



SUN'S INTEGRATED CLAIMS SOLUTION

REDUCED CLAIMS MANAGEMENT COSTS FOR INSURERS & AN ENHANCED SERVICE FOR CUSTOMERS

FEATURES & 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.
- > Focus on the identity of claimants and make use of all information sources to reduce fraud.
- > 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.

Sun and its partners can provide a single integrated management solution for the quick and efficient handling of non-life insurance claims. Our Integrated Claims Solution will lead to substantial innovation, efficiencies, reduction in fraud and cost savings for insurers, while enabling a better 'claims experience' for customers, helping to secure their loyalty and retaining their business.

CHALLENGES FOR THE INDUSTRY

With the cost of claims continuing to rise within the fast-emerging global 'compensation culture', a streamlined, but focussed approach to claims management has become vital for insurers to protect their bottom-line. At the same time, quality of service is now paramount to retaining customers' business and growing market share.

Competitive pricing and Internet-based awareness will lead some customers to switch from one deal to the next – but a quick and courteous 'claims experience' is fundamental to ensuring their loyalty. As a result, many insurers are looking to 'e-claims'-style solutions to drive cost out of claims management, while enhancing customer service.

KEY ISSUES FOR CLAIMS DIRECTORS

Companies intending to select a claims management solution face a complex set of business issues to address, especially how to:

- > Enable faster and more effective FNOL data capture
- > Automate decisions earlier to enable more fast tracking
- > Settle claims sooner with fewer touch points
- > Reduce leakage in areas such as fraud and personal injury
- > Connect up their supply chain to external providers
- > Improve service and ensure it's not impacted by leakage initiatives
- > Automation of document production and business driven development templates
- > Storage of inbound material (Documents, images, voice) in a secure and compliant manner

THE SUN SOLUTION – INNOVATIVE & EASY TO DEPLOY

To meet these needs, Sun Microsystems has teamed with our partners The Claims Company, edge IPK, Infoglide and Pitney Bowes Group 1 Software to create the First Notification of Loss (FNOL) Solution. Cost-effective and quick to deploy, the solution utilises Sun's Java CAPS integration software and can run 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.

The adaptive and fully configurable presentation layer allows the business to control the customer experience.

Sun's Integrated Claims Solution



COST-EFFECTIVE AND SIMPLE TO DEPLOY AS A SINGLE, INTEGRATED SOLUTION ...

FAST-TRACK	ANALYSE	VERIFY	MANAGE	RECORD II
<p>> Intelligent, dynamic scripts for call centres</p> <p>Genuine claims are fast-tracked to enhance the customer experience. The solution tailors CSR scripts by adding or removing questions automatically, based on answers provided by callers.</p>	<p>> Instant identity database checks – to flag up fraud potential</p> <p>Internal and external databases are queried during the call – to check the validity of the identities in the claim and the history of claimant's, third parties, witnesses and insured items. Where a potential risk exists, the CSR script can change and the claim can be automatically referred to your fraud team for a call-back.</p>	<p>> Validate and standardise address and data information</p> <p>Identify the most precise geo-code for spacial analysis.</p> <p>Indexed content storage provides the CSR with all the validated information at their finger tips.</p>	<p>> Back-office admin system to examine policies & history</p> <p>You can replace or integrate with your existing back-office and finance systems for policy records, validation and claims history. New admin capabilities are quick and easy to develop and deploy.</p>	<p>> Each interaction & update is time & date-stamped</p> <p>A digital 'seal' is placed on changes made to every document to protect its integrity – as valid evidence that can be provided internally and externally to claimants.</p>

... using Sun's Java CAPS software to run on virtually any IT infrastructure

POWERFUL, FLEXIBLE & TAILORED FOR YOU

Sun's Integrated Claims Solution enables you to:

- > Process many claims in minutes rather than days
- > Enhance the claims experience for genuine claimants
- > Increase loyalty and customer retention
- > Reduce your operational risks and costs
- > Optimise the resources you spend on claims investigation
- > Make informed decisions based on accurate, timely data
- > Innovate and drive more value from your IT infrastructure

You can also tailor and customise the solution to fit your precise needs, whether you require all of the features in the table above – or any combination.

CONTACT SUN TODAY

To discover how this solution could help your business, please contact Sun today on **1-650-960-1300** or **1-800-555-9SUN** or by email at insurance-solutions@sun.com

Based on Sun's Service Oriented Architecture (SOA), this solution utilises the Sun Java™ Composite Application Platform Suite (CAPS). The suite contains everything an enterprise needs to develop, deploy, manage, and monitor an SOA platform.

Sun's Integrated Claims Solution also includes business expertise and technologies from these Sun partners:

