

Ascent Extensions

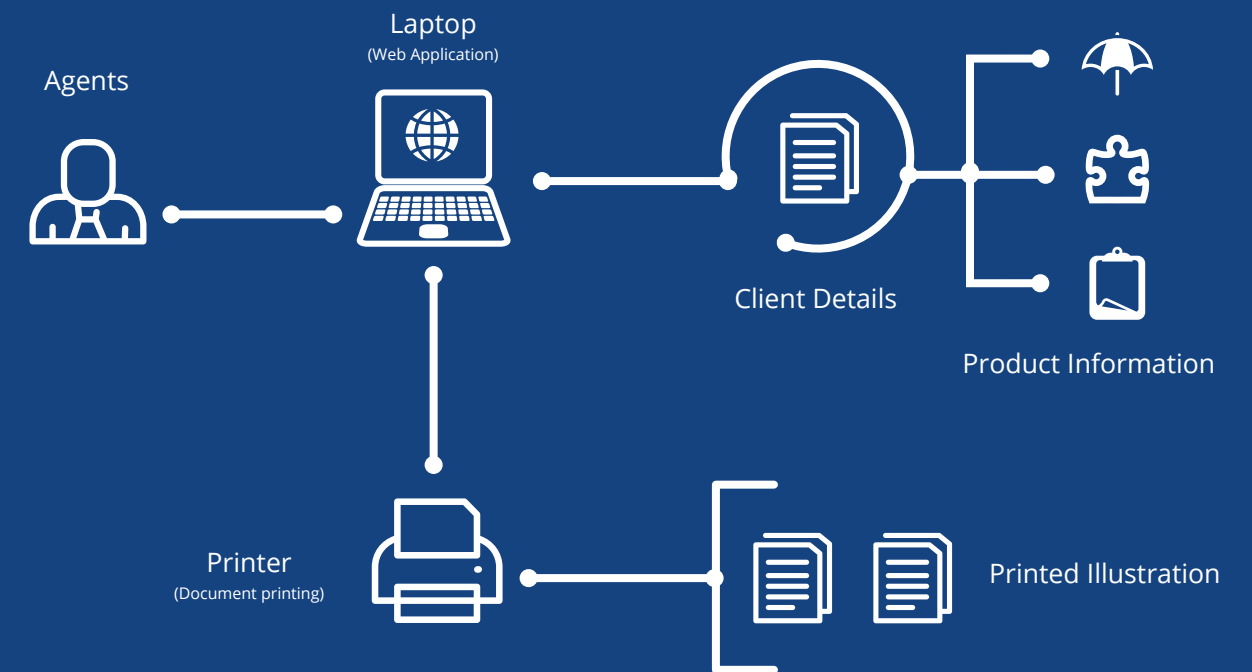
Maximizing Business
Performance

People. Expertise. Integrity

Illustration

In the fast paced world of business, success lies with those who are equipped and can leverage information available 24 hours a day, 7 days a week. The Illustration application allows agents and channel partners to work anytime, anywhere with prospective clients and gives an organization access to customer information no matter where the location.

The application supports a high degree of automation and easy support for decentralized units to reduce operational costs and optimize resource utilization. Enhancing mobility, it is capable of running on stand-alone mode on agent laptops or on any PC installed with any operating system.



