**Sollers Consulting –
Company Overview & Scope of Services**
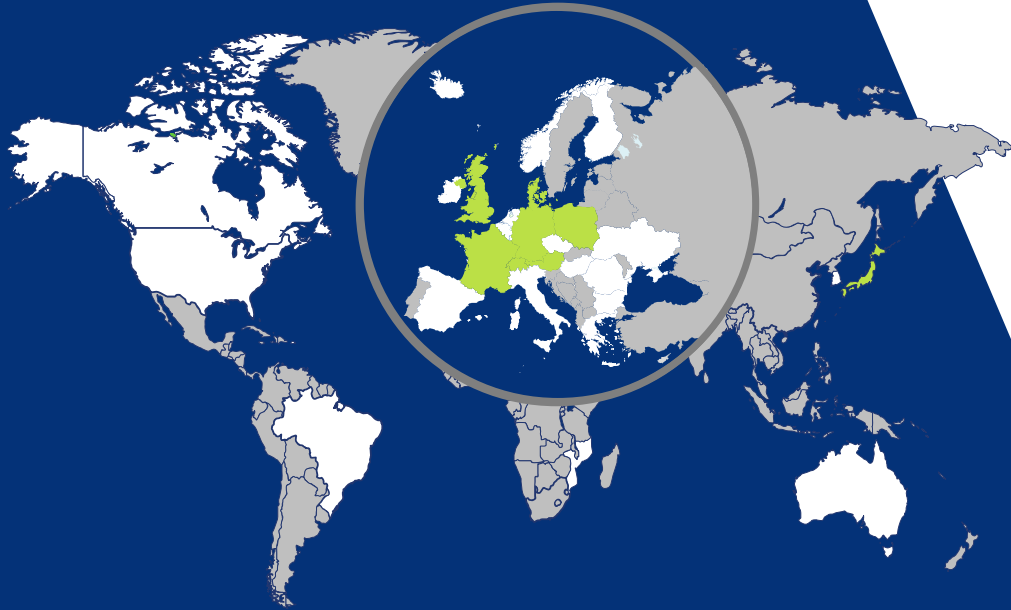
* Markets with Sollers implementations
* Markets with strongest presence

We're an international

IT consultancy and integrator

helping financial institutions

transform their business

>640 Business & IT specialists
focused on **financial industry**

Supported by battle-tested **Sollers Delivery Model,** based
on years of complex, high-quality implementations

>100 **Worldwide customers**
from over 80 financial groups

Gained because of **open cooperation**
and unrelenting focus **business value**

We are a large, insurance-focused IT consultancy

We provide comprehensive support on both business and IT levels

We specialize in complex core transformations

We built lasting partnerships with our customers

The quality of our >600 team is ensured by rigid recruitment (<2% candidates accepted)
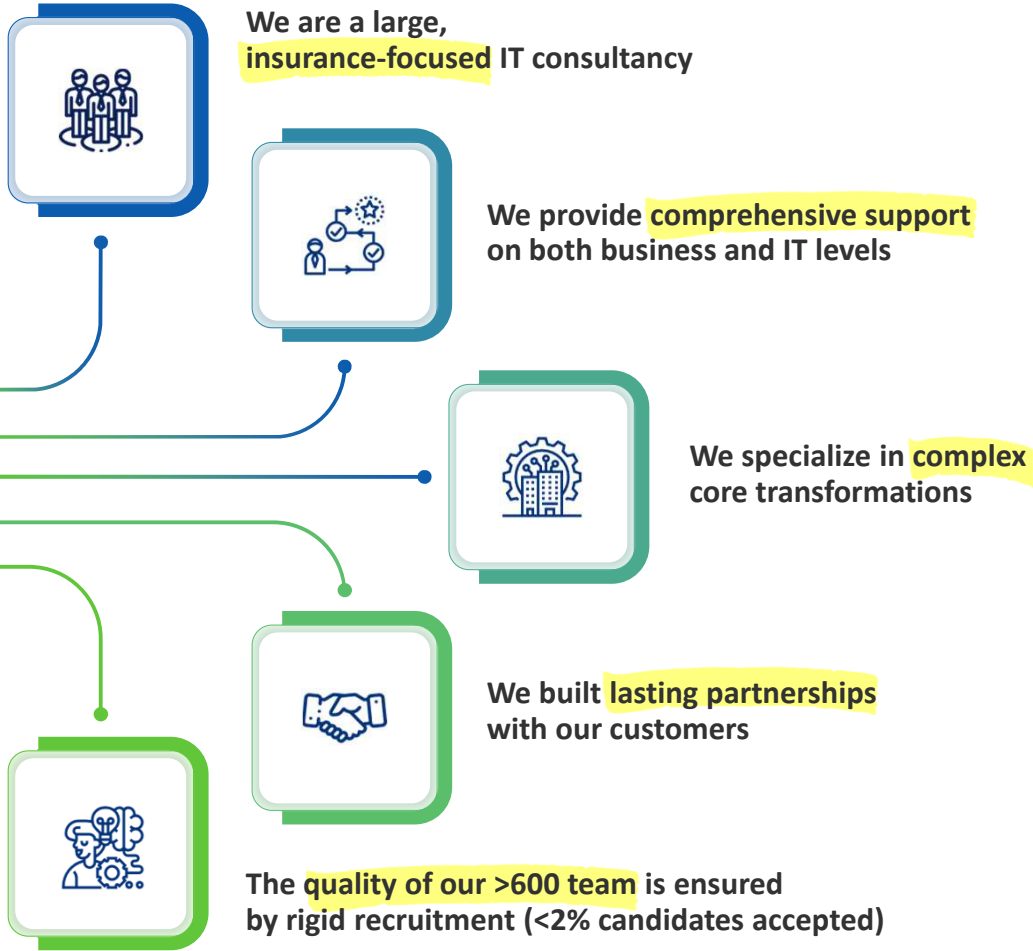
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* Markets with Sollers implementations
* Markets with strategic importance

