DON’T LET AGING TECHNOLOGY LEAVE YOU BEHIND. LEAD THE PACK WITH MORE...

MORE products
MORE speed and agility
MORE profitable new business
MORE operational efficiency
MORE loyal customers
MORE productive users

WITH ACCENTURE, YOU GET THIS AND A WHOLE LOT MORE.

ACCENTURE LIFE AND ANNUITY SOFTWARE
Delivering strategies and solutions that propel carriers into today’s hypercompetitive digital market.

86% of insurers say their organization must innovate at an increasingly rapid pace just to keep a competitive edge.

94% of insurers say adopting a platform-based business model and engaging in ecosystems with digital partners are critical to their success.

80% of insurers are prioritizing ease of use and simplicity in the user interface to ensure a more human-like experience.

Source: Accenture Technology Vision 2017
GET MORE COMPETITIVE.

Operate faster, smarter and easier with a policy administration system that delivers innovative new products without compromising operational efficiency or customer satisfaction – on-premises, cloud or hybrid.

- **Launch more** new products faster with one of the largest libraries of production-ready, configurable product templates.
- **Slash operating costs** and maximize IT resources with industry-leading tools that automate, configure, test and integrate.
- **Delight customers** with consolidated, real-time data that delivers 360-degree customer visibility and integration with powerful portals that deliver personalized experiences.

Why continue to let a legacy policy administration system diminish your bottom line or limit your top line? Modernize.

Overcome the legacy technology trap and integrate with an expanding ecosystem of business partners. Let Accenture Life Insurance & Annuity Platform (ALIP) Policy Administration power the new products your business needs and support multichannel distribution and device-driven consumers with speed and agility.

INSURERS SHOULD NOT BE CONTENT

Disruption could be incremental or sudden — or both.

**MARKET**
Low interest rates, increasing regulation & other market dynamics

**CUSTOMERS**
Demand for personalization, a better experience & outcomes vs. products

**OFFERINGS**
New technologies & shifting attitudes to ownership are giving rise to new offerings

**COMPETITION**
New entrants with new technologies & greater differentiation

ALIP POLICY ADMINISTRATION

- Fully configurable, Java-based platform
- Rules-driven solution
- Rich functionality
- Centralized product and business rules engine
- Production-ready, out-of-the-box product templates
- Advanced actuarial calculation engine
- Integrated testing
- Production-tested APIs and interfaces
- Four consecutive years as leader in Gartner Magic Quadrant
DO MORE.
OPERATE AT THE SPEED AND EFFICIENCY OF A PROFITABLE DIGITAL BUSINESS.

ALIP Policy Administration accelerates product innovation whether you launch new products or add variations to existing products. No other system provides more out-of-the-box, production-ready product templates and tools to easily configure and test your unique products. And you can do it all using ALIP’s workbenches that feature a friendly user interface with consolidated data and simple drag and drop capability.

Product introduction is not the only thing ALIP accelerates. Leverage the platform’s advanced capabilities to quickly and easily configure business processes and rules. With an extensive set of pre-configured process and rules templates, you’ll have the speed and agility to seize new market opportunities and meet your business objectives.

GAIN MORE OPPORTUNITIES TO AUTOMATE AND SUPPORT DIGITAL TRANSFORMATION.

ALIP Policy Administration is a fully integrated browser-based platform that enables end-to-end policy life cycle automation. Whether implemented as a standalone component or as part of the end-to-end suite, ALIP Policy Administration easily processes even the highest transaction volumes with its rules-based engine and virtually unlimited configurability that drive automation and process improvement across the policy administration cycle. Add ALIP’s digital surround components to seamlessly extend your ALIP infrastructure and services into the cloud and take service delivery and customer support to the next level.

Accenture Life Insurance & Annuity Platform (ALIP) End-to-End Suite
ACHIEVE MORE.
PROFITABLE POLICY ADMINISTRATION
AND SATISFIED CUSTOMERS.

ALIP Policy Administration drives profitable business and a refreshing consumer and agent experience—all designed to reduce total cost of ownership. Join our growing customer community of leading insurers and see how you can:

• **Speed product introduction.** Launch new products faster with an extensive list of out-of-the-box templates and easily configure to add unique features.

• **Enhance the customer experience.** See your customers from a single 360-degree view with real-time, centralized policy data and provide personalized service with speed and ease.

• **Simplify self-service.** Deliver more personal data-driven communications while maintaining service integrity through data integration with the ALIP customer and agent portals.

• **Simplify compliance.** Apply ALIP’s built-in compliance for U.S. tax processing, and easily configure rules and calculations for global markets.

• **Improve operational efficiency.** Automate business processes with pre-configured rules and workflows available out-of-the-box and easily configured for your operation.

• **Improve agility.** Respond quickly to market changes and easily connect to internal business systems and expand your insurance ecosystem with a growing library of production-tested APIs and interfaces.

• **Support even the most complex products.** Get the flexibility and functionality you need to support both life and annuity products from a single platform, with an advanced actuarial calculation engine and robust processing rules.

• **Maximize IT resources and reduce development costs.** Configure instead of code with reusable, reconfigurable business/product rules and workflows—all with an easy drag and drop interface that business users can drive without IT.

• **Achieve robust functionality and scalability.** Automate the entire policy lifecycle, regardless of business size or transaction volumes with on-premises, cloud, hosted and BPO deployment option—whichever best meets your business objectives and IT strategy.

