



axiomtec
software

*TOMORROW'S
INSURANCE
IT SOLUTIONS*

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The complete and high-performance software solution for efficacious administration of your group and individual life contracts

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In a world in which the insurance business is becoming more and more complex, in which every risk is critical, and in which today's legal recommendations become tomorrow's legal constraints, **Axiomtec Software SA** brings you simple and efficacious solutions to implement agile risk, savings and group life pensions policy management



AxiomSuite

The complete and high-performance software solution for efficacious administration of your group and individual life contracts

Axiomtec Software proposes a wide range of integrated products covering all the needs in the areas of pension funds, savings and life insurance. AxiomSuite is made up of a set of high-performance and simple-to-use products that enable you significantly to improve your productivity and efficacy by providing you with a global view of your products, your clients, your partners and different business areas.

MASTER YOUR SOFTWARE TOOLBOX

AxiomSuite is solidly grounded in the expertise of our business specialists combined with the know-how of our partners and the multifaceted experience of our clients. Our software suite enables you to implement simple and efficacious solutions that interface with other market-standard products.

AXIOMSUITE

Guarantees that your functional cover can evolve based on best practices and market needs, as well as changing and ever stricter legal constraints.



 **CUSTOMER RELATIONSHIP MANAGEMENT (CRM)**

Ensure that your clients and partners are placed at the epicenter of your administration system. Benefit from a 360° view of on-going processes concerning your privileged partners : policy lifecycle management, open claims, unpaid bills, unread documents, accounts, etc.

 **BESPOKE PRODUCTS**

Seamlessly integrate the front and the back office to gain in efficacy and reduce errors. Fine-tune the deployment of products and processes using our simple and intuitive tools. By reducing time-to-market you can position yourself as an innovative leader in the market, light years ahead of competitors.

 **FINANCE, ACCOUNTS RECEIVABLE AND PAYABLE**

Minimize chasing cycles and improve follow-up of unpaid premiums based on our automated reminder mechanism. Automatic reconciliation of received premiums with outstanding bills enables you to improve productivity and reduce errors.

 **EVENT MANAGEMENT**

Quick and efficacious responses to client life cycles are important elements in ensuring customer satisfaction. These responses are organized in the form of automated processes and workflows that guarantee access to the right information to the right person at the right time.

 **ELECTRONIC DOCUMENT MANAGEMENT (EDM)**

Rapid and contextual access to all generated and scanned documents is essential to have total visibility of policies and contracts. Bar codes can be used to start automated processes immediately after scanning a document.

Your benefits

Bird's eye view of all your business processes

Our extensive functional cover ensures that all your business needs, from customer relationship management and billing to the design of new products and document archival, are taken care of. Whatever the task, AxiomSuite will be there for your teams.

IMPROVE PROFITABILITY

Our applications help you automate and rationalize repetitive tasks in order to improve efficacy and reduce costs. Mastering your business processes is the key to flexibility gains and improved market response time.

EASILY CONTROL SERVICE LEVELS AND IMPLEMENT VALIDATION CYCLES

Our advanced and robust parameterization tools ensure that our solution can be quickly adapted to ever-changing business and steering requirements. You can effortlessly reassign tasks to groups and implement new validation cycles.

REDUCE RISKS AND REINFORCE SECURITY

Our system guarantees uniform implementation of processes and service levels across business units and sales and service channels. This helps to reduce risks significantly and ensure that customers receive the best possible service across multiple channels and teams.

OFFER A ROBUST AND CUSTOMIZED SOLUTION TO YOUR TEAMS

Our system is completely multilingual and works with any standard browser. Business functionalities can be accessed anywhere and at any time in a standard and secure way. We have taken special pains to implement an intuitive user interface in perfect harmony with the business needs of your teams.

YOUR KEY SUCCESS FACTORS

AxiomSuite, a state-of-the-art solution fully customizable to your needs.

COST REDUCTION

GAIN IN TIME

PRODUCTIVITY GAINS

SIMPLE AND INTUITIVE USER INTERFACE

PERSONALIZED BUSINESS PROCESSES

IMPROVED FLEXIBILITY AND MARKET RESPONSE TIME

PROFITABILITY GAINS

COMPLETE STEERING AND CONTROL DASHBOARDS

RISK MANAGEMENT AND REDUCTION

STRUCTURED INFORMATION ACCESS

HEIGHTENED SECURITY

100% MULTILINGUAL

SECURE REMOTE ACCESS





AxiomGroupLife

The optimal solution dedicated to the management of pension funds and savings products

Simplify administrative and technical aspects of client and insured person administration with our software package AxiomGroupLife, a solution that is 100% customizable and adaptable to your environment. The following functional areas are covered:



**GUARANTEED SCALABILITY
AND TIME TO MARKET**

AxiomSuite allows you to adapt your system to changing needs and market environments by simply modifying administration rules: no new version of the software is required for this.



