VPAS® PLATFORM

Power of VPAS®

VPAS® supports all product lines on a single platform

- **Life:** Term, Whole, Universal, Indexed, Variable
- **Annuity:** Deferred, Immediate, Fixed, Variable and Indexed Annuities, Immediate Annuities
- **Other:** Disability, Critical Care, Indemnity, Health
- **Over 1000 products** supported, provides out-of-the-box configurations with industry-leading speed-to-market

VPAS® supports all distribution and marketing channels

- Retail/ Individual
- Direct Marketing/ Internet
- COLI/ BOLI
- Private Placement
- International
- Qualified/ Non-Qualified Plans
- Worksite/ Group
- Fraternal

7	**1000+**	**40**	**22**	**50**
of the top 10 US Life Insurance companies use VPAS® Platform	products already configured on our VPAS® Platform	million active policies administered on our platform	large and complex conversions performed, involving over 37 million active policies	licensed TPA across all 50 states

Client speak & successes

"VPAS's strength lies in its ability to support the most complex life insurance product and data migrations in North America. The system has a proven track record of supporting large conversions that require hundreds of product builds via multiplatform rationalizations."
– Leading Advisor in the Life and Annuity Space

"We are thrilled to have Infosys McCamish as our partner… they are highly recognized in the insurance industry for the quality of their technology solutions and their expertise is invaluable for us to be able to launch and support the new IUL product."
- President of a Global/ LATAM-based Insurance Group

"As we transform into a digital, customer-centric leader…. We are delighted to be partnering with Infosys to achieve our goals."
- President and CEO of One of the Largest Insurers in the US.

Unlocking Premium Revenue
Helped a client achieve an eight-fold increase in annual premium revenue and reduced time-to-market by 4 weeks

Reduce IT Cost and Risk
Converted a client's multiple legacy admin systems to VPAS® and retired dozens of surround systems
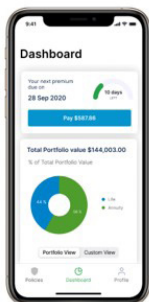
Operational Excellence
Transformed operations and enhanced customer service experience through VPAS®

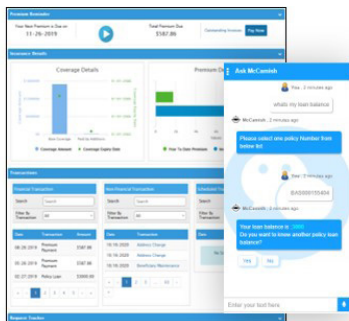**New LOB Rollout – Rapid Implementation**
Partnered with 3 new clients to rapidly rollout out new products and lines of business, market ready in months

Reimagining customer experience through STP Automation - **Optimization, Retention, and Growth**

Mobile
Access Anywhere

Web and AI Assisted Chat
Zero Touch

- Access anywhere, upsell cross-sell, web AI-assisted chat for reduced call volume, increased retention, enhanced CSAT
- Insights - better data decision insights, always learning and improving
- Process workflow, back-office, zero touch
- Orchestration - API microservices, workflow, integration to consolidated service layer for enhanced customer experience
- Automation - bridges system disparity
- Technology – API-driven, agile, best-of-breed applications, adaptive & flexible

Accelerate operational improvement savings	Eliminate errors, reduce penalties	Increased revenue uplift	Increase up/ cross sell	Reduced cost to service

Benefits to all stakeholders

Policy Holders
Zero Touch Digital Straight-Through Processing

- Persona-based self-service solutions
- Zero touch processing with omni channel integration
- Multi language support – English, French, Spanish
- Customer 360 Degree view across all platforms & transaction processing - processes once and updates in all PAS (API-enabled)
- Chatbots and smart videos

Distribution
Visibility and Ease to Sell/ Service

- Effortless sales and servicing
- Real-time visibility to book of business
- Penetrating new markets and distribution channels with speed
- Persona-based self-service solutions
- Zero touch processing with omni channel integration
- Seamless real-time integration with leading 3rd party producer solutions

Operations
Next Generation Customer Service Experience

- Straight-through processing with 'one and done' transactions, powered by Pega
- Built-in AI, ML, RPA, and BPM, powered by Pega
- Omni channel platform to leverage real-time data insights
- Intuitive UI (reduced handling time, reduced number of applications required for navigation)
- Actionable real-time data at your fingertips

Equity Stakeholders
Higher Return on Investment and Significant Cost Savings by

- Modernizing the platform
- Simplifying the landscape
- Providing superior customer experience
- Enhancing speed-to-market
- Cloud-ready platform
- Reducing risks – cyber, compliance, operations, platform, transformation, and Infrastructure

25% Reduction in Operational Costs	**Eight -Fold Increase** in Premium	**30%** Reduction in Average Handling Time	**25% +** Return on Investments

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About Infosys McCamish

Infosys McCamish, a U.S. subsidiary of Infosys BPM, a part of Infosys (NYSE: INFY), is a leader in providing best in class technology platforms and service solutions for the financial services industry. With deep domain experience with Life Insurance companies, Work Site Product providers and Retirement companies globally, we partner with our clients to help them stay ahead of the innovation curve. Our platforms and solutions enable clients globally to navigate their digital transformation with Straight Through Processing, Omni Channel Experience and Speed to Market. We are a mission critical enterprise providing invaluable benefits to our clients and resources.

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For more information, contact mccamish@infosys.com

www.infosysbpm.com/mccamish