High Quality
Customer Service
and Efficient Exchange of Information

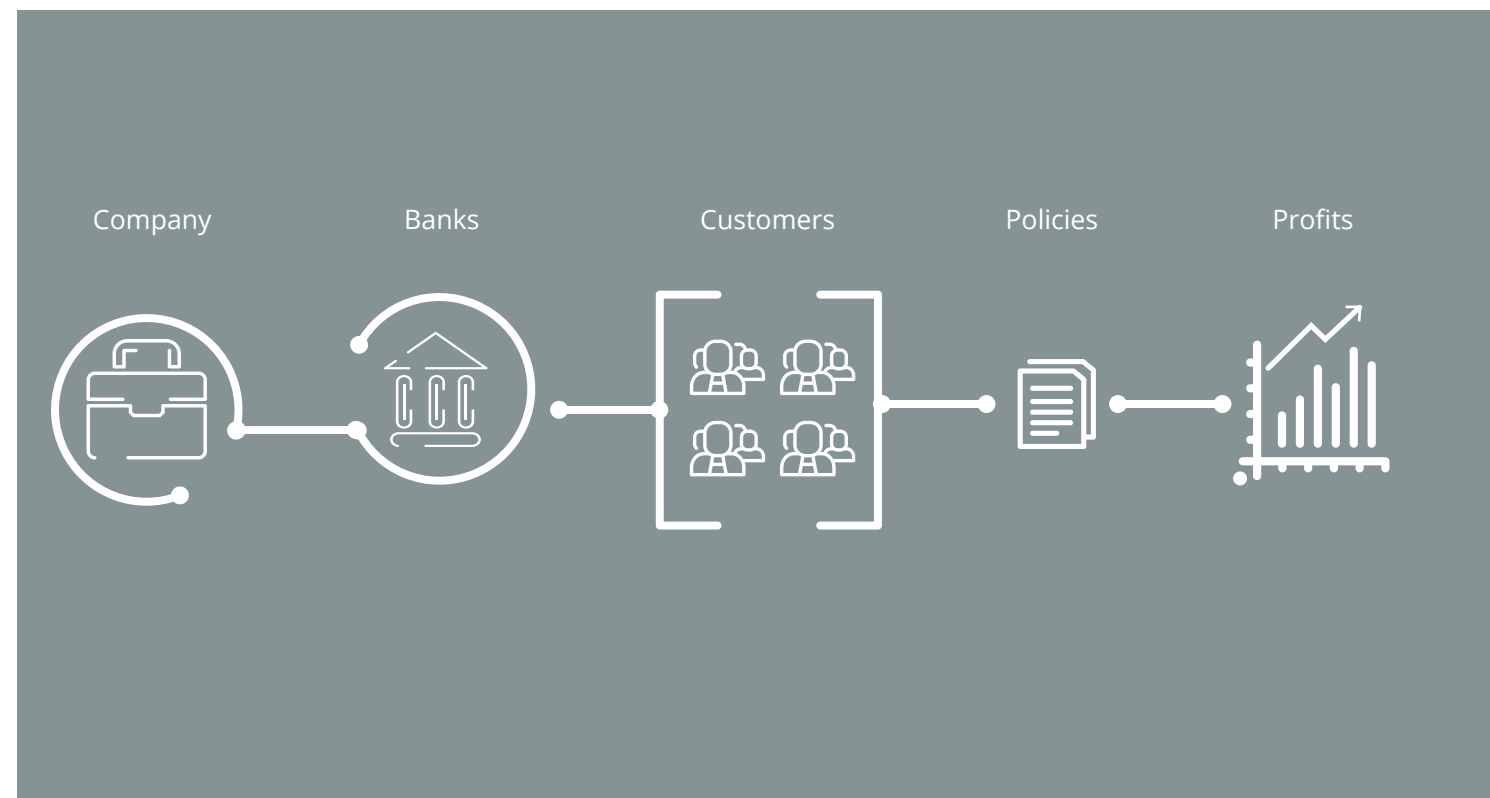
Features include

- Products uploaded to laptops/personal computers or downloaded from company servers.
- Generation of illustration including premium, sum assured and projected maturity value
- Auto-save feature for each illustration and provision of reference number allowing efficient record management and processing when client wishes to proceed
- Demonstrate multiple illustrations using various scenarios – increasing chances of sales

Point of Sales (Bancassurance)

Technology innovation is a key enabler in driving insurance penetration globally. We promise to equip your business with proven industry leading solutions that can drive exponential growth. Bancassurance, as a channel for the insurance industry, is responsible for driving significant growth. Our leading Bancassurance solution ensures your presence across partner banks and branches maximizing your chances of acquiring new customers.

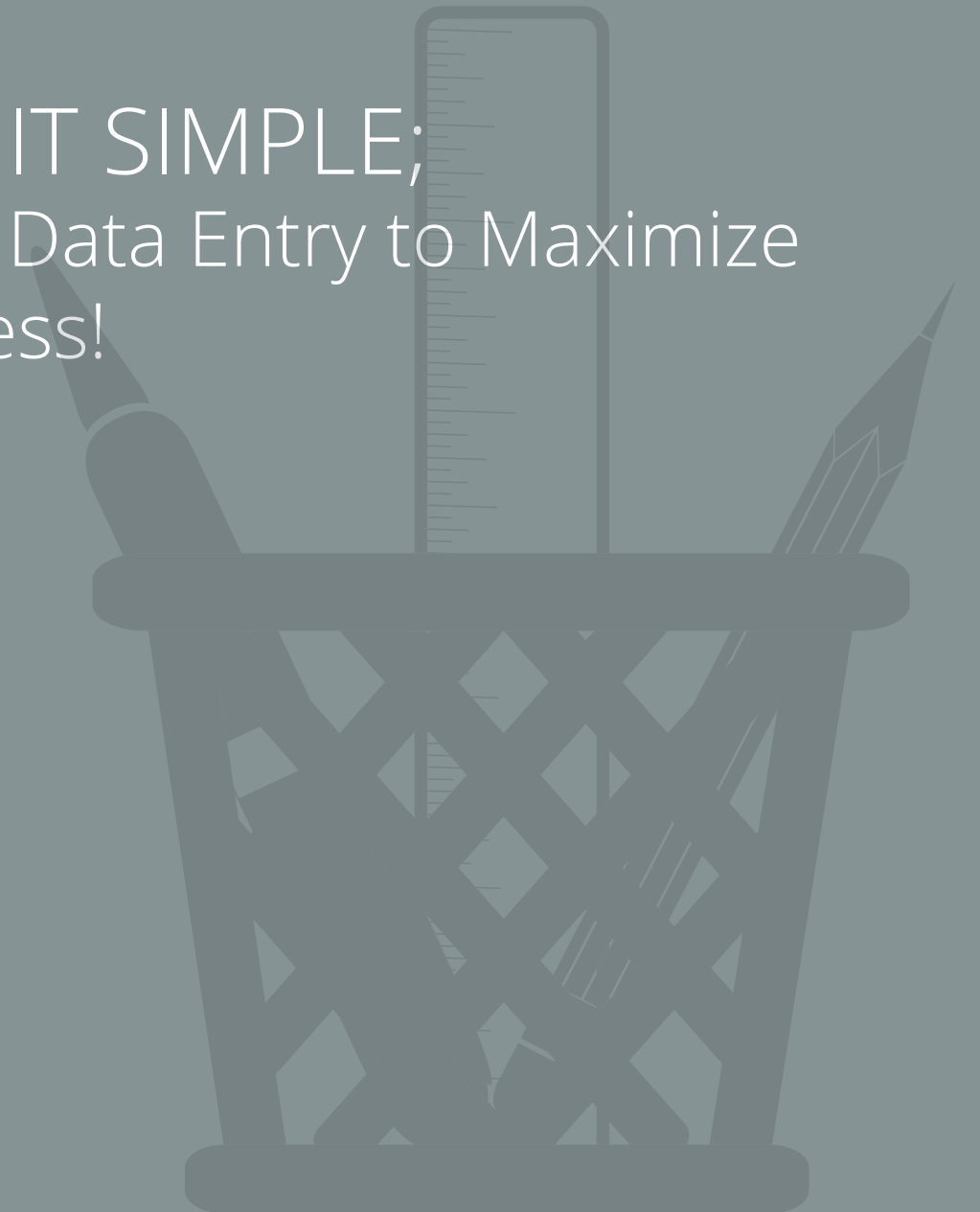
The solution's flexible and feature rich architecture permits you to issue policies at the POS by leveraging product features and underwriting guidelines configured in the core insurance system. This real-time, dynamic interaction between Ascent solutions and Bancassurance guarantees benefit from the latest technology; granting you the privilege of making efficient business decisions while empowering your business with the most significant best practices in the market.



