While the insurance industry is trying to keep pace with the demands for self service by promoting digitalization and new technologies through mobile apps, many insurers continue to struggle with the reality of multiple and often obsolete policy administration systems (PAS). The struggle is real:

- Digital Integration Challenges
- New Product Implementation
- Features and Functionality Limitations
- Data Exposure for Customers Limited

It’s not the technology choice, but rather the timing of the technology choice. Due to the rapid pace of technology, many of these platforms had not considered digitalization in their architecture. Consider this the average production PAS platform was originally architected 30+ years ago.
New technologies open opportunities and potential for insurers to not only meet market demands for new products and self-service. But also to transform their business to keep pace and even separate themselves from the competition. However, making a decision on implementing the right PAS platform continues to be a challenge.

With the industry witnessing a rapid transformation, insurance carriers are constantly challenged to:

- Improving their speed to market
- Enhancing product packaging for new market demands
- Staying current with growing consumer expectations
- Enriching their customer and agent experience
- Reducing need for customization and TCO (Total Cost of Operations)
- Offer services on multi-channel and on-demand

Furthermore, the comprehensive nature required in today’s PAS platforms calls for a creative solution that involves a structured and proven methodology.

While the insurance industry is moving towards promoting mobile apps, many insurers are struggling their way through multiple and often obsolete policy administration systems (PAS).
Market Drivers

- **Regulatory**
  - Increasing demands
  - Speed of change
  - Data security

- **Time to Market**
  - Speed and accuracy
  - Flexible product packaging

- **Growing Interest in ‘As a Service’ Model**
  - Lower cost of ownership
  - Reduced maintenance costs
  - Rapid Upgrades

- **Insurance Platforms**
  - Digital age
  - Data analytics
  - Mobility

Most of the installed Policy Administration Systems struggle to support the expectations and demands of today’s consumers.

Wynsure Front Office

Technology that meets the expectations of modern consumers who seek simple digital mechanisms to engage. Wynsure Front Office seamlessly supports multiple interactions between consumers, administrators, distribution and the home office.

360 DEGREE FRONT OFFICE VIEW

**Wynsure Front Office**

We make insurance effortless

**Sales Management**
- Producer management
- Commission management
- Point of sale solutions
- Proposal management
- Premium management

**Customer Management**
- KYC
- Producer performance dashboards
- Customer relationship management
- Member onboarding
- Contract life cycle management
- Online billing
- Premium management

**Actuarial and Product Management**
- Experience analysis
- Portfolio analysis
- Product & pricing insight
- Experience analysis
- Risk insights
- New product insights

**Analytics**
- Contract life cycle management
- Straight through processing
- Pipeline & account management
- Producer on-boarding & regulatory compliance

**Digitally Enabled**
- Customer DNA scoring
- Electronic enrollments
- Direct billing, online payments

**Mobility**
- Digital age
- Data analytics
- Mobility
Digitalized Wynsure Back Office

A powerful, insurance policy administration system that supports capabilities such as multi-lingual, multi-line, digitalization, self-services and analytics.

With its proven scalability and modular functionality, Wynsure stands as a one-stop solution and a leader in the group insurance space.

* Currently under development
** Current capabilities being enhanced
# Wynsure Business Suite

## Key Benefits

The Wynsure Solution Suite supports business functions and industry best practices across the insurance life cycle and fully integrates the end-to-end ecosystem. Wynsure's modern Front Office combined with our proven core Back Office accelerates seamless distribution across all digital and assisted channels. Key benefits of the Wynsure Solution Suite are:

- Speed to market Omni-distribution
- Operational efficiencies
- Digital technology
- Strategic insights

## Wynsure Business Suite

<table>
<thead>
<tr>
<th>Product factory</th>
<th>Underwriting</th>
<th>Billing</th>
<th>Policy services</th>
<th>Claims</th>
<th>Customer services</th>
<th>New business</th>
<th>Analytics</th>
<th>Document management</th>
<th>Portals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Configure, replicate, deploy&lt;br&gt;Designed for the business wizard in your team&lt;br&gt;Template-based configuration - take the guess-work out of the equation!&lt;br&gt;Unique methodology, multiple design capabilities</td>
<td>Risk centric underwriters desktop - focus the underwriters&lt;br&gt;Attention where required most straight through processing ready&lt;br&gt;Allows expending flexible yet profitable solutions tailored to your customers' needs</td>
<td>Flexible solutions for seemingly complex problems&lt;br&gt;Variety of options... all configurable&lt;br&gt;One user experience, one touch handling</td>
<td>End-to-end policy life cycle management&lt;br&gt;Powerful rule-based automation, improved resource optimization!&lt;br&gt;Fewer errors, consistent service</td>
<td>Automated adjudication that allows agility with empathy&lt;br&gt;Workflow capabilities designed to scale with your team’s experience</td>
<td>360-degree customer-centric view to things that matter most&lt;br&gt;From timeline views to built-in chat - a whole new digital experience for your customer service team Taking “digital” to the next level</td>
<td>From quote to policy delivery&lt;br&gt;Single process, multiple products&lt;br&gt;Fully optimized, configurable straight through processing</td>
<td>Knowledge is power&lt;br&gt;Small to Big Data - powerful business intelligence&lt;br&gt;Customizable dashboards - organize, understand &amp; reorganize</td>
<td>Communication made simpler&lt;br&gt;Smart working with suite of end-user content development tools &amp; services&lt;br&gt;Enhanced search, retrieval and secured information across the enterprise</td>
<td>Gateways into the business&lt;br&gt;Personalized for various user profiles - from back office to agents and everyone in between specialized for groups &amp; individuals</td>
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**Client Success Stories**

