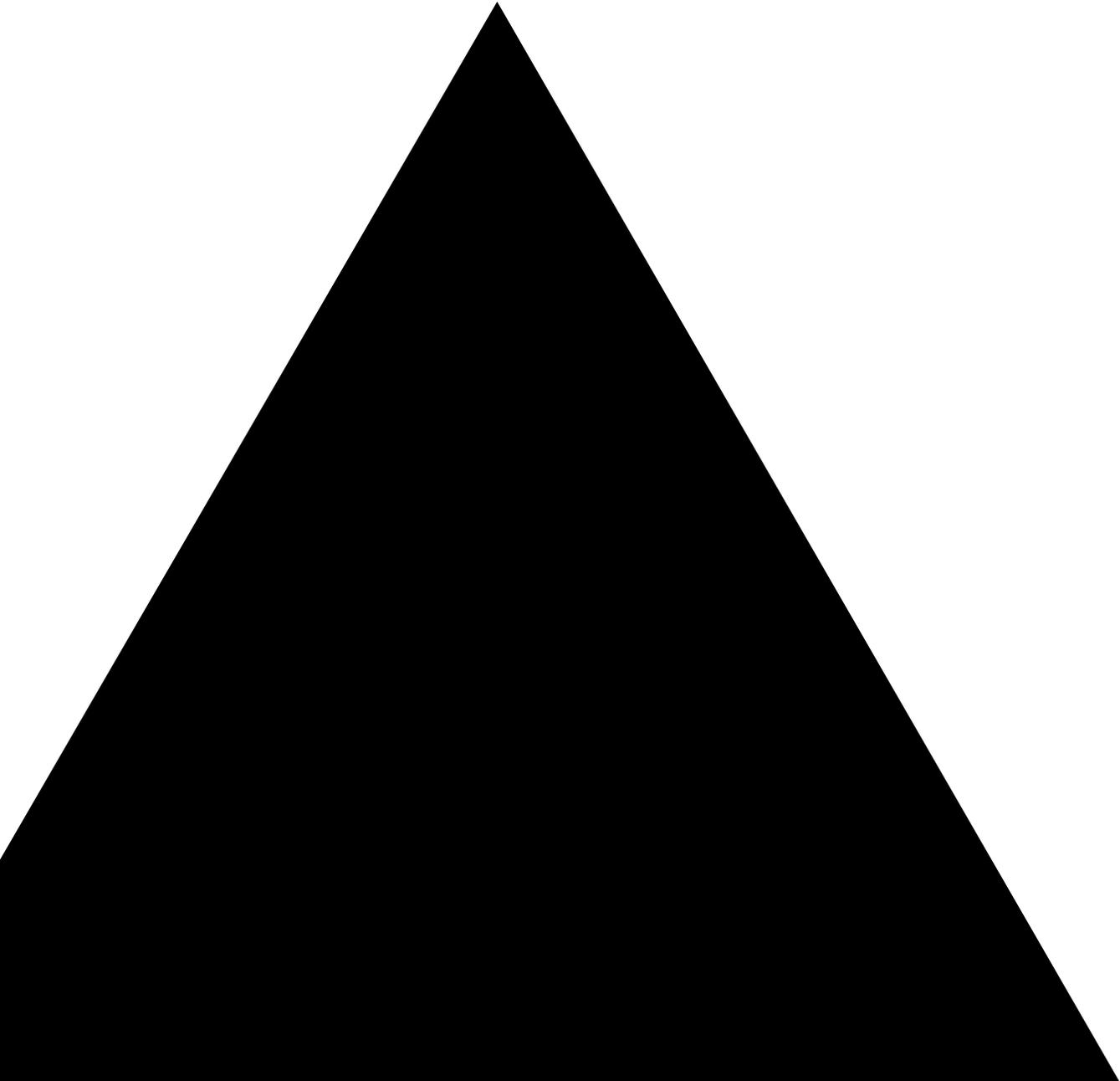# Integral:

The Insurance Business Enabler

DXC Technology has enhanced Integral, one of its most widely used software platforms, for portability and reuse globally to help insurers further streamline their business operations and become more digital.

Insurers worldwide may differ by coverage, region or even by language spoken in the office, but what they all share is the need for profitable growth. Some pursue this growth by entering emerging markets for new revenue and market share. Others implement new processes, or refine existing ones, in an effort to deliver greater speed and efficiency. Still other insurers focus on containing their costs. But all need high levels of business and IT agility. Only with agility can insurers respond to industry changes and marketing trends, remain competitive, and grow.

Unfortunately, many insurance companies administer businesses on complex IT infrastructures that make profitable growth difficult, or even impossible, to achieve. Because these systems lack agility, they can't help insurers deliver the kinds of products and services today's customers demand. These demands include the need for mobile, 24×7 access to insurance products; quick responses to customer inquiries; fast, accurate processing and payment of claims; and high levels of privacy and security.

DXC's Integral is a modern, integrated and functionally rich insurance software solution that supports processing for all insurance lines, with all functions accessed from a single Web portal. Integral gives insurers the agility needed to compete in today's insurance marketplace, through an integrated, flexible IT environment that enables them to create innovative products and services and bring them to market quickly.