HDI

MetLife

ZURICH

Santander Consumer Bank

BNP PARIBAS

warta. talanx.

AVIVA

CRÉDIT AGRICOLE

nationale nederlanden

AXA

Allianz

ING

* Selected customers

"It's not really a customer-supplier relationship, it is about one team working to achieve the same goals.

EVANDRO MANOLAS

IT Claims Manager,
Allianz UK

"Their expertise in the field have meant that they're able to bring a different perspective.

JEFFREY CRAWFORD

Global Claims Platform Lead,
Beazley

"Sollers is great! (…) Their experience is good for us and flexibility is there as well.

MATTHEW BATTY

Head of IT Systems,
Liverpool Victoria

"Collaboration with Sollers is very warm. It almost feels now like being in the same family.

HANS VRANKEN

CEO,
Touring Assurances

"Sollers is one of the reasons why we are now catching up in agility.

HORST NUSSBAUMER

COO,
Zurich Germany

"What really impresses me most about them is the depth of knowledge and experience.

NICOLAS RHATIGAN

Claims Business Lead,
Aviva UK

Click here to watch the whole video

Business transformation powered by IT.

OPERATIONAL EXCELLENCE

1. **Process** Automation
2. **Core System** Implementation **Migration** or Greenfield
3. Leveraging **Data**
4. **Digitalisation Front-Ends** & **API**

TECHNICAL EXCELLENCE

1. **Agile** & **DevOps** mindset
2. Governance through **automation**
3. **Quality Assurance** automation
4. **Cloud** adoption
5. Expert Agile **Nearshoring**

We help **financial institutions** transform their business to:

Increase **sales**

Increase **efficiency**

Adopt **Agile culture**

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

Business transformation powered by IT.

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Adopt
Agile culture

Increase
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Increase
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We help **financial institutions** transform their business to:
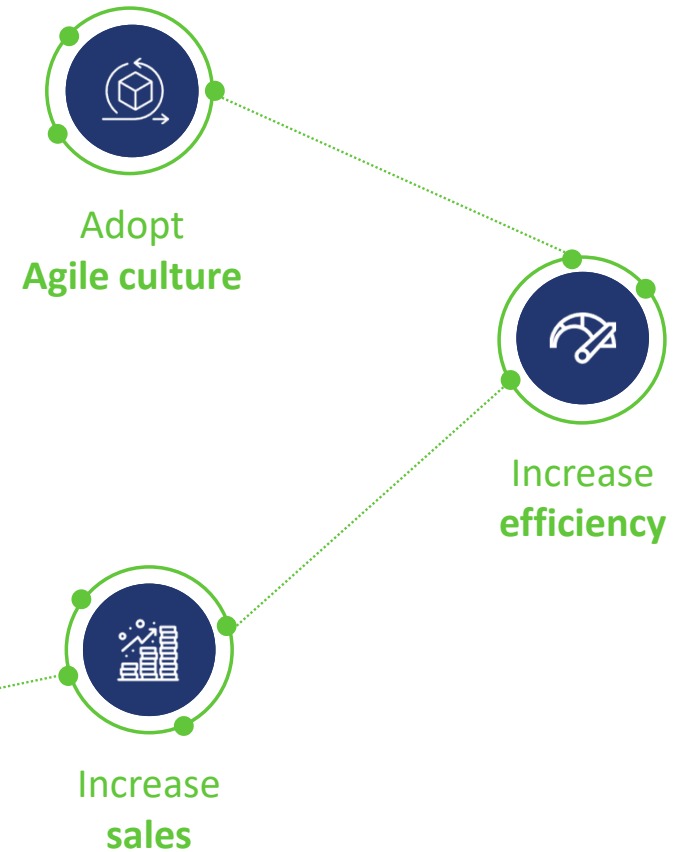
Financial services rely on people. Supporting them by simplification and automation is the single most effective way to increase profitability.