**CASE STUDY 1**

**FUNCTIONAL AREA SUPPORTED**
- Product Factory, Policy, Billing

**CLIENT**
US-based financial services company that offers Group Life, Disability, AD&D, Limited Benefit Health Insurance.

**VALUE DELIVERED**
- Faster time-to-market
- Group billing capacities

**CASE STUDY 2**

**FUNCTIONAL AREA SUPPORTED**
- Product Factory, Policy, Billing

**CLIENT**
A leading Canada-based insurance company that offers Group Life & Disability-based products to Canadian government & private employees.

**VALUE DELIVERED**
- Faster time-to-market
- Availability of web portal for groups
- Group billing capacities
- Bilingual solution ready to deploy in English-spoken provinces
- Efficient handling of Canadian tax requirements

**CASE STUDY 3**

**FUNCTIONAL AREA SUPPORTED**
- Product Factory, Policy, Billing

**CLIENT**
A leading US-based Insurer specializing in business to Credit Union employees and members, selling Group Life, Disability and worksite products to the Caribbean market.

**VALUE DELIVERED**
- Provide foundation for growth in the Caribbean and expansion to other markets
- Faster time-to-market
- Availability of web portal for group administrators
- Group billing capacities

**CASE STUDY 4**

**FUNCTIONAL AREA SUPPORTED**
- Contracts, Claims and Billing

**CLIENT**
A large French and European institution, Their insurance related activity is dedicated to Health insurance.

**VALUE DELIVERED**
- Provided a “turnkey” solution with its vibrant infrastructure, operation, support and maintenance
- Minimized implementation timeframe to 6 months against industry standard of 7-12 months
Key Product Features and Differentiators

- **Pre-configured and modular product** and configuration templates tailored to our target geographies and lines of business

- **Digital-ready**: Responsive web (Mobile-friendly) self-service portals and support straight through processing transactions

- **Scalable** deployment to hosted private-cloud environment with Wynsure’s open source stack

- **Adaptive**: Wynsure is also available as an on-premise installed solution if “as a service” model does not

- **Agile disaster recovery infrastructure**: Cloud, private cloud, and dedicated DC hosting options are available to manage the unforeseen data issues

- **Supports global implementation**: Wynsure has multilingual, multicurrency capabilities and externalized tax/regulation layer

- **Integration-ready**: Wynsure’s APIs offer ease of integration to enable end-to-end insurance solutions and integration with possible third party applications too

- **Comprehensive**: Integrated document generation, distribution and document management

- **Secure** deployment with physical data segregation between clients

- **High-availability**: Exceeding 99.9%, as all the core applications of Wynsure are hosted out of servers

- **Preparedness to changing regulations**: Wynsure has been built to accommodate numerous industry and governmental regulations
ABOUT MPHASIS WYDE

Mphasis Wyde is a global end-to-end Insurance Policy Administration Solution provider using Wynsure, a multi-language, multi-currency platform solution that can be deployed ‘on premise’ or ‘on cloud’. Mphasis Wyde is headquartered in Bloomington, Minnesota, with offices in Canada, an R&D center in Paris, and a Centre of Excellence in India. Wyde was acquired in 2011 by Mphasis, a billion dollar publicly traded Information Technology services provider. Mphasis enables customers to reimagine their digital future by applying a unique formula of integrated cloud and cognitive technology. Mphasis X2C™ formula for success (shift anything to cloud and power everything with cognitive), drives five dimensions of business value with an integrated consumer-centric Front2Back™ Digital Transformation. Our integrated Wyde plus Mphasis solutions offering is aimed at creating value for our customers, helping them improve their business with minimum hassles and capital outlays. A perfect blend of domain expertise, technical excellence, business intelligence and customer experience management is what makes us endearing to our clients.