



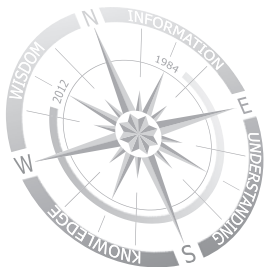
Insurance Policy Administration System

A software solution ...

...at a glance

ReMark

Maximum Value Creation



ReMark

© ReMark International. All rights reserved





ReMark Administration & Policy Issuance for Direct channels

RaPID is ReMark's proprietary policy administration software solution. Custom-built by insurance direct distribution specialists, RaPID meets the demands of today's direct distribution channels, providing you with high performance execution to help maximise marketing value.

- Limited integration required by core systems
- Little or no legacy systems integration required
- Readily configured to your business needs
- Typical implementation in 12 weeks
- Continuous offline development by ReMark specialists

End-to-end policy admin solution

Designed to match the speed and flexibility of the Direct Marketing (DM) insurance model, the system is extremely flexible and easy to use. From product development to claims, the ultimate aim is to help our business partners maximise the value of your DM operations.

- Increase speed to market
- Reduce involuntary lapse
- Consolidate customer data
- Identify cross/up-sell opportunities
- Drive marketing activity

Maximum Value Creation

A proven solution

Tried, tested – and trusted – RaPID is currently creating value for reputable insurance brands worldwide, including AIA, Aviva and Prudential (UK).

Case Study : A Leading Takaful Insurer, Malaysia

Challenge

The very promising response to DM campaigns for the insurer was undermined by a 20% billing success rate, threatening the financial viability of the program.

RaPID Solution

- Improve billing process and speed of policy fulfillment
- Improve speed and flexibility of product and campaign set-up
- Provide enhanced CRM and data-mining capacity capable of influencing offer and campaign design

Benefits to Partner

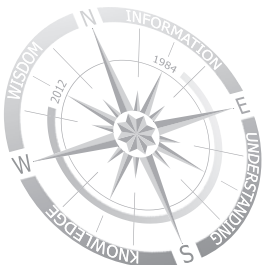
Billing success rate in excess of 85%

Fulfilment delivery time cut to 2 days from date of Sales Upload

5 new products developed

14 campaigns executed

Over 150,000 policies sold and administered in RaPID



ReMark

© ReMark International. All rights reserved





Case study: A Leading Life Insurer, Hong Kong

Challenge

The insurer and its partner bank sought to improve speed to market and enhance marketing to bank customer base.

RaPID Solution

- Offered fastest and least expensive solution for developing direct products
- All functions supported in RaPID platform, creating a holistic view of marketing activity to each customer

Benefits to Partner

System and first product deployed in 3 months

7 new products developed

30 campaigns executed to bank customer base

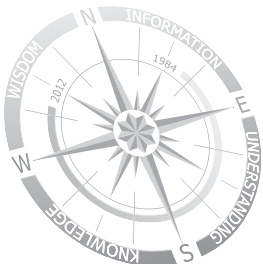
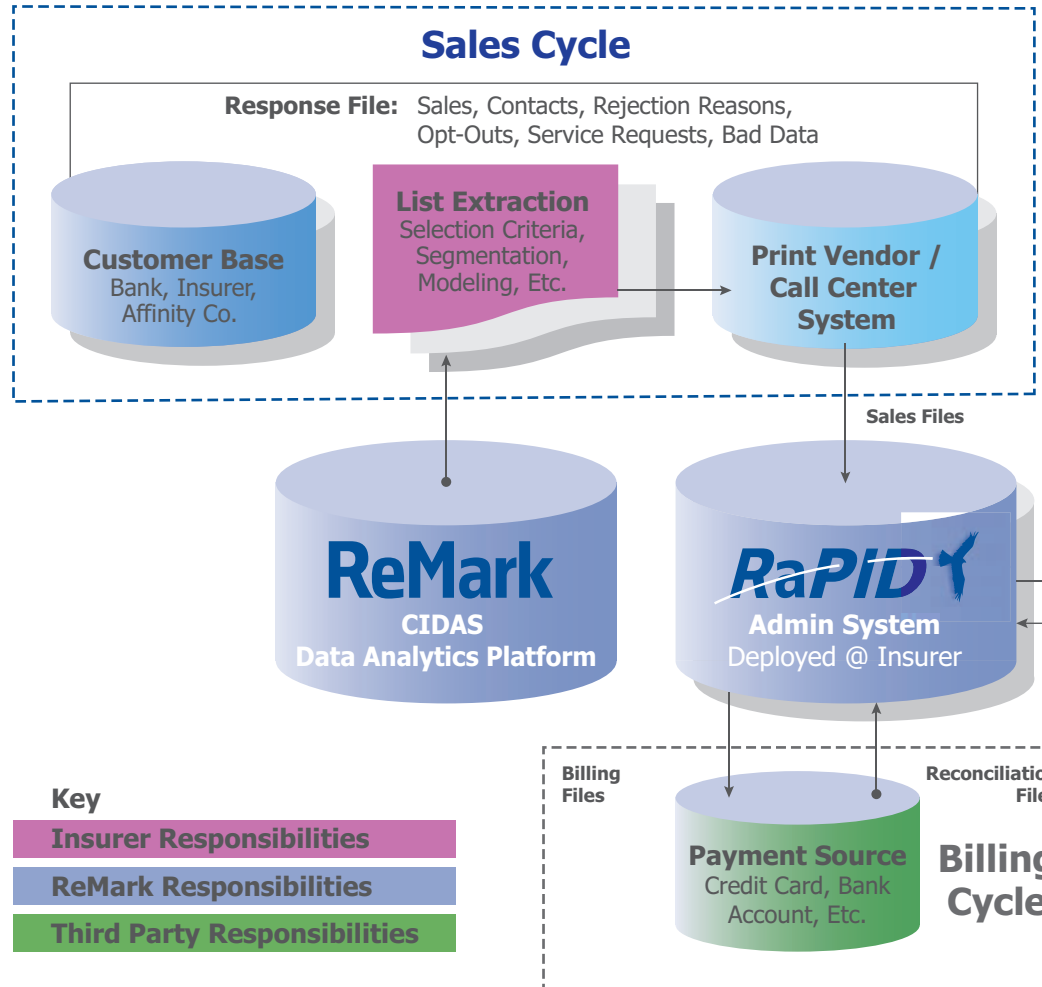
500,000 policies sold and administered in RaPID

