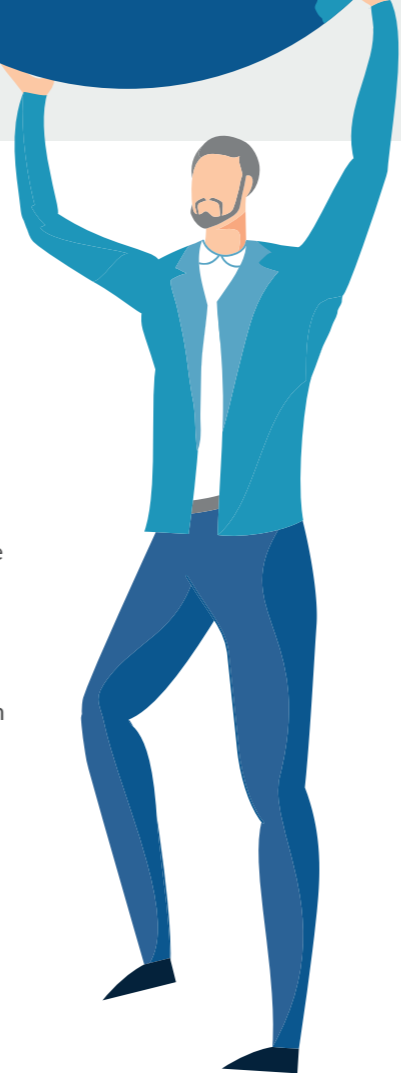


Supporting 100,000 users in over 40 countries, Acturis has built a leading position in every market it operates in.



*“ In the last ten years, we have invested nearly £100m in our cloud-based system to bring the highest levels of performance to our clients with zero disruption.”*

### Who we are

## AT ACTURIS WE DON'T TALK ABOUT DIGITAL TRANSFORMATION, WE DELIVER IT.

This ability to meet the transformational demands of our clients has been the key to our success. From an ambitious idea in 2000, Acturis has become the tech provider of choice for brokers, insurers and MGAs throughout the UK and internationally.

Supporting 100,000 users in over 40 countries, Acturis has built a leading position in every market it operates in.

This hasn't come about by chance – since day one our goal has been to be the best and, in that respect, nothing has changed.

But with our unique approach to software, we have helped drive much of the change the insurance industry has seen over the last 20 years. Because at Acturis, we don't just connect markets – we create them.

### More than a software provider

Collaboration is at the very foundation of our offering. When clients join Acturis, they gain entry to an international community of users, with similar challenges and opportunities, who learn from each other to find the best way forward for their business.

But we are more than a software provider. We deliver broader change for our clients – in their operations, their ambitions and in how they engage with customers.

Because the functionality that we offer goes beyond the transaction of insurance.

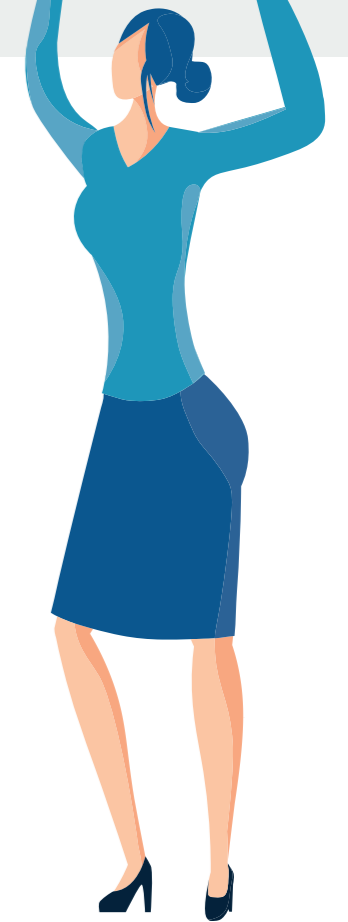
From the nuts and bolts of e-trade and back office processes, Acturis facilitates omni-channel distribution, mobile and remote working, enhanced management information and reporting and integration with third party service providers.

And the functionality is growing all the time. In the last ten years, we have invested nearly £100m in our cloud-based system to bring the highest levels of performance to our clients with zero disruption.