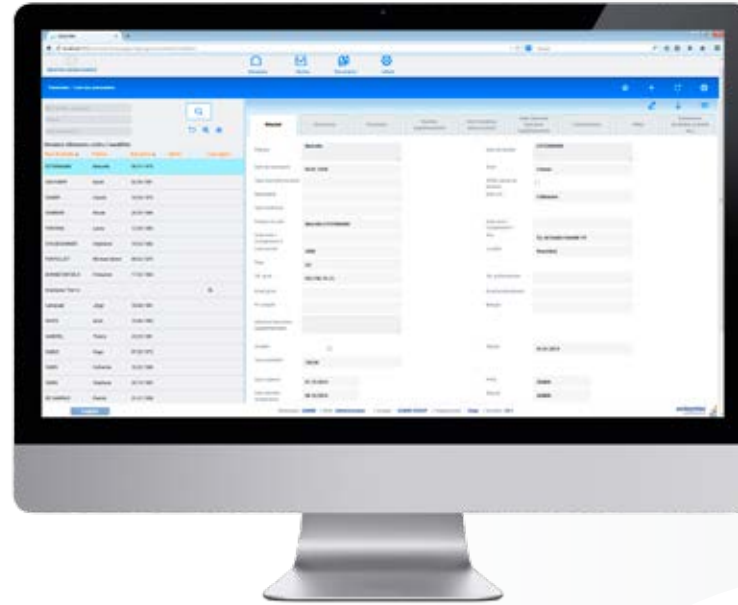
**FLEXIBLE AND EXTENSIVE
CUSTOMIZATION OF
PENSION PLANS**

All kinds of pension plans can be set up on the basis of specific rules. An insured person can possess one or more pension plans based on salaries and employment status.



**AVOID BIG-BANG
MIGRATION OF DATA**

Our rule-based migration module allow you to migrate data (including historical data) in progressive cycles based on your organizational structure.



SECURE ACCESS AND MOBILITY

The system can be accessed anywhere from any connected workstation or device based on rights and privileges accorded to the user. Dedicated portals are available to facilitate data consultation and transfer of information among different actors like pension funds, employers and insured persons. A mobile application allows real-time access to the information system through smart phones and tablets.



DYNAMIC GENERATION OF DOCUMENTS AND REGULATIONS

AxiomGroupLife permits instantaneous generation of insurance certificates based on real-time data. The content and the form can be customized based on your specific needs. The regulations are automatically generated based on the pension plan.



