



- Saving Operational Costs ↘
- Improving Speed & Efficiency ↗



## SFS Agent

SFS has analyzed the agency automation needs of the insurance market and developed four distinct models. Each success proven model satisfies different needs, has the same reliability, is ease of use and does not require any change in your core insurance systems.

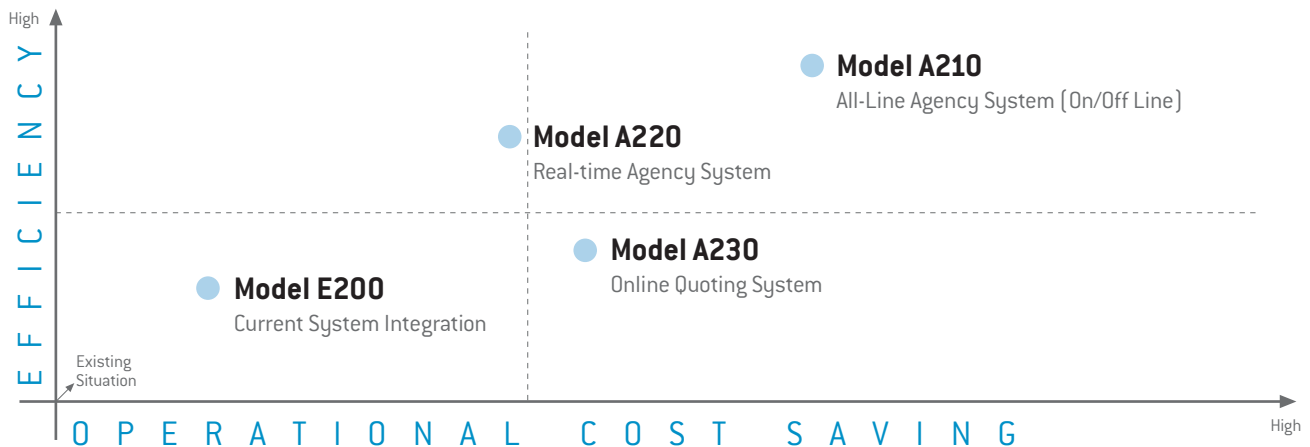
The four insurance business solution models enable insurance companies

- Increase competitiveness
- Achieve short-term return on investment
- Improve channel efficiency and productivity
- Communicate and collaborate effectively with agents, banks, direct sales, brokers and alternative channels
- Shorten business cycles
- Spend less effort on operations
- Reduce operational and sales costs
- Require no manual proposal/policy entrance
- Create new cross sales opportunities
- Achieve efficient and reliable customer and prospect information sharing
- Understand exact needs and preferences of customer



# SFS INSURANCE FRONT OF

SFS AGENT MODEL POSITIONING CHART



# SFS Agent MODELS



## Model A210 All-Line Agency System (On/Off Line)

The agents can work either online or offline whenever necessary. They work real-time when online, or issue the proposals offline and send them later during their first online connection. Changes in tariffs and underwriting rules are downloaded at predefined intervals.

## Model A220 Real-time Agency System

This is a completely web based alternative. No software installation, no tariff distribution and no agent system maintenance are required. Agents login, work and send proposals via internet. The insurance company has instant and dynamic market view. Dynamic tariffs and underwriting rules can be implemented.

## Model A230 Online Quoting System

The system is basically an offline agency system; it only connects to the insurance company for getting a quote and submitting a proposal. Dynamic tariffs can easily be implemented. Changes in underwriting rules are downloaded at predefined intervals.

## Model E200 Current System Integration

Agents continue using their existing offline systems and submit their proposals online through the intelligent integrator engine. This model integrates with the insurance company's current systems without any intervention. However, distribution of tariff CDs is still necessary.

OFFICE SOLUTIONS

□ MULTI-CHANNEL MANAGEMENT



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SFS Agent is developed on Winsure (SFS collaborative insurance platform) architecture and the four main models can be customized according to specific requirements of insurance companies.

## ONLINE OR OFFLINE WHICHEVER AND WHENEVER

### Model A210 All-Line Agency System (On/Off Line)

Considering the possible operation and time efficiency expectations of insurance companies, the All-Line Agency System (On/Off Line) model is the advanced version of SFS Agent models. Channels issue proposals/policies real-time online or offline.

SFS Agency Offline System is installed at channels whereas SFS Real-time Agency System is installed at the insurance company. SFS Real-time Agency System supports GPRS and Internet connections.

The SFS B2B Integrator integrates the insurance company's existing central system with these agency systems. SFS B2B Integrator engines use XML format to exchange data with insurance company's systems.