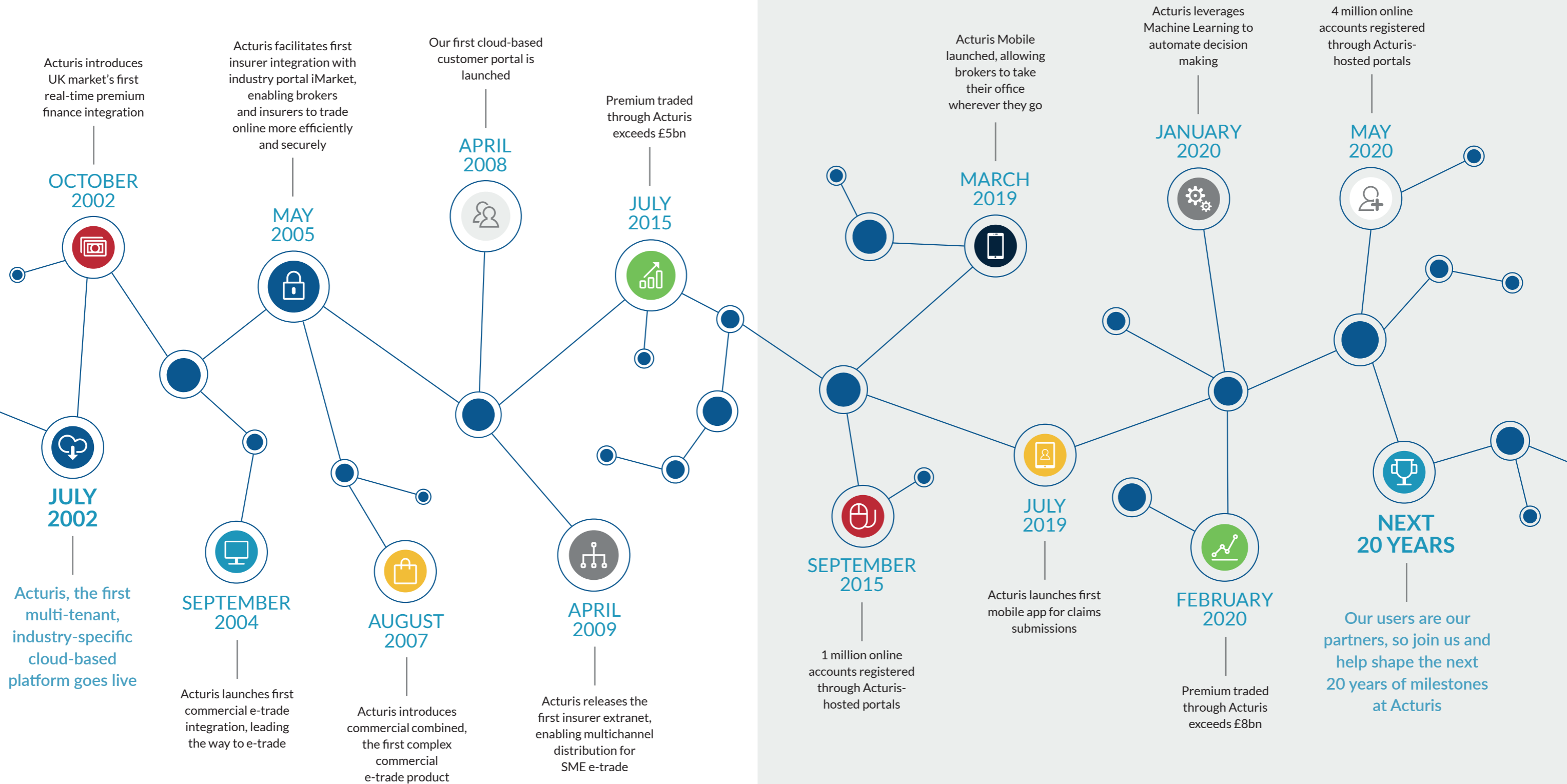
That is only possible because of the Software-as-a-Service (SaaS) approach we have adopted, giving us the flexibility to continually develop our offering and apply its benefits directly to our users.