Integral offers insurers:

- Flexibility to cross national borders and deploy regional and satellite offices

- Support for multiple currencies and local languages

- Multi-company and multi-branch processing

- Ability to use new and cost-efficient technologies, including cloud computing, mobile technology and social media

- An as-a-service model that enables more cost-efficient commodity-based pricing

More than 300 insurers of all sizes in nearly 60 countries in Asia, Australia and Europe use Integral. This large installed base makes Integral the global insurance industry's system of choice; it also gives DXC impressive domain expertise. Industry analysts like Integral, too; they've given the suite positive reviews and awards.

Integral supports administration from point of sale to claims and pay-outs. It also delivers complete insurance administration with product configuration, workflow, business analytics, underwriting, mobility solutions and more. Because Integral is based upon open standards, insurers can select the components they need, then easily integrate them with in-house or third-party systems.

Integral functions include:

Customer Administration. Integral supports customer-focused marketing, sales and servicing by providing a single view of all customer relationships. Any entity having a relationship with the insurer is recorded in the customer database, categorised by the role through which the involvement arises.

Agent Administration. Integral supports all popular distribution channels used by insurers and intermediaries, from captive agents to multi-branch agents and independent financial advisors. The system handles agent commission payments (basic commission and overriding commissions at multiple levels), multi-currency processing, and incentive and bonus plans.

Proposal Capture/Quotation. eProposal capture facilities enable users (agents, partners, prospects, customers) to enter and maintain new business proposals and issue them when all conditions have been met. The system supports comprehensive product cross-validation rules and provides a fast-track method of data entry.

Policy Processing. The system handles all insurance lines through easy product configuration templates. From proposal capture and new business issuance to policy servicing, everything is handled online, in real time.

Claims and Distributions. Integral supports death claims, surrender, regular withdrawals, recurring payments; and lapse, paid-up, bonus surrender, expiry and maturity transactions. The entire claims life cycle is streamlined, from notification through payment and closure. Claims data is retained for subsequent analysis by class of business and risk.

Client Correspondence. All information in the database is accessible by the correspondence system — a powerful tool for marketing and policy and claim administration.

Accounting. The system is delivered with a Financial Services Umbrella (FSU) layer, which provides centralised client and financial/accounting processes, including general ledger, receipt and payment processing. FSU may be extended to provide a common service umbrella across multiple systems employing generally accepted accounting principles (GAAP). Alternatively, Integral can easily be integrated with other popular third-party financial packages.

Reinsurance. The system's reinsurance capability handles both proportional and non-proportional reinsurance cedings. Reinsurance is applied at risk level for protection such as a household business or a multi-risk commercial policy.

Integral's advanced technology and innovative methodologies empower insurers to shift their focus from "business as usual" to business transformation. To that end, many multinational insurers are using DXC's Integral suite to develop, share, reuse and support products and processes in several countries on one seamless, integrated technology platform. Using Integral with multi-currency processing and multilingual capabilities, insurers have grown their footprint in emerging/high-growth markets.

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Best of all, Integral can be implemented as either a single integrated, common architecture, or in a phased, function- by-function rollout. Both approaches minimise implementation risk and lead to faster financial return. That's the power of Integral — it is designed for maximum flexibility. Its component architecture allows the delivered components and databases to be swapped out to enable reuse of similar components that you may already have. For example:

- The workflow system can be replaced with similar systems that support the XML Process Definition Language (XPDL) standard.

- The document management system can be interchanged with a content repository API for Java Specification Request (JSR) 170-compliant systems.

- The portal engine can be replaced with another JSR 286-compliant engine. The rules execution platform allows DXC's VP/MS software to be swapped with other rules engines.

- The authentication layer can be swapped from Lightweight Directory Access Protocol (LDAP) to Active Directory.

Integral follows the industry-standard J2EE architecture, which allows for an open, cost-effective and scalable deployment. The J2EE platform provides a solid base for browser-based computing through an intranet, extranet or the Web. Interaction between Integral and other software components in the customer ecosystem happens using REST APIs.

To allow single sign-on to all components, access is controlled through a centralised authentication server that links via LDAP. The LDAP server may be within the application (the default configuration), or it may be an external corporate LDAP server. The adoption of this standard gives Integral safe, secure and rapid authentication processes. The main reporting infrastructure, a data warehouse extracted and transformed from the central Integral database, provides the foundation for both operational and analytical reports.

Ready to grow your business, modernise your insurance systems, contain your costs, and power profitable growth? Then you're ready for Integral, the insurance business enabler.

Visit us today at www.dxc.technology/integral

About DXC
DXC Technology (NYSE: DXC) is the world's leading independent, end-to-end IT services company, helping clients harness the power of innovation to thrive on change. Created by the merger of CSC and the Enterprise Services business of Hewlett Packard Enterprise, DXC Technology serves nearly 6,000 private and public sector clients across 70 countries. The company's technology independence, global talent and extensive partner alliance combine to deliver powerful next-generation IT services and solutions. DXC Technology is recognized among the best corporate citizens globally. For more information, visit www.dxc.technology.