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Prepare
TOM design & quick wins

Equip
proper tooling

Things that are automated
can be improved in a way,
that manual process cannot.

Diagnose
understand & benchmark

Implement
automate and teach

Sales growth
through high quality of service

Increased productivity
with simplified business processes

Better cost efficiency
with proper automation tools

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

We have delivered deadline-driven projects, utilizing lean approach. Simultaneously we help customers introduce Agile to their organisations.

SKELETON

implementation of MVP – full 'happy path' process

BRONZE

addition of different variants and options to the process

SILVER

further required options, preparation for Go-Live

GOLD

extension with additional options and automations, nice-to-have's
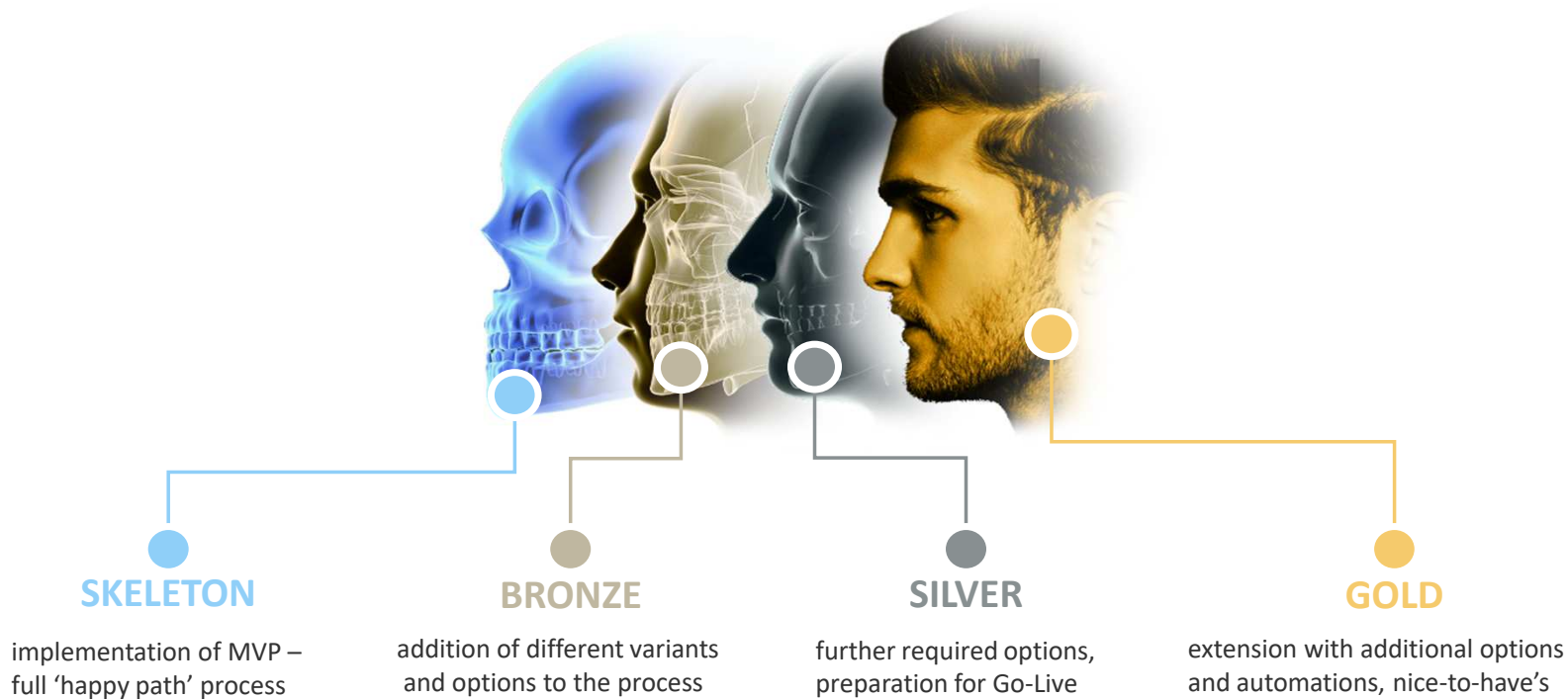
We successfully utilized a lean approach for **TATV (AXA Belgium)**, delivering a complex transformation **4 months ahead of schedule**.

Reference:

During implementation projects we frequently act as **Agile coaches**, helping instil Agile principles to the customer's organisation and **transfer our knowledge**.

Reference:

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

We support each phase of a business transformation utilizing our experience and a unique toolset of Sollers Delivery Model created on its basis.

| TOM definition | Vendor Selection | Proof of Concept | Pre-Inception | Inception | Delivery | Go-Live | Maintenance | Upgrade |

| Conceptual phase | Project preparation | Iterative Implementation & Change Management | BAU support |

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

Modern core system is a must-have bedrock. It enables all further modernization, opening the doors for innovation and integrating with ecosystems.

