



Capgemini and SAS

A comprehensive, leading solution for risk management, internal control and GRC (Governance, Risk & Compliance)



**THE
POWER
TO KNOW®**

A compelling context for change

Beyond the Solvency II Directive—which helps promote a better understanding of insurers' risks and their solvency—the fallout from the financial crisis and various cases of fraud widely echoed in the press are forcing insurers to take firm action.

They need to :

- Strengthen their asset, image and equity protection
- Consolidate ties with their customers, shareholders and employees, all of whose growing demands for transparency and performance are being translated into stricter regulations
- Demonstrate their ability to anticipate and manage crises and their associated risks in an increasingly complex environment:
 - Complex organisations
 - Multiplication and acceleration of technology renewal
 - Product complexity
 - Accelerating change

Insurers are turning to risk management as the appropriate response to these concerns and as a means to ensure that regulatory and financial performance is monitored properly.

Risk management provides the answer to these requirements by allowing a company, via an appropriate GRC (Governance, Risk and Compliance) approach, to:

- Protect its reputation
- Meet regulatory requirements
- Reduce the impact of risks
- Optimise the allocation of capital
- Restore market confidence
- Maximise value creation by constantly leveraging growth and profitability objectives and their associated risk

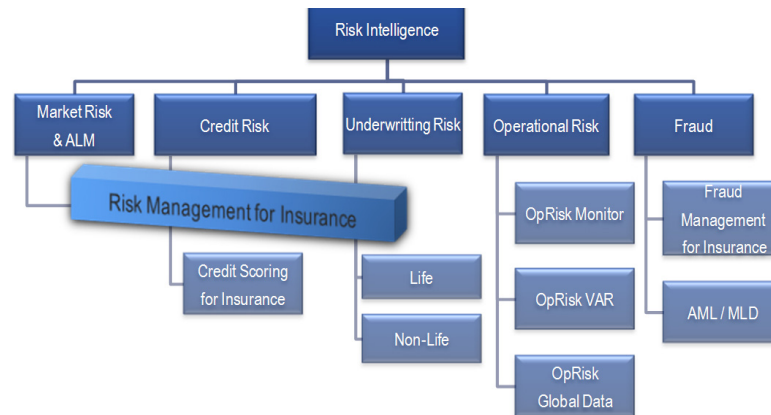
SAS – Capgemini's joint offer: real added value

This joint offer has been designed to provide you with an integrated approach, combining the advantages of the leading business intelligence platform and Capgemini's consulting expertise to optimise your governance and risk management strategies and policies.

What this means for you :

- Access to Capgemini accelerators such as compliance scans, Innovate® workshops and commercial impact assessments
- Access to Capgemini's 500+ subject matter experts network across Europe, US, India and Asia-Pacific
- A dedicated team of Capgemini business and technical consultants working with you in close collaboration with SAS consultants, from conception to operational implementation of your CRM processes and your risk management policy
- A solid and trusted solution—from data collection to data rendering—the SAS solution ensures traceability (business scenarios and data), required by regulations
- A solution to help you manage and consolidate various risks
- Access to all SAS data handling features (extraction, transformation and loading)
- Access to external libraries and their computing functions
- Integration of one's own functions, models and methods
- Access to SAS code
- Multiple possibilities for data rendering (tables, graphs, multidimensional analysis, Microsoft Office add-ins)
- The ability to manage extremely large volumes
- Secure and individual access to data and enterprise applications, including desktop applications
- Features for creating and viewing reports via the web

SAS® Insurance Intelligence Solutions (SAS IIS) is the integrated and scalable suite developed by SAS to meet the requirements of the insurance industry.



SAS IIS's architecture is based on physical and logical enterprise data and has been specifically designed for the insurance industry. This allows it to rapidly consolidate disparate data sources within an integrated platform and obtain a single, coherent vision of reality to support effective decision making.

SAS Insurance Intelligence Solutions' industry-specific analytic and dimensional models integrate critical information from across your enterprise allowing you to quickly adapt to changes induced by the market, such as Solvency II, or those determined internally.

SAS Insurance Intelligence Solutions include **SAS® Risk Intelligence for Insurance**, which has been developed by SAS to address all types of risks specific to the insurance industry:

- **SAS® Risk Management for Insurance** for market risk, asset and liability management (ALM), counterparty risk, life and non-life insurance underwriting risk and healthcare risk.
- **SAS® OpRisk Management** for operational risk
- **SAS® Fraud Management for Insurance** for detecting and preventing fraud as well as supporting anti-money laundering (AML) efforts

The **SAS® Risk Management for Insurance** solution is modular and configurable and has been designed to study quantitative risk. A sophisticated mathematical engine makes modelling, simulation and risk estimation easy and adaptable to many different business lines:

- Market risk, asset and liability management (ALM)
- Counterparty risk
- Life and non-life insurance underwriting risk
- Healthcare risk

The **SAS® OpRisk Management** solution allows you to identify, measure, monitor, consolidate, evaluate and render the status of operational risks in order to limit and manage these risks as well as determine the capital reserves needed to meet regulatory requirements. SAS OpRisk Management provides:

- Assessment of economic and regulatory capital related to operational risk, via an approach based on LDA (loss database approach), combining internal and external loss data.
- Mapping support, a library of scenarios, over 19,000 cases of public losses
- Collection (losses, KRI), implementation and monitoring of action plans, self-assessment of risks and controls, use of the Operational Risk Insurance Consortium (ORIC)

This offer also benefits from SAS's membership in ORIC. Launched by SAS and ABI (Association of British Insurers), this initiative aims to position itself as an opinion leader for insurers' operational risk and to offer them a database of operational risks with advanced analytical capabilities. ORIC was developed with the help of 15 large international insurance companies (Friends Provident, AXA UK, BUPA, HBOS, Standard Life, Legal & General, etc.) as well as industry consulting experts. It now boasts more than twenty members worldwide.

The **SAS® Management for Insurance Fraud** solution gives you a comprehensive methodology to fight against fraud:

- Data quality management, detection of identity fraud
- Handling, measuring, evaluating and monitoring incidents of fraud
- Modelling fraudulent conduct, selection of rules that trigger alerts
- Alert notification for investigation, reporting

About Capgemini:

Capgemini's ambition is to lead the market with its unique and competitive approach to consulting, IT services and enterprise application integration.

The group's global reach, combined with the entrepreneurial spirit it shares with its customers, enables it to listen better and respond more accurately to their changing needs. Capgemini draws on its extensive experience and knowledge of different businesses, technology and transformation to offer its customers the best solutions possible.

Collaboration, defined as the act of working together in a spirit of cooperation and exchange in order to achieve a shared goal, is our daily mantra and an integral part of our culture.

Present in 36 countries, Capgemini reported €8.7 billion in revenue for 2008 and employs 83,000 people around the world

For more information : www.capgemini.com

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About SAS :

Founded in 1976, SAS is the world's leading business intelligence company with revenue of \$2.26 billion in 2008. SAS's business intelligence solutions allow companies to operate their business with dedicated solutions that take into account the specificities of their respective industries. SAS is the only company that offers an open and integrated enterprise intelligence platform, with unrivalled analytical power that covers every aspect of decision-making: data quality and integration, storage, analytics and business intelligence.

Located in 51 countries, SAS has more than 400 offices worldwide and 11,000 employees. SAS solutions are used at more than 45,000 client sites in 113 countries.



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