

SUN'S PORTAL PLATFORM FOR THE DISTRIBUTION CHANNEL

Features and Benefits

- Process genuine claims more rapidly to ensure greater customer loyalty and retention — to grow your market share
- Reduce your operational risks and costs through innovative processes and seamless technology
- Pick and mix from a suite of best-of-breed capabilities, delivered as a single solution and assured by Sun
- Drive more value from your existing IT — with a solution that's easy to deploy and avoids the need for major new investment in your infrastructure

Reduced Distribution Channel Management costs for insurers and enhanced user experience for agents and other distribution channels

Sun™ and its partners can provide a unified distribution channel portal platform for improved anytime, anywhere access for agents and non-traditional distribution channels. Sun's Distribution Channel Portal will lead to substantial innovation, efficiencies, and cost savings for insurers and agencies, while enabling a seamless user interface for agents, helping to retain their loyalty and increase sales for the agency and the carrier.

CHALLENGES FOR THE INDUSTRY

Insurance distribution is going through a structural change with commoditization of insurance products, fragmentation of the insurance consumer audience and an increasing need for organizations to deal with regulatory changes. At a boardroom level the need to satisfy the various stakeholder expectations leads to a dual strategy of cost reduction at the bottom line expense ratio and increasing top line growth by finding alternate, profitable distribution channels to retain and grow market share.

Technology plays a key role when driven by the overall business strategy and there is a similar need to lower the cost of entry of technology adoption. Trends prevalent in the insurance industry today run in parallel with the confluence of financial services as banks, capital markets, and insurance combine channels of distribution. This confluence is occurring on an unprecedented global scale causing massive growth in emerging markets and an increase in affinity group distribution such as Islamic finance, microfinance, retail outlets, post office, work site marketing, and banc assurance. This industry is seeing the need to distribute these affinity groups over device type channels such as kiosk, PDA, mobile phone, digital TV, automobile black boxes, and network linked pens.



FLEXIBLE, CUSTOMIZABLE, AND EASILY INTEGRATABLE WITH EXISTING APPLICATIONS AND INFORMATION

INTEGRATE	SECURE	COMMUNICATE	EMPOWER	ACCESS
<p>> Open standards based platform allows easy integration to existing systems</p> <p>Plug into existing policy administration systems, claims management systems, contact management databases, and more; or utilize Sun partners for a plug-and-play experience.</p>	<p>> Identity-enabled Portal ensures that all your business partners have access to what they need and only what they need</p> <p>Prospects enter the portal anonymously, Agents log in with a password, Employees use dual authentication. Whatever method you choose, the user will have a view customized entirely for them and their needs.</p>	<p>> Agents want access to information and collaboration tools at their fingertips</p> <p>Utilizing Sun's JES infrastructure, Agents and your business partners have access to email, calendar appointments, instant messaging, search for content and information, wiki's, and more. Never miss an opportunity again.</p>	<p>> Give agents the tools they need to get the job done – all in one place</p> <p>With Sun's Distribution Channel Portal, Agents can manage qualified leads, review application status, update book of business details, quote policies, and check commissions all from one place.</p>	<p>> In today's world, access is expected anywhere and anytime</p> <p>Use a mobile phone, a browser, a kiosk, a car, a PDA, or anything else. It doesn't matter what the device is, your customers can get information and your agents can sell, track, and manage their customer's insurance life cycles.</p>

Sun Java System Portal Server provides a unified, secure foundation for your Distribution Channel Portal

CHALLENGES FOR DISTRIBUTION CHANNEL MANAGEMENT

Recent trends have uncovered new (or renewed) challenges that insurers must overcome to improve their distribution channel effectiveness.

- Compliance and regulatory change
- Globalization and enterprise required risk management
- Consolidation, mergers, and acquisitions
- Need for alternate distribution channels
- Need to streamline traditional agent distribution model
- Core replacement of older legacy systems with next generation insurance
- Business user handling of product management, cross selling, and channels
- Straight through payment processing of premiums, claims, and reinsurance
- Need to aggregate exposures and produce single view of client
- Growth of emerging markets and affinity insurance
- Time to market for insurance products and channels
- Contract certainty for policy and claims

THE SUN SOLUTION – INNOVATIVE AND INTEGRATABLE

To address these needs, Sun Microsystems has teamed with our partners G2X, Decision Tree Media, UniRisX, Edge IPK, and others. Built upon an award-winning Portal platform, the Sun Java™ System Portal Server, and leveraging other JES infrastructure software, running on virtually any IT infrastructure (Sun or otherwise), the solution is innovative, flexible, and achieves the careful balance required between cost reduction and quality of customer care.

POWERFUL, FLEXIBLE, AND TAILORED FOR YOU

Sun's Distribution Channel Portal takes advantage of these Sun and partner components:

- Sun Java Enterprise System (Portal, Directory, Application, Calendar, Messaging, Instant Messaging servers)
- Sun JavaCAPS
- Sun Solaris™ Operating System (SPARC® and/or x86 Platform)

- Sun StorEdge™ Solutions
- Sun Cluster technology
- Sun Enterprise Servers
- Sun Professional Services
- Sun partners (i.e. G2X, Decision Tree Media, UniRisX, Edge IPK)

* Additional partners will be added on an ongoing basis.

BUSINESS BENEFITS

The Distribution Channel Portal will allow you to:

- Improve operational efficiencies
- Increase agent retention (aptive agents) and agent loyalty (independent agents)
- Expand into new markets quickly
- Reach new distribution channels easily
- Decrease distribution channel management costs
- Drive more revenue to agents and carriers

CONTACT SUN TODAY

To discover how this solution could help your business, please contact Sun today insurance-solutions@sun.com