

# TECHNICAL OVERVIEW



## WinSure<sup>+</sup>

Be Sure To Win

Complete End To End  
Insurance Management Solution



- + Customer Centric
- + Service Oriented
- + Internet & Mobile Based
- + For WorldWide & Local Needs



## WinSure+ For Innovations

WinSure+ is one of the unique complete end to end insurance management solutions of the world that helps companies leverage their innovative capabilities and enables them to formulate customized business strategies through utilization of best-of-breed processes and time to market advantages. Integrating latest technologies and business disciplines, WinSure+ offers innovative insurance processes that provides not only cost advantages but also competitive advantages for differentiation.

### Interoperable Insurance Business Components For Single or Integrated Use

WinSure+ consists of integrated business components providing an architecture that allows

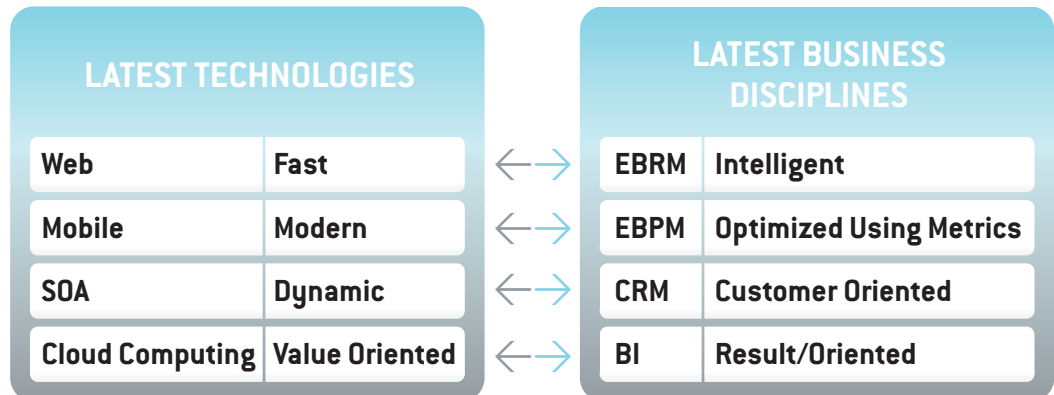
- focusing on enterprise results by full integration of components
- vendor diversification & component optimization by allowing to change the components by external ones at any time
- step by step approach - starting with one component and enlarging it to the best-of-breed architecture



WinSure+

PROVIDING BEST-OF-BREED END TO END INSURANCE PROCESSES

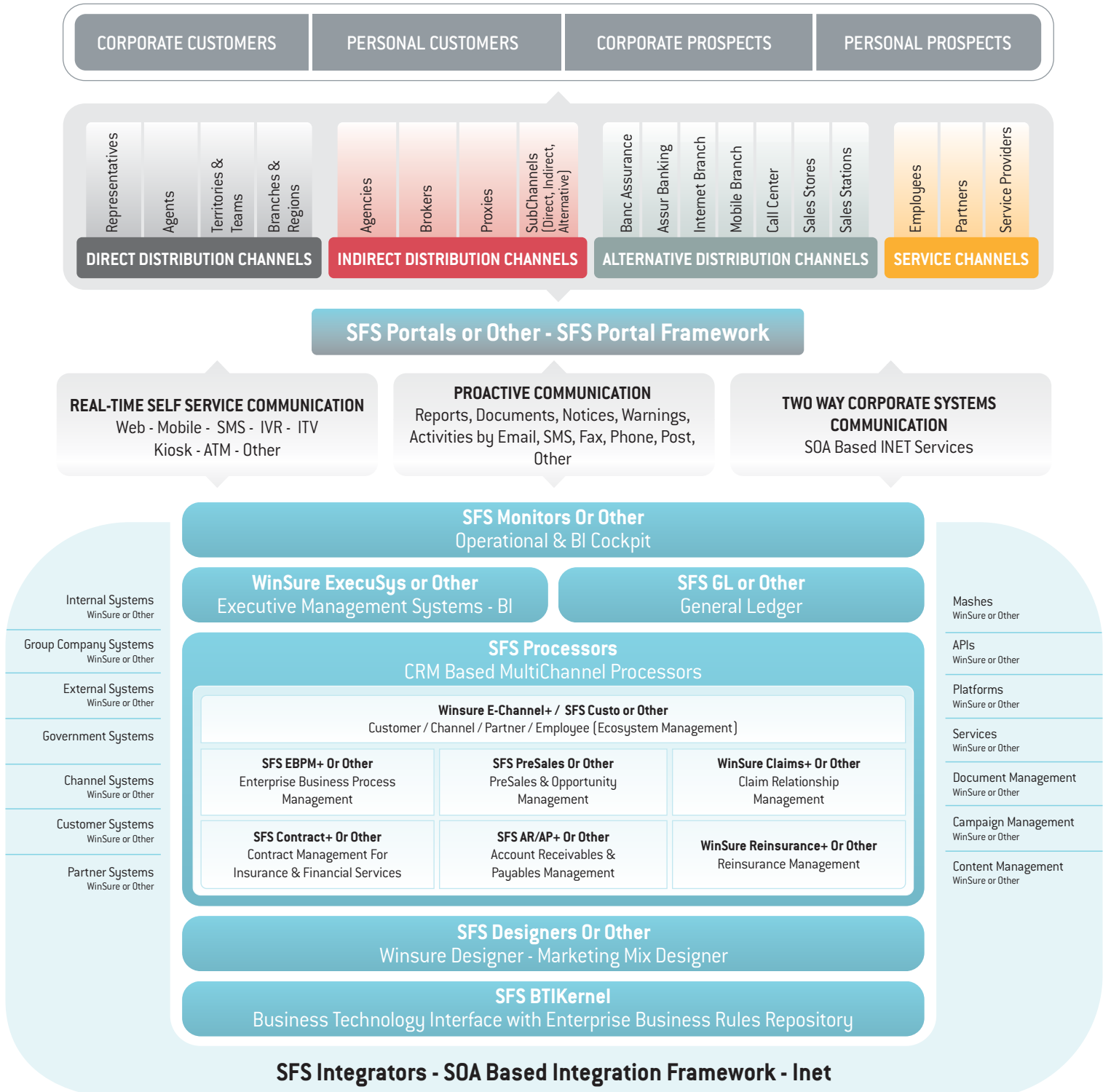
#### Integrating Latest Technologies & Latest Business Disciplines



[1] SFS WinSure+

# WinSure + The End To End Insurance Solution Architecture

{SOA + Web + Mobile + EBPM + EBRM + Intelligence}



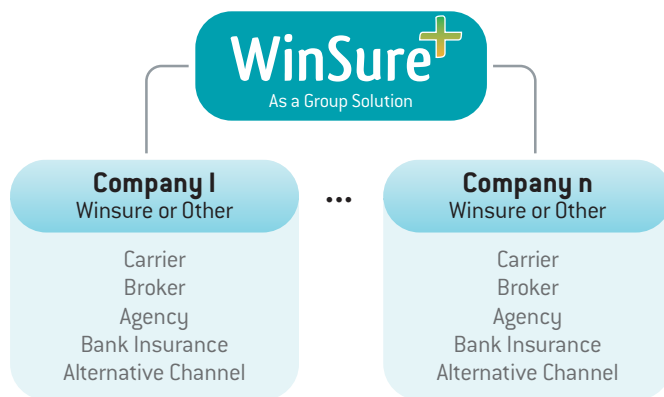
## For Use Of Any Kind Of Insurance Player In Any Insurance Segment

WinSure+ consists of different solutions focusing on different segments of insurance i.e. personalized for nonlife, life, pension or health carriers or combination of any of them, personalized for brokers, for agencies, for bank insurance.

