



Sceneric's experience of implementing web solutions in the Life and Pensions industry was key to delivering the site.

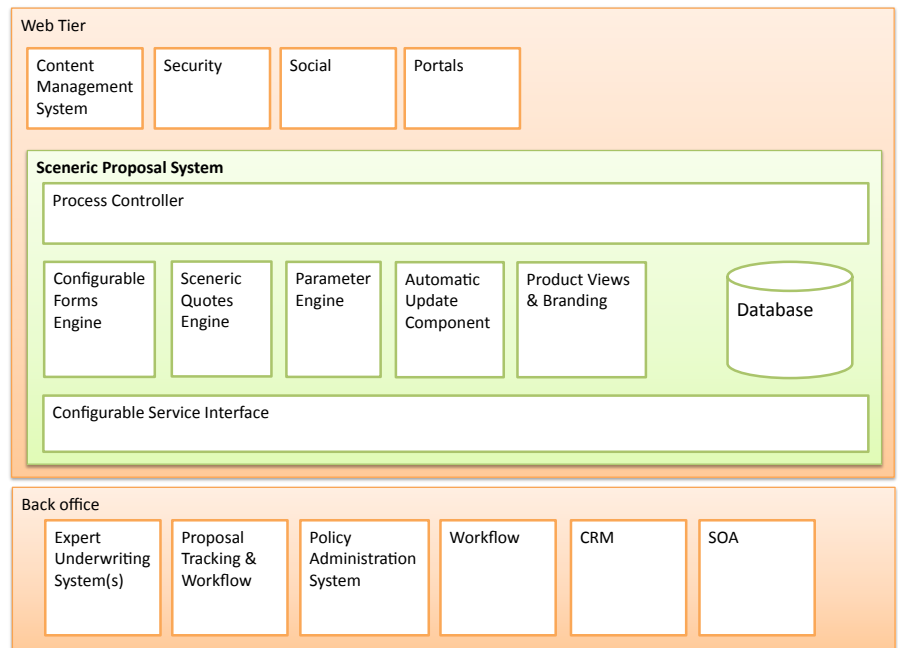
Nick Williams,
head of marketing MGM Advantage

Life & Pensions Extranets just got easier...

- Business Controlled Products
- Business Controlled Branding
- Fast, Configurable Quotes Engine
- Available in any language or currency
- Rapid implementation

Online quotations styled to your corporate identity and integrated seamlessly with your back-office

The Sceneric Proposal System is the easiest way for insurance companies to quote online. Built upon the outstanding Sceneric Quotation Engine the system will deliver the quotations your customers are looking for in real time. Easy to change and simple to restyle, you can deploy your products with partners quickly and easily.



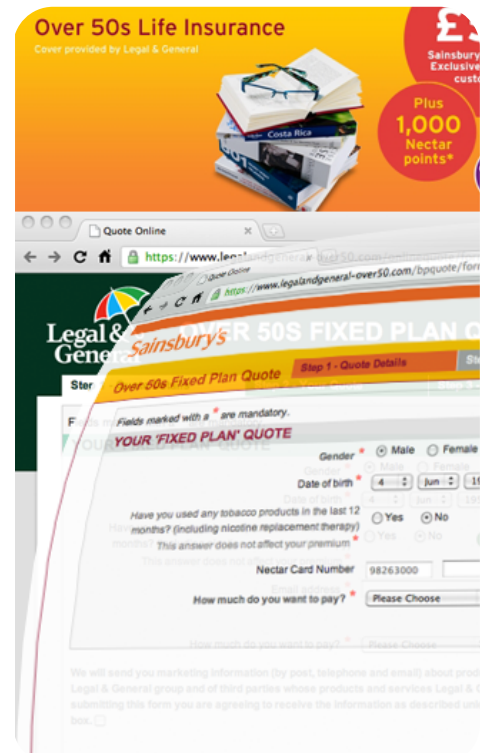
How does it work?

We provide the forms to collect data and provide the online quotations to your website in your brand. Your niche may be Motor, Home, Life and Pension, Protection or Savings and Investment products; whatever risk business you are in and however your products are configured we provide the quotations delivered through your own branded website or through channel partners.

Your system will be designed to be easily **cloned and swiftly restyled** in a number of hours to support upcoming campaigns.

Multiple branding options are available so that you can re-brand your site to support a new partner. Opportunities arrive quickly in the marketplace and the ability to change the look and feel to support a new campaign is key to generating revenue. Restyling can be done by marketing staff with no IT involvement.

The system gives you complete control over how and when data is collected in the quotation process. You control the question flow, order, default responses, error messages and helpful hints.



“The Over 50s application builds upon our web strategy and puts transactional ecommerce platforms under business control for the first time. Sceneric has again demonstrated it’s ability to blend technology and market understanding to produce excellent results”

Richard Nunn, Head of Group Brand and Web at Legal & General

All the data collected on your websites is delivered to your back-office to integrate directly with your client and prospect tracking tools and contract systems. Quotes are able to be recalled instantly in a number of formats for compliance and tracking purposes.

The Sceneric Proposal System gives you total control of your new business acquisition pipeline.

It allows:

- ▶ Product and marketing departments to control the configuration of products
- ▶ Marketing to control branding of online new business acquisition
- ▶ A fast and easily configurable quotation engine requiring minimal IT involvement
- ▶ Support of any language including double byte characters
- ▶ It can be rapidly implemented with Sceneric's proven delivery methodology

It is based on open standards and is easy to integrate with existing systems or 3rd party components:

- ▶ Content Management Systems (CMS)
- ▶ Distributor and Consumer Portals
- ▶ Portfolio Planning, Asset Allocation tools
- ▶ Quotations Systems
- ▶ Address/Post Code lookup & Bank Account validation tools
- ▶ Proposal & Policy Management System
- ▶ Expert Underwriting Systems (EUS)

Sceneric’s staff has extensive experience with implementations of, and integration with various Expert Underwriting Systems (EUS) packages:

- ▶ Allfinanz (MunichRe) implemented at Zurich
- ▶ SwissRe Magnum implemented at Friends Provident, Bupa Health Assure
- ▶ AURA implemented at AEGON Scottish Equitable
- ▶ Merica implemented at MGM Advantage

Explore the Key Benefits

Speed

Data-capture can be implemented in days and complex calculations can be defined quickly for Life and Pension, single and regular premium, savings and investment protection products. Even the most complex products can be delivered quickly from concept to configuration, testing and deployment.

Configurable

The system has been designed from outset to be completely configurable with its own simple to administer rules engine that removes the need for complex IT programming.

Flexibility

Quotation rules, content templates, formats and calculations can be easily defined and changed.

Branding and White Labelling

The system can be rebranded quickly to support syndication with multiple business partners.

Currency and Language

All languages and currencies are supported including the character sets of key emerging markets such as Arabic, Chinese, Thai and Cyrillic, allowing you to support a multi-country roll-out or to interact with non-native speakers in one country.

Online or Offline

The system can run both online, through multiple portals or websites or offline on laptop or desktop computers.

Integration

The system's components are easy to integrate with existing systems through industry standard interfaces. It is also simple to integrate with 3rd party products to provide services such as expert underwriting, address and bank account validation, fund price updates and portfolio planning.

Deployment

The system can be deployed in high-speed, high-availability situations and integrates with existing provider platforms to provide a turn-key multi-territory solution. It is also available as software as a service (SaaS) ensuring a commercial solution for providers and distributors, both large and small.



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