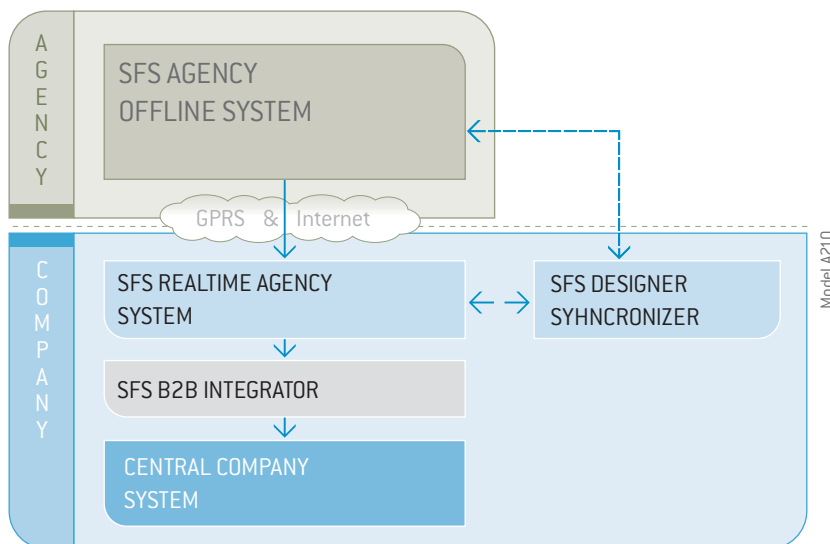
All insurance products and rules are defined on SFS Insurance Designer at the central office. SFS Insurance Designer Synchronizer sends updated product and underwriting definitions to SFS Agency Offline System, gives offline working time privileges and also updates the online system. The agents work real-time when online, or issue the proposals offline and then send the proposal transactions when online is first available. SFS Agent checks the risk selection rules and prevents issuing proposals/policies that don't match with the defined rules. The integrator sends the final data to the insurance company's central system after the underwriter's acceptance. Warnings about unaccepted proposals/policies are sent to the related channel.

If requested, predefined underwriting for specified insurance business lines, such as motor insurance, can be done automatically within acceptance limits to improve customer service and increase underwriter's efficiency. The controlled proposals/policies can be printed at the agency.

The system will provide measurable cost reductions in operations. The insurance company does not need to distribute any tariff CDs. Continuous internet connection is not necessary also. Agents set up a connection when they send a proposal.

With the All-Line Agency System (On/Off Line), the efficiency of channels is improved and fast response to customers is achieved. The insurance company works closer and more integrated with its agents. The system enables the insurance company achieve instant and dynamic market view to develop, revise and apply efficient marketing mix strategies.

This alternative is an excellent choice to cut operational costs and improve agent functionality.





# Model A220

## Real-time Agency System

CUT THE COSTS  
GET THE CONTROL!

The Real-time Agency System enables real-time online connection of the insurance company with its channels. Via Internet, the channels connect the SFS Real-time Agency System which is in connection with the central system of the insurance company through the SFS B2B Integrator that uses XML format to exchange data with the insurance company systems.

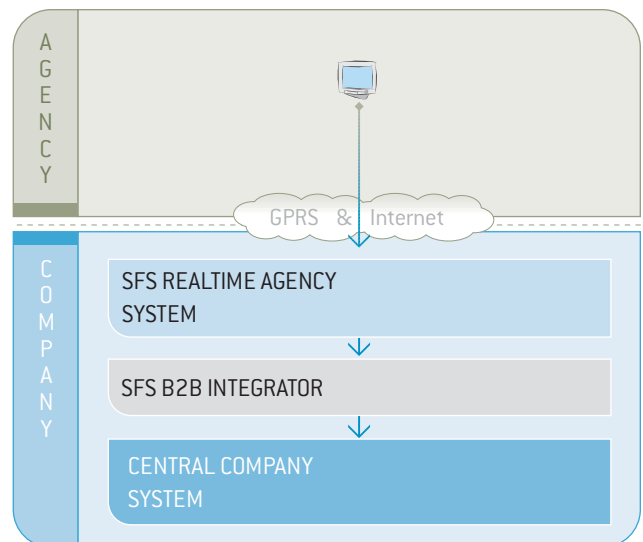
All insurance products and rules are defined on the SFS Insurance Designer at the central office. Channels issue proposals/policies real-time online. SFS Agent checks the risk selection rules and prevents issuing proposals/policies that don't match with the defined rules. The integrator sends the final data to the insurance company's central system after the underwriter's acceptance. Warnings about unaccepted proposals/policies are sent to the related channel. If requested, predefined underwriting for specified insurance business lines, such as motor insurance, can be done automatically within acceptance limits to improve customer service and increase underwriter's efficiency. The controlled proposals/policies can be printed at the agency.

The system will provide the insurance company measurable cost reductions in operations and sales. The insurance company does not need to distribute any tariff CDs and agents send proposals via internet. The system does not require distributing or maintaining software for agents.

