



CENTEGY
TECHNOLOGIES



People. Expertise. Integrity

www.centegytechnologies.com

AGENDA & PRESENTATION



- Objective – Emerging Technology?
- Benefits of Leveraging Technology
- Intelligent Underwriting Solution
- A bit about Centegy and Insurance Division Overview
- Brief on Systems (Strength and Depth)
 - Secret Sauce
 - System for the future
 - Core and Front End modules



OBJECTIVE – ESTABLISH COMPETITIVE ADVANTAGE



BENEFITS OF LEVERAGING TECHNOLOGY IN INSURANCE



- Write business across classes (Life, Non Life)
- Significant reduction in cycle time
- Faster decisions and increased sales
- Lower acquisition cost
- Standardized process & underwriting criteria
- Customer data capture for business intelligence
- Opens up new alternative channels



INTELLIGENT UNDERWRITING SOLUTION

- Next Generation UW solution
- Ability to automatically underwrite sub-standard policies
- Smoking, heart condition, motor accident etc
- Potential to increase significant throughput to capture new business at point of sale
- Integrated with standard Bancassurance, Mobile App and policy administration solution



INTELLIGENT UNDERWRITING SOLUTION

- Ability to define advanced business rules
- Questions, requirements, loading conditions and associated combinations
- Automatically request new requirements
- Automatically apply loading (based on rules) and calculate premium
- Embedded workflow
- Issue policy from point of sale

CENTEGY AT A GLANCE

\$6.5M in revenue (2016) with
operating margin of 35%

Growing at 35% CAGR over last
three years

Supporting 85 leading clients
globally across 25 Countries

Headquartered in UAE; Global
Development Center in Pakistan

Dedicated team of
250+ individuals

Focused on technology solutions in
three verticals; Insurance, Sales &
Distribution and Banking

Privately held – enabling innovation
and long term value



INSURANCE FOOTPRINT

Solution implementations in 30
clients across 8 countries since 1995

Architected using an integrated modular
approach with in-built Accounting

Offering complete spectrum of technology
solutions for Administration, Sales,
Customer Engagement and Governance

Designed by a combination of
Actuaries, Accountants and
Technology experts

Managed by a team of 80+ individuals focusing
on delivering customer success, daily.