*Twenty years ago, we knew the way insurance was traded had to change and we knew where it had to go. So, we did something about it.*

*And we've been doing something about it ever since.*



# HOW AN IDEA BECAME THE GOLD STANDARD IN E-TRADE



## Why choose Acturis?

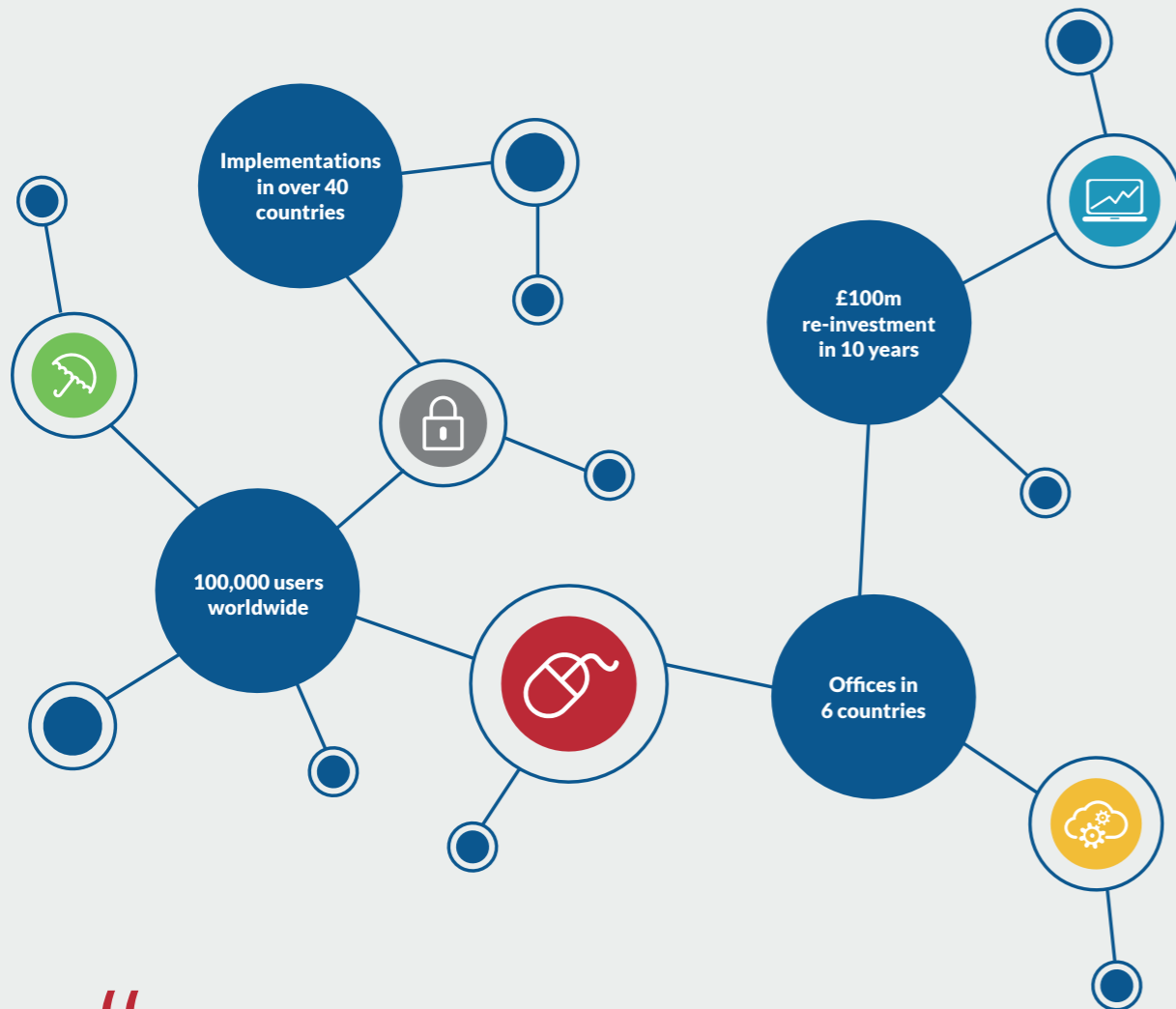
Every business wants to grow, be more efficient and deliver higher returns. Acturis was conceived and built to allow brokers and insurers to do just that.

But building a cutting-edge software platform for our clients was just the starting point. Our ambition has always been to inspire them to reimagine how they do business, revolutionise how they trade and exceed their customers' expectations.

Connectivity lies at the core of everything we do. We connect platforms and businesses, but we also connect markets and ideas.