The solution offering includes

- Auto computation of plan/rider premium and product fee
- Auto validation of product configuration rules and policies
- Generation of Illustrations depicting premiums, cash and account values till maturity
- Online medical questionnaire
- Auto Underwriting to determine medical or non-medical cases
- Generation of reports for daily/weekly/monthly target evaluation

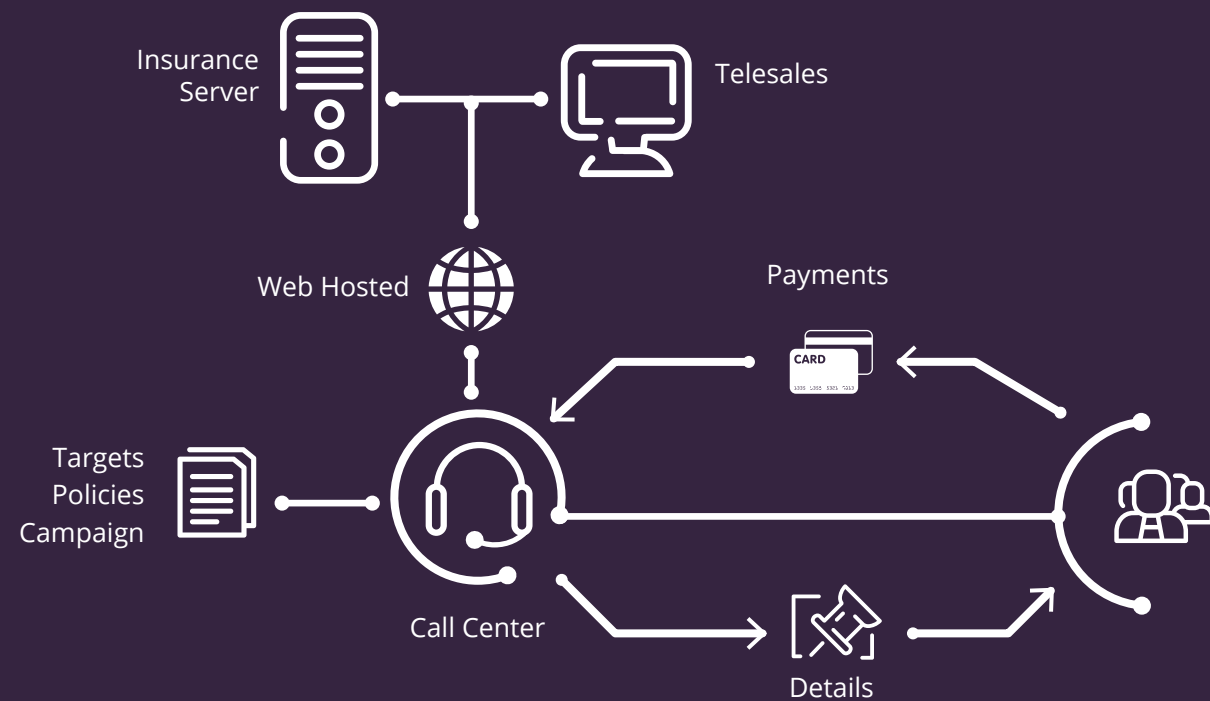
KEEPING IT SIMPLE;
Minimizing Data Entry to Maximize
Sales Success!



