



everis

an NTT DATA Company

General Insurance

Inspiring insurance sector **by everis**



General Insurance:

The diversity of products that include general insurance, where traditional models are affected by increasing globalization as well as the changing demands of customers and how to meet them, mean that companies require a new way of approaching their organization as well as the systems and processes that support their business.

To respond to the current situation, each branch must be transformed in order to become flexible and responsive to change, seeking the greatest amount of synergy with one another, so that they have efficient processes to respond to all the complexity that the market current demands. This involves optimizing organizations by streamlining processes and tools that support the business.

What really matters

everis has demonstrated its ability to understand the uniqueness of each branch and its contextualization in all areas of the organization, so that it can efficiently accompany companies in adapting their existing models by improving and automating business processes, transforming operations and consolidating their platforms. Achieving these steps leads to: simplifying the back-office, the synergies between branches, as well as unprecedented flexibility in the products offered, resulting in overall cost reduction.

Services:

- Multi-branch subscription.
- Claims.
- Premium calculation engines.
- General insurance CORE renewal.



Multi-branch subscription.

everis's goal is to help insurance companies to transform, innovate and adapt to today's competitive environments. Through its experience and efficient use of technologies, everis improves product development, shaping them to offer a differentiated value proposition and improving marketing.

How everis helps

everis has specialized assets that combine its general insurance knowledge, skills and services to help insurance companies to industrialize processes and implement business strategies with rigorous efficiency.

- Product workshop.
- Subscription solutions.
- Underwriters and multi-pricing services.
- P&C SW product selection.

Differentiated values of everis approach

- Customer orientation as the main entry point.
- A sales vocation, with tools that support sales: product recommendation tool, support for specific marketing campaigns for a channel, customer segment, business type, etc.
- Accelerate new product development.
- Improve underwriting, risk assessment and selection capabilities.
- Increase new business production.
- Greater flexibility and independence in the commercial circuit.



Claims.

Insurance companies seek high performance in their claims operations and so they must adopt a digitized management vision aimed at improving customer satisfaction - through a more personalized and customer-focused experience, cost reduction and increased retention, and to achieve better identification of fraudulent activity.

In a digital world, customer expectations have never been higher and a key point in satisfying them is in the event of a claim, which will determine the future relationship with them.

How everis helps

everis offers partnerships, methodologies, models and digital capabilities combined with a deep understanding of the general insurance market, experience in consulting and other technological tools that enable it to help insurers transform their claims transactions and deliver measurable results and maximum quality in the following areas:

- Digital claim management.
- Definition of lender and supplier systems.
- Reference models for optimizing fraud management and analytical solutions.
- Integrating monitoring solutions for GMP processing tasks.
- Mobility solutions

Differentiated values of everis approach

- Reduced settlement costs and the unit cost of the claim, improving results in the company's accounts.
- Substantial improvement in customer service through new technologies.
- IT cost reduction.
- Fraud reduction.



Premium calculation engines.

In a changing environment and systems that do not offer the flexibility to adapt to market competition quickly enough, there is a need for calculation engines that enable products to be adjusted according to market needs.

How everis helps

everis has extensive experience in implementing premium calculation engines for general insurance that are configurable based on definition tools and resolving business rules for calculating the rate; with the ability to direct the average premium of the portfolio to a minimum threshold objective in the business lines that so require it.

By implementing market tools as well as through tailored solutions, integrating existing systems with this type of calculation solution can quickly provide organizations with flexibility on the required rate in order to remain competitive.

Differentiated values of everis approach

- Increase consistency and improve operational efficiency by accelerating changes to rates.
- Flexible configuration enables improved processes and greater profitability.
- Integration with legacy systems.



General insurance CORE renewal.

In recent years, insurance companies have been involved in modernization of their CORE insurer in terms of functionality and technology. The main objective is to obtain a solution that enables them to adapt to new demands and market trends in a fast and flexible way with reduced effort.

How everis helps

everis has proven experience in transformation projects helping insurance companies in the process of renewal of their core insurer, lending support in the decision of whether to “buy or build”.

everis has alliances, methodologies, models, digital capabilities and experience in managing complex transformation programmes.

Differentiated values of everis approach

- Increasing the flexibility to respond quickly to market needs.
- Systemizing and standardizing processes for operational efficiency.
- Reducing IT costs and streamlining maintenance tasks.
- Reducing future integration efforts.



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