

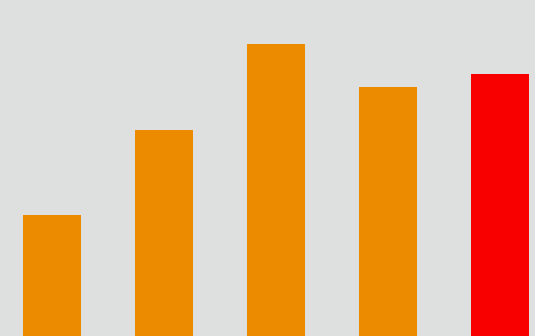
Consolidate Multiple Lines of Business On a Single Platform

Improve Efficiency and Bring Products to Market Faster

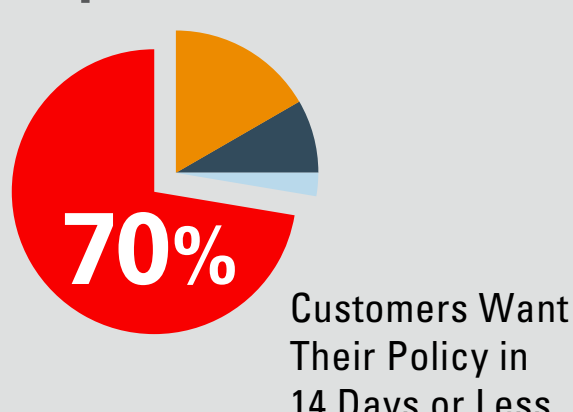
INSURERS CONTINUE TO FACE FUNDAMENTAL ISSUES

Mature Market

Only **2%** Average Annual Growth



Changing Customer Expectations



Continuous Compliance Pressure



Evolving State, Federal, and International Regulations

TO STAY COMPETITIVE INSURERS MUST TRANSFORM

Rapidly Deliver Innovative Products



Companies that deliver products quickly GROW **16%** higher than their competitors