Telesales

New business acquisition and maintaining existing customers is the lifeblood of any successful business. Our Telesales application enables sales and telemarketing contact centers to seize opportunities to service and acquire customers. Telesales facilitates you in exceeding your sales targets using proven telemarketing techniques and is capable of running at any call center at the insurer, partner or bank.

The application interacts with our Ascent insurance solutions, facilitating sales via telephone while maintaining data integrity on the core system. Customers can send their premium payments through multiple payment modes including credit cards*. Call center agents can gather relevant medical details, answer inquiries and discuss prospective scenarios on projected illustrations. And all this can be done while on the phone with the customer!



Additional features include

- Online premium calculation and underwriting
- Daily report allows partners to evaluate their targets
- Automatic commission calculation, along with General Ledger entry
- Automatic product validation based on defined business rules

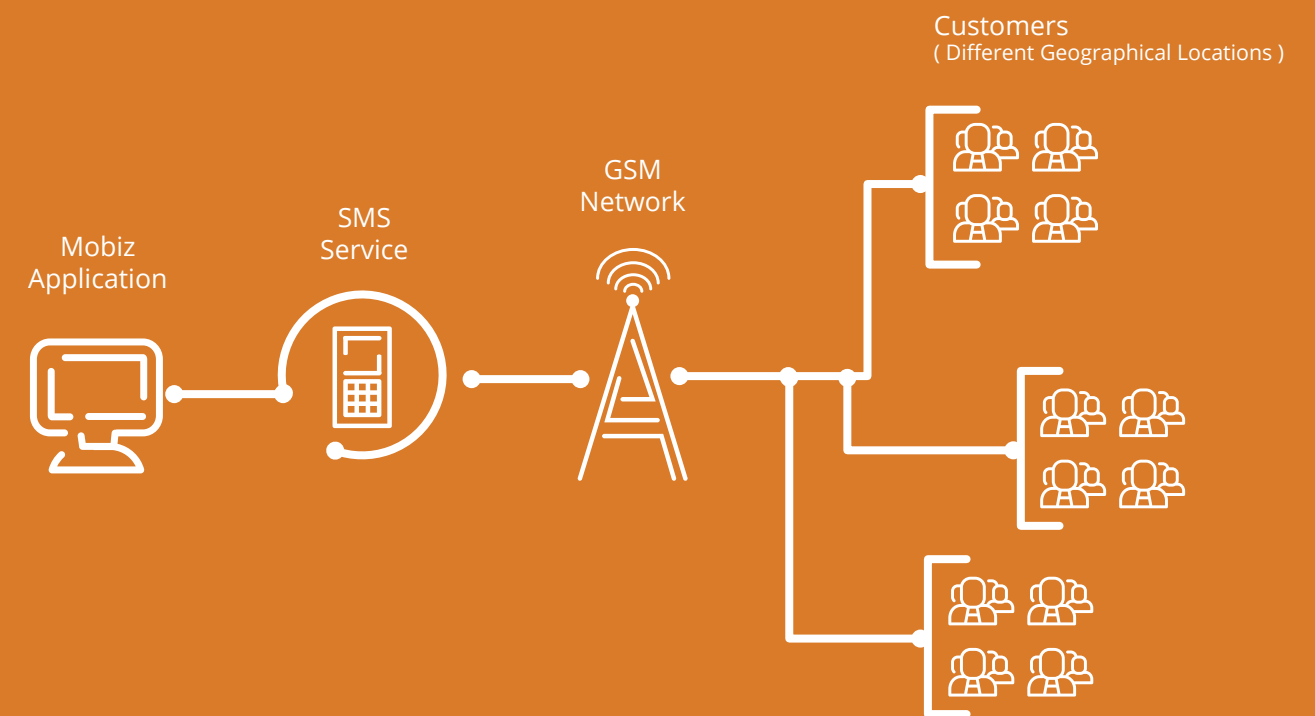
*(Subject to the availability of POS terminal for credit card authorizations)

MobizAssure

Combining the mobility phenomenon gripping the world with innovation in insurance, MobizAssure helps you bring a paradigm shift to the insurance industry, tapping new customer segments and leapfrogging competition.

Our solution provides a perfect blending of traditional business development technique with emerging mobile insurance trends to enable business activity from the remotest of locations using an application on your handheld devices, be it as mobile phone, smart-phone or tablet.

MobizAssure boosts your business by offering multiple channels at a time, giving you unparalleled sales and customer service improvements, all whilst maintaining data integrity via a secure connection.



