



**CNP Assurances, Largest French Life & Health Insurer
Selects Prima Platform™ to Implement SOA Vision.**

CNP Assurances, France's largest life and health insurer, selects Prima Solutions' Foundation for Service Oriented Insurance Applications™ to improve the alignment of its IT systems with business requirements.

Paris, November 16, 2004 – Prima Solutions, provider of Prima Platform™, the Foundation for Service Oriented Insurance Applications, today announced that France's largest life and health insurer, CNP Assurances, has chosen its flagship software, Prima Platform™, and started to implement two new service oriented insurance applications leveraging its IT legacy assets.


With Prima Platform™, CNP Assurances will increase its ability to adapt to changes in the marketplace and reduce the costs and complexity of maintaining its back- to front-office infrastructure. Prima Platform™ will support the gradual delivery of new insurance front-end applications to support the complex requirements of CNP Assurances business users in the areas of distribution, policy and claims administration while providing more agility in the management of CNP Assurances' legacy systems' transformation.

By implementing a Service-Oriented Architecture (SOA) to integrate and streamline its core insurance processes, CNP Assurances will bring new complex applications to market much faster, and hence be more responsive to the needs of its internal users and external business partners.

"CNP Assurances is in a unique position in the market place: the volumes of transactions that CNP Assurances handles for its distribution networks contribute to its status as a leading industrial player of life and health insurance. This positioning creates very complex IT requirements. This is the case at the back-end level, where we need systems to manage a very diverse range of products over a long period of time. This is also true at the front-end level, where we need to efficiently serve the needs of the 14 million clients of our distribution partners for individual and group products as well as those of our staff supporting policy and claims administration," said Jean-Pierre Walbaum, a member of the management board of CNP Assurances. "In order to increase our overall adaptability and become even more efficient in serving business users, we needed a better way to develop new front-end applications. With Prima Platform™, we will be able to consistently build service oriented insurance applications and thus rapidly improve our adaptability, responsiveness and efficiency."

"Reducing the cost and time required to deliver new insurance applications implies leveraging existing legacy applications, favouring the re-use of components and services and reducing complexity by enforcing a structured approach based on standards in our various projects," stated Phat Chua Lim, CIO, CNP Assurances. "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. Two projects are already underway using Prima Platform™."

"In order to better align IT with business objectives it is our belief at Prima Solutions that all major insurers will gradually adjust their IT infrastructure to meet with the principles of SOA. The benefits, both business and IT, obtained by our existing clients are immense. The questions for most companies should therefore no longer be 'why?', but 'when?' and 'how?' explained Stéphane Guinet, CEO, Prima Solutions.



“Since 1999, our mission at Prima Solutions is to help insurance organizations forge their path to SOA. By selecting Prima Platform™, CNP Assurances is confirming its value as the reference software platform for SOA implementation in insurance and leading the way in the adoption of SOA among its worldwide insurance market leader peers.”

About Service Oriented Insurance Applications™

Service Oriented Insurance Applications is a new type of applications that orchestrates and delivers end-to-end business processes across multiple users and channels while leveraging existing legacy systems. Based on Service Oriented Architecture (SOA) principles, they enable insurance organizations to progressively turn business computing assets into well-defined services and assemble these services to orchestrate end-to-end business processes. This allows changes to business processes, business rules and other policies to be made without affecting the underlying systems. It enables maximum re-usability of existing assets while providing greater agility to both IT and Business users. When applied to core insurance processes such as Underwriting, Policy or Claims administration, the business benefits are limited only by the level of automation that management want to enforce in their organization.

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 and service repository, Prima Platform™ supports rules-based business process automation, their real-time integration with legacy systems and deployment via a portal infrastructure. Prima Platform™ enables insurance organizations to improve enterprise agility, and to incrementally transform their legacy systems, therefore dramatically increasing business results.

Founded in 1999 Prima Solutions operates globally from offices in Paris, London, Munich, Milan and Tokyo. Customers include CNP Assurances, Swiss Life, Erisa IARD (CCF-HSBC), 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 and Oracle as well as selected delivery partners in its strategic operating markets. Prima Solutions is a member of ACORD.

About CNP Assurances

With 150 years of experience, CNP Assurances is well respected for its specialist knowledge in group and individual life insurance, pensions and health products. In 2003, CNP Assurances was France's undisputed leader of the life and health market with an 18% market share, 14 million policy holders and a turnover of €19,46 bn.

CNP Assurances' distribution strategy is based on close long-term ties with its partner networks. For the distribution of individual insurance products, CNP Assurances has forged long-term links with two of its shareholders, La Poste (French Post Office) and the Caisses d'Epargne (Savings Bank), which offer the vast distribution network of 20,000 post offices and savings bank branches spread throughout France. Since 1 January 2004, CNP Assurances manages the relationship with policyholders who purchased a CNP Assurances' contract through the French Treasury network with a team of some 280 salaried investment consultants. As far as group business is concerned, CNP Assurances distributes pension and personal risk products via partnerships with banks (such as Crédit Agricole or Crédit Immobilier de France), financial institutions (such as Cofidis or Banque Cofefi...), mutual insurers (such as Matmut or Mutualité Fonction Publique) and local authorities (with Dexia Sofaxis).

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