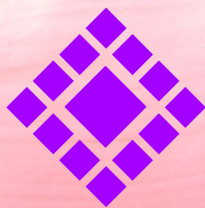


Unite innovative technology and legacy systems.
Get connected with InHub.

InHub





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Connected technology solutions for insurance

At Charles Taylor, we deliver better results for the global insurance market through our specialist technical expertise, powerful technology and comprehensive range of solutions.

Charles Taylor InsureTech uses powerful technology to deliver customer-driven outcomes and help global insurance businesses drive

change through the delivery of market-leading SaaS solutions.

Over 150 insurers, brokers and London market participants, together with Lloyd's, trust us to streamline their operations while offering a superior digital customer experience. Our software handles more than £10bn worth of insurance premia and claims, as well as over 100m documents, every year.



**CHARLES
TAYLOR**

3100+
Experts globally

100+
Locations

30+
Countries

100%
**Insurance-
focused**

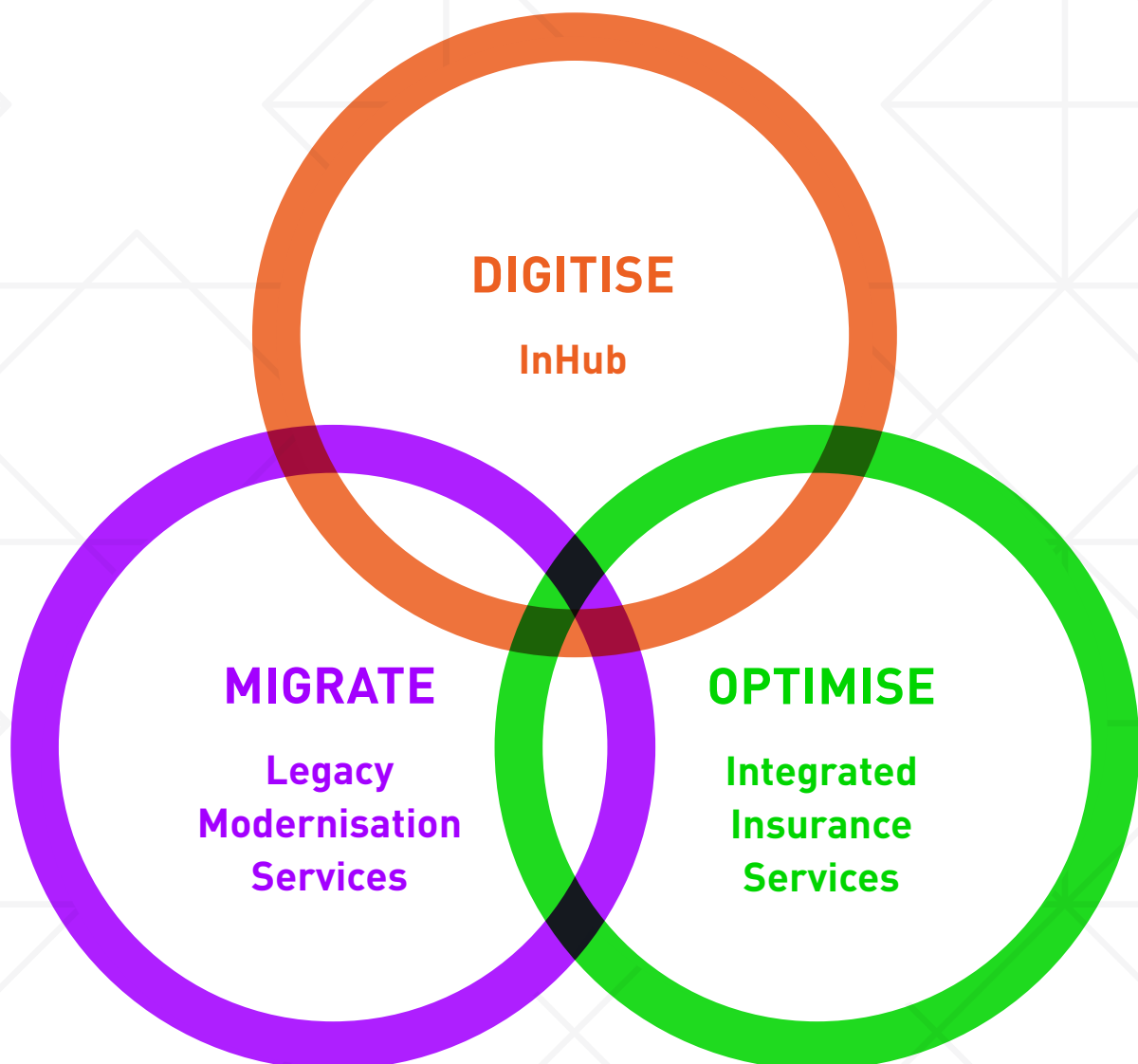
A unique combination of services and technological capabilities

Charles Taylor InsureTech delivers connected technology solutions for customers in the insurance value chain. There are three interlinked elements to this proposition that enable insurers to Digitise, Migrate and Optimise their operations – customers can buy just one, or any combination of the three.

