

Assurant Health Creates a Platform for Growth with EASE

Real-time agent sales process created in six months with help from Capgemini

The Situation

Assurant Health embarked on a program focused on increasing sales while reducing costs. The goal was to streamline the sales process from quote to application and make it easier for agents to conduct business. A centerpiece of the strategy was an Internet-based site for agents to get quotes, submit applications, and monitor and respond to underwriting inquiries.

The Solution

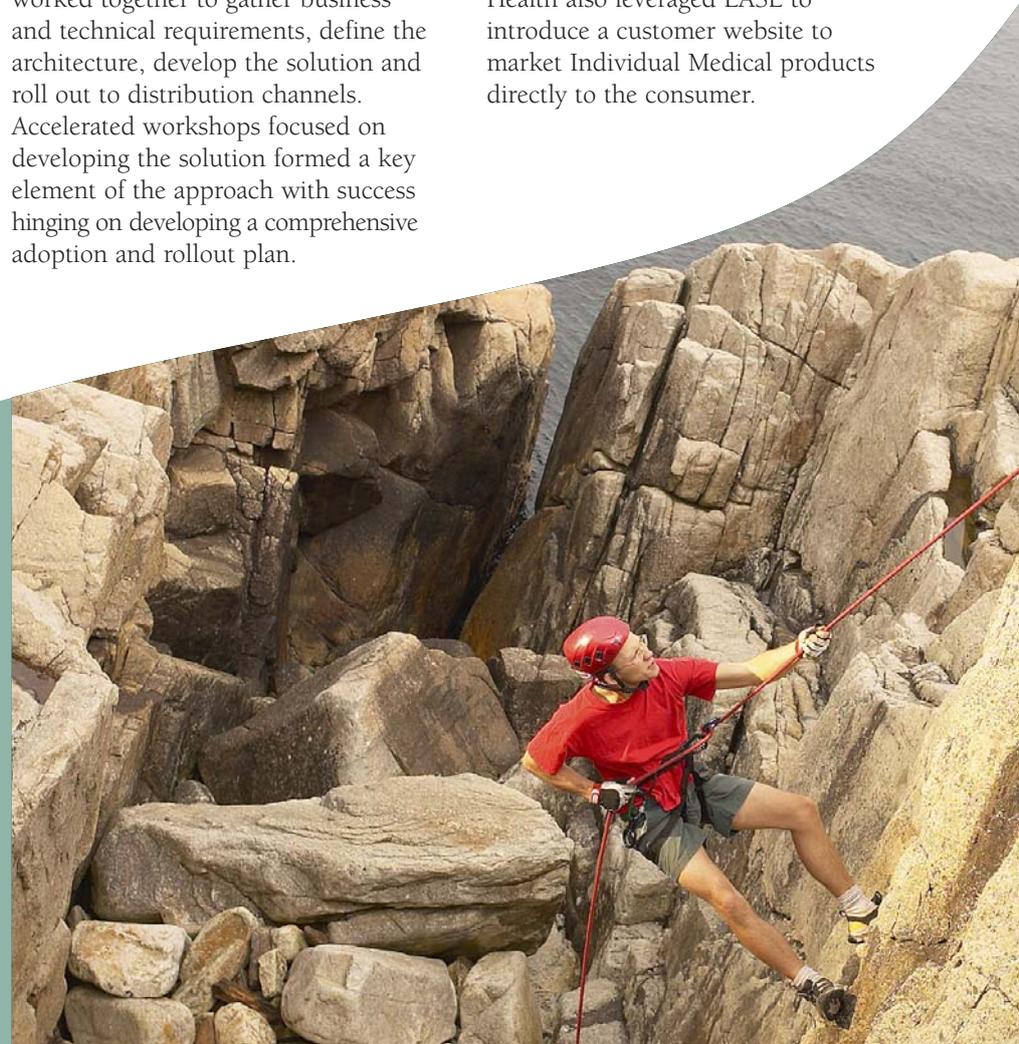
Assurant Health and Capgemini worked together to gather business and technical requirements, define the architecture, develop the solution and roll out to distribution channels. Accelerated workshops focused on developing the solution formed a key element of the approach with success hinging on developing a comprehensive adoption and rollout plan.

The collaboration led to the Electronic Agent Sales Experience (EASE), a Microsoft .NET web application as a real-time agent sales tool to create quotes, submit applications and communicate with underwriting.

From this .NET springboard, a Desktop version of the quoting and submission program for Individual Medical products was created to replace the legacy proposal software. The enhanced solution allows agents to complete an application anywhere and submit it when online. Assurant Health also leveraged EASE to introduce a customer website to market Individual Medical products directly to the consumer.

“ We have tens of thousands of agents, so providing each agent with the ability to bring in even one additional policy per year can translate into gains. ”

Scott Krienke
Vice President
Individual Medical Markets
Assurant Health



The Result

From planning and design to deployment leveraging Capgemini's Rightshore™ model, the joint team delivered EASE in six months, on-time and under budget. The project has impacted key areas at Assurant Health such as efficiency in the underwriting process and cycle time compression for sales operations. With the potential of 150,000 agents using EASE, Assurant Health is on target to achieve its objectives.

How Assurant Health and Capgemini Work Together

Assurant Health engaged Capgemini to help define, develop and deliver an Internet-based initiative as a growth platform to leap into the 21st Century. The program would support Individual Medical plans to raise revenue, increase agent productivity, improve internal efficiency and reduce operating costs.

Capgemini's proven delivery capability and strong commitment to leverage the right skills in the right place at the right time and cost resulted in a highly successful collaborative effort with Assurant Health.

With a delivery schedule timed to coincide with a new product launch, Assurant Health and Capgemini mobilized a joint team structure comprising of business, technical and subject matter experts to navigate cross-project integration issues. The Rightshore™ approach enabled Capgemini's technical team in Mumbai, India, to work with their counterparts at Assurant Health to deliver a seamless service with continuous development across the globe.

The success of EASE represents many firsts at Assurant Health. Besides being the first project that leverages offshore development, it was the largest "on-time, on budget" project and first agent-facing Internet program to drive growth and retention.

Key benefits for Assurant Health include:

- On-time delivery, under budget
- Key business issues resolved
- Structured approach and methodologies
- Seamless integration for effective delivery

- Results-driven delivery with sharp focus on the business.

The underlying infrastructure for EASE lends itself to industry-leading thought leadership on Service-Oriented Architecture. The success of the collaboration allows Capgemini to help Assurant Health in its journey towards a Service-Oriented Enterprise.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and

collaboration-focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration.

Capgemini employs approximately 61,000 people worldwide and reported 2005 global revenues of 6,954 million euros.

More information about our services, offices and research is available at www.capgemini.com.

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In collaboration with



Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage for more than one million people nationwide. Each underwriting company is financially responsible for its own

insurance products. Primary products include individual medical, small group, short-term and student health insurance products, consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements, as well as non-insurance products. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wisconsin, and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is www.assuranthealth.com.