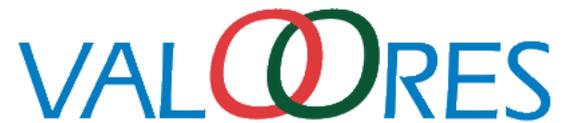


# Financial Services

## Insurance



The Valoores Insurance in'Policy Administration for Life and Annuity solution is all you need to manage and improve operations

**You Have The Value  
We Bring You The Added Value**

### Key Benefits:

- Leverage a single system to support multiple lines of business and products for improved operational efficiency.

- Speed up market release and delivery to market through collaborative product development.

- Configure any changes using business rules, without the need to customize or recompile system's core code.

- Increase your product development flexibility by using our configurable business rules engine to create complex features.

- Service your customers globally through multi-language and multi-currency offerings.

- Enhance your ability to service your customers and sales channels globally through real-time access to your policy data.

- The Valoores Insurance in'Policy Administration for Life and Annuity is our highly-flexible, rules-based in'Policy Administration solution that allows you to support policy issuing, billing, collections, processing, and claims in a single unified system. Our solution leads insurance companies worldwide and allows them to accelerate product development while reducing time to market, improving operational efficiency through centralized policy management and record keeping, as well as better servicing for customers and sales channels.

- A documented audit trail can help reduce the time and effort needed to comply with market conduct audits. With Valoores Insurance in'Policy Administration for Life and Annuity all transaction activities, even reversals, are stored within the system. Each transaction is designed to carry its entire history with it. When a reversal is made, the transaction retraces its steps, maintaining the integrity of the policy. This audit trail is an important component in achieving compliance.



- The system's support of SOA, business process management (BPM), and master data management (MDM) technologies allows insurers to consolidate tangled business processes and siloed customer data into cost-effective, transparent, and highly effective business processes. Valoores offers proven tools and migration methods, along with experienced, highly trained insurance domain and technical personnel and a strong partner network, to help minimize the risk and ease conversions from legacy systems.



# Insurance

## Key Features:

- Highly flexible, rules-based configuration speeds creation and launch of life insurance and annuity products
  - Capabilities of reusing business rules allows for the decrease in development time of new products.
  - Ability for transaction-level testing through business rules supports quality assurance by improving accuracy and providing audit trail for compliance.
  - Our Multi-language solution and multi-currency support helps regional and global carriers comply with localization requirements.
- With the Valoores Insurance In'Policy Administration for Life and Annuity, business and technical analysts, including any others involved in product development are able to quickly configure new or adapt existing products using business rules. Almost all your system changes, including updates to products, fields, screens, languages and currencies, can be configured through our business rules engine without having to change or recompile any source codes.
  - Using our system, those involved in product configuration can create and change products with complex and specific features without any concern for system limitations. Users have the capability to drill down and manipulate products and features at the most complex levels. Rules can be shared between your lines of business, globally enforcement of common products, regulatory calculations and processes.

■ The system's rules engine with its drag-and-drop and its visual editing capability minimizes the need for product development teams and knowledge of XML. Our solution wizards help guide the creation of packets of business rules which can be stored and reused later within the product development cycle. Reuse makes it easy to create or adapt products as business needs change, while giving insurers access to an unlimited range of product options.



Valoores was founded in 2011 by business intelligence experts to make raw business data meaningful and understandable for all people in all sorts of industries. It was built on the solid foundation of knowledge and experience of business intelligence and data warehousing which would ultimately bring our clients strides ahead in their competitive markets.

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