When we partner with a business, we don't just digitise it – we change the possibilities of that business. On day one, we plug our customers into a £15bn GWP community where leading insurers such as Aviva, AXA, Allianz, RSA and Zurich trade with national and regional brokers such as Aston lark, GRP, Marsh Commercial, Thomas Carroll, Tysers and Henshalls.

These brands trust us to facilitate their electronic trading because we have consistently delivered on our promise to be efficient, flexible, scalable and secure.



**“Connectivity lies at the core of everything we do. We connect platforms and businesses, but we also connect markets and ideas.”**



## Consistently exceeding expectations

**IN 20 YEARS OF OPERATING, THE ACTURIS SYSTEM HAS MAINTAINED AN AVAILABILITY RATE OF OVER 99%. WHEN YOU JOIN ACTURIS, YOU CAN FORGET ABOUT DOWNTIME.**

When it comes to delivering our system, we consistently exceed expectations on delivery time, cost estimates and operational disruption. We don't make a fuss of going live. We just get on with it.

And once the system is up and running, it doesn't stand still. It is always evolving, adapting to and leading the market.

Of course, we specialise in commercial e-trade - it didn't exist before we came along. But since then, we have worked tirelessly with the market to build on that innovation, stretching the boundaries of what e-trade can do for the market and its customers.

That has seen us play an instrumental role in expanding the e-trade marketplace to include a host of products including Professional Indemnity, Management Liability, Cyber and Cargo.

And we haven't just stuck to our knitting.

We have invested a huge amount of time and money to bring our expertise and approach to the personal lines market too. And our ambitions are taking us global with operations in Germany, France and Canada as well as system implementations in over 40 countries.

But we know we don't have all the answers. It's our users who see the problems and recognise the opportunities and through them, we are able to continually evolve and keep our clients at the cutting edge of insurance.

*We believe that software should be more than a tool. It should be the beating heart of a business, driving strategy and operations and giving businesses the confidence to satisfy ambitions they didn't know they had.*

## What you get when you choose Acturis

CHOOSING A SOFTWARE PROVIDER IS NEVER EASY. IT CAN FEEL LIKE A ONCE-IN A BUSINESS-LIFETIME DECISION AND WITH SO MANY OPTIONS OUT THERE, IT IS DIFFICULT TO KNOW WHAT THE RIGHT CHOICE IS.

It can be a daunting prospect but it needn't be. By making the choice to partner with Acturis, you are buying a system that brings efficiency, flexibility, scalability and security into the daily operations of your business.

And you are buying a system that comes with 20 years of learning, adaptation and evolution. The SaaS nature of Acturis means that every one of our clients benefit from those 20 years the minute they switch on.

The core system looks after your data security, business continuity, R&D, system availability and scalability. Our system delivers a continuous stream of innovative developments and updates to the whole Acturis community.

All this before you even start to consider how you would like to tailor the system to your own business requirements.

## BUT WHAT EXACTLY CAN YOU DO WITH THE ACTURIS SYSTEM?

### E-trade

E-trade is at the core of our proposition at Acturis, but we believe it should always be a starting point to a broader business transformation. We are a pioneer of this process and we remain the market leader in product and panel availability with eight out of the top ten UK commercial lines insurers using our platform.

The 500 brokers and 50 insurers and MGAs on our system are collectively trading £15bn of premium every year in personal and commercial lines. We are unique in being able to distribute a single product across multiple channels with integrated underwriter control in one place.

So, with a system that continues to lead and facilitate the digital revolution in the UK market, the question isn't so much why you would choose Acturis but more why wouldn't you?

### Policy

Accuracy and speed of policy delivery to customers is paramount in an increasingly 'right now' consumer environment.

The Acturis system provides full cycle policy management and real-time policy information ensuring greater accuracy and compliance while delivering a superior customer experience.

The system also provides fully integrated back-office administration and delivers consistency and uniformity across your business, regardless of size, structure or location.

### Documents

The system re-uses data across all documents types doing away with re-keying which removes needless admin for your employees and improves their ability to deliver a better customer experience.

You can also create branded documents, emails and SMS automatically with a permanent record stored in the integrated electronic document management facility.



“The core system looks after your data security, business continuity, R&D, system availability and scalability. Our system delivers a continuous stream of innovative developments and updates to the whole Acturis community.”



## Underwriting

Combining sound underwriting principles with speed of delivery is paramount in today's market. This is why Acturis offers a fully automated underwriting solution, combining the latest technology and functionality in both personal and commercial lines.