Access to ReMark's worldwide DM experience

Maximum Value Creation

Where RaPID fits

- **Limited integration required with core systems**
- **Custom-built for DM business**
- **Deployed either within your secure environment or at ReMark**
- **Uses robust MS SQL Server 2005 database engine**



ReMark

Administrative Cycle

Fulfillment

Physical or Electronic

Reporting

Compliance, Sales, Etc.

General Ledger Systems

Claims Systems

Other

Legacy Systems, Data Warehouse, Actuarial, Etc.

RAPID Data Feeds

Web Access for Customer Service

Customer Service

In-house or 3rd Party

- Windows web-based application, runs in range of browsers
- Full policy lifecycle administration
- Consolidated customer view available both in-house and to 3rd parties
- Fully compatible with CIDAS, ReMark's data analytics platform

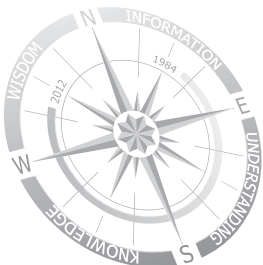
Maximum Value Creation

Your Challenge

Speed to market for new products

Product Development is often slow, costly and difficult to prioritise

Flexibility/Ease of use



ReMark

© ReMark International. All rights reserved

RaPID Solution

- Limited integration required with core systems
- System is pre-configured to support a wide range of products and product features common to DM activity
- Simple customisation of different product versions to meet needs of various sponsors, marketing tactics and campaign strategies

- Modular system
- No limit to size of product suite or portfolio
- Simple text file for sales uploads eliminates need for custom links to 3rd-party vendors
- Correspondence templates pre-configured in MS WORD, reporting in Crystal Reports

Benefit to You

Much faster speed to market for channel appropriate products

Majority of DM products can be installed in 1-3 days

Typical system implementation in 12 weeks

New products fully configured in 3 weeks

Ongoing product development for direct channels undertaken offline by ReMark specialists

Flexible structure and offline development minimise disruption to workflow

Supports multiple direct marketing partners and channels

Supports product features including

Indexation, Refundable, No Claims Bonus

Windows web-based application runs in range of browsers

Familiar applications for easy user-management and minimal user training

Your Challenge

Data

Special extracts required to support reporting and analytics, often compromising data

Customer Service

Customer Service is difficult to manage externally

Need to enhance retention strategy to maximize ROI and lifetime value

RaPID Solution

- All customer and policy data managed in one system
- Data protected on separate secure server on your premises
- Reports generated by Crystal Reports

- Customer Service module accessible to any in-house or third-party contact centre
- Comprehensive activity log
- Automated correspondence triggered by policy lifecycle events and premium payment irregularities

Benefit to You

Data warehouse compatible with CIDAS, ReMark's analytics platform

Easily configured to include additional data fields

Accurate, timely and relevant data analytics generate improved marketing results

Comprehensive customer data informs segmentation

Automated correspondence helps to reduce involuntary lapse

Holistic customer view promotes up/cross-sell opportunities

Customer needs inform product development, drive future marketing activity

Maximum Value Creation

RaPID Modules

Credit Card Matching

Product

System Messages

Adjustable parameters for quick and easy changes

Claims

SMS Interface

User Management

Administrator controlled access provides system security

Data Extraction

Billing & Refund

Automatic reconciliation
Supports both credit card and direct debit
Daily billing allows for instant protection
Payment changes and irregularities trigger automated correspondence

Management Reporting Interface

Customer Service

Search by customer or policy
Customer service history provides continuity of service

Direct Debit Process

Reporting

Reconciliation

Contact Admin

Simple Underwriting & Interface

Policy Admin

Accounting Interface

Correspondence

Policy lifecycle correspondence in MS WORD for easy user-management
Easily adapted for personalised policyholder offers



Maximum Value Creation

 ReMark International

 ReMark International

 @ ReMarkGroup

 ReMark Group

Visit us at www.remarkgroup.com



ReMark is part of the
SCOR Group of Companies



ReMark

Maximum Value Creation