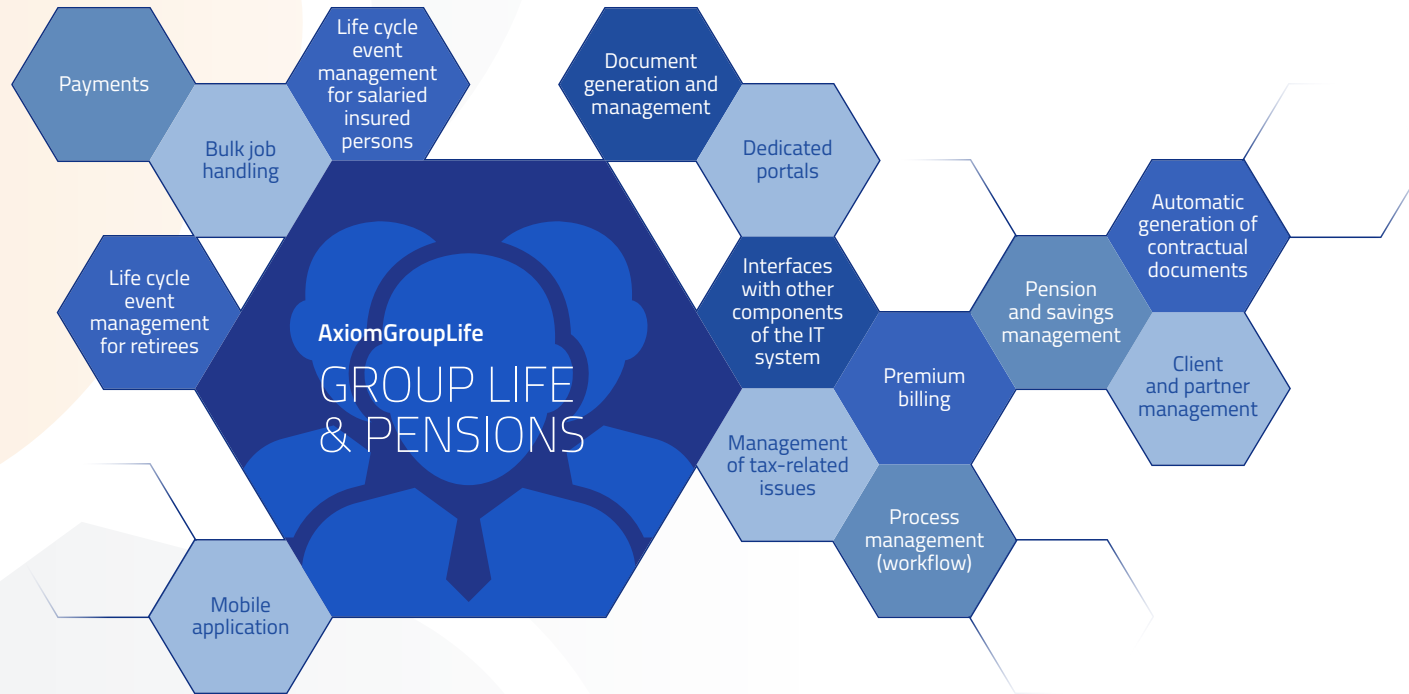
SIMPLE INTEGRATION IN YOUR IT SYSTEM

Each module of AxiomSuite communicates seamlessly with all components of your existing IT systems through the use of standard interfaces. For instance, automated fire-and-forget interfaces with your existing general ledger system can be easily set up.

The 360° view of data and documents allows you to fine-tune your IT system proactively.



AxiomGroupLife



> PENSION AND SAVINGS MANAGEMENT

Management of savings and risk plans
 Primacy of contributions
 Primacy of benefits
 Obligatory cover (LPP)
 Sur-obligatory cover

Technical bookkeeping and reconciliation
 Savings
 – Obligatory
 – Sur-obligatory
 Contributions
 Other types

Definition of legal parameters
 Salary limits
 Deduction of coordination amounts
 Interest rates
 Contribution rates
 Conversion rates

Shadow obligatory accounts

Inter-institution transfer of vested benefits

> CLIENT AND PARTNER MANAGEMENT

Management of pension fund data
 Autonomous or semi-autonomous pension funds
 Collective foundations
 Public institutions

Management of affiliations and employers
 Management of insured persons
 Management of intermediaries

Simple administration of multiple pension funds and foundations

What-if analysis for anticipated withdrawals and voluntary contributions

➤ **LIFE CYCLE EVENT MANAGEMENT FOR SALARIED INSURED PERSONS**

Entry of a new insured person

Exit of an insured person

Salary changes

Partial disability management

Changes in activity rates

Transfer of existing vested benefits

Anticipated withdrawals and reimbursements

Assignment and mortgages

Voluntary contributions

Benefit management

Retirement

Disability

Death

➤ **LIFE CYCLE EVENT MANAGEMENT FOR ANNUITANTS**

Annuity payments

Annuity indexation

➤ **PREMIUM BILLING**

Billing and chasing of contributions

Data exchange through standard formats

BVR

Reconciliation of contributions billed and paid

Follow-up and reminders

➤ **PAYMENTS**

Cash pay-outs

Total or partial transfer of vested benefits

Anticipated pay-outs

Data exchange through standard formats

BVR

DTA

OPAE

➤ **DOCUMENT GENERATION AND MANAGEMENT**

Individual and group certificates

Tax-benefit statements

Account extracts

➤ **MANAGEMENT OF TAX-RELATED ISSUES**

What-if tax analysis

Tax estimation for voluntary contributions

In Switzerland

In other countries

Tax estimation for anticipated pay-outs

Tax estimation for total pay-outs

➤ **AUTOMATIC GENERATION OF CONTRACTUAL DOCUMENTS**

Offers and proposals

Contracts and regulations

Savings certificates

➤ **BULK JOB HANDLING**

Year-end closing

Statutory reporting

➤ **INTERFACES WITH OTHER COMPONENTS OF THE IT SYSTEM**

Electronic document management (EDM)