Features include

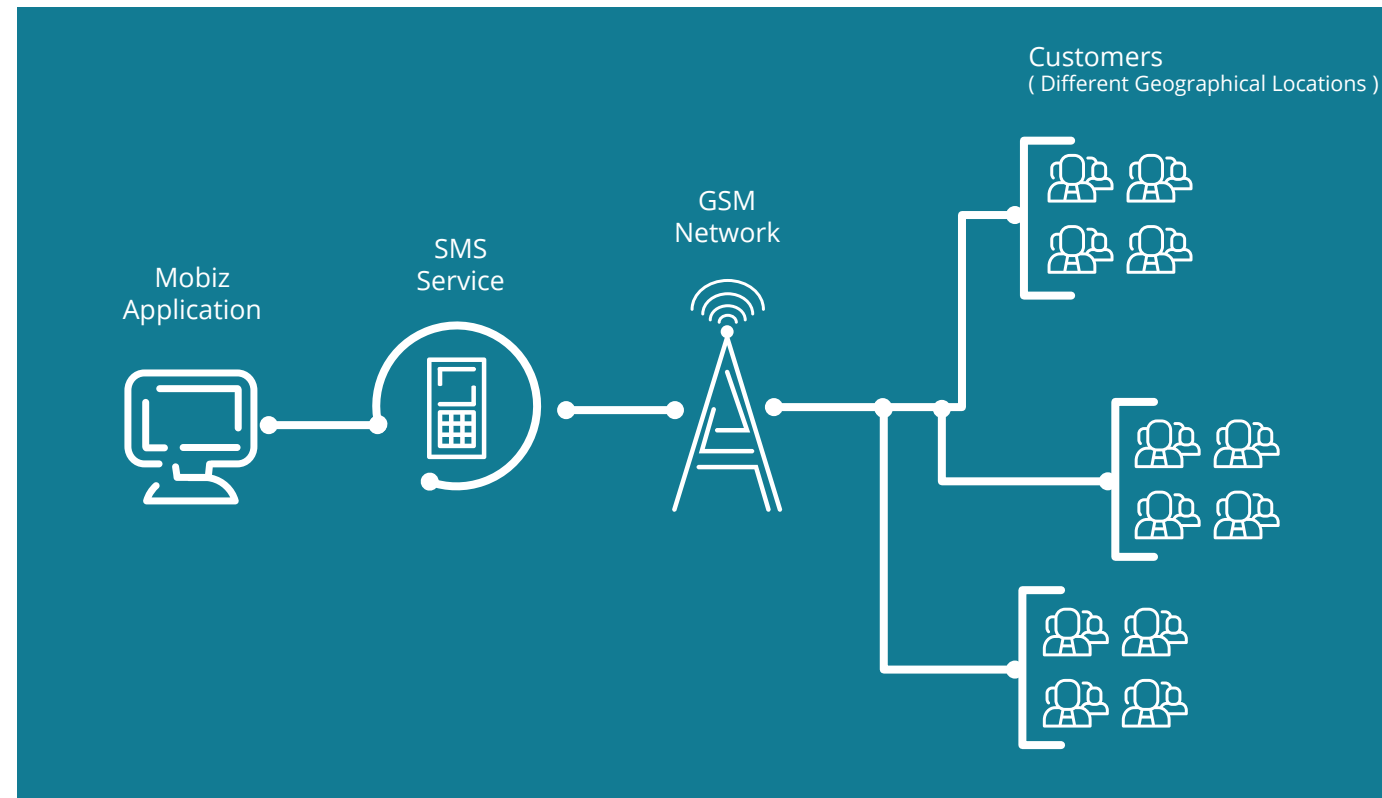
- Real-time decision making using intelligent underwriting
- On-the-spot policy issuance, through Centegy's proprietary SMS/Text Message protocols
- Access to real time policy information (personal information, financial value)
- Generation of Illustration and policy documents
- Online data transfer to core-system

MicroAssure

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Your
WINDOW TO THE WORLD
of Business And Insurance

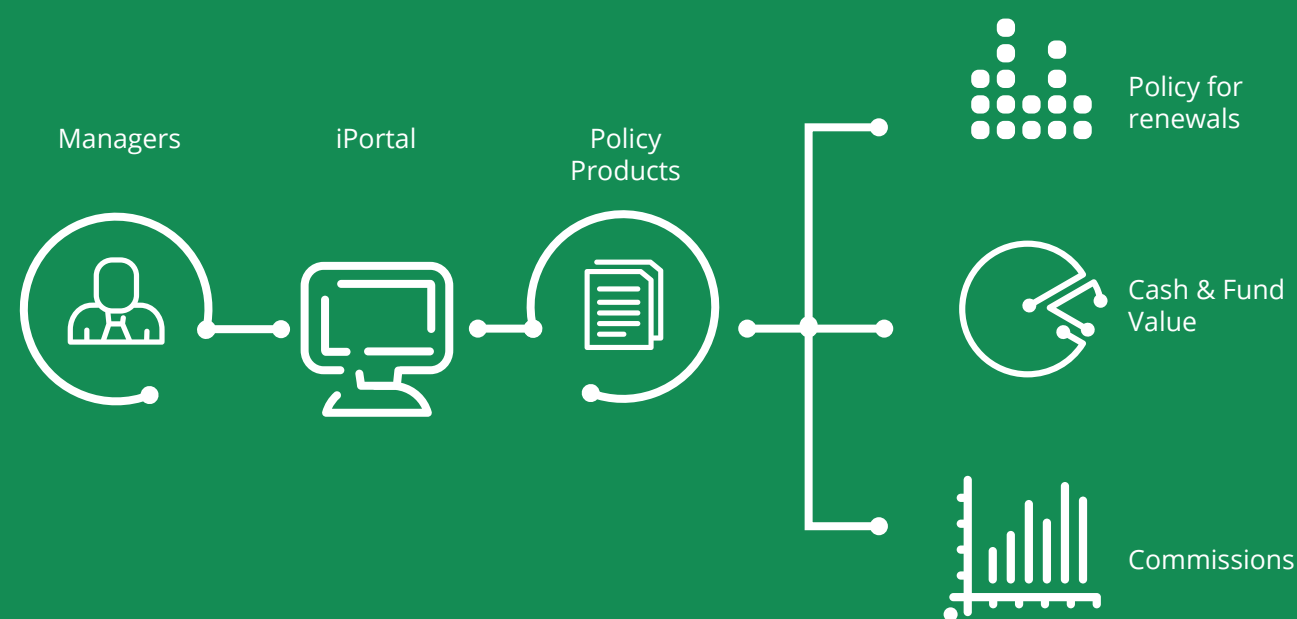
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iPortal