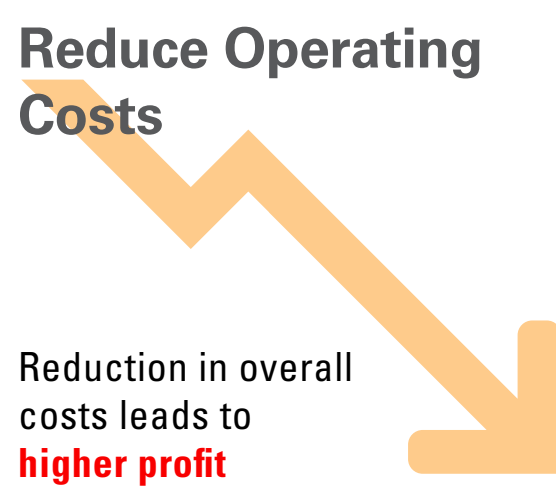
Increase Customer and Channel Loyalty

Customer loyalty increases revenue gains by **5 to 10%**

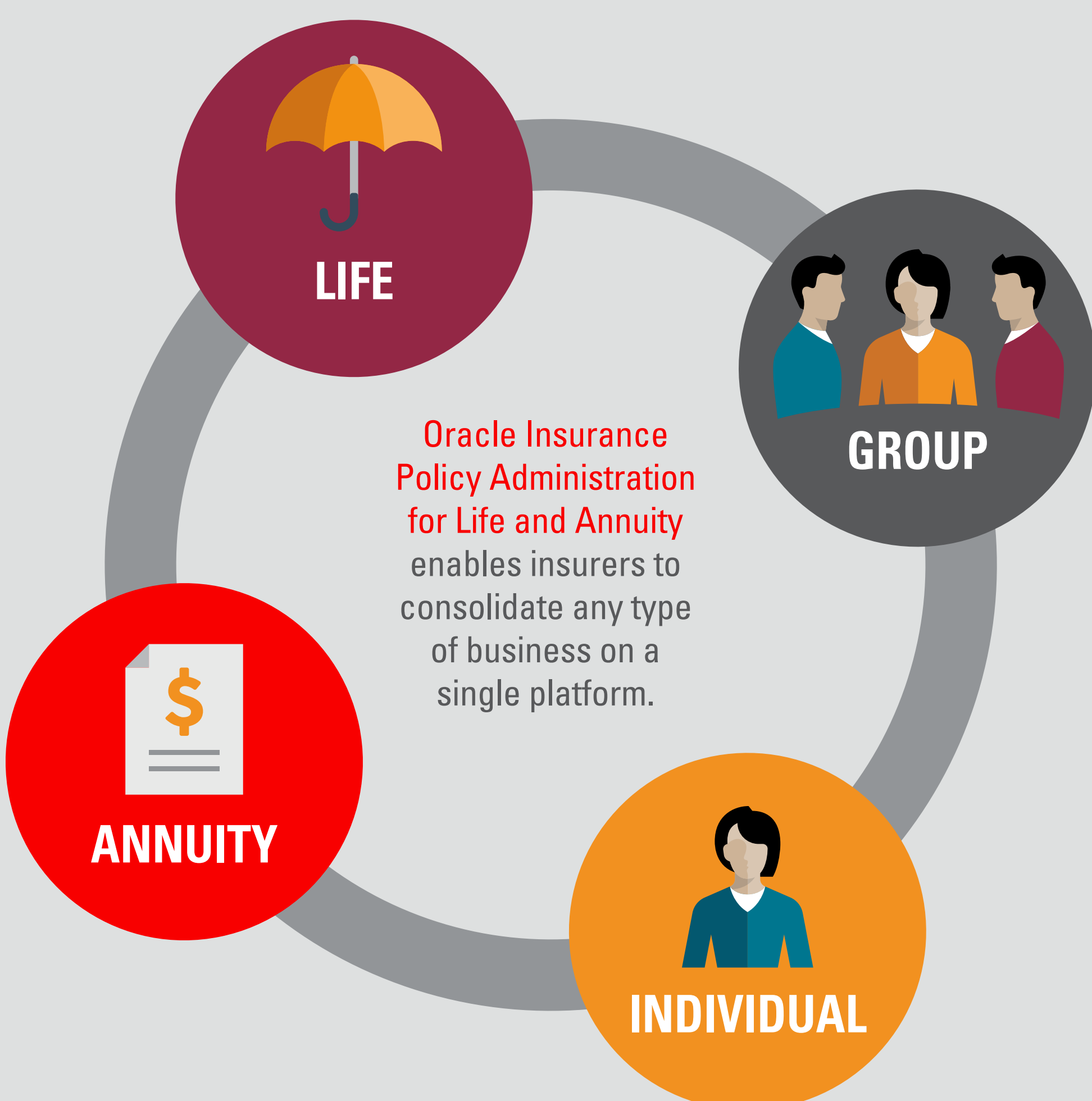


Reduce Operating Costs

Reduction in overall costs leads to **higher profit**



SIMPLIFY YOUR SYSTEMS WITH MODERN, RULES-BASED POLICY ADMINISTRATION



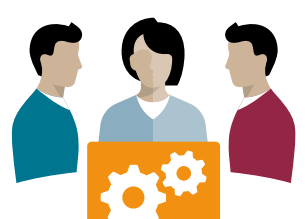
ORACLE INSURANCE POLICY ADMINISTRATION ENABLES SPEED, RELIABILITY AND CONSISTENCY



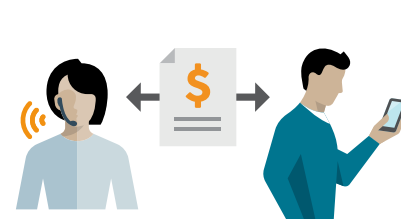
Support multiple lines of business and products for **improved** operational efficiency and **reduced** cost



Increase product development **flexibility** using configurable business rules



Bring new products to market **faster** through **collaborative** product development



Improve service to customers and sales channels through real-time **access** to policy data

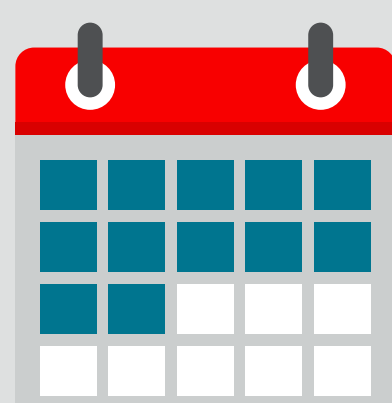
CUSTOMERS REAP THE BENEFITS

Oracle Insurance Policy Administration is used by leading insurers globally to accelerate product development and speed time to market for differentiated life insurance and annuity products

On average, insurers cut their product development timeframe by one-third



Introduce new products in weeks—not months



Straight through processing enables final underwriting decisions in minutes



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