NonLife / P&C Insurance Carrier	WinSure Elementer
Life Insurance Carrier	WinSure Life
Pension Carrier	WinSure Pension
Health Carrier	WinSure Health
Broker	WinSure Broker
Agency	WinSure Agent
Banks	WinSure BankInsurance
Service Providers	WinSure Provider
Reinsurance Companies	WinSure Re

## For Group Of Insurance Companies Use

WinSure+ can be used as a group insurance solution to manage a group of companies that consists of different insurance players who has WinSure+ or any other solution.



## The Whole & The Parts, Where To Start?

You know that an incomplete circuit fails to function. Without a whole design, concentrating on the parts and dealing with integration of these parts can be useless. It is a widely heralded organizational fact that process alignment is crucial in order to attain high performance company. Neglecting the need for a whole design and focusing solely on efficiency of each part will inevitably mislead the company and cause inconsistency. Producing the profitability BI data should be the result of an enterprise solution. Monitoring the realtime profitability of products or coverages sold in different products as well as the profitability of the distributional channels appears to be a rational expected outcome .

SFS Solution Framework provides an insurance player or an insurance group the big picture of the whole. The whole addresses the parts i.e. components. It is your own decision to choose the components from SFS or not while reaching the whole picture in a short time. Then you will have an environment to improve your components.

## Component Based Architecture

Every component of the SFS Solution architecture is designed to be used like a lego. Each component can be used in a loosely coupled way integrated with all the other SFS components or external systems. You are free to use SFS or non-SFS components or change them at any time. About all the components have also been providing interoperable services based on the SOA architecture of SFS.

Some components of SFS are horizontal like SFS EBPM+, some of them are vertical to insurance sector like WinSure Claims+.

[3] SFS WinSure+



## Multi-Tiered Architecture

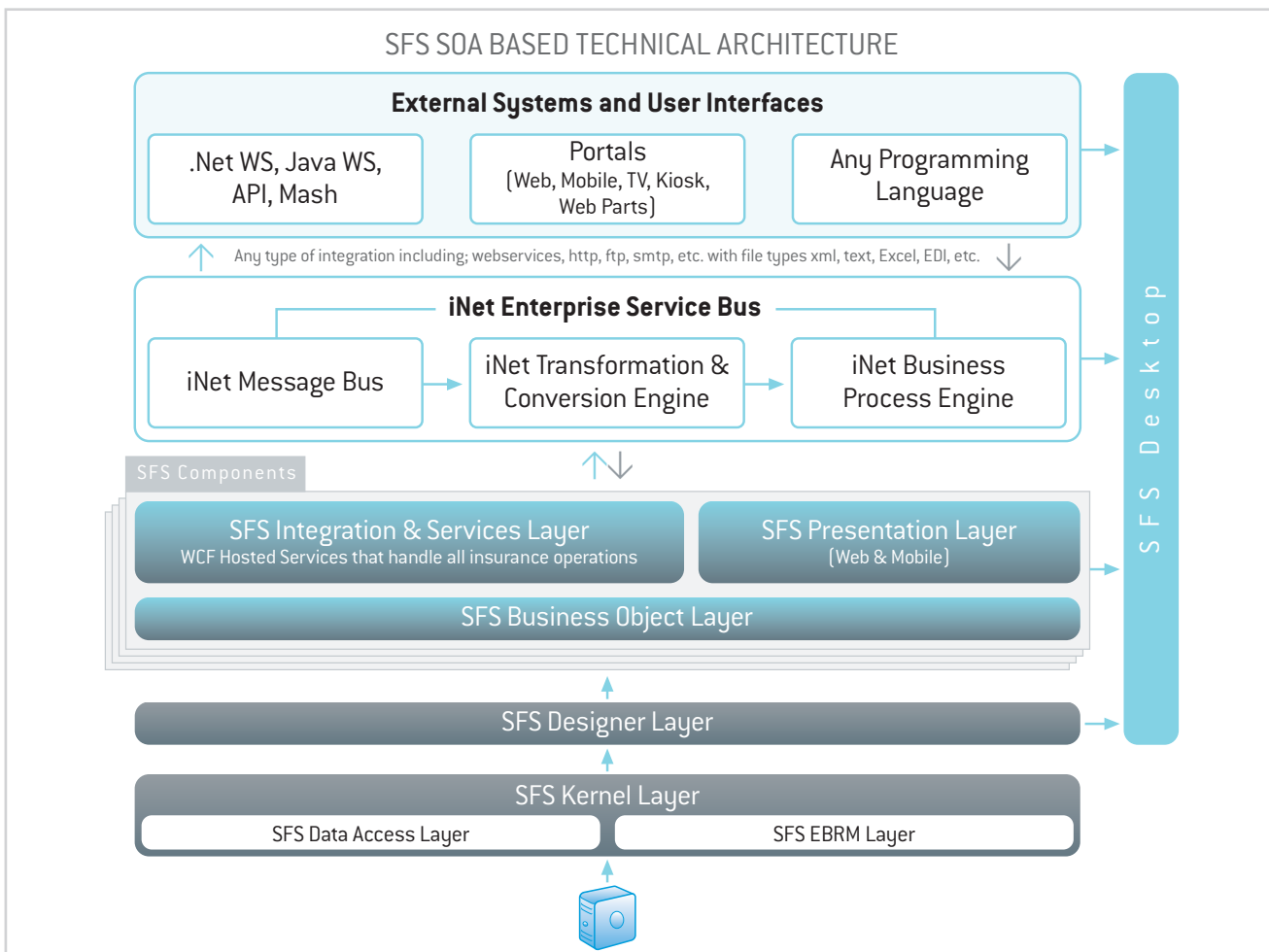
All SFS components are designed on multi-tiered architecture that is supported by Enterprise Service Bus called iNet. This helps applications and systems to integrate flexibly and immediately. SFS Kernel tier is supported by BTIKernel that manages and controls all the components to run harmonically. Components use technology in a standard way. Designer tier with time is one of the main distinctive features of SFS that provides %100 personalization for different companies.

SFS is one of the unique enterprise insurance solution vendors who provides a common software system for insurance players from different segments. The system can be personalized and utilized by different players who are in different markets with totally different strategies, products and processes by the help of Designer tier. Time is the

dimension that provides change management. Designs of products, printouts, processes are all kept by time. For the presentation tier, SFS provides Internet based, mobile based user interfaces that can be dynamically adjusted automatically through the definitions made by the Designers. By the help of SFS Services (in Integration & Services tier) any kind of user interface can be used.

SFS MULTI-TIERED ARCHITECTURE

Multi-Tiers	SFS Distinguishing Features
Presentation Tier	Rule Based Controllable Dynamic User Interfaces or External Ones
Integration & Services Tier	SOA Based Enterprise Bus Architecture
Business Tier	Focused to Insurance Sector
Designer Tier With Time	%100 Personalization
Data Tier	Database Independency
Kernel Tier	Bridge between technology and business



BE SURE TO WIN WITH SFS INNOVATIVE DESIGN & USAGE OF LATEST TECHNOLOGIES

## Development Environment & Servers

In SFS solutions, Microsoft Development tools are used for development. SFS framework provides the companies to be independent in choosing and changing its database at any time through their preferences. Latest versions of SQL Server or Oracle on Windows, UNIX, Linux or on other operating systems can be used. Connections with databases are always native for performance. Application servers' operating system should be on Windows. Different components or all components can be installed on a server. Load balancing software or hardware tools are supported. Users will only need Internet browsers like Internet Explorer 5.5+ or any other. Any kind of mobile devices like Blackberry, Iphone can be used.

Any kind of user interfaces can be used with SFS Solution by the help of SFS Services. That also brings independent environment for the company.