Every organization desires information to be presented through a single lens. iPortal is your window to the world of insurance and customer centricity. A one stop-shop for business partners and customers, iPortal improves the flow of information, enhancing productivity and customer satisfaction.

Designed to cater across a host of channels, iPortal embodies flexibility with the end user in mind. Leveraging web technology, the solution can be adapted to your agencies, customers or channel partners to offer them real-time insight into their business so that they can make real time decisions. By using iPortal, you can reduce your dependence on support staff and focus your resources on strategic activities to grow your business.



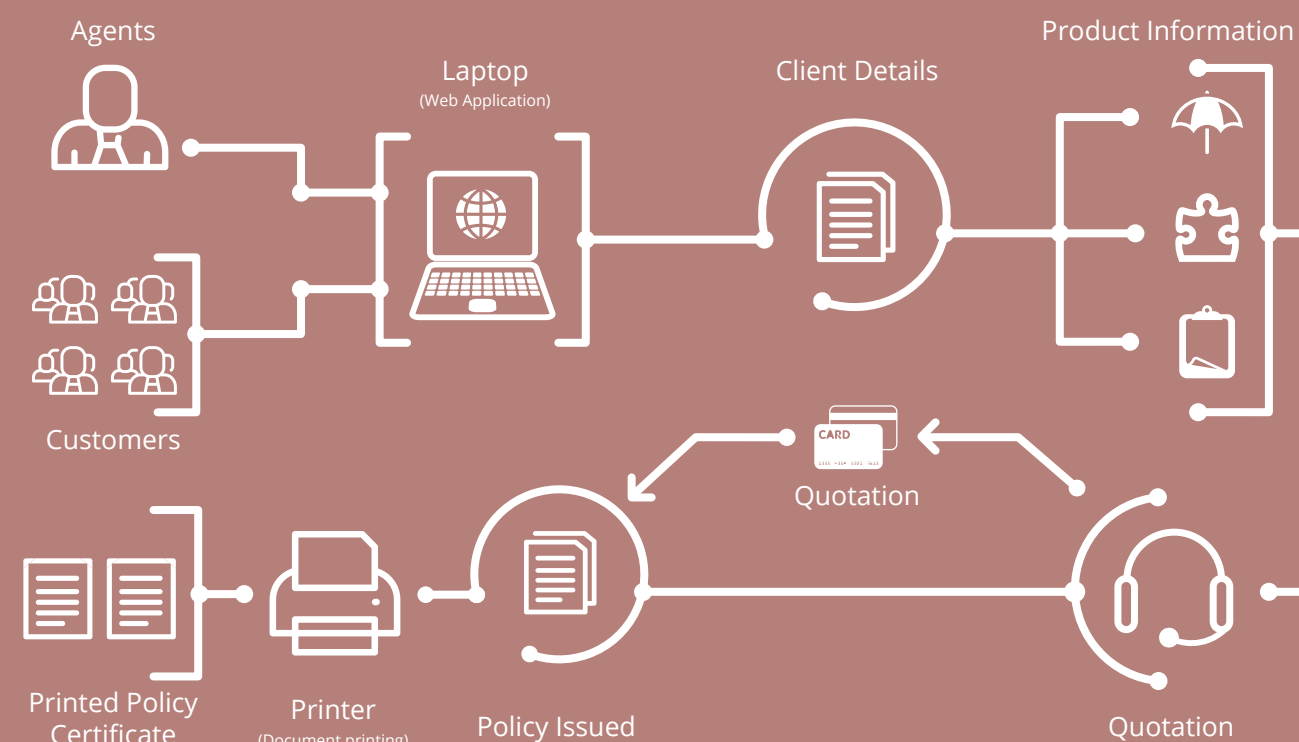
Simple and user friendly, iPortal can provide the following information

- Policy cash value or number of units
- Previous claim history
- Policies ready for renewal (for Agents)
- Region and branch wise written premiums
- Fund allocation

Onsite

Onsite is Centegy's answer to a front end, web based solution deployed at insurance company or partner branches to enable sales directly from branch and locations other than the head office.

