

PosAm



useful techno logies:

**Sales Force
Automation
System**

HIGHER SALES AND HIGHER EFFECTIVENESS WITH A MULTI-CHANNEL SALES SYSTEM

Higher sales and lower costs at the same time. This may become reality for an insurance company, thanks to a modern application for sale of insurance products and the unification of application support for individual sales channels. High-performance sales system for sale of insurance products is the key difference between success or failure at gaining new clients and capability to keep the existing ones.

PosAm SFA is a multi-channel, multi-platform system to promote sales of insurance products. It is a system designed based on needs of traders and fully oriented on business needs of an insurance company as well as those of traders within various distribution and sales channels. It is helpful for users on all levels ranging from managers to traders.

A CHANGING SITUATION ON THE INSURANCE MARKET FORCES INSURANCE COMPANIES TO INNOVATE

The changing behaviour of clients and new technologies are responsible for the emergence of new sales channels and entire business models. In reality, it is necessary to approach young clients and strengthen online sales and self-service portals. The sale of insurance with limited coverage is increasing via specialised internet branches. It is essential to remove the barriers of sales and ensure sales promotion via various technological devices. Insurance aggregators negotiate better conditions for themselves, decrease margins, and thus create pressure on higher effectiveness of the whole sale process.

THE COMPETITION NEVER SLEEPS

To keep the existing clients and gain new ones is getting more and more difficult. In the process of choosing suitable insurance, clients expect high-quality information and flexibility. Any complication increases the risk of the client's loss who may come over to the competitors. The insurance company and business representatives are in urgent need of suitable application support to satisfy the client's needs and gain the lead over their competition. It must be a solution which will help the trader and

insurance company to generate profits and satisfy the client's needs.

ATOMISED SOFTWARE SOLUTIONS COMPLICATE THE SUPPORT OF BUSINESS PROCESSES

It is not easy for insurance companies to ensure the adequate application support for all sales channels. When each of the distribution channels supports an individual solution, it causes several problems for the insurance company. The costs of development and operation of individual information systems are inevitably multiplied. The costs of product launch and personnel training are doubled and the introduction of a product to the market is prolonged. It is not possible to provide uniform support and digitalisation of processes and full support of various technological devices. The sales barriers arise and the costs of the insurance company increase.

MORE EFFECTIVE PROCESSES IN AN INSURANCE COMPANY WITH A UNIFORM MULTI-CHANNEL SOLUTION

PosAm SFA is a multi-channel solution developed especially for insurance products sale. PosAm SFA ensures a uniform business logic for all sale and distribution channels. Whether it regards systems for internal traders, brokers, insurance aggregators, financial advisors or online portals, all of these communicate with one central system. This architecture significantly increases the effectiveness and decreases costs not only in the stage of system development and maintenance but also in the implementation of new products.

ELIMINATION OF SALES BARRIERS INCREASES THE SUCCESS RATE OF TRADERS

At the same time, PosAm SFA is a modern client application for sale of insurance products. It is very easy and intuitive to use. It takes care of a highly developed user interface focused on ergonomics and user comfort. Its operation can be managed by any trader even without specific trainings. PosAm SFA is a handy helper that navigates the trader, corrects possible mistakes and facilitates the successful conclusion of a business opportunity.

PosAm SFA provides complex support of all processes. It is not only a complex database of information on products, clients, insurance payments and winding-up procedure. It enables to calculate and create new insurance contracts in a fast and flawless manner. The process of taxation and control of insurance contracts has been designed taking into consideration simplicity and speed which has a favourable impact upon the entire selling process.

DIGITALISATION AND AUTOMATIZATION IS MAKING BACKOFFICE PROCESSES FASTER AND CHEAPER

The whole selling process is digitalised. All data can be directly filled in by the client starting from providing information to insurance calculation, contract draft, and the client's signature. Everything is completely paperless. Contracts concluded by electronic means do not require any further manual processing, thanks to the interconnectedness of the mobile office with the internal systems of the insurance company.

The automatization of routine procedures reduces the time spent performing routine and unproductive activities. Therefore, the sellers can focus on acquisition of clients. The number of additional interventions is reduced to a minimum.

A MODERN MULTI-PLATFORM AND MULTI-CHANNEL SOLUTION

PosAm SFA is a solution which is multi-platform and multi-channel in its character. It essentially works on any technical equipment. The trader can use any hardware or operating system. It works on notebooks, tablets, or mobile phones. The supported operating systems include Windows, MAC and Linux as well as mobile platforms iOS and Android. It is possible to use PosAm SFA anywhere, as it works smoothly even without Internet connection. Furthermore, the experience from using this WEB solution is perfect, without unnecessary interruptions in communication with the insurance company headquarters.

A MORE EFFECTIVE MANAGEMENT OF THE TRADE NETWORK

PosAm SFA provides an instant overview of the current sale status of a particular insurance product or the whole portfolio. It enables to quickly analyse current client needs, propose adequate insurance coverage to the client, or pass on initiatives to the insurance company headquarters regarding product modification. The integration with the internal systems of the insurance company removes the need for administratively and financially intensive operations and lowers the costs of managing trade networks.

HIGHER CUSTOMER CONFIDENCE GIVES RISE TO HIGHER PROFITS

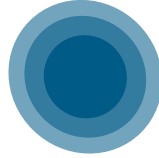
PosAm SFA makes it possible for agents and representatives to work with up-to-date and centrally distributed information, calculate contract drafts and conclude contracts directly at customer site at any moment. This creates a positive image of the insurance company that pays dividends in the process of acquiring new clients. The positive impression given by a seller using modern software support to sell products often plays a substantial role in client decision making.

LONG-STANDING EXPERT KNOWLEDGE AND UNIQUE COMPETENCE

PosAm has 15 years of experience in development, implementation and operation of systems for sale promotion. Our expert team is composed of experts with long-standing experience in insurance. Thanks to a combination of domain and technological knowledge, we have unique competence in the field of insurance product sale, insurance claim settlement and fraud detection.

REDUCTION OF THE TRADER'S COSTS
MINIMISATION OF INTERVENTIONS
REDUCED OPERATIONAL COSTS

MULTI-CHANNEL SALE PROMOTION
UNIFORM SOLUTION FOR ALL SALE CHANNELS



REDUCTION OF THE INSURANCE
COMPANY'S COSTS

DOCUMENT DIGITALISATION ELIMINATION OF INTERVENTIONS
LOWER COSTS OF MANAGING TRADE NETWORK
LOWER SOFTWARE EXPENDITURE

POSAM SFA HAS CONTRIBUTED TO ACHIEVEMENTS
OF THE INSURANCE COMPANIES OF **ALLIANZ GROUP**

25 million
active contracts



15 years
of experience

1 million
calculations
per year

14 thousand
user

**RETURN ON
INVESTMENTS
WITHIN**

2 years

Saving costs for software development, implementation, and maintenance
Elimination of losses incurred from lost business opportunities



PosAm's goal is to deliver usefulness to customers through unique solutions based on potential of information technologies. The company is certified by ISO 9001:2008, ISO/IEC 20000-1:2011, ISO/IEC 27001:2005, OHSAS 18001:2007 and ISO 14001:2004. PosAm is the holder of the National Quality Award and as the first Slovak based company it was granted the award „Recognized for Excellence in Europe“ by the European Foundation of Quality Management (EFQM).

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