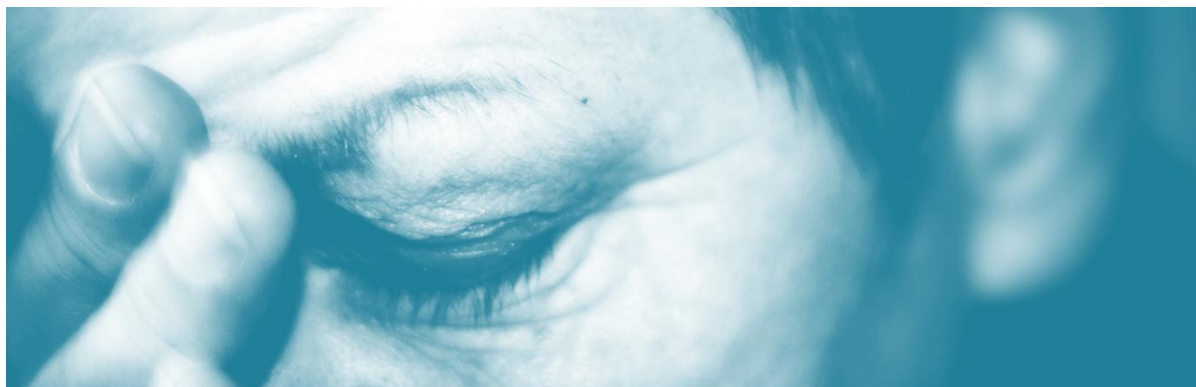


# FutureSense arrow.QE

## – Enabling Multiple Sales Channels

*Allow insurers to launch products across multiple channels at record speed and at reduced costs.*





## THE STORY OF PAIN

### *“It takes months to launch a product!”*

Time-to-market is key to the success of your business and you cannot afford to wait for months for the vendors, components and integration effort. But, with all the complexities of having to implement a product across all channels (web, mobile, agent, core-host, tele-marketing, business partners), the total effort is killing your time-to-market.

### *“Launching ONE product = 5 times the effort!”*

Everytime a product is launched, the entire development cycle (from explaining to vendors, to actual development, to testing, integration & deployment) need to be duplicated for each channel. This is a big drain on your resources and is slowing down your ability to bring your product to the market.

### *“Launching ONE product = 5 times the cost!”*

Adding a product across every channel means having to engage the vendors to develop the premium calculation mechanism for EACH channel. This incurs significant costs everytime a product is launched or if there are changes to a product. Do you know how much you are paying your vendors (and IT resources) each year, to launch new products?

### *“What do you mean they are not showing the same premium?”*

Synchronization becomes a major headache when you have to handle so many vendors across all the channels. You might end up with situations where a product premium is calculated differently on different channels. This is especially true when a product requires some degree of dependencies.

### *“Can’t get a quote while host is running daily batch jobs?”*

While running it’s daily batch jobs, your core-host will not be available to service premium calculation requests resulting in lost opportunities (and embarrassments). You need your product to be available 24/7.

### *“All these quote requests are grinding our core-host to a halt?”*

Great as it is, your core-host is not meant to handle these thousands of quotation requests from all the channels. The processing power of your core-host is too expensive to be utilized for this.



## THE STORY OF GAIN

### *24/7 availability with arrow.QE*

With a high performance rule-engine running under SOA, arrow.QE allow your business to respond to quote requests 24/7 on all channels, independent from the core-host availability.

### *Single effort on product launching*

As all channels get the premium from arrow.QE, you only need to develop the product rating/quotation mechanism once. No more duplicated effort across each channel. This vastly reduces the complexities required on each channel to almost nothing.

### *Return on investment in the first year*

With a cost effective and competitive pricing, arrow.QE can provide your business with ROI within its first year. It practically pays for itself. No other competitors come even close to our price/performance ratio..

### *Offload from core-host and preserve processing power*

Your business no longer need to spend tons of money to upgrade your core-host to handle additional sales channel. By offloading the rating/quotation engine to arrow.QE, your core-host can focus on what it does best, mission critical operations.

### *Cheaper future chanel development*

By implementing arrow.QE, your business will get the benefits of taking away the most complex portion of the product development for new channels. This will greatly reduce effort and costs required to develop new channels. Your business will also open the door to a wider range of vendors as potential-vendors no longer require indepth insurance industry knowledge.

### *Cut time-to-market from months to days.*

With a flexible rule-engine and a highly flexible screen-engine, arrow.QE will allow you to bring your new products to market at record time. No longer will it take months to launch a new product. With arrow.QE, you can now launch new products as quick as one day!

### *Quickly integrate into your existing CMS*

Arrow.QE has a built-in module that allow you to deploy products on your existing CMS without having to reinvent a new layout. You will not be required to duplicate your CMS effort. Arrow.QE can quickly integrate into your existing CMS, thus making arrow.QE a really quick to deploy product.

## Quotation / Rating Engine

With an onslaught of new business channels like web, mobile and business partners, insurers are faced with an ever more difficult task of deploying and synchronizing new products across all channels.

Not only are insurers burdened by the duplicating effort required to deploy products on each channel, the cost required to launch a new product are spiralling with the introduction of more vendors.

As such, there is an urgent need for insurers to reduce the complexities of product deployment across channels.

Amongst all the components involved, rating is arguably the most critical and has the biggest impact. Rating affects revenue, forms the basis of new product offerings and is the cornerstone of an insurer's competitive differentiation.

With this in mind, Future Sense Sdn Bhd have developed a high-performance rating engine for insurers.

Arrow is offered in two variants:

### Arrow.QE

This is a standalone rating engine based on a Service Oriented Architecture and operates as a service that can be deployed quickly on existing CMS to serve, respond and offload existing rating requests.

### Arrow.eS

Consists of a rating engine, a dynamic screen engine and an online sales module fully integrated with payments and backend hosts to provide a single solution to deploy your products online. This is the most comprehensive product by Future Sense to help insurers to quickly get into the online and mobile market.

## Integration

As with any technical product in the insurance space, the ability to integrate is an important component.

Based on the standard WSDL, arrow conforms to standards and can be consumed by standard platforms from both IBM, Microsoft or Oracle.

Arrow is also able to integrate with the backend hosts via IBM WebSphere MQ.

If more complex integration is required, Arrow is able to work in conjunction to IBM DataPower appliances which offer any-to-any transformation.



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