Proven
track record

over 70 successful implementations and upgrades

Unique custom
accelerators

for quality of code, automated testing, product definition, data migration and many more…

Expertise in implementing
local requirements

in Japan, Germany, Switzerland, UK, Lloyds of London, US, France, Poland, Denmark, Belgium

Strong focus on
business value

Modern core system just the enabler of automation, integrating into ecosystems, digitalisation

GUIDEWIRE

1 in 2 certified professionals in Europe work at Sollers

fadata

2nd biggest team in Europe

rife

for bancassurance and affinity

Insicon

for smaller insurers

tia

2nd biggest team in Europe

Experience with over **10** custom and out of the box solutions

We help reduce costs connected with maintaining old systems and leverage the potential of modern ones. For any company, at any situation, with minimal business interruption.

Issue date   Transactions   Today   Renewal

Issue date   Transactions   Today   Renewal
ZURICH

Issue date   Transactions   Today   Renewal
Basler Versicherungen

Issue date   Transactions   Today   Renewal
AXA アクサ生命   TOURING   PZU
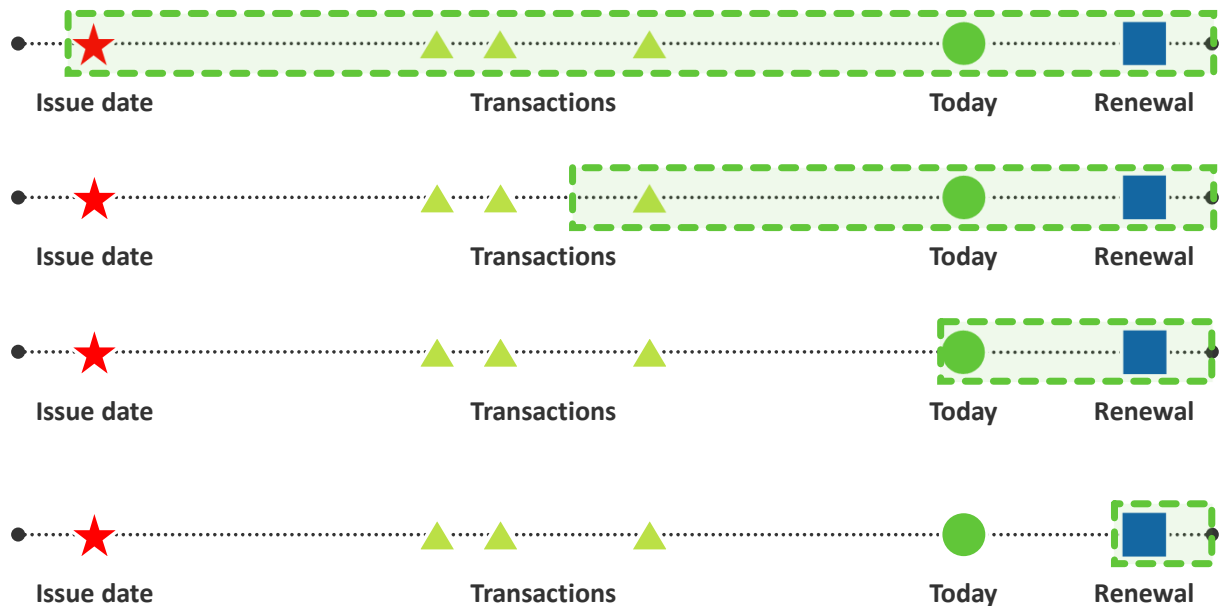
By migrating data to modern systems companies leverage their performance and interconnectivity to integrate into ecosystems and provide omnichannel offerings

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

Data serves as a foundation for all business capabilities. We help improve its quality to unlock full business potential.

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Data Management	Improved Business Functions	Data-Driven Capabilities	Superior Business Results

Data Management
- Data strategy
- Governance & architecture
- Data lakes and DWH
- Integration & streaming
- DataOps

Improved Business Functions
- Pricing engines & financial data
- Decision & process management
- Single customer view (360-degree)
- Master Data Management
- Reporting

Data-Driven Capabilities
- Modern & relevant products
- Accurate pricing
- Automated decision-making
- Targeted offering

Superior Business Results
- Increased sales
- Increased customer satisfaction
- Improved product profitability
- Reduced churn
- Operational efficiency

Process Automation	Core System & Migration	Leveraging Data	Digitalization	Agile & DevOps Mindset	Automation	Quality Assurance	Cloud Adoption	Agile Team Nearshoring

Properly digitalised business can reach new customers directly or through ecosystems, and greatly reduce operational costs with straight through processing

DIGITAL ARCHITECTURE

For innovation to be sustainable, it requires a solid foundation.
We help define an architecture which **supports digital innovation**.

SALES PORTALS IMPLEMENTATION

Modern business must meet customers in modern ways.
We help **select and implement** the right solutions.