As tariffs and underwriting rules are kept centrally dynamic tariffs and frequent underwriting rule changes could easily be implemented. This provides remarkable business flexibility. The insurance company will have instant and dynamic market view to develop, revise and apply efficient marketing mix strategies.



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Model A220



## CONNECT WHEN NECESSARY

### Model A230 Online Quoting System

The system is basically an offline agency system; it only connects to the insurance company for getting a quote and submitting a proposal. Dynamic tariffs could easily be implemented. Changes in underwriting rules are downloaded at predefined intervals.

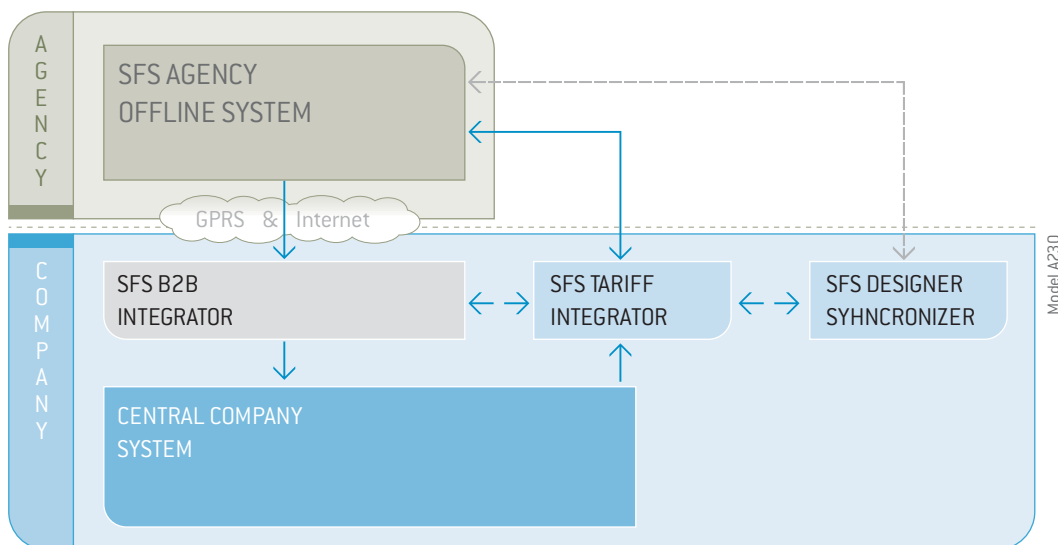
Connection can be established using GPRS or Internet. The SFS Tariff Integrator and the SFS B2B Integrator, located at the insurance company, exchange proposals and tariff information between the company central system and the agency system. The SFS B2B Integrator engines use XML format to exchange data with the insurance company systems.

All product information, except pricing, is defined on SFS Insurance Designer. Definitions are automatically uploaded to the Offline System. During proposal/policy issuing, the SFS Tariff Integrator concludes pricing by reaching the central insurance system. The SFS Insurance Designer Synchronizer sends updated product definitions to the Offline System. The SFS Tariff Integrator also checks the risk acceptance rules and the proposal/policy can be printed out at the agency. If authorization is required, the SFS B2B Integrator sends message to the authorized manager and after his review, the

integrator sends the final data to the insurance company's central system. Warnings about unaccepted proposals/policies are sent to the related channel.

Tariffs can be directly taken from the insurance company's central office system by the SFS Tariff Integrator. The system enables fast information entry, real-time online authorization, pricing and integration. Furthermore standardization is obtained by automatic risk acceptance and possible mistakes are prevented.

This model reduces the operational costs, as the insurance company does not need to distribute any tariff CDs and receive the proposals online.



# Model E200

## Current System Integration

### DO YOU REALLY COMMUNICATE?

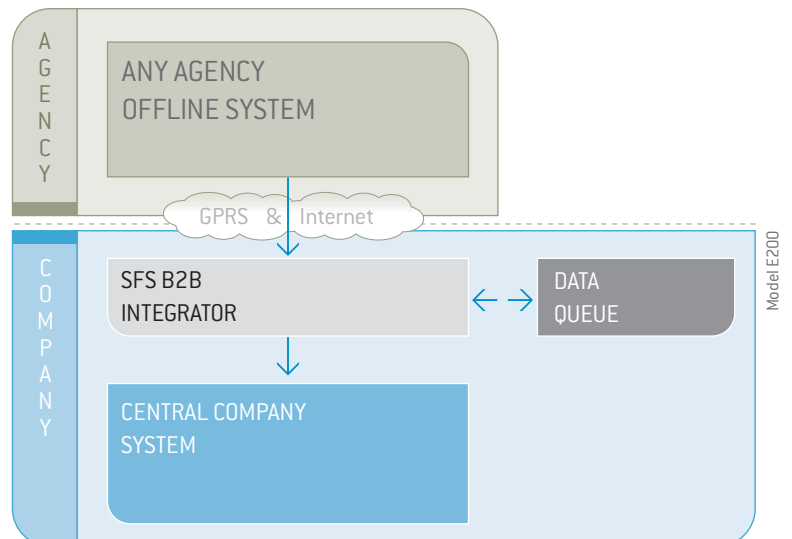
Agents continue using their existing offline systems and submit their proposals online through the intelligent SFS B2B Integrator engine. This model integrates with the insurance company's current systems by using XML format to exchange data.