General ledger

Salaries

CRM and Data Warehouse

➤ **DEDICATED PORTALS**

Dashboard for employers

Dashboard for insured persons

CRM system for brokers

➤ **PROCESS MANAGEMENT (WORKFLOW)**

➤ **MOBILE APPLICATION**



AxiomLife

Efficacious individual life policy administration

The entire life cycle of your individual life portfolio from the first contacts with a potential client to annuity and capital pay-outs is organized in the form of processes that can be fine-tuned to match changing market trends. Simplify administrative and technical aspects of partner and insured person administration with our software package AxiomLife, a solution that is 100% customizable and adaptable to your environment. The following main functional areas are covered:

> INDIVIDUAL LIFE (3RD PILLAR)

Tax-deductible voluntary savings plans (3A)

Other savings plans (3B)
Classic
Unit-linked

> CLIENT MANAGEMENT

Customer relationship management

Efficient policy administration

Comprehensive processes for fulfilment of legal requirements
Example: FATCA

Premium billing and chasing
Automatic generation of payment slips
Automatic reconciliation with premiums received
Bill follow-up and chasing

Savings and retirement
Payment of annuities
Payment of maturity and anticipated capital amounts

> CLIENT LIFECYCLE MANAGEMENT

Disability

Death

Premium waiver (disability)

Premium waiver (unemployment)

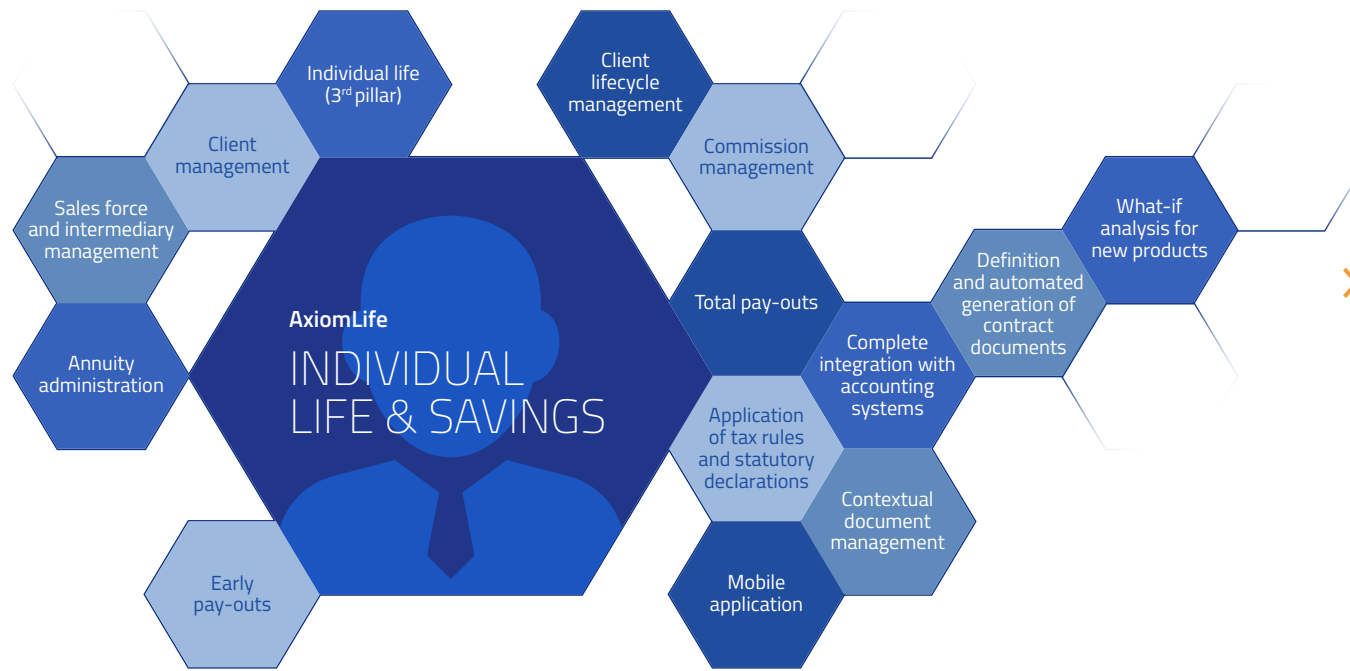
> TOTAL PAY-OUTS

Surrenders

> ANNUITY ADMINISTRATION

Annuity payments

Whole-life annuities
Disability annuities
Survivors' annuities
Orphans' annuities