Personalisation of content and product offering	Core system provided portals
Insurance as a Service and API management	Dedicated and custom solutions
Digital insurance ecosystems	UX analysis and design
Straight-through-processing	End-to-end solutions for product incubation
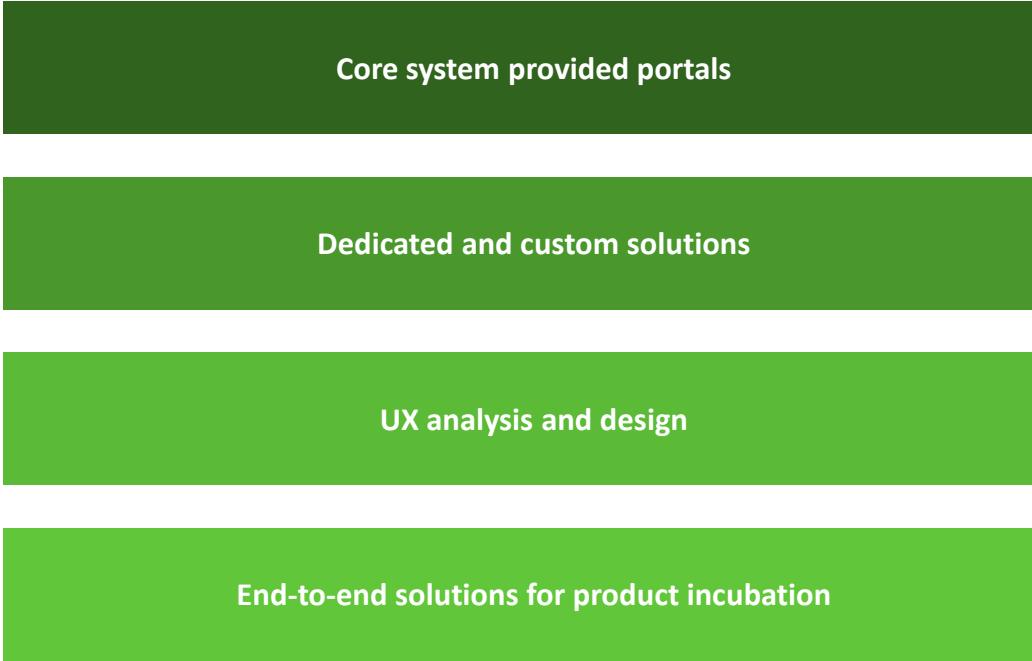
We see vast growth possibilities for insurers and cooperating financial insitutions in the area of affinity sales. We have unique approach and tools to adress this market.

Flexibly adjust
to changing market conditions

Fast and easy changes
through configuration

Management of
all sales channels

Market-based tests
of new product ideas

Create
contextual offerings

Personalise offer
and Customer Journey

Seamlessly embed insurance
into main offerings

Products from multiple carriers
in one commercial offer

Trusted by: Santander Consumer Bank   nationale nederlanden

Recognition: DIGITAL INSURANCE AGENDA   INSURTECH100 2019 www.TheInsurTech100.com
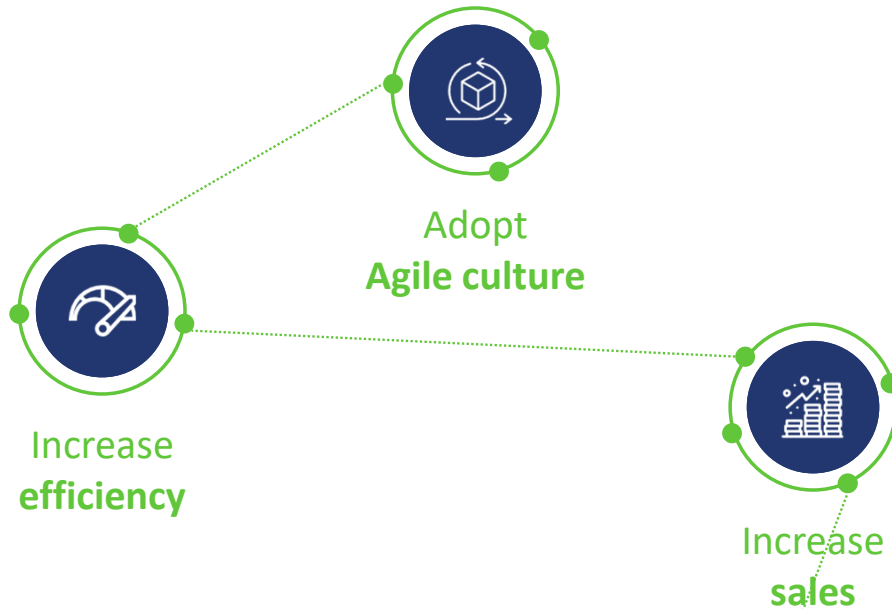
| Process **Automation** | **Core System** & Migration | Leveraging **Data** | **Digitalization** | **Agile & DevOps** Mindset | **Automation** | **Quality Assurance** | **Cloud** Adoption | Agile Team **Nearshoring** |

Business transformation powered by IT.