InHub – a new, cloud-based SaaS capability hub and integration framework.

Legacy Modernisation Services – we can futureproof your technology stack by migrating it to our managed cloud environment.

Integrated Insurance Services – InHub is connected with Charles Taylor's internal processing platforms, to provide customers with business process outsourcing solutions.





Digitise

InHub is a cloud-based SaaS capability hub and integration framework that delivers a unique connected experience for your customers. It will help you grow your business, stay ahead of the competition, get closer to your customers and optimise your operations.

InHub is a marketplace of solutions, enabling you to buy and use only the technology and services you need. The technology is developed in conjunction with Microsoft and Oracle, and InHub also has a marketplace layer where you can access software created by third-party suppliers.

InHub
An ecosystem architecture helps to orchestrate best-in-class industry solutions, services and market integrations

Clients
Clients can plug in their own legacy systems



InHub marketplace of solutions



CTI technology
Claims optimisation
Fraud prevention
Bordereaux consolidation
Policy administration
B2B and B2C distribution
Policy enhancer
Digital journey creation
Governance monitoring
Underwriting maximisation



CTI IP partners
Machine learning
Emotion detection
RPA
Geo-satellite
Virtual inspections



Insurance services
TPA
Adjusting
Inspections
Investigation/fraud
Investment management



Market
LIMOSS
Data enrichment
Payment gateway

What makes InHub special:

Competitive advantage

InHub gives you the tools to launch products faster, serve your customers better and leverage data to make smarter strategic decisions.

Interoperable solutions

InHub brings together a suite of interoperable, best-in-class technology solutions, developed with Microsoft and Oracle.

Insurance insight

Our technology is rooted in deep experience of the insurance industry and understanding of the operational issues you need to solve.

Continuous integration

InHub gives you the ability to unite innovative technology and legacy systems on a single platform.

Integrated ecosystem

InHub's marketplace layer enables us to offer you innovative technology and services from commercial partners.



We exist to solve business issues, not to sell uniform technologies

Our partner-centric approach gives us the flexibility to adapt to a wide range of client challenges. By maintaining partner programs and accreditations with a range of technology players, from enterprise giants such as Microsoft and Oracle to more niche disruptive startups, the InHub ecosystem is well equipped to address a number of business challenges.

InHub solutions

57% of insurance company CEOs say that technology-driven innovation is the biggest trend impacting them (EY 2022 Global Insurance Outlook)

OUR SOLUTION	HOW IT CAN HELP YOU
DIGITAL JOURNEY CREATION	A digital insurance platform enabling insurance companies to create and launch products, services and digital customer experiences in near real-time, without requiring large capital investment in updating or replacing current core business systems
B2B AND B2C DISTRIBUTION	Quickly launch new products and distribute globally without costly legacy IT changes. Obtain performance insights and make rapid changes to products, pricing and distribution without changing core systems
PRODUCT ENGINE	Digital product design and configuration capabilities you can use to create and update products rapidly, including pricing
POLICY ADMINISTRATION BROKING	A retail and wholesale end-to-end broking platform that efficiently manages the whole business lifecycle by automating all areas of it to provide visibility and enhance reporting
POLICY ADMINISTRATION CARRIERS	A complete, modern, scalable, digital platform using proven, reusable components, that addresses the challenges of both modernisation growth and profitability
POLICY ENHANCER	A flexible set of digital capabilities that you can use to complement and evolve legacy core systems
UNDERWRITING MAXIMISATION	Real-time fraud detection and prevention technology for underwriting processes
CLAIMS OPTIMISATION	This enables insurers to manage both bureau and non-bureau claims on a single SaaS platform
FRAUD PREVENTION	Real-time fraud detection and prevention technology for underwriting and claims processes, enabling insurers to pay the right claims quickly
DATA ACCELERATION	Improve your reporting and analytics by seamlessly integrating data from multiple sources and creating automated reports
BORDEREAUX CONSOLIDATION	A bordereaux management offering for cover holders and insurance organisations who need to manage bordereaux more effectively, with real-time visibility of their delegated business
REINSURANCE MANAGEMENT	A comprehensive solution for reinsurance brokers that fully manages the entire business portfolio, with complete claims lifecycle control and collection administration
GOVERNANCE MONITORING	An authority limit compliance solution for insurers that helps prevent costly non-compliance fines and automates authority administration effort



Migrate

Legacy programs and platforms are one of the biggest problems insurance companies have to deal with. They're typically:

- inefficient and unstable
- expensive to maintain; and
- incompatible with new technologies and the latest data security standards.