Business Objects	Has domain expertise on Insurance developed with .Net Framework
Mobile/Web User Interface	Asp.Net, C#, Javascript, Silverlight
Windows User Interface	VS.Net & Terminal Service Applications
SOA Based Architecture	C#, Web Services, ESB (iNet), WCF Compatibility
Database	MS SQLServer 2005-2008, Oracle 9i, 10g, 11g

## Fast Adaptation to New Technologies

With its BTIKernel component, all other components of SFS can use the technology in a quickly manner. BTIKernel is responsible for introducing new technologies and standarts to the other components. Composed of SFS Innovative Designer architecture, personalizations of the user companies are made in designer tier so that SFS new releases will be loaded very quickly compared to the famous software giant applications need to spend too much time and cost to readapt.

## 3<sup>rd</sup> Normal Form & Unique Usage Of Data

No duplication of data is used in SFS system. Fields on the database are not used for more than one function.

## Test & Development & Disaster Recovery & Archive Environments

WinSure<sup>+</sup> highly recommends and supports separate technical environments for test & development for change management. Company can work on the releases that are candidates to be live and the change management of the definitions by using WinSure Designer on the test environment. New releases can be put to the development environment. WinSure<sup>+</sup> also supports disaster recovery of all software components for any kind of disaster recovery architecture. SFS also provides tools for archiving.

Complete End To End  
Insurance Management  
Solution

## Internet Technology

Click & load based technology provides only needed information loaded on the network bandwidth. Field based validations & help creates intelligent flows allowing the system not to ask needless questions to the user and response the user quickly. No installation is needed to the users' PC. A browser like Internet Explorer 5.5+, Mozilla is enough to use the system. New channels and users are introduced very quickly to the system.

## Scalable & Fast

System is tested in HP European Test Center with high volume transactions and users. Thousands of self service users on Internet and mobile devices can use the system concurrently. The system is designed to work in low band widths like 20 KB. Graphical designs are used to provide easy use by using DirectX technology without any sacrifice in speed. The real speed that the solution brings for the sales and service points are the differentiated design of the processes for them.

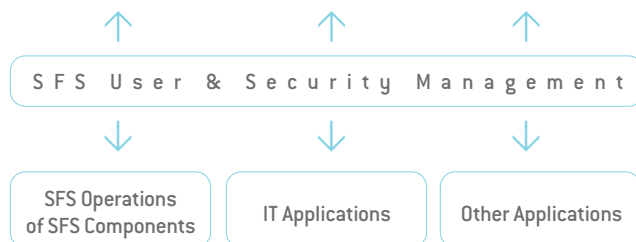
## Collaboration Platform Ready To Be Hosted

SFS solution is designed not only for operation but also for collaboration. Contents that can be differentiated for different channels and users; electronic document pool; customer links; news band; SMS, email, fax integrated processes are some of the features that gives SFS platform collaboration advantages. The platform can be hosted in external facilities. Same application servers, database servers and other technical environment can be used in common among different companies of a group company.

## Common Desktop

All SFS Components and their operations can be called from one common SFS Desktop. SFS Desktop combines not only SFS operations but also external ones like the reports developed by IT departments and others. By single sign-on, SFS Desktop can be integrated with any portal or application or Windows. SFS Desktop can be personalized with logos, colors, contents and images of the corporate using it. Employees, channels, service providers and customers shortly all Ecosystem users of the insurance player will connect only to SFS common desktop but not different addresses while working. Easy usage is one of the main objectives of WinSure+.

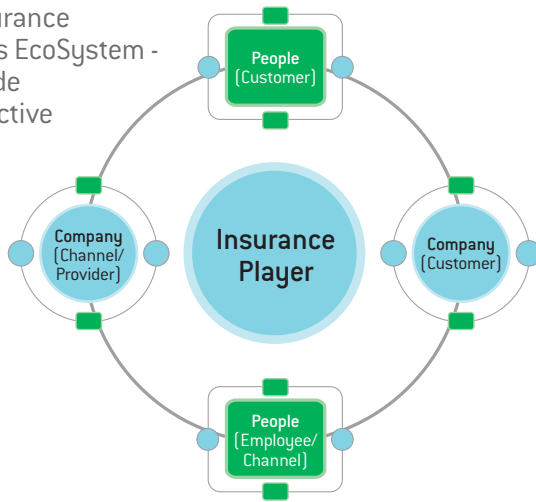
SFS DESKTOP SAMPLES



## Enterprise Entity Management

In most of the software solutions, entities of the company like customers, distributional channels, employees, service providers are all followed in different applications. In an insurance company, the relations, hierarchies among these entities are complex. Winsure is an enterprise entity centric solution which handles entities with all relations. Single customer view is not enough but the single Ecosystem view of the customer should be addressed which Winsure supports with all its components. Insureds, channels, employees, service providers should also be seen in the customer concept. Note that a channel has also its own ecosystem. That means they may work with their own customer portfolios that should not be seen by other channels and they may have subchannels. All other components like Financials, EBPM are all based on top of SFS Ecosystem Management component that can also be integrated with external systems.

An Insurance Player's EcoSystem - SFS Wide Perspective



## Enterprise Business Rules Management

Enterprise business rules management of the system has a wide functionality that recognizes new infos and tables that are introduced by the user to the system dynamically. All SFS components use EBRM in a standard way, thanks to be placed in BTIKernel component. For example in claims component, newly introduced customer information and policy information can be used to form a printout design. A formula that will use both customer, policy and claim info can be defined for dynamic pricing. Processes and actions can be accomplished through the rules defined.

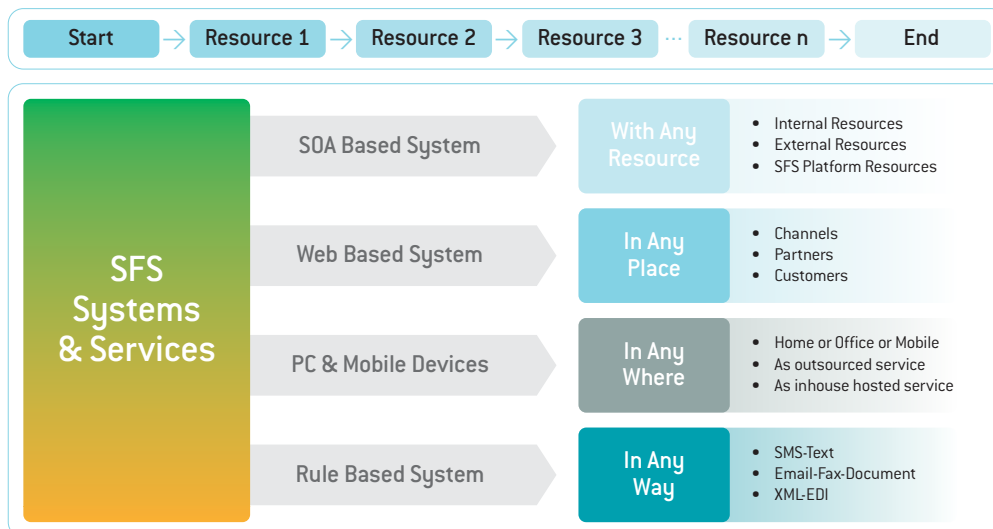
## Enterprise Business Process Management

All activities of an entity can be gathered in SFS EBPM integrated with EBRM. External systems can also feed SFS EBPM to form their own activities. By this way, a single entity view with all activities like visits, sales, complaint calls, outbound calls from the company, claims SMS etc. can be seen in a sorted way by date.

All other processes and activities can be designed in EBPM and be applied to all entities in the ecosystem including employees, service providers, channels and customers. Two way SOA based communication, proactive communication (sending reports, SMS, fax etc.), real time self service communication are all possible among entities and the company.

External systems can call SFS systems and services where as SFS systems and services can call the external ones accordingly.