Onsite is fully secure and integrated with the core Ascent Insurance solutions ensuring product rules and validations are automatically managed. Designed with a keen eye for user experience, the look and feel and ease of use ensures users are trained and productive quickly.



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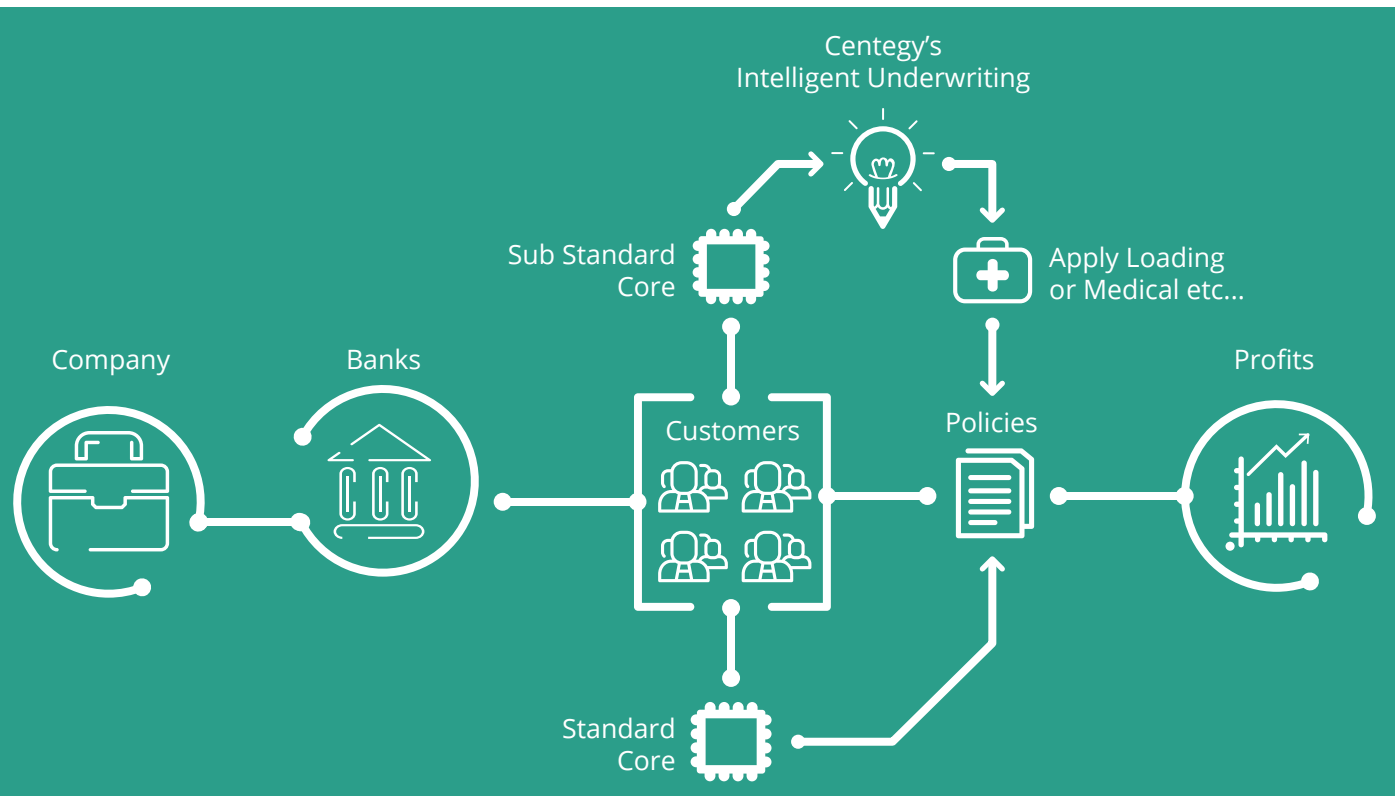
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Intelligent Underwriting

Centegy's Intelligent UW module promises to change the industry paradigm by offering insurance companies a significant advantage in embedding advanced business and UW rules into the system.

Rules are configured into the system to increase automated decisions based on company defined thresholds, reducing reliance on underwriters and enabling them to focus on more strategic tasks.

Fully web based, secure and integrated with the core Ascent solutions enables deployment at partners (bank, brokers) giving them the ability to maximize sales.