Combined experience of over
500+ man years

Fully web based and leveraging latest
JAVA technology stack

ASCENT
Insurance Solutions

ASCENT
Individual life

ASCENT
General

ASCENT
Group life

ASCENT
Health



Onsite



Bancassurance



Illustration



MicroAssurance



TeleSales



Mobile App



iPortal



Mobiz



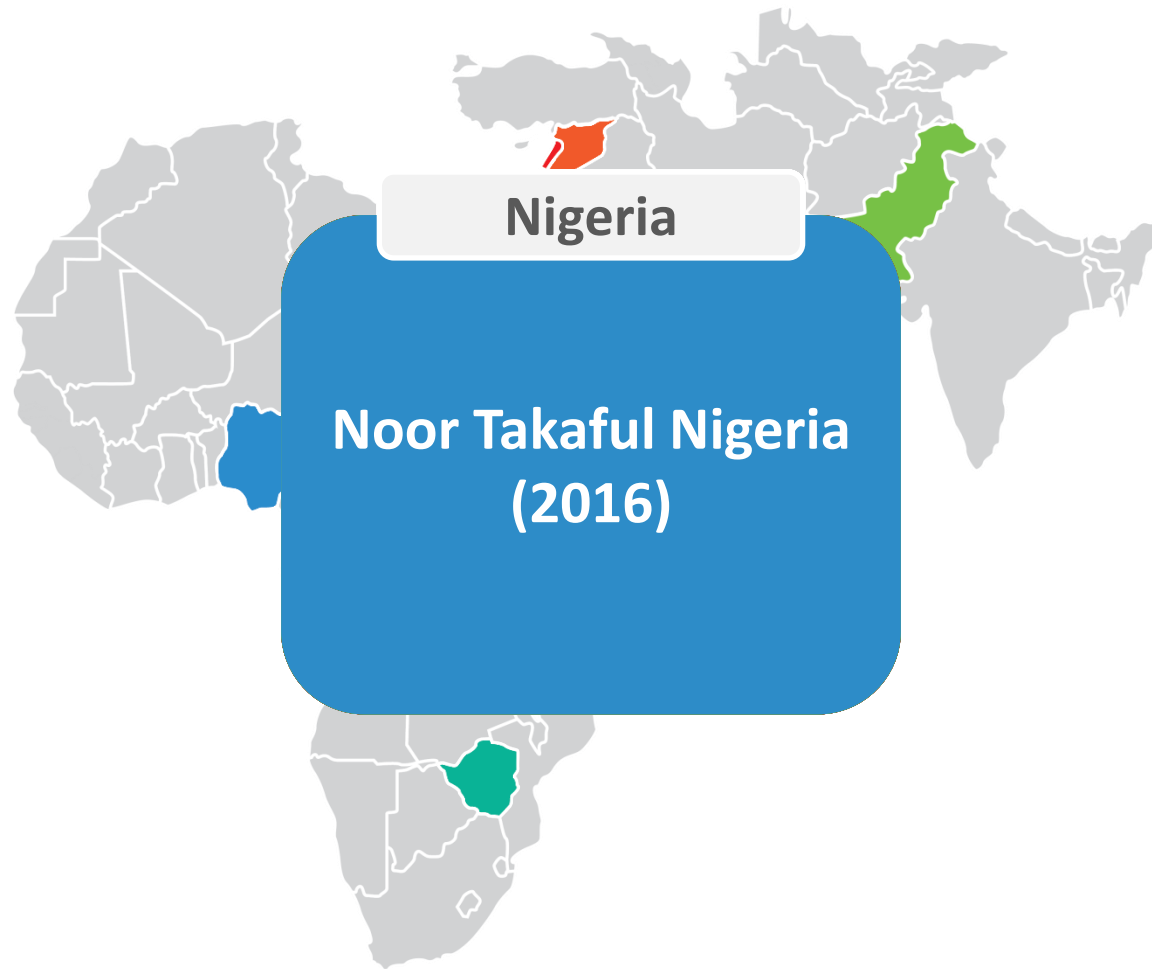
Business Intelligence



Intelligent Underwriting

LIFE PROOF OF CONCEPT

15 Clients across 7 Countries





ASCENT

Insurance Solutions

ASCENT 
Individual life

ASCENT 
Group life

ASCENT 
General

ASCENT 
Health

THE SECRET SAUCE



- The capability to problem solve any issue through a series of processes with inbuilt permutations and combinations
 - Initiated patent process in 2016
- Hierarchy of libraries, rules, validations and processes ensure a multi-tiered quality criteria which each process passes through (underwriting, premium calculation etc)
- Allows for complex product configurations and business rule combinations by integrating processes with intelligent support to produce required calculations
- Embedded seamlessly using object classes and polymorphism across suite of solutions to ensure reuse and consistent application of rules

PROCESS ENGINE FEATURES



- Common definitions for administration systems and front end modules – single source, no duplication, faster speed to market with accuracy
- Repository of fields and processes intelligent enough to comprehend and retrieve data as required
- Intelligent engine to self-determine application of advanced rules and order of processes to compute premium, loading...
- Standard product definitions through simple pre-defined interfaces; complex product definitions through full blown process and expression builder
- Ability to copy and modify definitions thereby easily maintaining multiple versions of same product or introducing a slightly tweaked product