### END TO END INSURANCE PROCESSES



[?] SFS WinSure+

# Advantages Of Unique Insurance Solution At All Insurance Players

WinSure+ has been used by the insurance players from different segments like insurance carriers, brokers, agencies and banks. Common WinSure+ product used in all these companies without any source code change is the proof of concept of how %100 personalization can be realized. Each company has different products, pricing strategies, channels, providers, processes and strategies. By means of innovative Winsure Designer, the company can go to market easily and

very fast without programming not only at the first project deployment but also after the project. A company can change by time profoundly as if it were a different company. WinSure+ adapts to the company quickly by WinSure Designer preserving the investment all the time.

## Free Releases

SFS continues to work on improvement of its components and its framework. Each year, one or two releases are distributed without any extra charge. It is very easy to deploy a new release because of the customizations in each SFS customer does not differ by software code.

### ADVANTAGES OF SFS TECHNICAL ARCHITECTURE

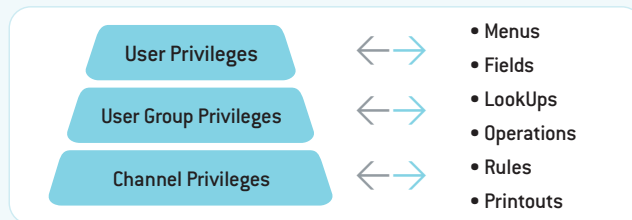
Ease Of Deployment	Each user requires only a web browser
Ease Of Hardware Administration	Central server(s) are used once to deploy the application
Ease Of Localization	Winsure Designer For Local Regulations, Adress & Tax Designers, MultiLanguage, MultiCurrency
Ease Of Product Development & Change Management	Internal use of Winsure Designer to create and change products and other integrated strategies
Fast Time To Market	Loosely coupled integration of components and the existence of Winsure Designer and INet provides all kind of business strategy deployments very quickly
Easy Usage	Core design of standard interfaces for the user for example one unique user interface for the proposal entry of all business lines, Windows like desktop, field base & intelligent responses
Lower Cost Of Hardware	Minimal requirements at clients, same Windows web application servers in parallel for big deployments
Ease Of Integration	SOA Based Enterprise Bus architecture provides an integration framework to integrate with internal and external systems
Ease Of Data Migration	Ready made data migration environment and tools to map, manage and control
Scalable	Parallel web servers can be used. Tested in European Performance Center. Support companies with more than 10 million policies and less than 100,000 at the same time. Used in players in different segments like agencies, brokers.
Ease Of Improvements	Component architecture allows to change and improve the components and add new components at any time
Ease Of New Technology Introductions	Specific BTIKernel component allows to introduce new technologies for all the other components i.e whole solution very easily. Inet also provides any external technology integrations with SFS platform.
Ease Of End To End Process Enablement	Any kind of devices including mobile ; any kind of users including external channels, partners can work on SFS platform with the support of SFS EBPM and EBRM or external BPM and BRM engines.
Ease Of Regional & Worldwide Management	Regional and worldwide rules, reports. Web based system that is ready to be hosted. Control processes and rules that can be defined including regions and headquarters. Global customer management.

FAST ROI BY THE HELP OF SFS INNOVATIVE TECHNICAL ARCHITECTURE

# SECURITY

## All Kinds Of Privileges

Different privileges can be defined to the system by user, user group and channels. Hierarchies of the roles and hierarchies of the channels are recognized automatically by the system with automatic privileges.



## Audit Trails

All of the operations are controlled and logged by BTIKernel component. Field based changes can even be tracked. All reports with their inputs and outputs, interactions with any people or company, integrations with other systems are kept with their logs. SFS Quality Controller audits all data and information with hundreds of controls before closings.

## Error Processing & Clustering

BTIKernel provides central error processing with logs and error numbers. SFS applications are designed for clustering solutions and non-stop systems that can be applied in high

availability & failover situations. The structure can work together with software and hardware load balancing systems. Thus, the users are not affected from any error grow out of the server. Instead, the other servers take over the job from the defective one and the process keeps on working. (The hardware needs can vary depending on the preferred clustering architecture). The sticky session structure prevents data loss for the users working in that structure.

## Compliance & Standards

Compliance with the Sarbanes-Oxley Act (SOX) is a major part of today's corporate culture. SFS Solution has been designed to support all kinds of security, quality, governmental and sectoral standards like SOX, ISO, Acord. Many of SFS major customers work with these standards using SFS solutions.

## Security For Self Service Realtime Ecosystem Users

Users from all the ecosystem of the company can easily work securely in SFS solution by the help of many features like secure customer and transaction portfolios for each channel, subchannel or sales people. Selfservice channels, providers, customers are the strategic part of SFS solution for years.

### SOME OF THE Winsure+ SECURITY FEATURES

- SSL / VPN implementation
- Electronic signature support & integration
- Virtual keyboard
- Encryption
- Authentication
- Critical data security (Customer, Credit card etc.)
- Secure portfolios through hierarchies
- Supports MS Active Directory
- Single Sign-on
- LDAP Support

# WinSure+

Be Sure To Win

## Complete End To End Insurance Management Solution



## Multi Company

In the same system and database, there can be more than one company. Each company can be a company from different segment i.e. broker, insurance company, agency, service company etc. The system also allows to share application servers for different companies for different databases. Group management, Group BI and shared use of servers are some of the main objectives of Winsure architecture.

## Multi Language

Simultaneously multilingual environment provides the solution to be used with different language speaking employees, customers and managers to have different user interfaces, reports, documents etc. Winsure is simultaneously multi language. That means while a user use the system in English, the other one at the same time uses in an another language. Nonlatin languages including right to left written languages are also supported.

Winsure provides easy Web based tools to change the language to one another with quality controls. Not only the fixed terms of the system but also the user defined ones can be translated by these tools.

Winsure allows Cultural Marketing. Document Designers allow creating documents in different language. For example, in Contract Management, proposal and policy print-outs can be delivered in different language.

Reports can be created in different languages. All SFS database terms are in English so that a company using Winsure can easily use it for its own internal reporting.

## Multi Currency

For each company defined in Winsure, there is a base currency, transactional currency and a reporting currency. If a company is in Europe, base currency is in Euro. By SFS Contract+, a US\$ policy can be issued as a transactional currency. All policies can be reported in another currency by choosing the currency type.

Company 1

Base Currency	
Transactional Currency	
Reporting Currency	Currency Type
	• Average
	• Daily
	• Transaction
	• Monthly

## MultiVendor & MultiEquipment

All kinds of channels can work whereas all business lines of products provided by different vendors can be defined. A single customer equipped with different products like life, nonlife, health, pension and mortgages can be seen in single view.

## Multinteraction Features

SMS, email, Fax, XML and many other interaction opportunities are integrated with all components. Proactive communication, realtime self service communication and two way corporate systems communications are all supported by Winsure.



