



CLIENT

CNP Assurances is France's largest life and health insurance company with 14 million clients and 2005 revenue of 26.5 billion €. The company currently employs over 3,000 people in France and 1,000 abroad.

To distribute its personal and group insurance products, CNP Assurances relies on a network of distribution partners including the 22,000 points of sales of La Banque Postale and of Caisses d'Epargne (savings banks) as well as on 280 asset managers, over 350 banks and financial institutions, 50 mutual insurance companies and 22,000 local authorities.

INDUSTRY

CNP Assurances' product portfolio covers the following domains:

- Saving
- Pensions
- Protection, Health



Thanks to Prima Platform™, CNP Assurances deploys its service-oriented architecture to rationalize its technical and application architecture.

Client Environment

CNP Assurances' environment is characterized by:

- The diversity of the distribution networks: internal sales force, agents, banks, financial institutions, mutual insurance companies...
- The heterogeneity of back offices and technologies needed to support the business
- The diversity of business requirements for the full range of life products: customer relationship management, claims management, quotation & pricing, on-line underwriting...

Objectives of CNP Assurances

The objectives of CNP Assurances are to:

- Better interact with its clients and partners.
- Provide a coherent, efficient and uniform information system.
- Deploy new insurance applications leveraging new technologies
- Improve and optimize business processes (internally and with its partners).
- Federate developers with a single tool, based on market standards.
- Reuse developed components.
- Get a quick ROI on new applications and lower overall maintenance costs.

Solution Implemented

The usage of Prima Platform helped CNP Assurances to create a transition towards a service oriented architecture. This new architecture enables:

- The development of new application for both internal and partner agents, while integrating existing legacy systems.
- The opening of those systems to partners and clients systems according to SOA principles. The users can seamlessly have access to heterogeneous systems through applications based on Prima Platform.
- The reference insurance model Prima IBCS provides a unified semantic across heterogeneous data sources
- The referencing and thus the reuse of components and legacy application services.
- Highly Structured J2EE development by using the Prima Studio and related tools provided with the Prima Platform

Achievements

The SOA strategy using Prima Platform™ and Prima IBCS™ has been deployed through the following steps :

- Development of three service oriented applications
 - *CNPNet* allows banks and loan institutions to automate loan insurance underwriting processes
 - *Safir* allows Océor, bank of the Caisses d'Épargne network to automate the underwriting and administration processes of personal life contracts
 - *Sinistres « Garantie Accidents de la Vie »* allows CNP staff to manage the entire claim flow for death and disability events (first notice of loss, reception of associated documents, claim assessment, settlement, paiement)
- Reuse of services to develop a strategic project for the Caisses d'Épargne network:
 - quickly deploy new insurance products and functionalities on the bank agent portal
 - simplify insurance operations of the bank agent
 - set up a stable and scalable architecture
- Development of a new claims management application

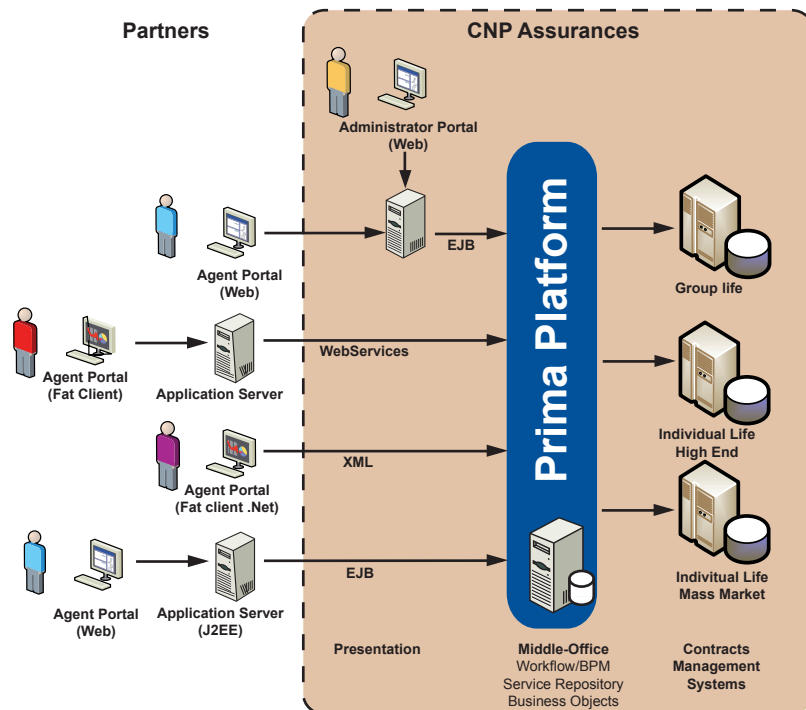
Client Benefits

The incremental deployment of Prima Platform™ and Prima IBCS™ allows CNP Assurances to:

- Provide a comprehensive view of customer and contract data and delegate functionalities to internal and external distribution networks.
- Speed up the launch of new products and allows quick integration into partner agent portals.
- Open up the IT environment to new distribution channels by complying with their technical and functional requirements.
- Optimize business processes: less duplication, better guide users, insure traceability (history and statistics).
- Increase user satisfaction and distribution networks productivity thanks to the quality of the deployed applications.
- Facilitate incremental change of back-end systems through to components reuse. For example, the CNPNet application allows a significative saving when connecting an additional distribution partners thanks to component reuse.
- Allow a greater agility in managing the legacy system transformation.

« At CNP Assurances, we have adopted these fundamental principles of a Service Oriented Architecture to drive the development of our new front-end applications. With Prima Platform™ we have acquired a strong standards-based software foundation which delivers all the key insurance and technical assets required to support service oriented insurance applications. »

Phat Chua-Lim, CIO at CNP Assurances



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About Prima Solutions

Prima Solutions provides a standards-based software foundation to design, develop, deploy, manage, monitor and maintain Service Oriented Insurance Applications. Built around an extensive Insurance Reference Model (Prima IBCS™) and a service repository, Prima Platform™ supports rules-based business process automation, their real-time integration with legacy systems and deployment in a portal infrastructure. Prima Platform™ enables insurance organizations to improve enterprise agility, to incrementally transform their legacy systems, and eventually to dramatically increase business results.

Founded in 1999 Prima Solutions operates globally from offices in Paris, Chicago and Munich. Customers include Farm Bureau, B2V, CNP, Swiss Life, Erisa IARD, Groupama / Gan and AGPM. Projects implemented by these customers involve General, Health, Life and Pension Insurance products for core distribution, underwriting, policy administration and claims processing. Prima Solutions is supported by global alliances with key technology partners including IBM, BEA Systems, Ilog, Sun Microsystems as well as selected delivery partners in its strategic operating markets.

Prima Solutions is a member of ACORD.