

# Equisoft Composite



## **Digitalize your insurance value chain easier and faster with a low risk, maintenance-free turnkey solution.**

Optimize your entire life and annuity insurance business from needs analysis to claims, including data migration. Available by module or as a fully integrated solution, Equisoft Composite features leading edge front-end tools that integrate seamlessly with the Oracle Insurance Policy Administration for Life and Annuity system, currently the best platform on the market.



# Minimum risk. Maximum return.

Equisoft Composite is a cloud-based, turnkey solution that allows you to take advantage of new digital opportunities while meeting the increasingly complex challenges of the insurance industry.

This innovative SaaS offering is ideal for carriers seeking to build their online brand, foster client engagement and gain market share with peace of mind and shorter timelines.

## A business-driven solution

### SIMPLIFY PROCESSES AND IMPROVE DISTRIBUTION CHANNELS

- Offer a streamlined digital experience to agents, advisors and consumers.
- Accelerate customer acquisition.
- Pay out commissions more efficiently.
- Lay a solid integration architecture foundation for product innovation.
- Improve time to market and reduce cost of releasing new products.

### INCREASE MARKET SHARE

- Differentiate your brand with a meaningful and effective online presence.
- Provide new and effective upsell opportunities.
- Target Millennial clientele and underserved markets.
- Unlock hidden value in your enterprise.

### CUSTOMIZE AT WILL

- Configure independently thanks to flexible rules-based architecture.
- Training aimed at empowering staff and ensuring carrier autonomy.

### MINIMIZE RISK

- Predict costs and ROI with fixed-cost implementation and migration.
- Ensure minimal disruption during retirement of legacy systems.
- Protect sensitive client data across the core systems chain.
- Build in performance scalability to match growth.
- Benefit from a proven SaaS track record with several insurers, large and small.

### BOOST USER EXPERIENCE

- Generate industry-leading, client-friendly reports and graphics of illustration results.
- Access the top layers of the architecture directly to fully customize the UI and integration points.

## Value-added features



Maintenance-free SaaS solution



Highly secure environment



Supports extensive customization



Omni channel access: Mobile, disconnected, Web



Tablet-friendly, mobile-ready and optimized for all browsers



Advanced, easy-to-use multilingual interfaces



Supports multiple currencies



State-of-the-art technology



ACORD-based data exchange



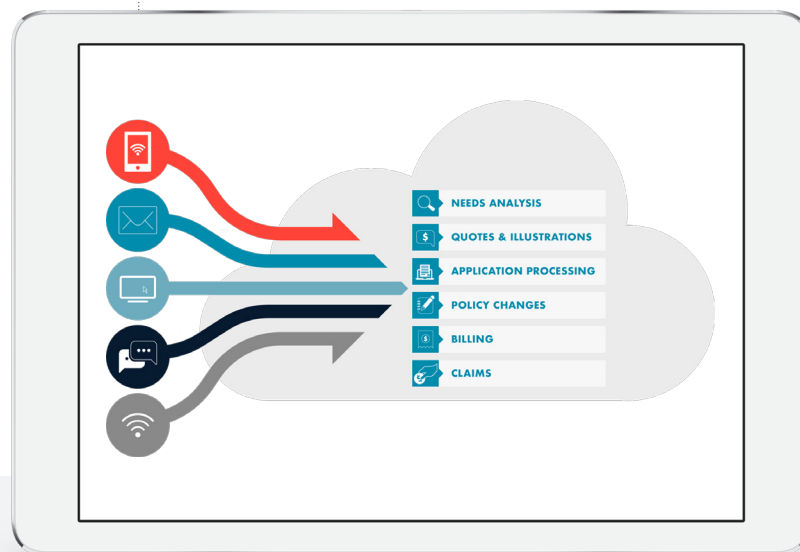
Industry-leading, client-friendly reports in PDF format

# A simple way to digitally transform your business

Whether your company is struggling with the changing regulatory environment, the shift to less intrusive products or the push towards online/mobile client interaction, Equisoft Composite can help grow your business.

This unique offering supports all insurance product lines and leverages Equisoft's deep expertise in the insurance industry spanning over 20 years.

- Available by module or as a fully integrated solution, Equisoft Composite features leading edge front-end tools and the Oracle Insurance Policy Administration for Life and Annuity (OIPA) system, currently the best policy administration platform on the market.



## World's leading policy administration experts.

Equisoft is the largest and most experienced reseller and system integrator for the Oracle Insurance Policy Administration platform, having completed most of all OIPA implementations worldwide. Our leadership is based on highly specialized workforce and strong employee retention.

### PROVEN TRACK RECORD

**25+**

OIPA integrations

**300+**

project completions

**100%**

client satisfaction

### SPECIALIZED EXPERTISE

**23+**

years serving the insurance industry

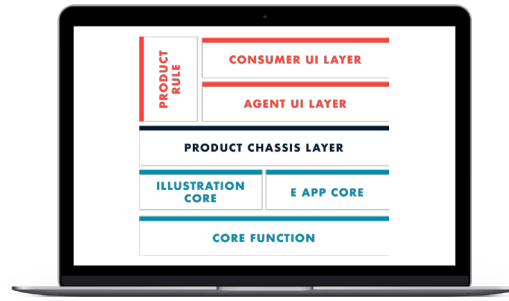
**13+**

years of OIPA integration experience

**150+**

dedicated OIPA resources

# Cloud-based modules at a glance



## Front-end tools

Equisoft's suite of front-end sales and engagement tools for the insurance industry



### Insurance Needs Analysis

A full range of customizable and easy-to-use tools designed to help advisors create a detailed assessment of a client's current financial well-being and plan for future needs, in compliance with many jurisdictions.