# SOA BASED PORTAL FRAMEWORK

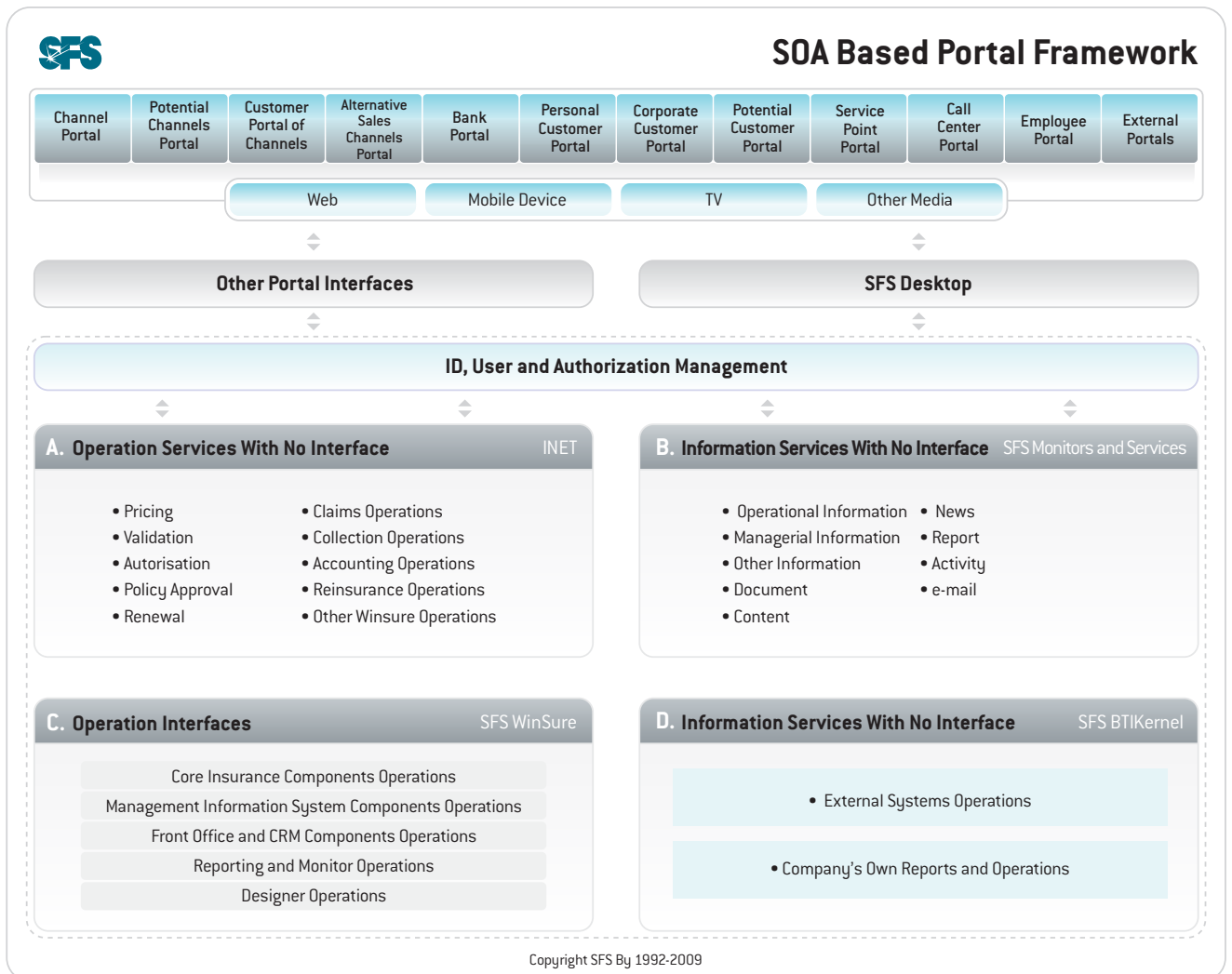
Many kinds of portals are defined in SFS Portal Framework. The usage and business needs of each portal are different. For the user interface of the portal, one can use any kind of external system or SFS desktops.

SFS Inet integration framework provides SOA Based business services like pricing services that can calculate price by communicating with SFS Designers and nonSFS rating engines. These are the operation services without user interfaces that cover all the components of SFS system.

By SFS Monitor and Services, all kinds of information can be delivered to the portal interfaces. Instead of ready made services carrying all info the user can design the service by

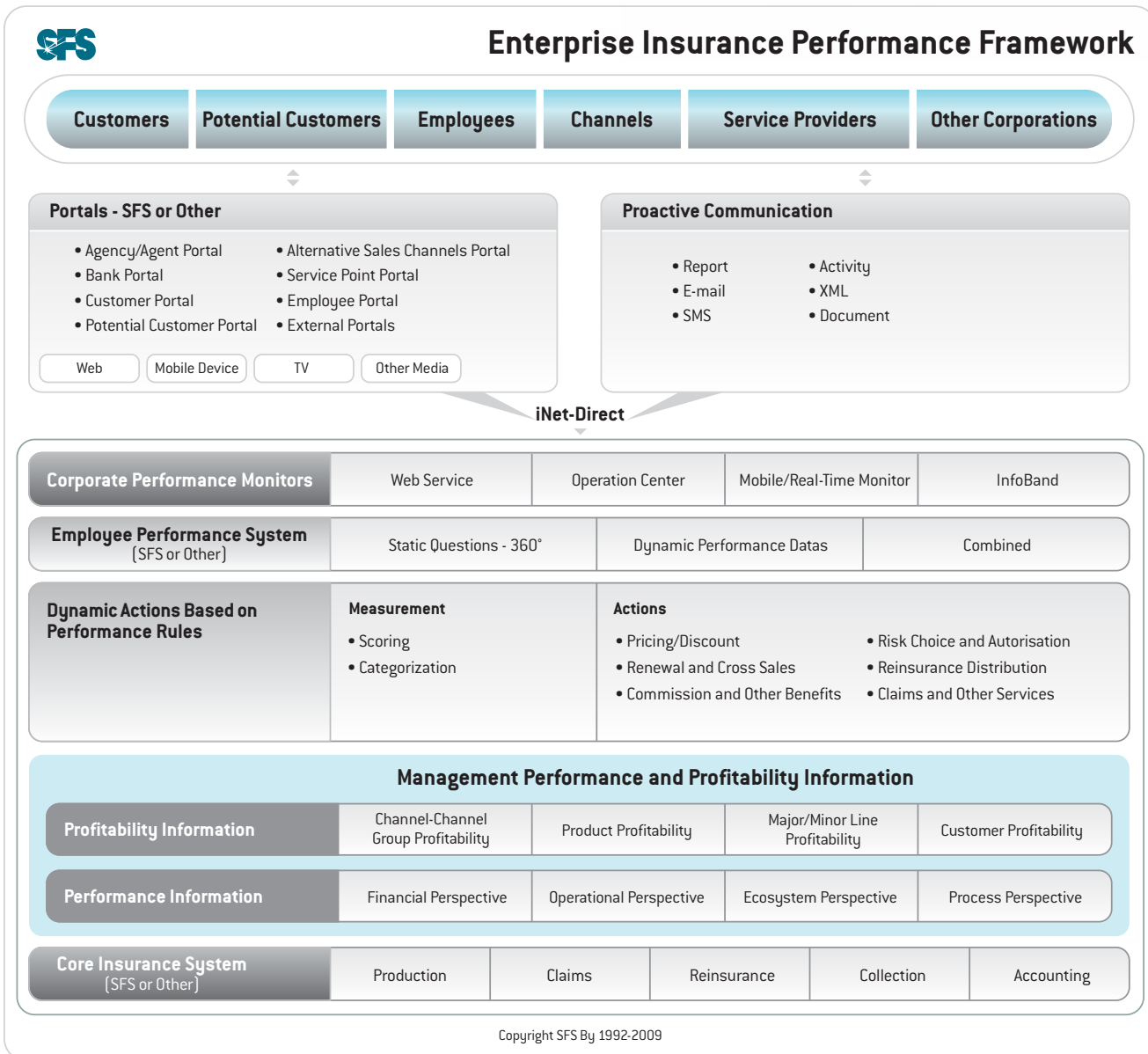
Designers. That means bandwidth performance. For example instead of pushing all policy data with a policy service, SFS gives the ability to design the needed info that will be carried in the policy service.

Operations of SFS Solution can be called from the portal interfaces. Working with an operation number, each operation is like a standalone system that can accept its inputs without any user interface. In SFS Solution, external systems or reports that are created by IT can also be placed and called in the portal still using the security environment of SFS BTIKernel.