Adopt
Agile culture

Increase
efficiency

Increase
sales

We help **financial institutions** transform their business to:

TECHNICAL EXCELLENCE

1. **Agile** & **DevOps** mindset
2. Governance through **automation**
3. **Quality Assurance** automation
4. **Cloud** adoption
5. Expert Agile team **Nearshoring**

Agile & DevOps Mindset
Today, every successful organization is a software company at heart.

Companies that implement agile beyond the surface level, should see the following **benefits.**

Increased **sales**	More **profitable** portfolio	New **ecosystems**	More **satisfied** customers	**Optimised costs** of operations	New distribution **channels**

Properly prioritised, lean and automated initiatives have a **snowball effect** on the organisation's effectiveness
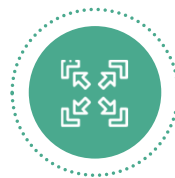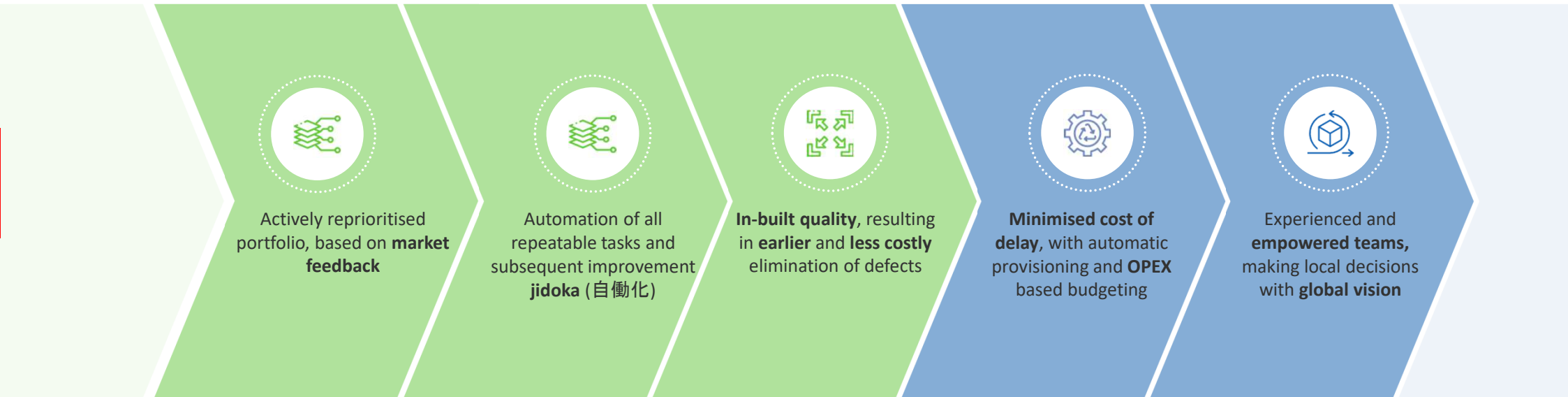
Start generating value quicker

Launch new initiatives faster, more frequently & more relevantly

Capitalise on opportunities too time-critical or tech-advanced for your competition

Agile & DevOps Mindset
Key factors that drive exponential growth of effectiveness

Actively reprioritised portfolio, based on **market feedback**

Automation of all repeatable tasks and subsequent improvement **jidoka** (自働化)

In-built quality, resulting in **earlier** and **less costly** elimination of defects

Minimised cost of delay, with automatic provisioning and **OPEX** based budgeting

Experienced and **empowered teams**, making local decisions with **global vision**

Due to high labour cost in financial services, ~25% higher productivity of properly supported and automated teams can double or triple the profit from around 6,5% to 13-20%

| Process Automation | Core System & Migration | Leveraging Data | Digitalization | Agile & DevOps Mindset | Automation | Quality Assurance | Cloud Adoption | Expert Nearshoring |

Too keep up with the market, your governance needs to be automated.
Your procedures executed through code and your teams always ready to go.

Provide unifying platform, that accommodates diverse technologies

Codify your standards into code and ready project templates

Eliminate delays, by providing automated provisioning for your teams, partners and startups