The policy transaction types and contents are easily defined on the designer of the integrator. Transactions are sent through the SFS B2B Integrator which writes the data to the Data Queue and sends confirmation message to the agency. The Integrator also checks the risk acceptance rules. If authorization is required, the Integrator sends message to the authorized manager. After his review and acceptance, the Integrator sends the final data to the insurance company's central system. Warnings about unaccepted proposals/policies are sent to the related channel.

This model is the most appropriate alternative for companies that prefer using their current agency systems. Agents do not need to leave their existing offline system which they are familiar with. They connect through GPRS and internet just to send the proposals. However, in this model the distribution of tariff CDs is still necessary.



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SFS

Established in 1992, SFS is an application software development, consulting and information technology services company, focused on providing solutions for the insurance and finance sectors with 122 professionals.

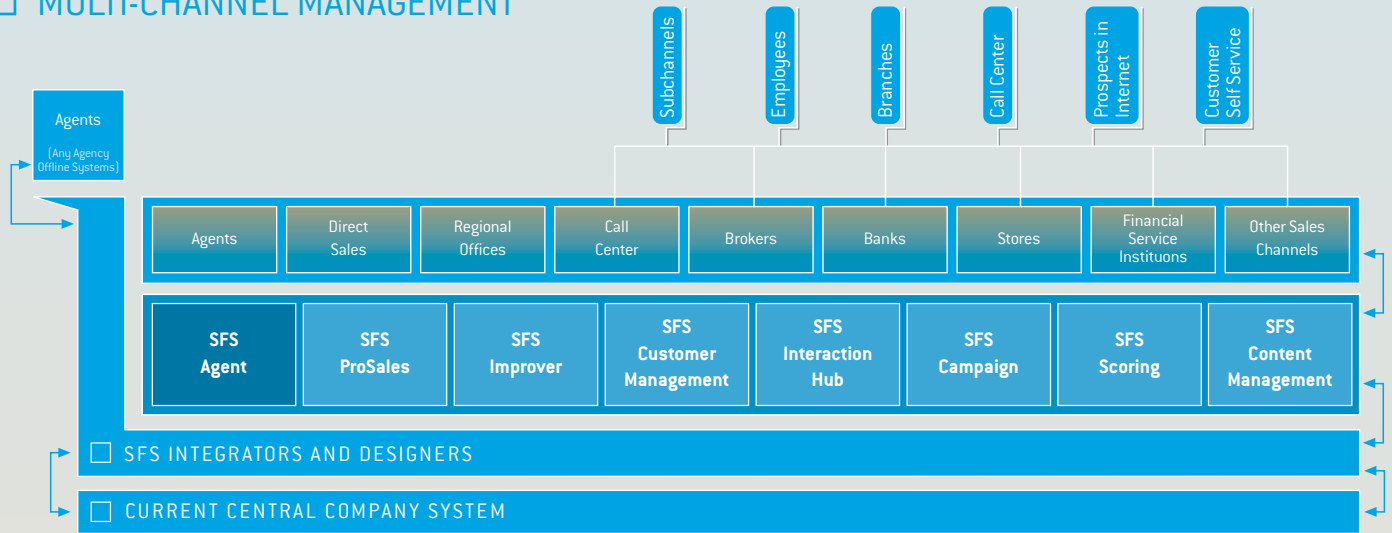
SFS is specialized in providing application software to the insurance industry and solving channel, branch, agency and headquarters related automation problems for insurance companies.

Why SFS?

- Insurance experience and domain expertise since 1992
- Deep knowledge on key success factors of front office solutions
- Concentration on customers needs
- Project management experience in complex insurance projects
- After project services
- Web based success proven advanced technology
- Designer based Insurance Business Models
- Integrated CRM framework specialized for insurance
- Low operation, hardware and communications costs
- Decreased software maintenance cost by designers modifications
- Optional integration to SFS Sales & Marketing systems
- Optional integration to SFS Back-Office system
- Experience in Bankassurance

SFS INSURANCE FRONT OFFICE SOLUTIONS

□ MULTI-CHANNEL MANAGEMENT



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