But replacing them with modern alternatives isn't always straightforward, or cheap.

Charles Taylor InsureTech can help through our legacy modernisation services. We can futureproof your technology stack – including legacy programs – by migrating it to our managed cloud environment. The benefits include:

- seamless access to InHub
- the ability to exploit new technologies quickly
- no impact on your day-to-day operations.

Everything we move, we modernise. You might want to replace your legacy programs with one of our InHub SaaS solutions, for example – but if you don't, they will still be integrated into the cloud ecosystem so that they work seamlessly with the rest of your technology stack.

We can provide truly end-to-end services, from migration through to ongoing managed services, which benefit from the fact that we are a global organisation and we are available 24/7 at a location that suits you and your needs.

SOLUTIONS IN ACTION

A large global insurer had made a number of acquisitions that had left the business with many satellite applications. This had led to inefficiencies and the inability to launch new products.

We recommended a mixture of approaches based on each country's needs. One country kept their legacy system for ERP only and added our core carrier management platform, while another replaced three legacy cores with a single platform implementation.

The insurer realised significant cost and efficiency savings through standardisation of process and software across the different countries, which has also enabled better customer service and operations.



Optimise

InHub is seamlessly connected to Charles Taylor's internal processing platforms, so that we can provide customers with business process outsourcing solutions covering not just technology, but also:

- high-touch services such as underwriting and investment management;
- complex claims handling, loss adjusting and third party administration services; and
- no-touch digital claims and robotic process automation.

Charles Taylor provides a growing range of insurance services and claims and technology solutions across the global insurance market, particularly in complex situations requiring specialist expertise and powerful technology.

We aim to:

- build long-term, personal relationships with clients based on trust and partnership;
- deliver multiple value-creating solutions; and
- consistently delight with the quality and responsiveness of our people and delivery.

SOLUTIONS IN ACTION

A global insurance organisation had three large document stores, all using differing technologies. This was causing huge inefficiencies, duplication of effort and lost data.

We migrated and consolidated over 10m documents from legacy systems into a single, globally accessible document store. Now all artefacts are stored and controlled from one place. End users can store documents at the click of a button using our automatic storage rules and seamless Microsoft integration. This has saved time and effort, and documents are tagged with metadata from the PAS and claims systems to unify processes across the entire organisation.



End-to-end service

With our comprehensive set of solutions, we can offer a completely connected, end-to-end service for participants in the insurance value chain that will help you grow your business, stay ahead of the competition, get close to your customers and optimise your operations.

- Our software covers insurers, brokers and the Lloyd's market
- It gives you the ability to cut across legacy systems
- Charles Taylor has over 100 years' experience of providing insurance services

We are the only company that offers this complete package. To find out more about how we can help you, get in touch today by emailing insuretech@charlestaylor.com

SOLUTIONS IN ACTION

A global insurance company was suffering from a lack of agility in its claims process. Manual steps requiring re-keying frequently resulted in errors.

We implemented a complete lead claims management platform, covering everything from FNOL to adjusting and settlement with CTIS – delegated lead services. The implementation took three weeks from signing to going live, and has improved customer service and reduced overheads by removing manual processes.



Testimonials

“We were looking for a strategic technology partner to work closely with us in our ongoing plans to modernise the group. InsureTech has made a clear long-term commitment to building its business in Latin America and has the global reach to support our growth ambitions”

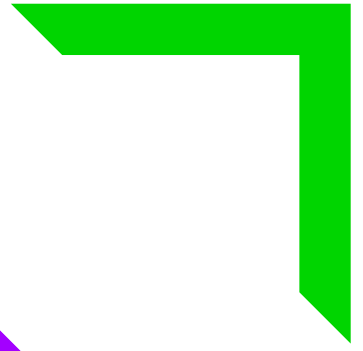
LUIS RAMOS, CIO, SEGUROS SURA CORPORATE

“We are focused on delivering exceptional service for our customers and believe our customer values are strategically aligned with Charles Taylor, therefore ensuring our customers receive the highest standard of care”

GLOBAL INSURER CLIENT

“The deep insurance market knowledge of the Charles Taylor InsureTech team, combined with their timeless commitment to excellence in delivery, made them a great choice of partner”

COO, INSURANCE BROKER



For more information

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