MORE PRODUCTION-READY PRODUCT TEMPLATES.

**TRADITIONAL LIFE PRODUCTS**
- Whole Life Products
- Term Life Products
- Endowment Life Products
- Disability Income Products
- Critical Illness Products
- Accidental and Health Products
- Long Term Care Products

**NON-TRADITIONAL LIFE PRODUCTS**
- Universal Life Products
- Variable Universal Life Products
- Equity Index Universal Life Products
- Variable Life Products
- Interest Sensitive Life Products
- Required Premium Life Products
- Corporate and Business Owned Life Insurance

**ANNUITY PRODUCTS**
- Deferred and Immediate Annuities
- Variable Annuities
- Fixed Annuities
- Equity Index Annuities
- Market Value Adjusted Annuities
- Settlement Options
- Structured Settlements
GET MORE THAN EVER BEFORE.

ENABLE FULL IN-FORCE PROCESSING
- Transaction Management
- Contract Management
- Cash Management
- Payout Processing
- Claims Processing
- Fund Management
- Billing
- Tax and Regulatory
- Quotes and Inquiries
- Correspondence
- Customer Service
- Accounting
- Agent Management

ACCELERATE INTRODUCTION WITH PRODUCT CONFIGURATION
- Modern workbench and workflow to create, modify and view products
- Actuarial calculation engine to support your complex formulas and product tables
- Robust product, transaction and fund components to allow definition of your specific product needs
- Product Testing Workbench and Debugger for product mechanics and values testing

DRIVE SPEED TO MARKET VIA PRE-BUILT TEMPLATES
- Out-of-the-box-ready product templates—preconfigured and production tested—accelerate product introduction
- Preconfigured rules around new product features, riders and benefits easily adapt to your product structure and calculations
- Preconfigured templates drive efficiency and more effective business process management when managing your policies

ENHANCE CUSTOMER SERVICE THROUGH PRODUCTIVITY GAINS
- Workbenches available to tailor customer management and contract management
- Configure and modify business process and quoting pages for your needs
- Functional access by user type and user
- Approvals, requirements and follow-ups controlled by business rules configuration
- Access to consolidated, real-time data

IMPROVE OPERATIONAL EFFICIENCY WITH BUSINESS CONFIGURATION
- Modern workbench for designing, visualizing and modifying business rules
- Easily create web pages without a web developer or programmer
- Flexible workflow configuration for all of your business processes
- Workbench provides rules testing, monitoring and execution comparison capabilities

EXPAND YOUR DIGITAL FOOTPRINT WITH INTEGRATED SOLUTIONS
- Integrated self-service consumer and agent portals
- Digital auditing of consumer activity and transactions
- Personalized video customer communications
- Data insights with reporting and analytics
MORE PROGRAMS AND SERVICES
GUIDED BY YOU, OUR USERS.

At Accenture, voice of the customer matters. In fact, it drives product development and has led to many innovative programs, including:

**BASE FIRST APPROACH**
Benefit from ALIP’s product development program that directs all Accenture and relevant client configuration and enhancements back into the base platform—continually expanding the number of product templates and client-tested functionality and best practices.

**CONTINUOUS UPGRADE PROGRAM**
Remain current with predictability at a fraction of the cost of traditional “big bang” upgrades. Maintain your investment by ensuring access to our ever-growing library of product templates, configuration and overall enhancements.

**ALIP UNIVERSITY**
Gain self-sufficiency with training and certification on ALIP. Courses address skill levels from novice to advanced on key ALIP functions.

**ACCENTURE LIFE AND ANNUITY SOFTWARE CLIENT ADVISORY BOARD**
Join this active community of client executives that help guide product development and serve common interests.

MORE DELIVERY
"KNOW HOW".

Once you decide to modernize we know it’s important to go live quickly with minimal disruption or surprises. Our approach maximizes upfront value so your plan and budget reflect the highest return in the least amount of time. We help you identify high-value capabilities, services, and products to create a delivery roadmap that accelerates your digital business transformation.

With more than 2,000 combined years’ ALIP experience, our delivery teams apply proven best practices and tools that eliminate upfront legacy complications. Whether you have fully defined and vetted business needs and processes, or want to leverage an iterative approach, ALIP’s delivery techniques and Accenture’s global scale combine to drive accelerated business value.

**Migrate legacy policies with confidence.** ALIP business data experts ensure integrity from data extraction to the modernized production environment, including validation throughout the migration process. ALIP utilities provide added convenience and confidence such as automated encryption/decryption, summary balancing reports, and more.

**Take integration off the critical path.** Speed implementation with ALIP’s Interface Exchange, a library of pre-tested, ready-to-use interfaces, APIs and B2B services. Easily expand your IT and partner network with this ever-growing library—interfaces built for one client benefit all. And build and test interfaces in real time using our Integration Workbench.

MORE AND MORE...

ALIP gives you more of what you need to prosper in today’s life and annuity environment and capitalize on future industry advances—Make ALIP the platform of choice for today and tomorrow.

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ABOUT ACCENTURE

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions—underpinned by the world’s largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With approximately 425,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com.

Accenture’s life and annuity software is part of Accenture Life Insurance Services, within Accenture Financial Services. By applying extensive industry knowledge to continuously enhance its software, Accenture helps insurers reduce operating costs, manage risk and drive growth through improved product development and distribution, enhanced policy administration and distribution, and technology platform consolidation and modernization. The homepage is www.accenture.com/lifeandannuitysoftware.