UNIQUE DESIGN



BANCA



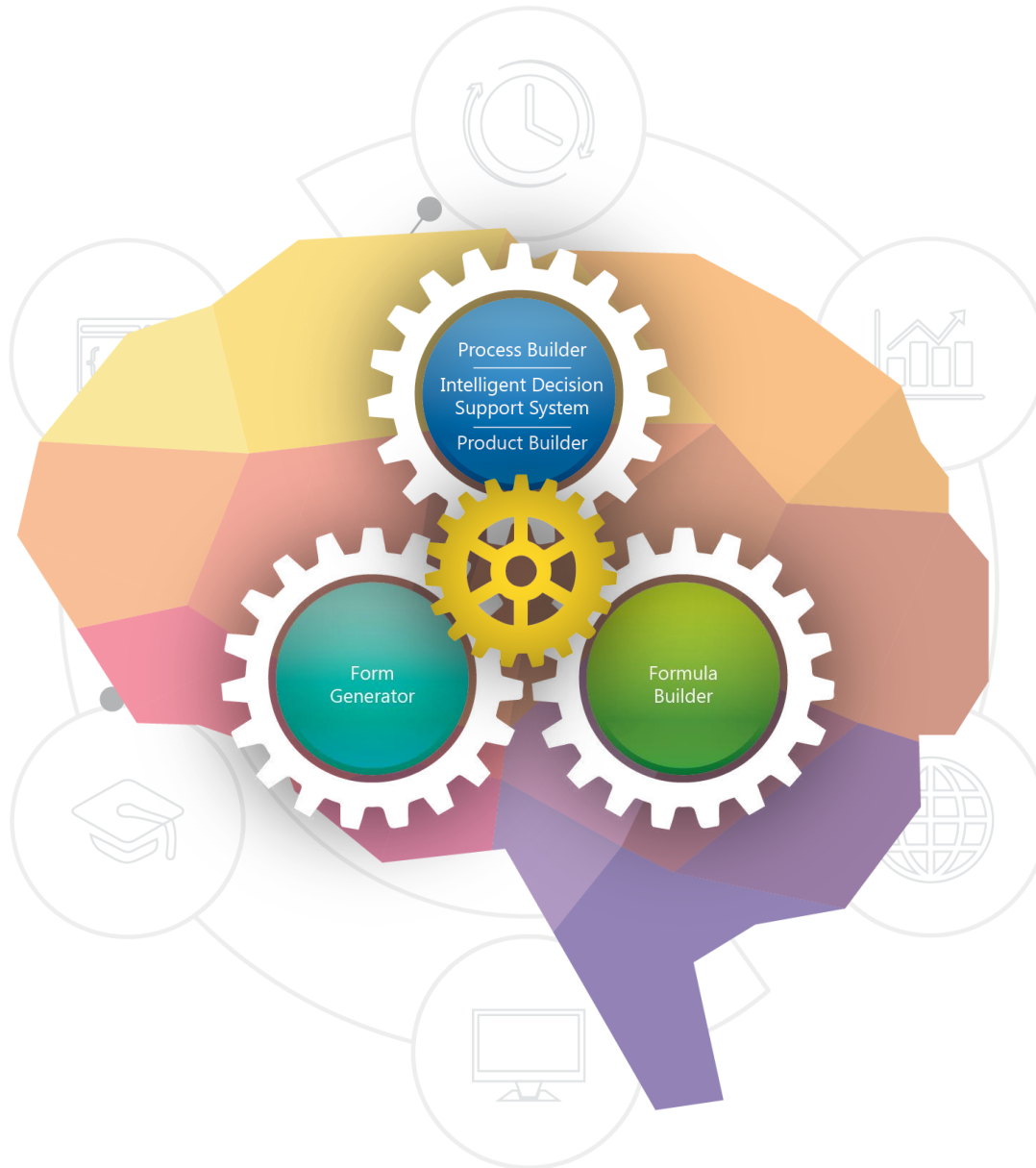
APP



BACKOFFICE



AGENCY



PREMIUM



SURRENDER
VALUE



LOADING



POLICY
DOCUMENT

SYSTEM FOR THE FUTURE



- Centegy has developed a ***proprietary*** framework based on open architecture standards using the JAVA platform
- Reduces dependency, enables R&D and leveragability of best in class tools, processes and code reuse to further competitive advantage
- Allows for a inherent build up of system depth and intellectual property
- Cost effective - providing flexibility of operating systems, databases, and other latest technology resources e.g. web services

SYSTEM FOR THE FUTURE..



- Designed to operate as a Software as A Service (SaaS) platform
- Fully integrated architecture (plug & play) across Administration systems and Front End Modules reducing duplication of effort
- Architecture maximizes flexibility in configuring business functionality and enabling speed to market
- Capable of operating on a centralized architecture handling multi-country, multi-company, multi-language and multi-currency off a single platform

NEXT GENERATION THINKING



- Leverage mobile apps for strategic digital marketing
- Usage based insurance through mobile apps – personal accident plans
- Integration with wellness apps (Fitbit..) to track and leverage customer data to drive insights, pricing and increase value proposition
- Predictive analytics through Business Intelligence to provide insights into customer behavior and drive and future strategic decision making