> **EARLY PAY-OUTS**

Anticipated payments for property acquisition
Assignments and mortgages

> **APPLICATION OF TAX RULES AND STATUTORY DECLARATIONS**

> **DEFINITION AND AUTOMATED GENERATION OF CONTRACT DOCUMENTS**

Estimations
Offers
Proposals
Contracts

> **COMPLETE INTEGRATION WITH ACCOUNTING SYSTEMS**

> **SALES FORCE AND INTERMEDIARY MANAGEMENT**

Broker management
Sales channel management
Follow-up
Simplified user interface for brokers

> **COMMISSION MANAGEMENT**

Calculation of commission pay-outs and claw-backs
Calculation based on rates, points and premium volumes
Anticipated commission calculations
Sales lifecycle
Individual current accounts for agents and brokers
Guarantee accounts

> **WHAT-IF ANALYSIS FOR NEW PRODUCTS**

Impact and profitability analysis before market roll-out

> **CONTEXTUAL DOCUMENT MANAGEMENT**

Integration with external document management systems

Our software package AxiomLife which is entirely customizable to your needs allows you to manage the lifecycle of different individual life (pure risk, mixed, annuities etc.) and savings products.



AxiomFramework

Your software toolbox

AxiomFramework allows you to customize the software packages AxiomSuite to your specific needs and provides a simple and intuitive view of processes, rules and access rights and privileges in all business areas.

Technologies at the service of your business needs

Thanks to the use of cutting-edge technologies, AxiomFramework ensures that AxiomSuite fits in perfectly in your IT landscape and communicates seamlessly with your other IT systems.



INDEPENDENCE

You can adapt and fine-tune your products, processes and administration rules by yourself, without depending on external interventions.



TIME TO MARKET

The system offers the possibility to carry out changes in the parameterization of products and processes to fit evolving market needs and regulations in real-time.



ADAPTABILITY

Customize functionalities and products in AxiomLife and AxiomGroupLife based on your specific needs. You can thus optimize administration and monitoring processes.

➤ **COMPATIBLE WITH ALL MARKET-STANDARD BROWSERS**

➤ **OPTIMIZED FOR ALL MAJOR OPERATING SYSTEMS**

Windows

Mac

OS X

iOS

Linux

Android (mobile application)

➤ **FLEXIBLE IMPORT AND EXPORT OF DATA IN ANY FORMAT**

XML

EXCEL

CSV

➤ **COMPATIBLE WITH ALL MARKET-STANDARD DATABASES**

Oracle

DB2

SQL Server

MySQL

➤ **ENTIRELY MULTILINGUAL WITH DIFFERENT LABELS FOR SCREENS TO REPORTS**

➤ **FINELY-HONED ROLE-BASED ACCESS RIGHTS AND PRIVILEGES**



AxiomMobile

The insured person dashboard for easy and pinpoint access to information and functionalities

It has never been so simple to communicate. Inform your customers simply and effectively by transmitting the information about their pension coverage, as well as all the necessary documents. Through specific tools and features, the insured person can easily interact with the designated policy administrator.

AxiomMobile allows your customers to have a global view of their grouplife and private insurance portfolios in a secure environment. AxiomMobile covers the following functional aspects:



REAL-TIME PENSION AND SAVINGS INFORMATION

Offer your clients clear and explicit information about their pensions and savings situation, as well as easy-to-use what-if analysis tools. The dashboard also offers simplified access to documents like certificates and regulations and ensures efficacious and immediate information diffusion.



