

FINEOS Policy resides on the open core, cloud-based FINEOS Platform, powered by AWS and delivered as a Software as a Service (SaaS) model.

## FINEOS Policy

# Purpose-Built and Digitally Optimized for Policy Administration

FINEOS Policy offers the most comprehensive policy administration software solution in the industry. Life, Accident and Health insurance products and policies are supported at both the group and member level. Digitally optimized, fully configurable modules are architected to provide customer-centric views, enable self-service and ensure superior service delivery.



### Customer Experience

#### *Easy to Learn and Use*

- Templates to accelerate onboarding for new employers.
- Rapid initial setup, new product launches and ongoing change.
- Intuitive navigation and intelligent workflows.
- Customer-centric views of policy information and transaction history across departments.
- Automated coverage and premium calculations, underwriting triggers, rule-based validity and in-context help.
- Role-based, self-service portals for scheduled and unscheduled policy lifecycle events.



### Policy Administration

#### *Purpose-Built for the LA&H Market*

- Manage one policy book of record for product catalog, policy administration, claims and all downstream systems and operations.
- Simplify case and policy setup and revisions with integrated workflows, improved communications and enhanced views of policy history.
- Achieve maximum flexibility with carrier-configured product and plan eligibility rules.
- Drive all downstream reporting and processing with one policy system.
- Centralized policy calendar with transaction and time-based triggers for automatic generation of policy lifecycle events and follow-ups.
- Streamline product governance and compliance with product versioning tools and integrated search.



### Modern Technology

#### *Configured for Maximum Flexibility*

- Out-of-the-box accelerators for deployment, including data migration tools, to reduce carrier setup requirements and ensure smooth integration with other systems.
- SaaS solution delivered either stand-alone or as part of a complete Policy Administration or end-to-end platform solution.
- Highly configurable, scalable platform to grow in line with business needs.
- APIs that matter to support transactions and customer interactions throughout the entire policy lifecycle.
- Trusted and compliant platform to support the most stringent security and regulatory requirements.

## Key Features

- Pre-built configurable templates for rapid product and plan setup and conversion
- Fully integrated, modularized functionality tailored to the organization's business model
- Highly visual navigation tools to speed service delivery and reduce errors
- Integrated workflows, streamlined communications and automated calculations
- Consolidated views of product and policy information with full version and transaction history
- Fully configurable tools to accelerate implementation and integration with other functions and applications

## FINEOS Policy Outcomes

### Increased Customer Satisfaction

- New products and business processes implemented with minimal programming
- Improved speed to market with faster implementation of new products and policy features
- Reduced frustration and time from having to work with multiple, fragmented systems and business processes
- Customer inquiries resolved and changes processed faster through self-service portals
- Faster innovation with configurable templates and less reliance on IT

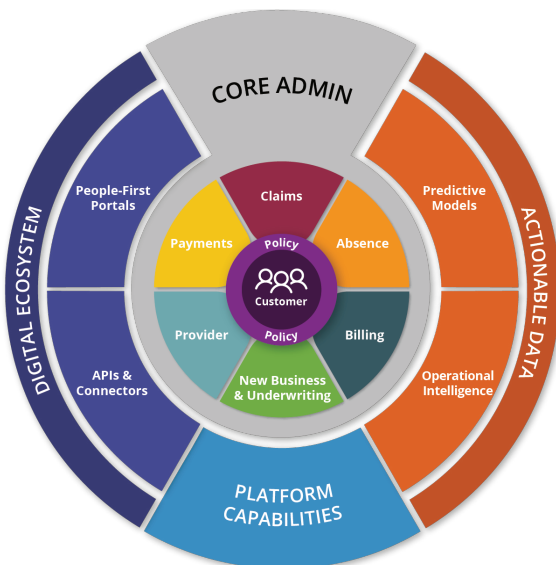
### Reduced Costs and Risks

- Less cost and time required from having to work with shadow IT departments across multiple, fragmented systems
- Reduced expenses and mistakes associated with manual business processes and calculations

- Decreased cost and time from entering and storing data in multiple systems
- Reduced risk through automated regulatory compliance, embedded security and a unified data archive

### Improved Operational Efficiency and Effectiveness

- Integrated policy book of record to automate claims adjudication
- Role-based portals provide a consistent, integrated customer service experience and support flexible organization structures and business models
- Shared central premium and coverage calculation module ensures consistency and reduces errors
- Policy administration and retroactive changes are simplified with streamlined workflows, intelligent navigation and embedded help



## The FINEOS Platform

FINEOS Policy is supported by the FINEOS Platform which is purpose-built for the Life, Accident and Health industry and the Employee Benefits market to seamlessly support insurers, employers, and employees on their insurance journeys. It is deployed as an end-to-end core solution or as components for incremental transformation on secure, scalable SaaS cloud technology.

### About FINEOS Corporation

FINEOS is a leading provider of core systems for life, accident and health insurers globally with 7 of the 10 largest employee benefits insurers in the U.S. as well as a 70% market share of group insurance in Australia. With employees and offices throughout the world, FINEOS continues to work with innovative, progressive insurers in North America, Europe, and Asia Pacific.

Visit our website: [www.FINEOS.com](http://www.FINEOS.com)

To learn more about  
**FINEOS Policy**  
or to request a demo,  
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