Bake security and performance into your release process and release to customers without worry
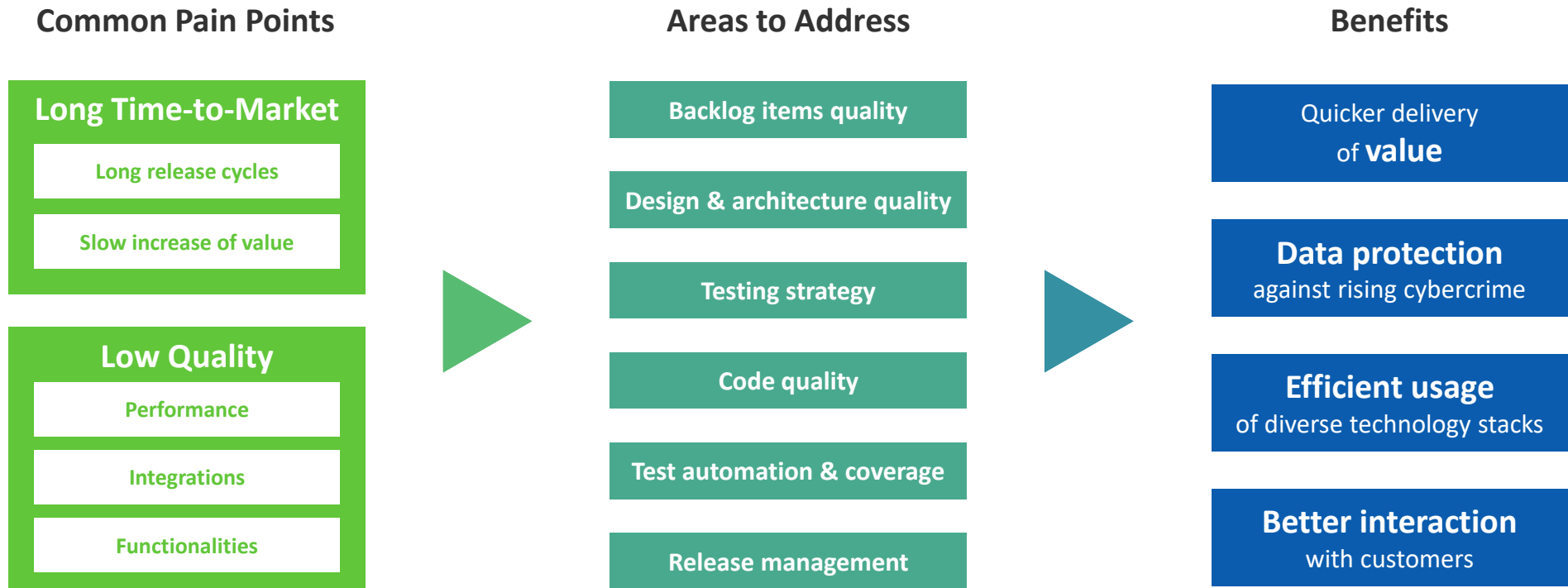
Increase sales by leveraging A/B testing, API scaling and other techniques on an on-demand, OPEX funded infrastructure
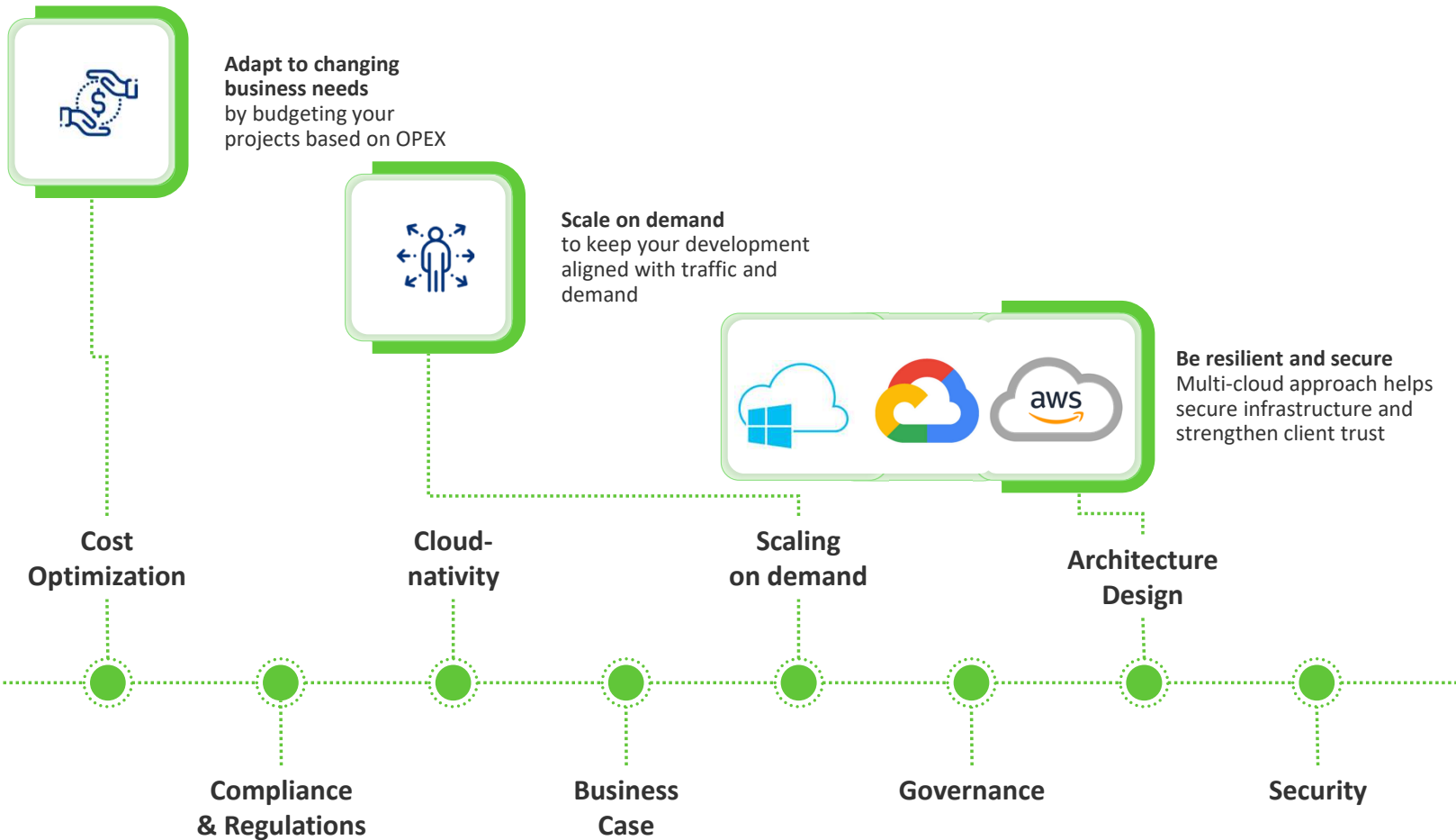
Example of an automated toolkit