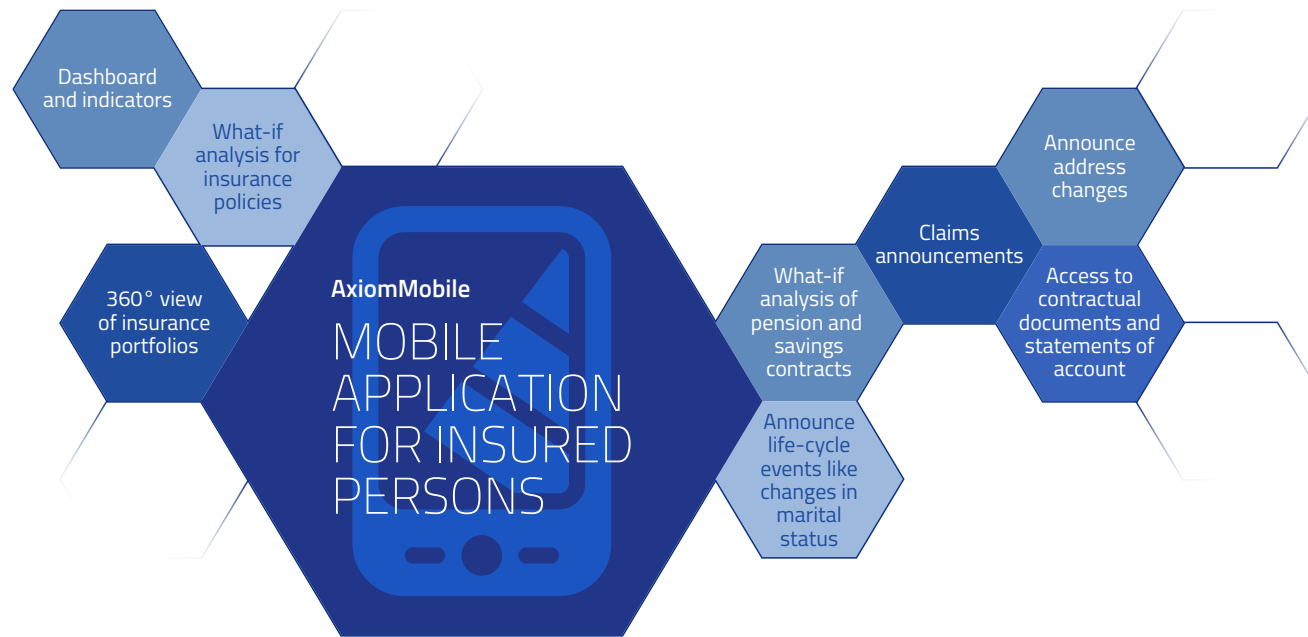
MOBILITY AND SECURITY

Your insured persons can access their dashboard anywhere and at any time in a secure fashion. One touch access to portfolio information and what-if analysis tools is guaranteed.



SIMPLICITY AND EFFICACY

The intuitive and user-friendly interface allows insured persons to pinpoint relevant information and interact with their contract administrator.



A step towards Pension and Savings 2.0

> DASHBOARD AND INDICATORS

- Guaranties and cover
- Profitability
- Premiums
- Deductibles
- Payments

> INSURANCE PORTFOLIO DASHBOARD

- > WHAT-IF ANALYSIS OF THE INSURANCE SITUATION
- > WHAT-IF ANALYSIS OF PRODUCTS

> WHAT-IF ANALYSIS OF PENSION AND SAVINGS INFORMATION

- Voluntary contributions
- Tax impact
- Anticipated withdrawals

> ACCESS TO CONTRACTUAL DOCUMENTS

- Offers
- Contracts
- Certificates
- Premium notices
- Annuity notices



> PRIVILEGED COMMUNICATION CHANNEL

- Claims announcements
- Information requests
- Announcement of life-cycle events
- Announcement of address changes
- General communications or specific documents addressed to the insured person or annuitant



Technologies

... At the service of core business needs

With Axiomtec Software, technologies are chosen based on client needs and not the other way around. Our choices are based on the stability, durability and usefulness of technological standards.

Simplicity and user-friendliness

Our software package AxiomSuite has been designed to be an efficacious tool to help the user complete tasks quickly and accurately, as well as to enable strategic and economic monitoring and fine-tuning.. We have taken special care to create a clear and intuitive user interface that is easy to use but also easy to adapt based on roles and privileges. The different tasks in a process have been organized in a logical way that corresponds perfectly to user needs.

Technology for technology's sake does not interest us – technology should invariably support user needs



WEB

Our solutions are always Web-based. Members of your sales and administration teams can work securely with our software anywhere at any time using a simple browser like Internet Explorer. Flexibility of use is guaranteed at all locations (the office, on the way to a meeting, at the customer's residence or place of work) on all supports (workstation, laptop, tablet, smartphone) regardless of the OS (Windows, Linux, Mac). This approach avoids the need for complex and costly local installation and synchronization of data.



