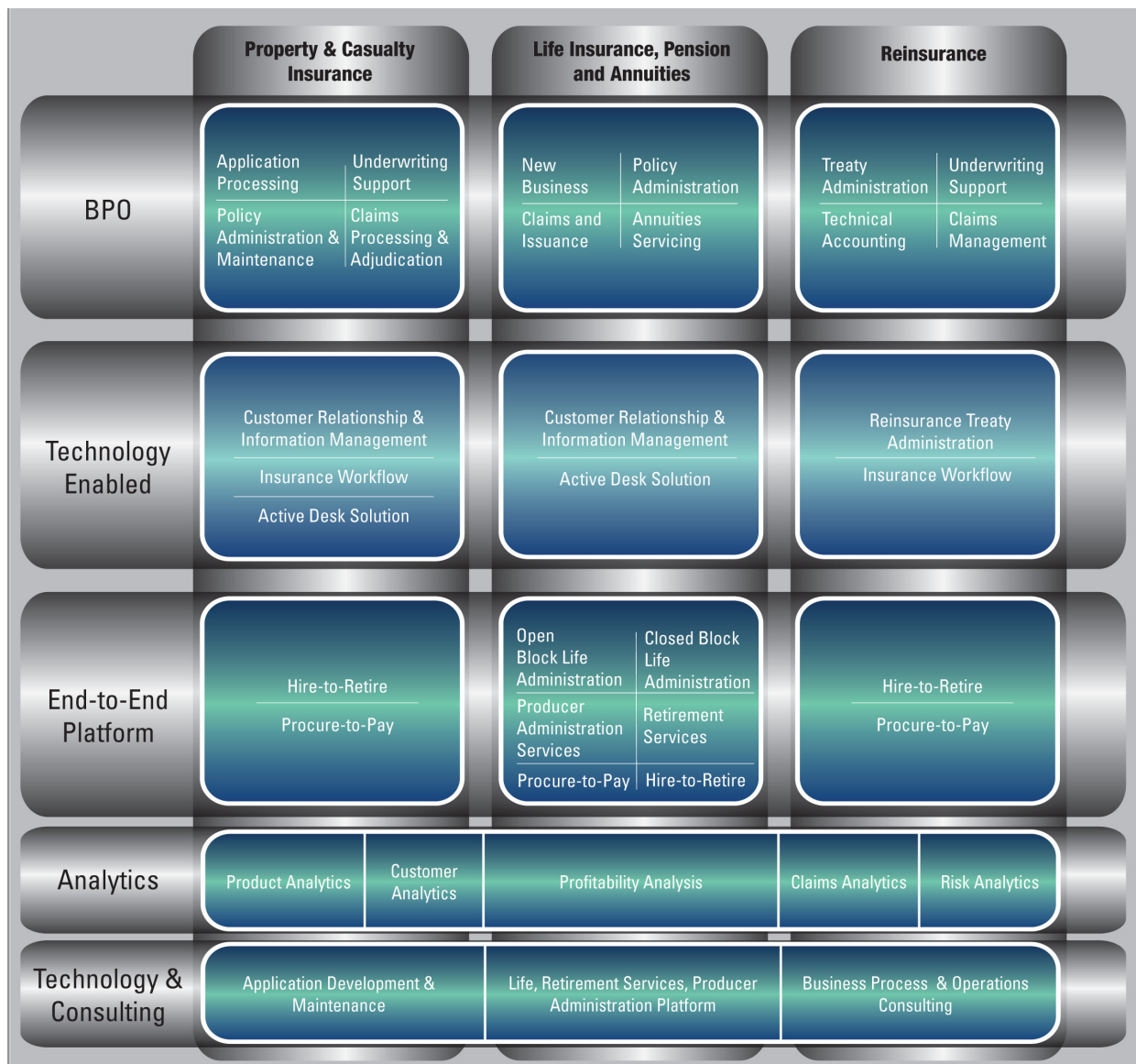


## Infosys BPO Insurance Practice

Insurance industry has undergone significant evolution in the last few years due to a variety of market factors like regulatory changes, changing customer requirements, heightened customer service expectations, intense competition and technology advancement among others. All of these have persuaded insurance companies to re-look at their business strategies and go beyond the usual. Insurance industry is now increasingly focusing on value-based technology and business services.