FRONT END MODULES

Sales Tools



Onsite



Intelligent Underwriting



Bancassurance



MicroAssurance



Illustration



TeleSales

FRONT END MODULES

Customer Engagement & Management Tools



Business Intelligence



Mobiz



Mobile App

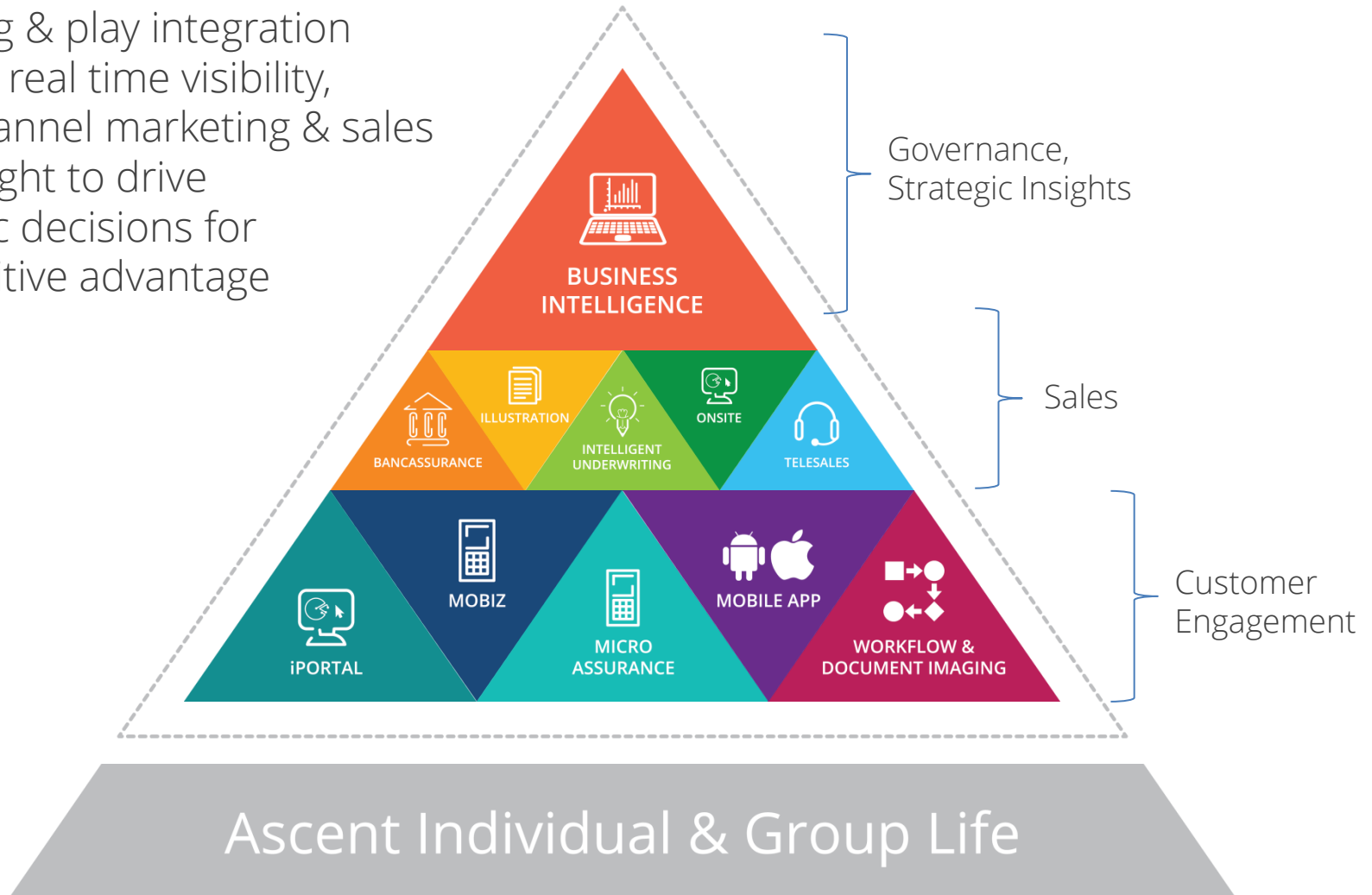


iPortal

INTEGRATED SUITE



Strength of the backbone
and plug & play integration
enables real time visibility,
omnichannel marketing & sales
and insight to drive
strategic decisions for
competitive advantage





Choose The Right Partner

Choosing a solution for your business is only the beginning of an enterprise wide change. That is why at Centegy, we see every implementation as a partnership why we believe that partnering is the only guaranteed route to achieving project success.

Centegy Technologies has over 85 leading global clients and we not only provide day to day support to them but believe in sharing ideas and business acumen. We are committed to working with our clients and ensuring that your business performs exactly the way you want it to.

Centegy Technologies. FZC

www.centegytechnologies.com


Copyright © 2017 Centegy Technologies. All rights reserved.

This document may not be reproduced or redistributed, in whole or in part, without the written permission of Centegy Technologies and Centegy Technologies accepts no liability whatsoever for the actions of third parties in this respect. The information in this document was prepared by Centegy Technologies. This document or any of its content may not be sold or distributed without the written consent of Centegy Technologies.



 [centegytechnologiesofficial](https://www.facebook.com/centegytechnologiesofficial)

 [@centegy](https://twitter.com/centegy)

 [centegy technologies](https://www.linkedin.com/company/centegy-technologies)