The single, full-cycle solution links brokers, affinity partners, direct insurers and aggregators covering everything from simple e-trade to complex underwriting.

## Claims

But of course, underwriting is only the starting point of the promise to pay and the Acturis claims module completes the loop by supporting both claims administration and management, including support for delegated authorities.

Claims can be added as standalone records and then linked to a particular policy version and section of the risk capture with details of a claim captured through standard fields or bespoke questions (per claim type, delegated authority or contact).

## Mobile

Making your office available to employees wherever they might be is more important now than it has ever been. The way we work is changing rapidly and only those businesses who can make the change at pace will survive.

Acturis Mobile does that for you.

Your mobile capability comes as standard, allowing your people to create and manage clients on the go, create documentation that feeds back directly to the client service portal or documentation vault and access detailed risk information, reports, snapshots and dashboards in real time.

Wherever they go, they can take the business with them.

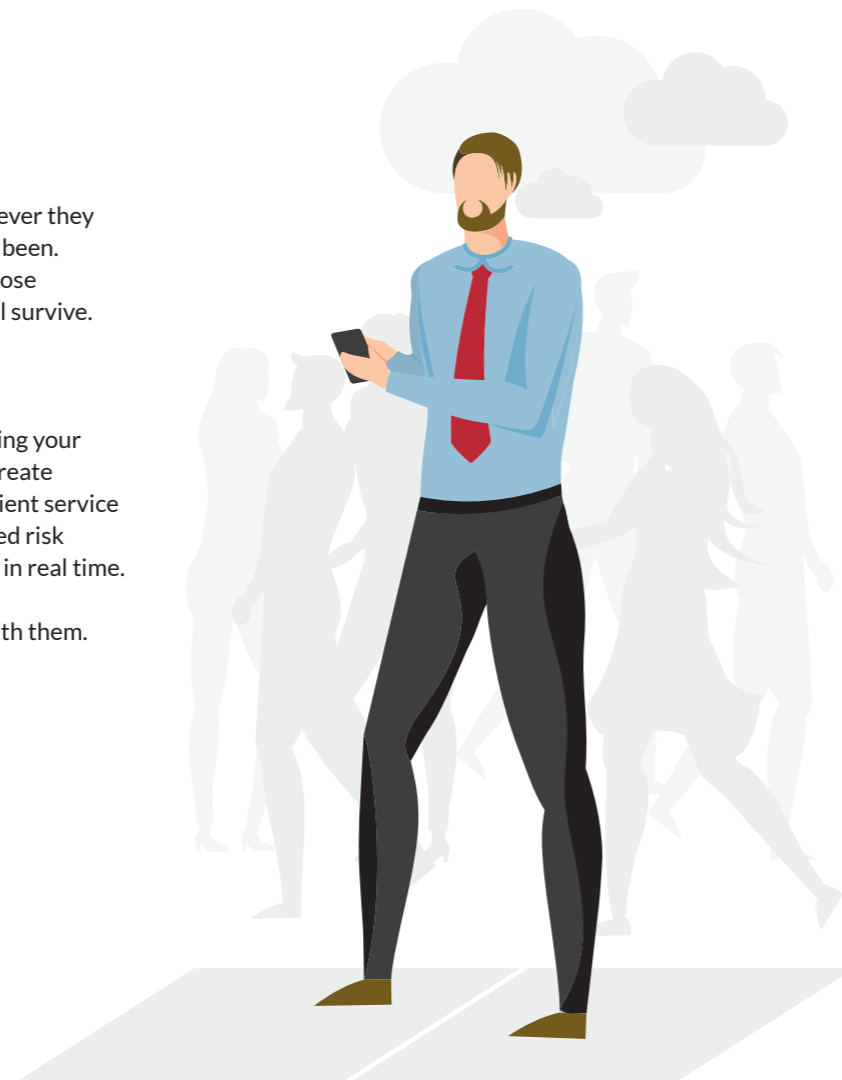
## Omnichannel Distribution

It is almost impossible for any business to succeed today without having the ability to engage customers in a variety of formats. And insurance is no different.

The portals we build linking insurers and MGAs with their broker partners are at the heart of today's online marketplace and they remain a core part of our offering. But we are outward looking too, helping you present the best of yourself to customers in as many digital formats as possible.