### Illustrations & Sales Strategies

A state-of-the-art, mobile-friendly sales tool delivering compliant policy illustration, sales strategy development and simple quoting of complex products across multiple platforms.



### Electronic Application

An advanced wizard that goes far beyond the generic smart form, enabling simple, straight through processing and instant policy decision.



### Insurance Servicing Portal

A mobile-first engagement solution allowing customers and agents to access in-force policy information directly, to easily make real-time policy changes and to automate commissions reporting.

## Back-office solutions



### Policy Administration

The Oracle Insurance Policy Administration for Life and Annuity (OIPA) platform is an advanced, rules-based, cloud-ready solution that lays the foundation for new levels of back end performance and connectivity, as well as faster and more efficient go-to-market strategies. Additional modules include new business and underwriting processing, as well as claims management.



### Producer Management & Compensation

Our in-depth knowledge and extensive experience of the OIPA system have led us to develop complementary toolsets to accelerate and optimize the platform. Equisoft's Producer Management & Compensation template allows to simplify, enhance and centralize the administration of complex producer hierarchies and comprehensive compensation calculations.

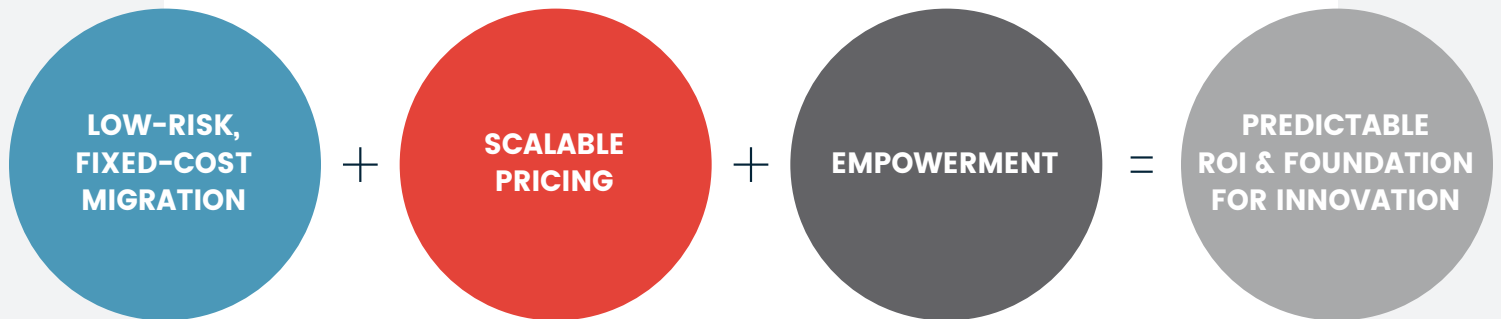


### Data Migration

Reduce the risk and cost of data migration by taking advantage of our unique expertise and advanced proprietary tools, including Data Conversion Architect (DCA). We have performed over 150 insurance data migrations in North America and abroad.

# The Equisoft model for success in the cloud

A turnkey solution, proven expertise and flexible licensing help minimize project risk and costs. Plus, there are no infrastructure, no maintenance and no technology development charges.



## **Low-risk, Fixed-cost Migration**

We configure your insurance products. We convert and migrate data from your legacy systems. And we integrate the platform or selected modules with your existing systems.

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## **Scalable Pricing**

Fixed-cost monthly charges are based on net written premiums, so you can predict the cost of technology according to sales forecasts.

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## **Empowerment**

You retain the ability to configure solutions independently. We train your staff to develop system functionalities over time. And our consulting team is always available for support.

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## **Predictable ROI & Foundation for Innovation**

Because you can predict costs, you can predict returns even as your company continues to grow and launch new products. In addition, you get a solid, flexible platform for innovating and staying ahead of the competition.

# A comprehensive insurance offering

Composite is part of Equisoft's extensive range of products designed to help streamline your policy lifecycle management process from end to end.



## Flexible licensing

Equisoft Composite features low-cost of ownership and flexible pricing options, allowing insurers to select their optimum SaaS model.

- Fixed monthly price based on a percentage of net written premiums (end-to-end cloud solution only; different pricing for partial cloud solution)
- Customized pricing options available (e.g. Performance-based pricing)
- Fixed-cost data migration

### About Equisoft

Founded in 1994, Equisoft is a global provider of advanced digital solutions for the insurance and wealth management industries. Recognized as a valued partner by some of the world's leading financial institutions, Equisoft offers innovative front-end applications, extensive back office services and unique data migration expertise. The firm's industry-leading products include WealthElements, InsuranceElements, Kronos Finance, Kronos FNA, Personal Retirement Optimizer and RetireWare. With its business-driven approach, deep industry knowledge and state-of-the-art technology, Equisoft helps financial institutions tackle any challenge in this new era of digital disruption. Equisoft has a growing team of nearly 400 specialized resources based in the USA, Canada, Latin America, South Africa and India.

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