CLOUD COMPUTING

Cloud computing is a buzzword for some but a reality for us. Your data is hosted in a secure environment that is nevertheless accessible anywhere, at any time. One of the major advantages of cloud computing is assured scalability if the number of users or the size of the portfolio increases suddenly. We ensure that the software is kept updated with the latest corrections and changes. Your users can have virtual access to a familiar environment and are not adversely impacted by the absence of a colleague or a workstation that requires to be repaired.



SECURITY

Information security is always the major preoccupation of our specialists. The technical architecture guarantees secure and personalized access to confidential data. Based on tried and tested technological standards, AxiomSuite guarantees real-time availability of data and processes.



OPEN SOURCE

Our applications are developed on the basis of widely-used and standardized technology and programming languages. On our side, we profit from the improvements carried out by a vast community of specialists. On your side, you avoid paying excessive licence fees and can depend on the durability of the open source components as well as their evolutivity to match changing technology trends.



BESPOKE PRODUCTS

Seamlessly integrate the front and the back office to gain in efficacy and reduce errors. Fine-tune the deployment of products and processes using our simple and intuitive tools. By reducing time-to-market you can position yourself as an innovation leader in the market, light years ahead of competitors.



PROCESS-BASED APPROACH

Behind the simple and intuitive user interface lies a solid and rigorously tested technical architecture organized on the basis of business processes. This architecture allows reliable tracking and follow-up of all administration acts. Every step in a process can be carried out by one group and validated by another group in order to reduce errors significantly.

Services

Personalized support and counselling during the entire project life cycle

With Axiomtec Software, you can establish a privileged relationship based on mutual trust for today and tomorrow.

Our IT solutions have been developed with an eye to ensuring quick implementation and ease of use.

However, our added value does not stop there. With Axiomtec Software, you can count on the support of our experienced business specialists in all tasks related to the analysis and implementation of business needs.

Our objective is to ensure the perennity of your IT system while reducing risks and eliminating obstacles in the management of contracts and insured persons.

With Axiomtec Software, you can establish a privileged relationship based on mutual trust for today and tomorrow.



BUSINESS EXPERTISE AND CONSULTING

Our team is made up of insurance and savings specialists who can bring significant added value in the analysis, implementation and evaluation of your business processes. This will help you reduce costs and improve profitability.



FIRST-LEVEL SUPPORT

Our helpful and proactive support team helps you resolve problems quickly and tide over critical moments smoothly.



PROJECT MANAGEMENT

Our specialists can help you define, set up and manage all stages of your projects from analysis to implementation.



MARKET WATCH AND ANALYSIS

Our business experts assiduously follow new market trends and statutory changes. We can thus propose solutions that are entirely in conformance with statutory regulations and tomorrow's cutting-edge needs.



SOLUTION THAT MATCHES YOUR NEEDS PERFECTLY

Our specialists will leverage the state-of-the-art parameterization provided with AxiomSuite so that it corresponds to your business processes and specific needs.



Sharing success is our philosophy

Durably ease the complexities of implementing business processes

Our company through the commitment and expertise of every team member ensures that clients can profit from our in-depth business knowledge to implement tomorrow's administration systems today. Our unfailing customer orientation helps us bring precise and detailed replies as well as efficacious solutions that are relevant to your administration problems. Our in-depth experience over more than 20 years in the areas of pensions, savings and life insurance, combined with our cutting-edge business expertise and total dedication to quality standards, enables us to anticipate tomorrow's market standards, customer requirements and statutory regulations. Our innovative solutions pave the way for your success and ease of mind.



HIGH-LEVEL BUSINESS SKILLS

Our team made up of experts in the areas of life insurance and pension funds has the necessary skills and experience to identify your needs precisely and propose solutions that fit them. These software packages customized to your needs ensure optimal policy administration as well as cost-effective but high-quality insured person and employee management.



ALWAYS AT YOUR SIDE DURING ANALYSIS AND IMPLEMENTATION

Our business experts will help you establish a structured vision of your business needs and identify the functionalities that best suit your specific context. They will accompany you during the whole project lifecycle and even after the system goes live to ensure that the solution continues to evolve with market needs.



INNOVATION

Our team actively keeps abreast of evolving market trends and ensures a perfect fit between business needs and the proven but cutting-edge technologies that will become tomorrow's standards.

Our team applies principles derived from TQM to ensure that our solutions live up to their "Swiss made" label. We ensure that market needs are met or even anticipated but that the solutions remain firmly within the framework of legal constraints.

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