



## HP and Innoveo Solutions

Innoveo Skye – the insurance framework

### Improving profit and reducing costs while extending your business to a multitude of distribution channels

#### Insurance market competition

Insurance companies are impacted by the permanent need to launch new, innovative products and services and quickly react to competitor's market offers in order to increase market shares. Traditional insurance solutions require expensive adaptations to cope with these requirements.

#### Success through industrialization

The manufacturing industry experienced tough market competition decades ago. It found a way to efficiently manage a vast product variability by implementing models, concepts and principles which facilitate mass production and product individualization at the same time. Innoveo has adapted the industrial approach to cover the needs of the insurance market. A generic insurance product catalog based on bill-of-material principles and parametrization enables the definition of an unlimited number of products and services for all lines of business and all sales channels. Industrialize your product development and provide individualized products to your customers.

#### Solution benefits

- Time to market and cost reduction through industrialized product implementation process
- One solution for all lines of business, property and casualty, individual life, group life
- One solution for all sales channels (B2B, B2C, B2E, e.g. brokers, banks, agents)
- Flexible product definition supported by generic insurance product catalog
- Differentiation through customized, secure and easy to use Internet business solutions



#### Working together with HP

As a member of the HP Developer & Solution Partner Program, we are able to leverage the sales, marketing and technical resources of HP to create unique solutions across the broad spectrum of HP platforms and operating systems. With access to leading-edge technologies and services, we can meet a wide range of business needs with advanced solutions, developed and delivered quickly, and optimized for reliable performance using the most advanced HP technologies.



## Outstanding sales support

Efficient support of your sales channels translates into a reduction of time to market and costs. Several features of the Innoveo Insurance Solution contribute to improve these competitive advantages. Thanks to a flexible insurance model, based on industrial concepts, your full variety of products and services fits into one generic product catalog. These products and services are made available to your sales channels—for instance through your Internet portal. Specific sales channels, like brokers, distribution partners, agents, banks and customers—get the appropriate, customized level of information along with the set of functionality you decide to provide. Profiles and roles are used to differentiate the competencies of the channels you collaborate with. Take advantage of an increased re-use of your data and services available in your back-office systems by integrating them with the Innoveo Insurance Solution. Re-use Innoveo's standard services to effectively assemble your individual front-office solutions.

### HP products supported

Our solutions are supported on industry-standard HP ProLiant servers, renowned for their performance, availability and scalability. From server blades to clustered servers, HP ProLiant servers lead the Microsoft® Windows® market. Today, with new Opteron-based HP ProLiant models, HP further extends the advantages of x86 computing by delivering more cost-effective, industry-standard solutions for applications requiring expanded memory and outstanding price/performance.

### Operating systems supported

Tackling today's business challenges requires flexibility and the ability to choose—and that includes operating environments. In many cases, it means using multiple operating environments within the same infrastructure. To help you meet this challenge, we provide comprehensive support for a wide range of operating systems:

- HP OpenVMS – unique disaster-tolerant solutions that provide long-term business value and the high levels of protection you need to safeguard your most important asset—your information
- HP-UX – powerful, virtualized solutions that not only automatically allocate resources to meet fluctuating demands, but also intelligently manage your computing environment for greater insight and control

- Linux – cost-effective, industry-standard solutions that drive a fast return on IT investments
- Microsoft Windows – highest-quality solutions delivered quickly, efficiently and at the best cost—enabling you to keep pace with the rapid changes in today's volatile marketplace

### Service and support

Working with HP Services, we provide you with a complete portfolio of services tailored to your unique business and IT needs. We leverage the proven methodologies and expertise of over 65,000 HP Services professionals around the world to help your company design, build, integrate, manage and evolve an infrastructure that lets you respond to business changes easily and cost-effectively.

### Building on the value of strong relationships

By working with HP, we have the resources, experience and knowledge of an industry leader to ensure our solution delivers the business results and value your company requires. HP is a company that thrives on innovation, with a proven track record of success in virtually every market, customer segment and region worldwide. Together, we have the technology and services to meet your most demanding needs.

HP and Innoveo Solutions look back to a successful collaboration implementing front-office solutions in the insurance industry. The complementing skills and services of these two partners are tailored for the benefit of their insurance customers. They take advantage from both, a technology leader and an insurance solutions specialist.

### Working together to drive success

By combining standards-based and modular technologies with our leading-edge applications and a full portfolio of services, you gain a powerful, flexible solution that meets your business needs today—and adapts dynamically as those needs change. That's the foundation for building an agile, responsive enterprise to drive better business outcomes for your long term success.

## Technology for better business outcomes

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