# ENTERPRISE INSURANCE PERFORMANCE FRAMEWORK

Dynamic actions can be created by using performance information. For example, according to the customer score, an incoming claim notification may have a different color and priority for the claim process that allows the company to make service differentiation. Realtime dynamic performance indicators can be combined with static indicators collected by 360° employee/channel performance system (SFS or NonSFS). Realtime communication can be provided by publishing performance information on portals or SFS Solution help sending the information by proactive interaction methods.

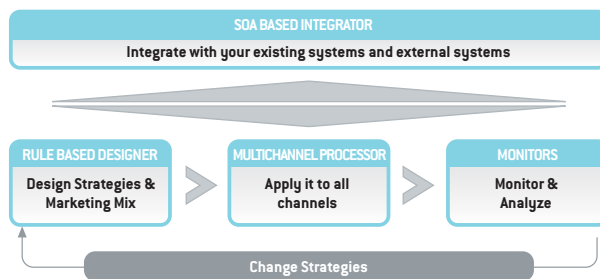


# WINSURE DESIGNER : MORE THAN A PRODUCT CONFIGURATOR, RULES AND RATING ENGINE

## %100 Personalization with Rule Based Designer

Designer, processor, monitor and integrator technology allows the companies to tailor their strategies and changes without programming. All changes (like adding a new attribute, new product, new pricing rule etc.) from the designer (keeping them historically) are recognized automatically by the processors, monitors and integrators. This is one of the world's unique sophisticated platform to define all insurance business lines. Customer segment or life cycle dedicated products, dynamic pricing, channel specific products can all be defined easily by the company's own resources.

MANAGE YOUR TAILOR MADE STRATEGIES WITH WinSure +

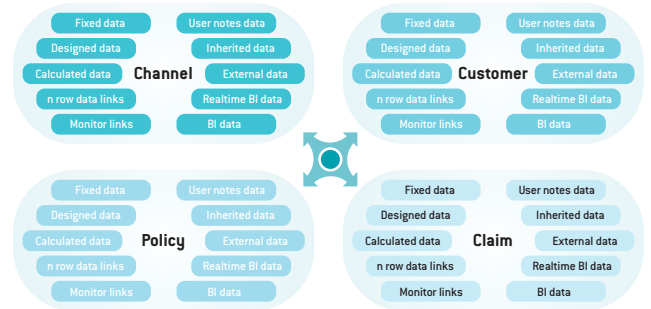


## SFS Monitor Framework

Monitors are designed like TVs. By pressing a button, a user can reach its information display like reaching a TV channel from a remote control. Any information at any place for any user is the motto of SFS Monitor framework. Like TVs, SFS monitors provide more than one panels at the same time. SFS Monitors provide users %100 personalized working environment with searches, flexible reports, displays. Interactively, operations can be reached directly from the information details. For example a channel can be selected and an operation can be called without entering the channel again.

## Any Information

SFS Monitor gives the ability to define views covering almost every information around the main object.



ANY INFORMATION AT ANY PLACE FOR ANY USER  
BY SFS MONITOR FRAMEWORK

## At Any Place

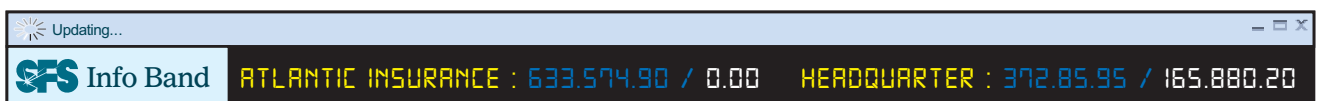
SFS Monitor can publish any requested information and view them at any portal (Ref. SFS Portal Framework) via SFS Monitor Services. Mobile Monitor, Iphone Monitor are some of the monitors that will be used for publishing the information at mobile devices. SFS Infoband can display realtime insurance indicators at Windows desktop. SFS Monitor has many features and objects that are used by programmers to display info, panels at any place.

## For Any User

Monitors recognize hierarchies of the users and channels automatically. For example an agency user can see his own agency and subagencies. Each user may have its own views and favourite links. Each user can define or share its own views by selecting any information.

## Monitor As a Decision Making Tool

Monitors provide all features like sorting, navigation, filtering, Excel output, grouping, graphics etc. A user can select a list of records and then follow the list with different views of their related information i.e. one can view the profitability of a group of channels in golden segment by creating a list for the segment.





## All Interfaces with SFS SOA Based Integrator - iNet

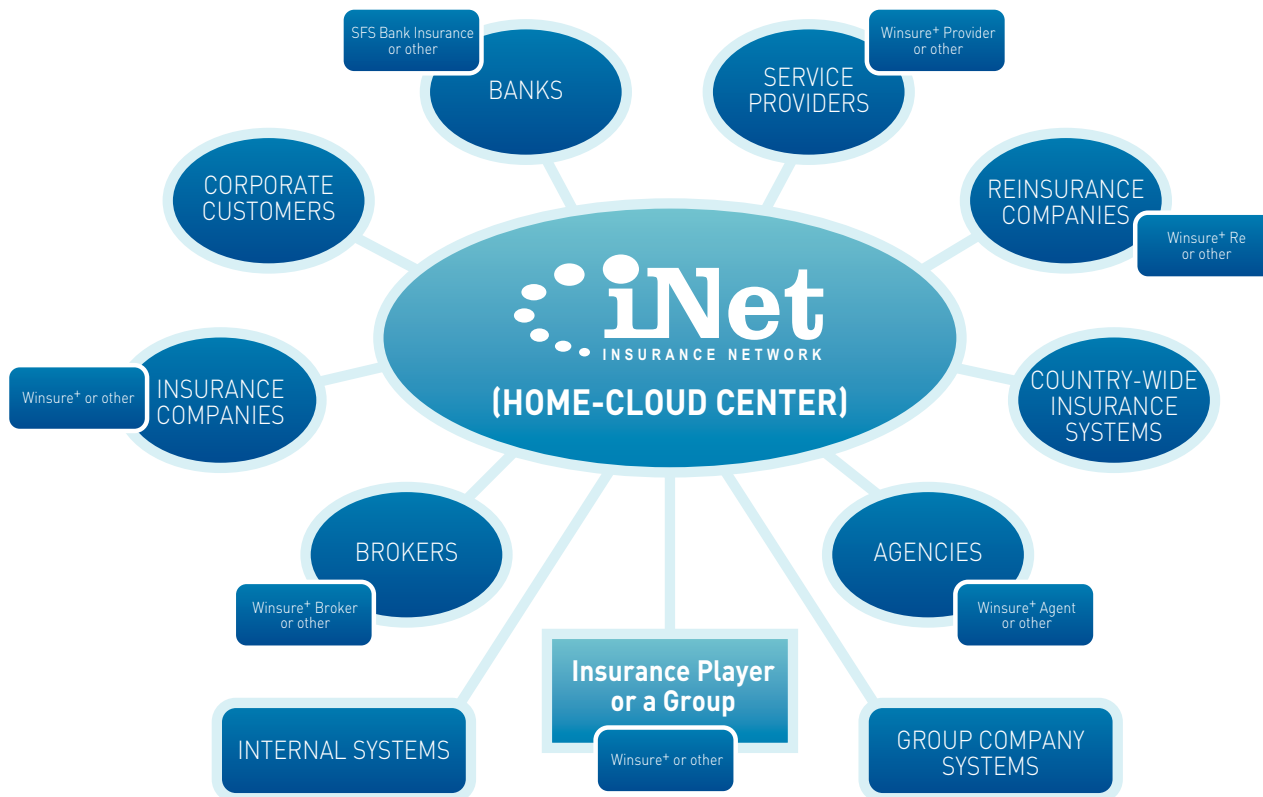
Two way process integration among the company and all other companies in the ecosystem are provided. SFS SOA Based Integration Framework called iNet decreases integration costs of the architecture with external systems and internal systems. With its enterprise bus architecture, any kind of interfaces with any kind of system can be built easily by iNet. iNet has insurance domain specific data mapping engine and transformation engine. It provides full security with its security features including authentication and encryption.