The Infosys BPO Insurance Practice is a pioneer in providing value multiplication solution to insurers by using its unique process delivery methodology, lean x technology model. We have gained significant expertise across Life, Property & Casualty (P&C) and Reinsurance lines of business. In addition to the comprehensive set of BPO services, Infosys has an array of comprehensive suite of technology-enabled business processing services and platforms-based business services to meet insurer's needs.

### Insurance Services Suite



## Insurance Center of Excellence



Insurance Centre of Excellence (ICOE) is focused on delivering industry and functional solutions for global insurance players across the world. Our solutions impact activities across the insurance value chain and help the insurance carriers to optimize their expense and loss ratios, create sharper focus on their core business and have a direct impact on the top line revenue of insurance carriers.

## Value Delivered

<b>Realized Value</b>	Impacting Business Metrics	<ul style="list-style-type: none"> <li>Improved the combined ratio by 3-4% points</li> <li>Helped improve Underwriter productivity by 400%</li> </ul>
	Delivering Savings beyond labor arbitrage	<ul style="list-style-type: none"> <li>Provide productivity improvements of 20-30% within first 2 years of operation</li> <li>Optimized the claims reserves by 3% points</li> </ul>
<b>Trusted Partner</b>	Ability to handle complex Insurance processes	<ul style="list-style-type: none"> <li>Perform claims adjudication, analytics and reserve administration</li> <li>Handle complex financial functions: Technical accounting, Preparation of Yellow books, handle State and Federal data calls, Reinsurance accounting etc.</li> </ul>
	Provide scalability and flexibility to meet business requirements	<ul style="list-style-type: none"> <li>Ability to handle +/- 15% daily volume fluctuation without additional cost</li> <li>Transaction based pricing, result oriented pricing and benefit sharing mechanisms to share risk with clients</li> </ul>
<b>Simple</b>	Integrated IT+BPO operations to multiply value	<ul style="list-style-type: none"> <li>Platform based services for Life, Annuities and Retirement services to offer significant benefits</li> <li>Improve call containment ratio, AHT, ATT through better IVR, CTI and automation tools</li> </ul>
	Transparent Governance and Reporting	<ul style="list-style-type: none"> <li>Robust governance methodology providing complete transparency and tracking through out every stage of the outsourcing cycle</li> <li>Highly customizable and automated metrics and SLA reporting</li> </ul>

## BPO capabilities

### Relevant experience and execution excellence

We deliver services across the outsourcing value chain to a diverse global client base. Our mature process frameworks and ability to achieve industry-leading quality metrics enable successful project execution across multiple technology platforms.

### Capability to serve globally

Infosys BPO partners with clients across multiple geographies through a wide network of 12 delivery centers. We understand regulatory and domain context and address language and culture-related challenges.

### Go-to-market solutions and alliances

Our solutions provide a framework for clients to rapidly respond to industry challenges. These solution frameworks are based on the client's experience and proactive assessment of industry challenges.

**Infosys** | Building **Tomorrow's** Enterprise

For more information, contact [askus@infosys.com](mailto:askus@infosys.com) | [bpo\\_marketing@infosys.com](mailto:bpo_marketing@infosys.com)

### About Infosys BPO

Global organizations depend on Infosys BPO Ltd, the business process outsourcing subsidiary of Infosys Ltd (NASDAQ: INFY) to deliver measurable business value. Infosys BPO's strong focus on industry solutions, technology and a consulting based approach has created new engagement models to help clients build tomorrow's enterprise.

For more information about Infosys (NASDAQ:INFY), visit [www.infosysbpo.com](http://www.infosysbpo.com).