SAP Insurance specialists in the market today.

These are professionals with solid Insurance backgrounds and with an average of 4-5 years experience in the following specific SAP solutions:

- Claims Management (FS-CM)
- Incentives and Commissions Management (FS-ICM)
- Collections and Disbursements (FS-CD)
- Financial Asset Management (FS-FAM)
- Marketing, Service and Customer Management for Insurance (Insurance-CRM)
- ERP (FI, CO, BI) for Insurance

2. **Partnership with SAP for development of Insurance products**

HCL AXON has an extensive relationship with SAP in many industries, including direct involvement in supporting the development of SAP and Add-on systems in multiple industries. Here are some examples of the joint activities in Insurance:

- Analytics: Value Accelerators for Insurance
- ERP: Rapid Implementation package for SAP Financials for Insurance

3. HCL AXON's iNSPiRE, an end-to-end insurance solution

HCL AXON has configured an insurance solution based on the most recent releases of SAP CRM, ECC and BI. This solution continues to evolve to include 'model' insurance organizations with associated end-to-end processes.

This asset is available as a 'proof of concept' solution for HCL AXON clients to model their future processes, to accelerate product configuration and/or to assist with fit-gap analysis. This asset is also open to enhancement by partners.

HCL AXON is able to provide demonstrations to customers of complete end-to-end processes (e.g. for Insurance: from the initial quote to the issuance of a policy and the handling of a claim against that bound coverage).

4. Partnerships with vendors and specialist consultancies

HCL AXON has a long and successful history working with partners internationally and particularly within insurance and banking.

- msg Systems, Inc.
- Method360
- Saavis
- Compircus

HCL AXON believes that these partnerships make the SAP proposition more complete and compelling to customers whilst reducing implementation risk. We will continue to seek out the best partners to generate real value for HCL AXON's customers.

EXPERIENCE WITH THE WORLD'S MOST PRESTIGIOUS INSTITUTIONS



ABOUT HCL AXON

HCL AXON is a global pioneer in leveraging leading technologies to drive value realization. Our value management approach accelerates the realization of benefits from your investments by aligning IT to your clients' required business outcomes. We provide the complete range of consulting, hosting and BPO services, necessary to define, realize and sustain real business change. Our unique delivery model integrates on-site business transformation consulting services with near-shore and off-shore technical development and support capabilities, to ensure that our clients receive the optimal solution at the right price point.

Accelerate Value

We recognize that different organizations require differing outcomes from their ERP investment, and as such we provide different solutions to best address these needs:

- **Consulting** – Design, deployment and optimization of world-class business practices
- **Transformation** – Delivering fundamentally improved levels of operational performance through the implementation of world-class ERP platforms
- **Refresh** – Rapid implementation of pre-configured industry specific business solutions based on world-class ERP platforms
- **Re-platforming** – Migrating legacy solutions onto today's leading technology platforms
- **Sustainment** – Complete heterogeneous systems applications management capabilities from remote system monitoring through to ITO

In all of these approaches, HCL AXON combines unrivalled experience in deploying the world's leading enterprise application software with significant industry experience to ensure that our programs deliver value for our customers, faster and more cost effectively than any of our competitors.

True Global Delivery

HCL AXON operates as a single global organization allowing us to deploy consulting teams which leverage proven industry and solution best practices from our offices around the world. We fully understand that successful implementation projects require both on-site client engagement to drive process design and business change while simultaneously leveraging the significant cost and time zone benefits associated with cost effective off-shore and near-shore, round-the-clock delivery centers. Our global delivery model does not treat off-shore as an afterthought; we fully integrate our off-shore capabilities into our implementation and application management methodologies to ensure that the value of the integrated on-shore/off-shore model is fully optimized.

IT is all about certainty of outcomes

Ultimately our engagements are driven by the need to deliver certainty to our clients:

- **On Value**
- **On Time, To Budget**
- **Guaranteed Service Levels**
- **Committed Cost Reductions**
- **Realized, Cashable Benefits**
- **Achieved Business Metric Improvements**

HCL AXON regularly contracts to the delivery of specific outcomes – whether it is a reduction in a call center's average call handling time, guaranteed infrastructure management cost-reductions or a particular cost saving or performance improvement.

Financially Stable and Respected

HCL AXON is a wholly owned subsidiary of HCL Technologies, a \$6 billion global technology leader with over 85,000 employees. HCL is not only financially robust; it is also globally recognized for its revolutionary management practices which focus on trust, integrity and the empowerment of our employees. This approach, which we call Employee First, is the subject of one of the most frequently taught Harvard Business School Case Studies.







HCL AXON is the best in the world at creating industry-specific, end-to-end platform solutions that deliver business performance

www.hcl-axon.com

eas-sap@hcl.com

HCL

© HCL AXON 2011 (All references to HCL AXON include former Axon)

Oct 2011/A/Ref 4239