## Exchange & Business Services By iNet

As a service network full of interoperable exchange and insurance business services, iNet can be hosted at the company or/and at a cloud center for the insurance sector. iNet Data Integration Services carries policy, claims, collections data among channels and carriers to make the reconciliations easier. These exchange services are full of best of breed business processes specific to brokers, banks, agencies and service providers. iNet is one of the main components of SFS for providing touchless processes. The business services that iNet provides among alternative distributional channels and insurance carriers are unique which creates margin for all companies by decreasing process costs.

REALTIME COLLABORATION WITH ANY COMPANY AND SYSTEM BY iNet

### SFS INTEGRATION FRAMEWORK - INET



# LESS EFFORTS WITH WinSure+

## Operation Center

All batch operations, reports in SFS Solutions are managed by SFS Operation Center. All operations are under one unique standard which can also be personalized. User requests are taken and processed with security and priorities. If a request is accomplished, the user is informed. Users can use Operation Monitor in SFS Operation Center at any time to display the results, logs of the inputs, requests and outputs. Operation Monitor gives the ability to check previous operations, share them with other internal and external users. Excel, mail integration, pdf integration, multilinguality are some of common features of SFS reporting platform provided by SFS Operation Center.

Administrators have their own Operation Monitors to analyze and manage the Operation Center.

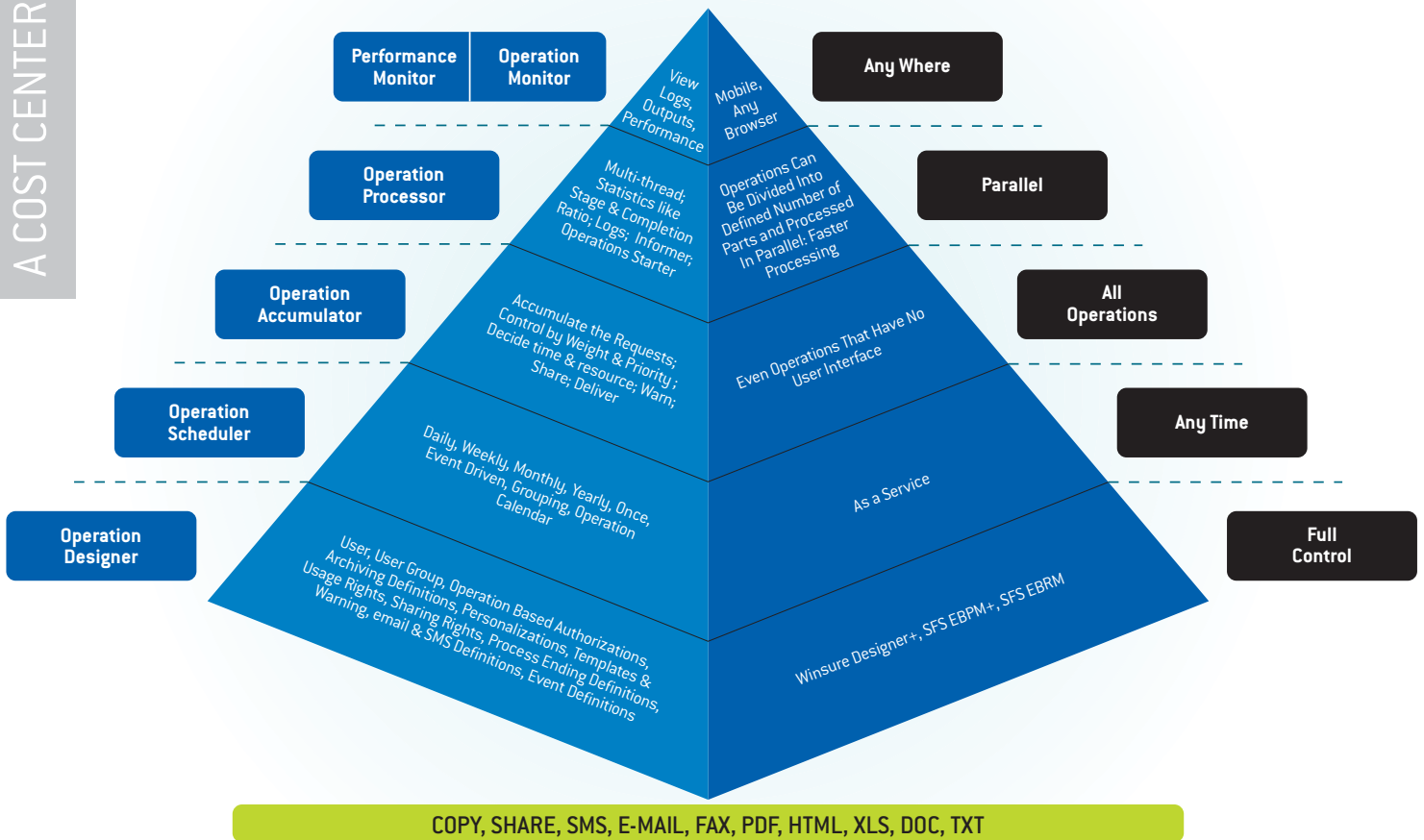
## Operation Scheduler in Operation Center

Proactive communication can be provided by SFS solution by defining reports and operations defined as a periodical automatic task that will be executed by the system. Mail, fax and SMS can be used as delivery tools. There are many features to make the schedules intelligent.

## Multithread Batch Operations

All operation requests are gathered in Operations Accumulator. Operation time and the resource server that will be used will be decided through the parameters like weight and priority. Multithreaded Operation Processor executes the operation ordered by the Operation Accumulator.

IT DEPARTMENT AS A VALUE CENTER INSTEAD OF A COST CENTER WITH WinSure+





## Open Database & Architecture

SFS supports all kinds of databases. Open architecture and database with component based SFS environment gives IT of the companies the ability to work independently. IT can create its own reports with open database with English terms. IT can develop or buy additional modules, user interfaces, systems and components integrated with SFS solution. Any kind of system can work with SFS solution.

## Closing Operations

Daily closings and monthly closing systems are integrated with the components. Quality audits, BI and financial integrations are all synchronized with closing systems.

## Business Intelligence Support

SFS System has the ability to form insurance BI data by creating its own MOLAP cube integrated with the closing system. BI indicators including company, channel and product profitability had been designed before the operational system components. SFS Monitors are the tools to provide users navigate in the BI data. Other BI tools and reports can also be used to view SFS BI information.

## Rule Based Printout Designers

All kinds of documents including policies, endorsements, letters, warnings can be created by SFS components. By the help of SFS Printout Designers, templates of documents can be prepared to be valid after the given time. EBRM can be used in defining the templates. Logos, barcodes, conditional texts, multipage printouts, document passwords are some of the other features. Designed printouts can be processed after each operation like printout of the proposal after proposal entry. Batch, manual, serial printing, delivering the printout by mail and fax are all supported by the system.

## Support for Document Management

Like other components, SFS has a document management component which can be replaced with a sophisticated document management component. From SFS Desktop, a channel user can reach the static electronic documents i.e. marketing materials, brochures etc. EBPM can carry documents with specific activities. Any kind of document management solution can be integrated with SFS solution.

## Regional Control & Management

SFS has years of insurance reporting knowhow for regional management. The system provides not only control and management reports, but the realtime workflows that the regional managers can include. Besides periodical reports, SFS solution provides realtime selfservice connections. Country systems can be integrated with regional systems with SFS SOA Based architecture. SFS has also many features to build regional BI systems to be integrated with SFS or nonSFS country systems. Global customer management, claims reserve and payment controls, local and regional reporting at the same time are some of other features.