Acturis can provide you with a full Quote and Buy portal allowing your customers to engage via a traditional website or a mobile site where they can store documents and track policies, payments and claims.

We also have a growing suite of mobile apps giving your customers the ability to notify claims and make mid-term adjustments. And more and more of our clients are calling on our expertise to create bespoke apps designed specifically for their business needs.



## Business Intelligence

A business is only as good as the information that it holds and the insight it gains from that data.

Acturis includes a full reporting suite and dashboards providing you with detailed analysis and instant visualisation of your business' performance at any given moment. And you can configure your reports and customise dashboards to reflect the data that matters most to you.

With Acturis' market share of e-trade data, you can benchmark yourself against peers using anonymised product performance data including quotability, premiums and conversion rates.

With Acturis, you have a clear, real-time insight into your business performance and market positioning, crucial in today's highly competitive market.



## Automation and Robotics

Automation and robotics promise to bring huge change to the insurance industry and once again, Acturis is at the forefront of bringing this change.

Our automation module allows a user to add and execute a set of pre-configured automated processes for a spreadsheet of cases.

As standard, the module includes:

- Data Maintenance – makes an update to existing application data, to facilitate better application usage, for example task and account handler updates
- Data Upload – adds data to the application, or reconcile data on the application, for example uploading contacts and claims

But no two businesses are the same, so the ability to tailor processes has been built in enabling users to automate a series of steps, both for individual records and spreadsheets of cases.

**“With Acturis, you have a clear, real-time insight into your business performance and market positioning, crucial in today's highly competitive market.”**

## Artificial Intelligence

Recent years have seen AI make significant inroads into insurance, mainly in the identification of fraud, valuation of claims and facilitating customer interactions. The potential benefits of AI are huge, but it requires expertise, investment and the right application to realise that potential. With Acturis, all of this comes as part of the package.

We have applied the power of AI to the referral process for insurers, using machine learning models to remove manual review for simpler cases and augmenting underwriters' decision-making for the complex ones. This has created huge efficiencies by allowing underwriters to focus on the cases that matter.

Our next port of call in the world of AI is to harness its power to identify the customers most likely to want to buy further products and services to supplement their core purchase. This will allow brokers to focus their cross and upselling energies on those clients most likely to respond favourably.

But this is just the start. AI is no longer the future, it is now, and at Acturis we are making that a reality for our community.



## And how will it benefit my business?

### Making software easy for you

**THE MOST IMPORTANT ASPECT OF ANY INVESTMENT IS THE RETURN. NO TECHNOLOGY PLATFORM IS GOING TO BE CHEAP BUT IF IT'S THE RIGHT ONE, IT CAN BE ONE OF THE MOST EFFECTIVE INVESTMENTS A BUSINESS MAKES.**

The scariest part for most is the implementation of a new system. It is a major undertaking but it needn't be open heart surgery for your business. At Acturis, our focus is on keeping things as straight forward, transparent and hassle-free as possible.

With Acturis, implementation is a one-off event. Because of our unique SaaS deployment model, once the system is in, all updates, modifications and enhancements are done behind the scenes with zero downtime. Our teams are working while yours aren't to ensure that the only impact you'll notice is a positive one.

Before and during the implementation process, we will be completely clear about cost, timescales and any delays we anticipate during the process. And even when entering the difficult territory of migrating a business from a legacy system, we have decades of experience here, making the migration process as painless as possible for thousands of our clients.

Delays aren't something we are familiar with but just in case, we are happy to operate on a fixed cost basis to remove any uncertainty for you. We can do this because we have the experience and expertise to be confident we will get the job done right, first time and without drama. The reality of our reliability starts at the implementation stage.

And it continues from there. Downtime of the Acturis system is almost non-existent – over 99.9% availability over a 10-year period. That makes us, by some distance, the most reliable system in the market.

This stability is delivered through the expertise of our people and the £14m we invest in the system every year. And our investment continues to create greater efficiency for our users. Of course, the system itself is an up-front cost but the benefits of installing are immediate.

Not only will you get access to a £15bn market on day one, you will remove or avoid the operating costs that come with running a bespoke system.