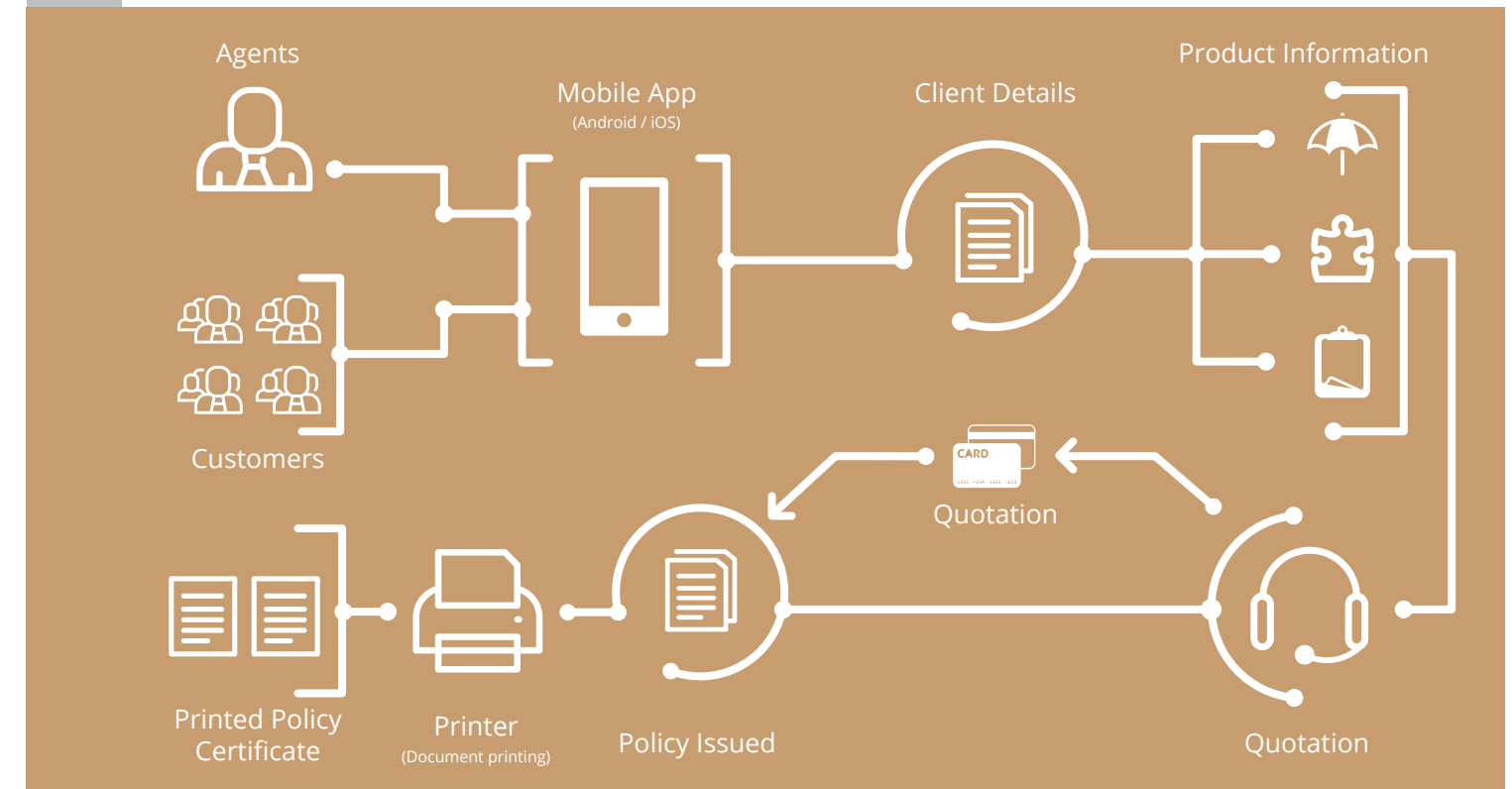


Benefits of Intelligent Underwriting

- Better Tracking and Improved Workflow
- More Effective Use of Underwriting Resources
- Increased Consistent Decisions
- Refined Product Development
- Reduced Paper Process
- Better Mortality Results – The Promise of Data Analysis

Mobile App

Centegy's has designed two versions of the Android application – for distribution partners/agents and customers. Agents are able to create and sell policies plans whereas customers can login and check policy status, fund value, payment history etc for their information and convenience.



Mobile App Highlights

- Simple user friendly interface ensures speedy training and comfort with application
- Eliminates the need for redundant paperwork
- Secure data connection guarantees real time updates on core policy software
- Auto validation of product configuration rules and policies
- Auto Underwriting to determine medical or non-medical cases
- Policy illustration printing via portable printers

BI (Business Intelligence)

Enterprise Performance Management is a powerful web-based dashboard, specifically designed for managers, providing a consolidated view of an organization's performance, making it easy to measure and understand key performance indicators and performance metrics.

EPM provides not only alignment and visibility but collaboration across the organization. By leveraging the power of real-time information, EPM speeds, improves and extends managerial vision and decision-making capabilities—turning the challenge of a fast-paced environment into an opportunity for market leadership.



EPM addresses the following:

- 360 degree view of overall business performance
- Identification of operational efficiencies
- Proactive approach to applying preventive measures
- Increase of focus on strategy and results
- Improvement of organizational performance by analyzing key metrics
- Alignment of organization strategy with operational execution

Choose The Right Partner

Choosing a solution for your business is only the beginning of a enterprise wide change. Thus, it is important that you choose a partner rather than an ordinary vendor.

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

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