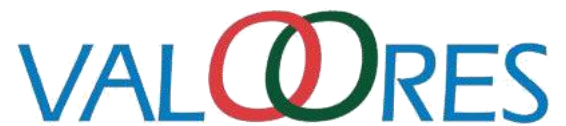


# Financial Services

## Insurance



You Have The Value  
We Bring You The Added Value

The Valoores in'Calculation Engine allows you to accelerate product development and reduce risk. Our solution is a single platform that supports multiple application functionalities and caters to your multiple lines of businesses.

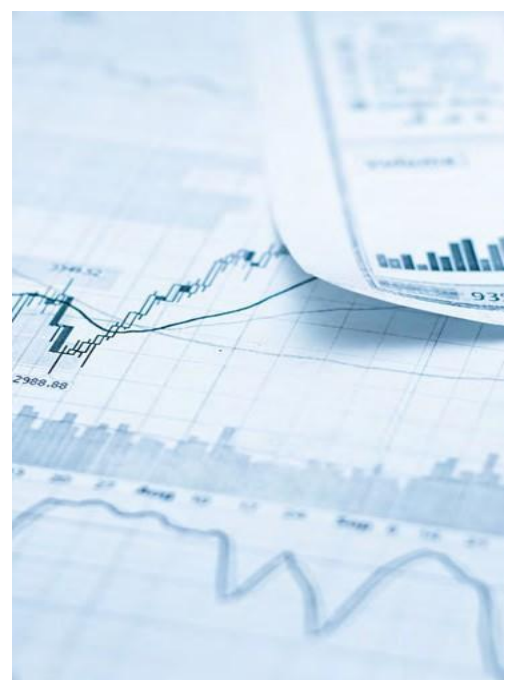
### Key Benefits:

- Accelerate product development and speed time to market for differentiated life insurance and annuity products globally through rapid rules-driven product configuration
- Empower business and technical analysts to collaboratively make changes using business rules without the need to customize the system's core code or database structure
- Reduce risk, while better managing the business to support compliance and optimize performance through a single platform
- Rapidly support evolving business and regulatory demands through a highly flexible, extensible, and open architecture that integrates with existing IT infrastructure.

■ Our Valoores in'Calculation Engine is a rules-based solution configuration tool enabling carriers to achieve agile business practices. It allows carriers to convey rules and calculations across their multiple administration systems, thus providing business users with centralization in defining their business rules. Our solution is a single platform that supports multiple application functionalities and caters to your multiple lines of businesses. Our solution also provides calculation services for your other business applications, providing you with a centralized point from which to manage all of your business requirements.

■ Valoores in'Calculation Engine is built as part of our in'Policy Administration solution enabling carriers to also enjoy the benefits of its calculation strengths and flexibility. Carriers are given the ability to achieve incremental return on investment while minimizing risk. In addition, one is also able to still achieve enterprise product agility reducing the need for carriers to take strenuous approaches in policy implementation and giving you the flexibility to migrate to our full Valoores Insurance Policy Administration solution in the future without the need to re-write rules, products and calculations.

■ At the core of the Valoores in'Calculation Engine is our highly advanced product and rules engine which enables easy and effective processing throughout the entire life insurance and annuity cycle. Our solution caters to all your different types of products such as Whole Life, Term Universal Life as well as your different types of Annuity products. It provides a business-rule based architecture which enables rapid new product introduction due to our fast reconfiguration capabilities through product templates, and a rules environment that guides users through the product development process.



# Insurance

## Key Features:

- Enterprise-wide risk based monitoring, investigations, and reporting for suspicious activities.

- Industry-leading, comprehensive and transparent behavior detection library.

- The Valoores case management allows you to streamline analysis, resolution and regulatory reporting in a single unified platform.

- Easiness in addressing regulatory changes and IT challenges.

- Our solution provides you with the foundation of product development and rules management which enables carriers to deliver the right product at the right price to the right customer through the best channels within one's complex IT environment.



- Our solution makes the development of rules or products such as its hierarchical structure, data, content, and rules easy and as simple as possible. The solution is based on open standards and makes the integration easily into today's service-oriented architecture (SOA) environments as simple as can be to enable straight-through processing across the entire insurance policy and annuity life cycle.

- Our system can be integrated with your existing insurance systems. Such capabilities make the Valoores in'Calculation Engine a versatile solution where any calculation can be accommodated no matter how unique and complex the calculation formula is and once defined; it can be accessed by any systems.

- Our solution analyzes the behavior of customers, employees and partners in every transaction across your business, thereby creating the visibility needed to better understand your risks and opportunities in order to conduct business as efficient as possible.



Valoores was founded in 2011 by business intelligence experts to make raw business data meaningful and understandable for all people in all sorts of industries. It was built on the solid foundation of knowledge and experience of business intelligence and data warehousing which would ultimately bring our clients strides ahead in their competitive markets.

### NORTH AMERICA

1001 Bay hill Drive, 2nd Floor  
San Bruno, CA 94066, US  
Tel: +1-877-484-5757  
contactus@valoores.com  
www.valoores.com

### CENTRAL EUROPE

2, Allee Lavoisier 59650  
Villeneuve d'Ascq, France  
Tel: +33-320-414-190  
contactus@valoores.com  
www.valoores.com

### NORTHERN EUROPE

29 Harley Street  
London W1G 9QR, UK  
Tel: +44-207-612-4716  
Fax: +44-207-927-3113  
contactus@valoores.com  
www.valoores.com

### EASTERN EUROPE

107078 Москва  
Москва, улица Новая Басманная  
д.23 'Б'  
Tel: +7-495-917-59-84  
contactus@valoores.com  
www.valoores.com