**OVER 99.9% AVAILABILITY OVER A 10-YEAR PERIOD**

**WE INVEST £14M IN THE SYSTEM EVERY YEAR**

**£15BN GWP TRADED THROUGH THE ACTURIS PLATFORM**

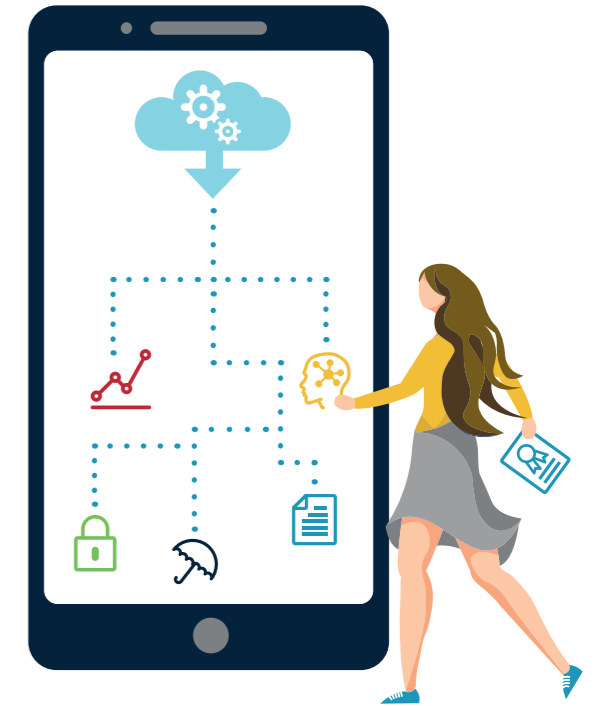
## Technology as strategy

The truth is, the Acturis system completely changes how your business runs by using integrated documentation, eliminating re-keying, significantly reducing admin time and refining processes across the business.

Because Acturis is more than a software platform – it is technology as strategy. The efficiency it creates allows you to focus energies elsewhere – on business development, exploring new markets and expanding in existing ones.

And our real-time mobile technology allows your people to take the office wherever they are, completely changing the way they work. Greater flexibility in working methods not only attracts and retains talent, it allows your people to respond to changing customer demands immediately, on and off site.

Our system goes wherever you do and that includes facilitating ambitions to expand overseas. Acturis supports businesses in over 40 countries with bases in Canada, Germany and France meaning we can seamlessly support any business' international ambitions.



## Community

Most businesses share similar ambitions – they want to grow, be profitable, be great places to work and provide a superior customer experience. Which is why we believe in the strength of community.

Our user network acts a focal point for innovation within the Acturis Group and we ensure that everyone benefits from the insight and intelligence of the wider group. We take the approach of developing a new piece of functionality with one user, getting it right, getting it live and then getting it out to all users.

We are committed to ensuring that each client benefits as much as the other because at Acturis all users are equal – regardless of size or market influence.

## Don't just take it from us ...

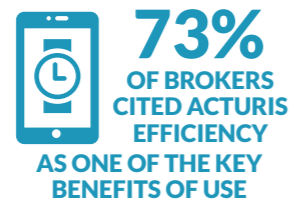
IT GOES WITHOUT SAYING THAT WE BELIEVE BRINGING THE ACTURIS SYSTEM INTO YOUR ORGANISATION WILL BE ONE OF THE BEST BUSINESS DECISIONS YOU WILL MAKE. BUT IT'S NOT JUST US – YOUR PEERS FEEL THE SAME WAY.

In the latest Insurance Times E-trading Survey, Acturis was voted the best software platform by brokers for the seventh year in a row and we are the only player in the market that brokers felt had consistently improved the service and efficiency delivered year after year.

Indeed, in 2020, 73% of broker respondents cited the efficiency that Acturis delivers to their business as one of the key benefits of use.

Not only that, of the top ten insurer extranets voted best by brokers, Acturis has built eight of them, including all of the top five.

While boasting doesn't come naturally to us, we believe this shows that when it comes to deciding upon your software provider, there really is no better choice than Acturis.