PROCESS NOT ONLY DATA BUT ALSO DOCUMENTS  
WITH WinSure+

## LONG-RUN PARTNER APPROACH RATHER THAN A PRODUCT VENDOR

### Maintenance Cost Advantages

Designer and SOA Based unique architecture is used to maintain the system very quickly. The tight integration and sophisticated design of components provide less change management work, less programming, less integration efforts. The need for hardware, network resources are all less comparatively.

Whereas a new product can be defined in one day to 1 week, hundreds of products can be maintained with very few resources and efforts.

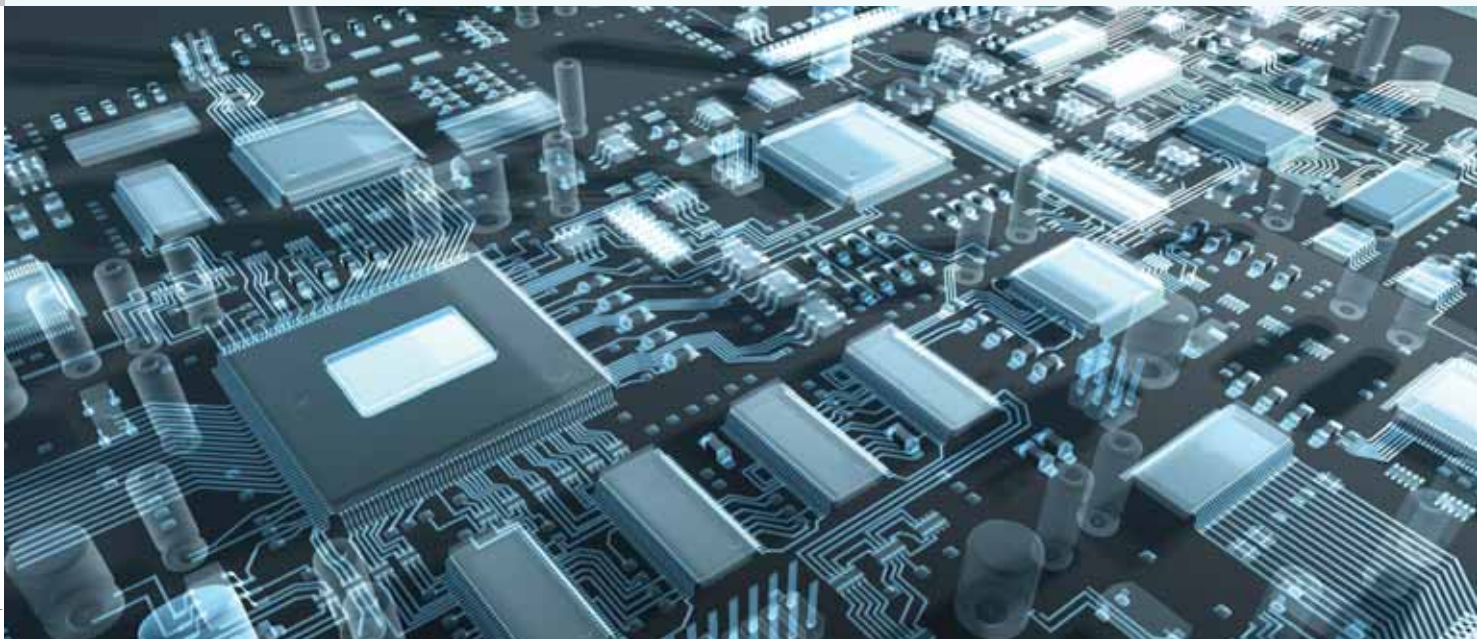
### Service Levels

SFS Solution is designed as tools to provide our and our partner's customers happy. Focus has always been the happiness, usage effectiveness and efficiency of the customers not the product. SFS keeps developing the system continuously. With its international help desk, full commitment to succeed and service our customers by the help of our partners, SFS solutions are supported by service levels. SFS has internally been organized according to meet the highest service levels with its processes supported by internal automations, quality standards and trained experts.

### Business Transformation Focus

Rather than a product vendor, SFS position itself a service and consultancy company who has its own intellectual properties that brings technology and insurance best-of-breed practices together. SFS provides its services through a combination of its partners and its own resources. SFS products are assumed as tools to reach the best solution. These tools are designed like legos which can also be modified. Their objective is to create %100 personalized implementations and solutions for each company.

SFS and its partners' focus are not only operation but also business transformation. Bringing competitive advantages is the first objective besides the efficiency and cost advantage objectives.





## Source Codes

By SFS Solution, most of the changes can be made by using SFS Designers. The need of source codes are minimum comparatively. Note that in different countries different companies with too different strategies work with the same version of SFS solution without change of source codes for years. Insurance players and SFS partners improve companys' own marketing mix and rules while SFS concantrates on technology and common insurance business architecture. This constitutes one of the best division of work providing a combined IT power with highest security.

SFS source codes can be delivered and preserved by international escrow companies. SFS can also provide source codes and leave the software maintenance through the request of the customers. Some components by SFS or SFS partners, some components by our customers can also be another alternative solution. SFS has prepared detail implementation plans to accomplish this request with best positive results.

## Online Help

Rule and designer based SFS Solution has an online help architecture. Field based messages, warnings, descriptions, validations are supported by SFS Designers. There is also a

common online help architecture which can be given personalized to each company.

## System Documentation

User manuals, technical manuals, implementation manuals and operation manuals are all provided by SFS. Manuals are updated frequently to support new changes. Instead of user manuals, SFS recommends to build System Implementation Reports personalized to the company which will describe the system with the company's own processes . Implementations of SFS Solutions are all done by using documentation standards.

## Value Based Pricing

SFS and its partners concentration is the value that it brings to the customers. In many of SFS customers, SFS has been applying premium volume based or policy based pricing besides classic licence based pricing. For the companies who positions the software solutions as competitive tools, who positions IT departments as value center instead of cost center, who can treat SFS as a business partner rather than a product vendor, value pricing is an important tool for working together within a win-win environment. SFS leaves it to the company to choose the best pricing alternative. Trust and value add is SFS's first objective in all its approaches.



Complete End To End  
Insurance Management  
Solution



# WinSure<sup>+</sup>

## TIME TO MARKET & STRATEGIC MANAGEMENT ADVANTAGES WITH ENTERPRISE INSURANCE SOLUTION

### STRATEGIC ARCHITECTURE

- > Customer & Ecology Centric
- > % 100 Personalization
- > All Lines Of Business
- > All Backoffice & Frontoffice Features
- > Realtime Channels, Customers, Providers
- > Integrated EBPM & EBRM
- > Local & WorldWide Use

### SUPERIOR TECHNOLOGY

- > Full Thin Client
- > Web & Mobile Based
- > Fast & Scalable
- > Service Oriented
- > Semantic & Rule Based
- > Ready to Be Hosted
- > Easy to Use and Learn

### HIGHEST SECURITY

- > SSL/VPN
- > All Types Of Privileges
- > Encyption & Authentication
- > Login & Password Security
- > Audit Trails & Quality Audit Controller
- > Single Sign-on, LDAP, ActiveDirectory
- > Virtual Keyboard

### FULL FUNCTIONAL

- > MultiCompany
- > MultiVendor
- > MultiChannel
- > MultiInteraction
- > MultiLingual
- > MultiCurrency
- > MultiEquipment

### □ WinSure<sup>+</sup> FOR ALL OF YOUR NEEDS

USE ONE OR MORE INTEGRATED COMPONENTS OR AS AN ENTERPRISE INSURANCE SOLUTION



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