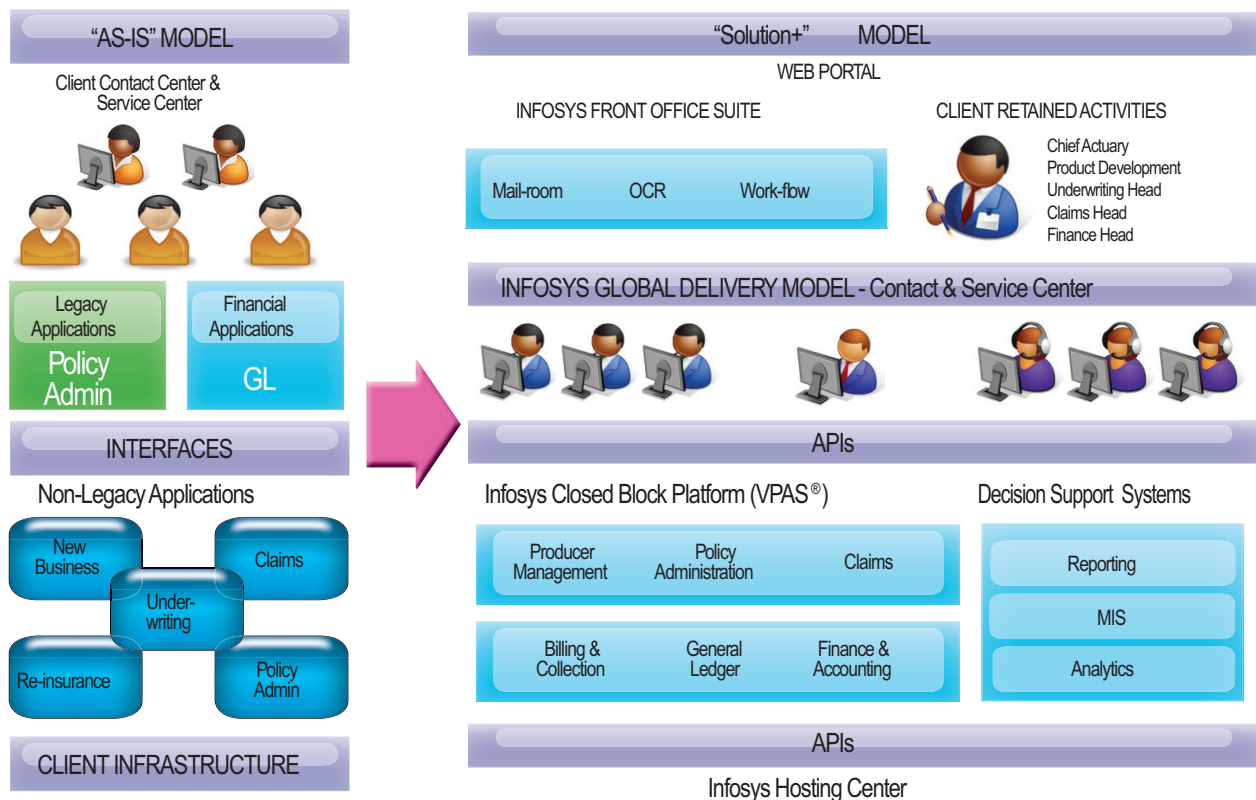


Solution+ End to End Solution for Life Insurance Administration

Why is it relevant?

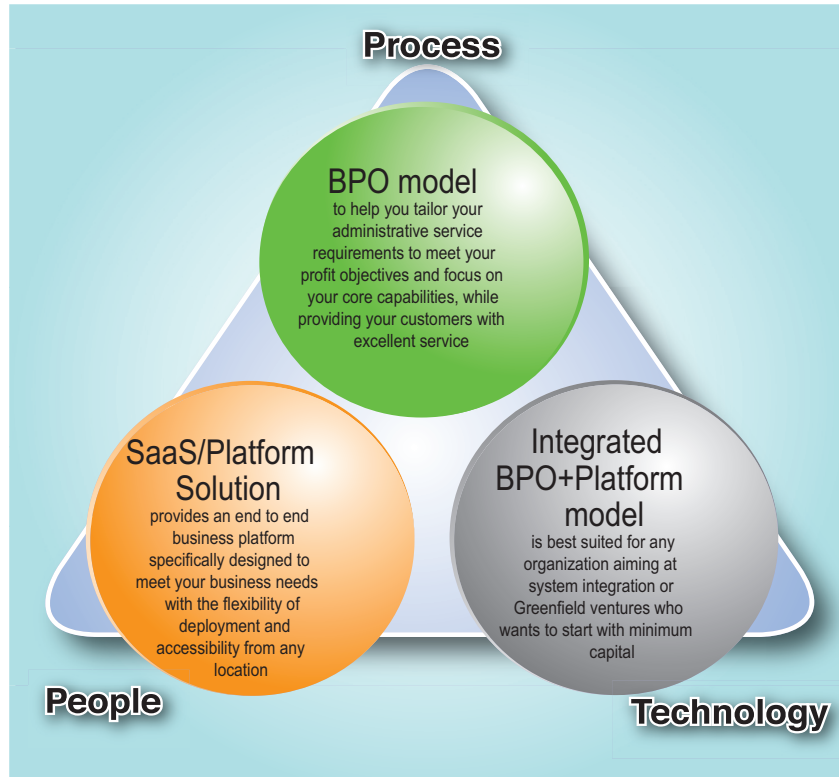
- Closed blocks are not strategic, but maintaining service standards are essential
- Increased regulatory scrutiny like IFRS puts pressure on closed block capital adequacy
- As investments in older systems decrease, reliance on manual processes to support in-force policies grows
- Taking out costs associated with maintaining closed block and legacy systems is a key opportunity to fund for new initiatives and products

Solution+ provides "End to End" Closed Block Solution using proprietary technology, platform and processing services on a hosted infrastructure



1. VPAS® Life Insurance Platform is a state of art Policy Administration System
2. Global Delivery model to service Closed Block customer calls & data processing requirements from its centers located across the globe
3. Mail Room to receive, process and digitize customer requests
4. Co-location Centers to host Data and Applications
5. Workflow and Document management tool to facilitate lean processes and end to end transparency
6. OCR (Optical Character Recognition) to read data automatically & facilitate Straight Through Processing
7. Intelligent analytical capabilities which can be used for MIS, Regulatory and Customer reporting
8. VPAS® Life.com (Web Portal) which is ready to create a broker and customer portal facilitating straight through processing and enable self-service capabilities

Solution+ provides multiple options to customers for managing a closed block portfolio



Client Centric Offerings

- Need benefit from labor arbitrage
- Carriers who needs to retire existing Legacy systems
- Integrated system with people, process & technology capabilities
- Need for dedicated skill base for maintaining certain process at lower cost
- State of art system with best in class functionalities aligned to business needs
- Shift from CAPEX to OPEX model with transaction pricing option
- Faster on boarding with multi tenant architecture

Business benefits offered by Solution+

- Platform architecture allows plug and play and complies to ACORD standards
- Fixed to Variable Cost through transaction price
- Reduction in annual per policy cost
- Significant improvement in service levels
- Enhancement of customer satisfaction

Infosys BPO Insurance Practice

The Infosys BPO Insurance Practice has been 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.

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

For more information, contact askus@infosys.com

About Infosys

Many of the world's most successful organizations rely on Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow's enterprise.

For more information about Infosys (NASDAQ:INFY), visit www.infosys.com.