

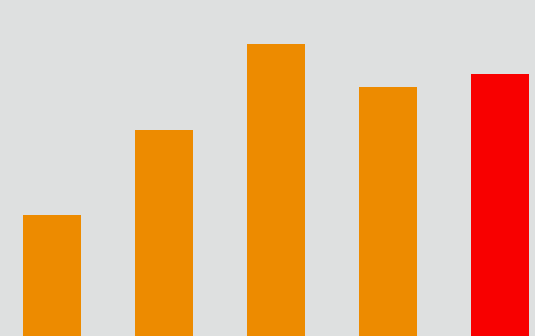
Consolidate Multiple Lines of Business On a Single Platform

Improve Efficiency and Bring Products to Market Faster

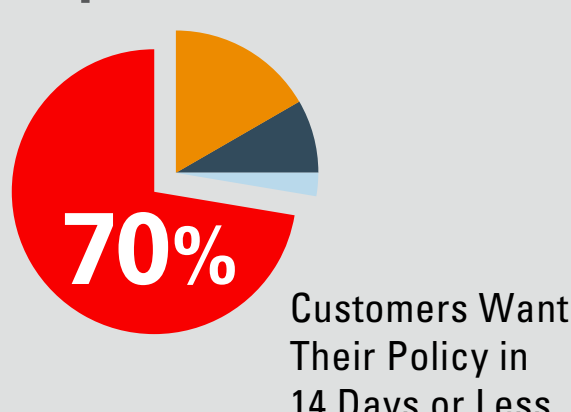
INSURERS CONTINUE TO FACE FUNDAMENTAL ISSUES

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

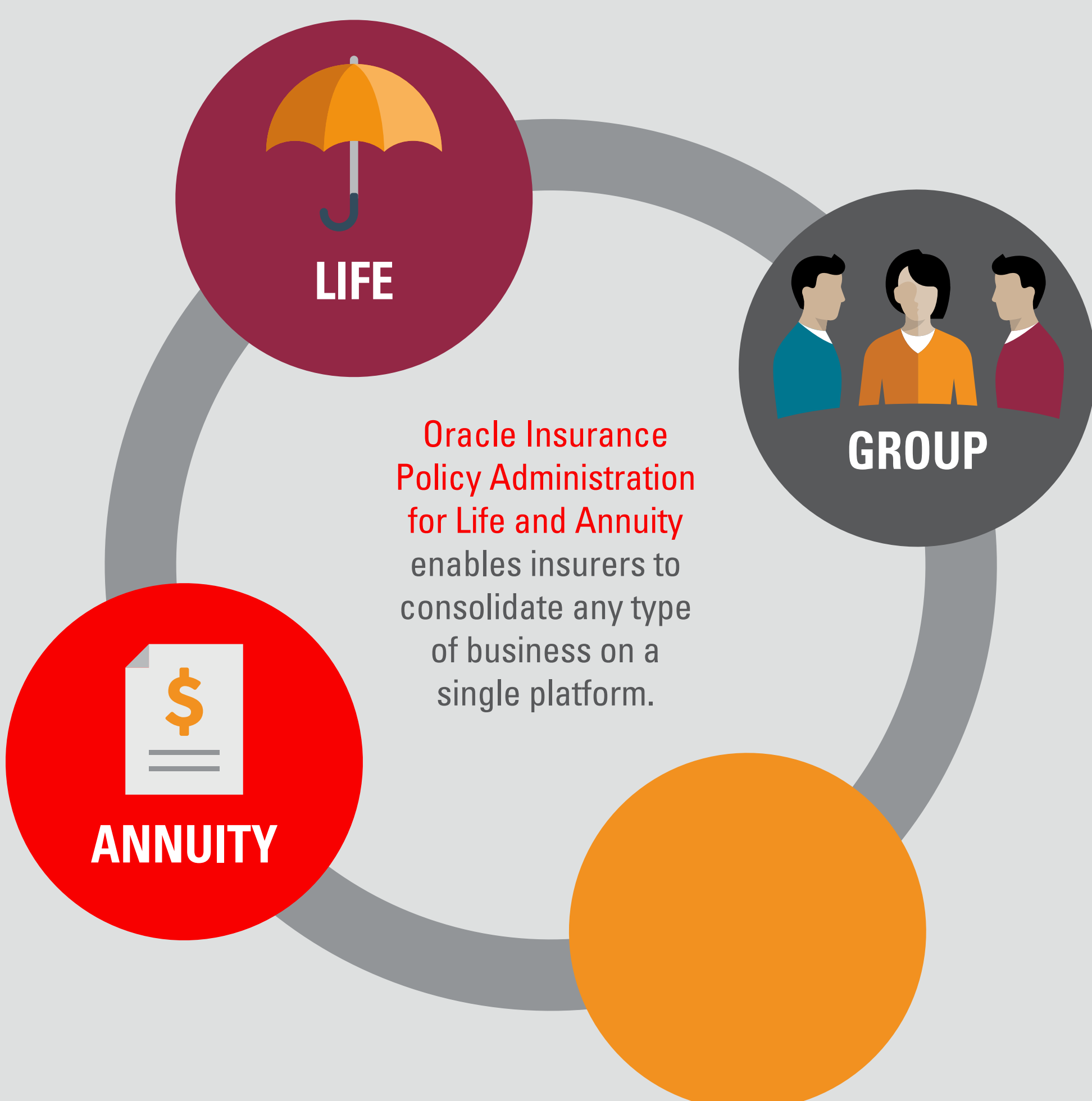


Customer loyalty increases revenue gains by **5 to 10%**

Reduce Operating Costs



SIMPLIFY YOUR SYSTEMS WITH MODERN, RULES-BASED POLICY ADMINISTRATION



ORACLE INSURANCE POLICY ADMINISTRATION ENABLES SPEED, RELIABILITY AND CONSISTENCY



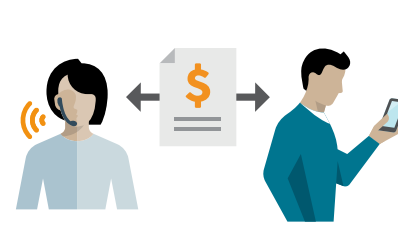
Support multiple lines of business and products for **improved** operational efficiency and **reduced** cost



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



LEARN MORE



To learn more about Oracle Insurance Policy Administration for Life and Annuity, visit oracle.com/insurance.

Join our communities