Responding to customer needs, building market share through modern technology and partnerships is enabled by mature Quality Assurance strategy and automation

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Common Pain Points

Long Time-to-Market

- Long release cycles
- Slow increase of value

Low Quality

- Performance
- Integrations
- Functionalities

Areas to Address

- Backlog items quality
- Design & architecture quality
- Testing strategy
- Code quality
- Test automation & coverage
- Release management

Benefits

- Quicker delivery of **value**
- **Data protection** against rising cybercrime
- **Efficient usage** of diverse technology stacks
- **Better interaction** with customers

Increase the velocity of your infrastructure to match your business needs and **needs of your customers**

Adapt to changing business needs by budgeting your projects based on OPEX

Scale on demand to keep your development aligned with traffic and demand

Be resilient and secure Multi-cloud approach helps secure infrastructure and strengthen client trust

Cost Optimization

Cloud-nativity

Scaling on demand

Architecture Design

Compliance & Regulations

Business Case

Governance

Security

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Core systems implementation

VIG VIENNA INSURANCE GROUP   AVIVA   AXA

Landing Zones

SAGA   Admiral

Cloud-native development

DigitalCare

Regulatory support

VIG VIENNA INSURANCE GROUP

Infra maintenance & monitoring

NN   Basler Versicherungen   AXA

Process Automation	Core System & Migration	Leveraging Data	Digitalization	Agile & DevOps Mindset	Automation	Quality Assurance	Cloud Adoption	Expert Nearshoring

Expert Nearshoring

> **It really feels like when you are working with Sollers, that they are part of the insurer team.**

Team with the right set of competences

Team understands financial business and helps you grow.

Sharing our knowledge and culture

We love to collaborate and bring down barriers.

Meeting demands for scarce IT talent

Upscale IT efforts, capitalise on business opportunities.

Close integration, common culture and timezone

No reworks or handoffs, light management.

Something about software delivery requiring high-level support sometimes, in order to provide the highest value, and about Sollers offering tailored support with fully functional nearshoring Agile teams.

Sollers

Fully Functional
Agile Team

Organisation of the
Customer

Team members know each other and can **work efficiently from day one**

The team provides **knowledge transfer** – you own specialists can get involved in everyday works and **learn on the job**

The team can **evolve over time** – as your needs change, Sollers provides the right combination of skills

You can scale our involvement as your internal competence grows

Benefits

| Optimised **TCO** | Flexibility in managing **internal team** | Simplified **contract management** | Secure **IP ownership** |

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ABOUT US

Sollers Consulting is an international business advisory and software implementation expert. Established in 2000, the company supports insurers, banks, and leasing firms in business transformations and adapting to new technologies. Over the last 20 years Sollers has helped 80 financial groups, including Allianz, AXA, LV=, BNP Paribas Cardif, Basler, Generali, Zurich, Santander Consumer Bank, and ING to enhance their digital capabilities.

Sollers' expanding portfolio includes RIFE, a digital platform addressing the needs of the insurance industry, as well as a number of services and products ensuring digital interaction, efficient automated processes and a profitable growth. The innovative drive of the company was recognised by DIA and FintechGlobal by including Sollers Consulting in their 100 InsurTech and InsurTech100 lists, respectively.

Sollers Consulting cooperates with more than 15 technology providers such as Guidewire Software, Tia Technology, Fadata, Oracle, AWS, and Microsoft. About 640 business and IT specialists from Warsaw, Lublin, Poznan, Gdansk, Cologne, Tokyo, and Paris are helping financial institutions in Germany, Great Britain, Poland, Scandinavia, France, Japan and many other countries in the world, to reap the benefits of digitalisation. For more information please visit www.sollers.eu.