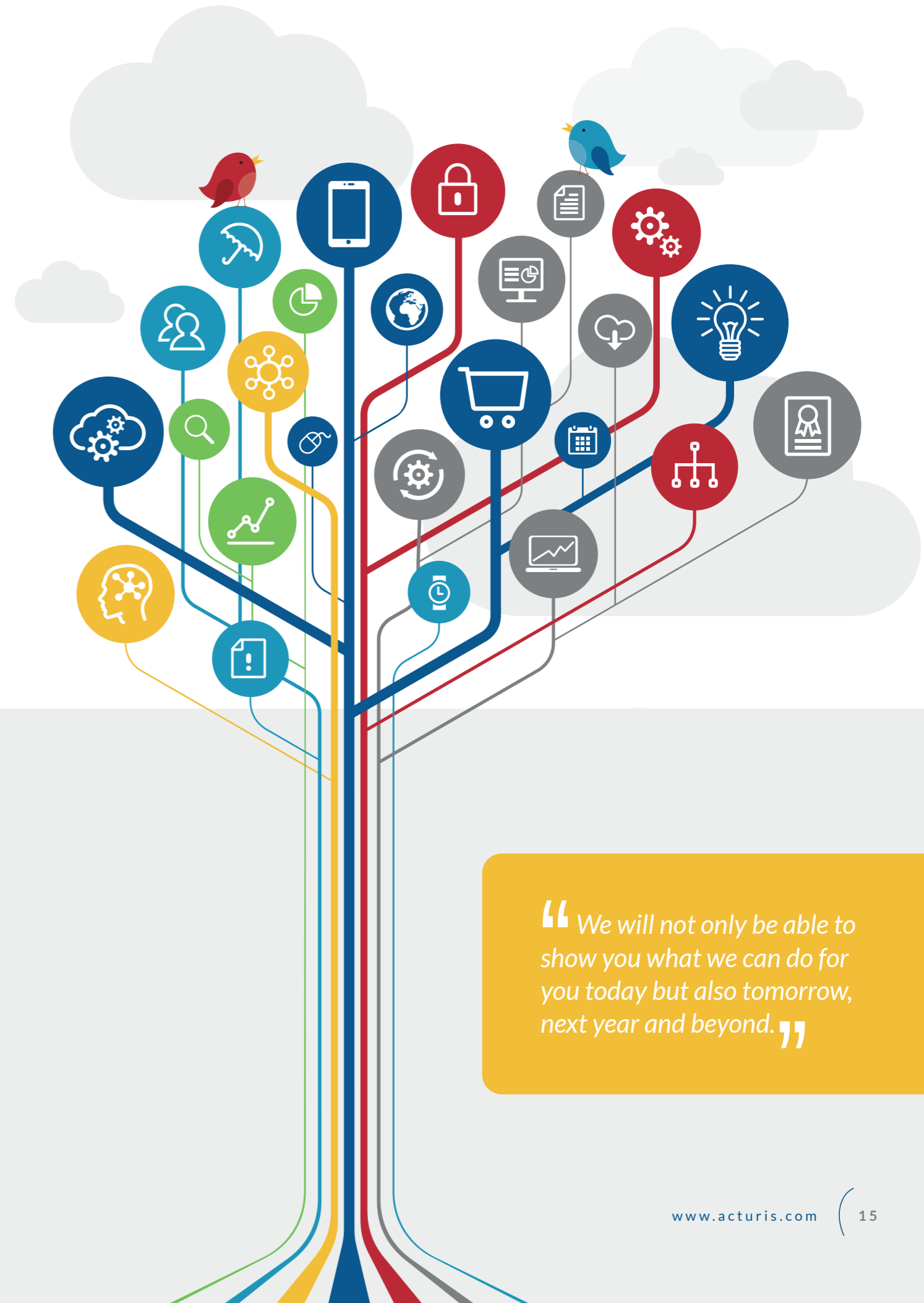
## What next?

It's a big decision, we know that, but we hope that what you have read has given you the confidence to take the next step and speak to us about how Acturis can drive your business' strategy.

Call us on +44 (0)20 4582 7465 or email at [sales@acturis.com](mailto:sales@acturis.com) and we would be happy to arrange a meeting with one of our specialists and provide a more detailed plan of how we can work together and how the Acturis system can help you achieve your ambitions.

We will not only be able to show you what we can do for you today but also tomorrow, next year and beyond. We've got some big plans for the next 18 months, including more sophisticated customer relationship management capabilities, refined user interface to help facilitate efficiency, increased business process automation and more automated decision making with the use of Machine Learning.

  *So, get in touch. Now that you know where your future is headed, let us show you what that future could look like.*



*“ We will not only be able to show you what we can do for you today but also tomorrow, next year and beyond. ”*