



INSURANCE THE TELSTRA BLUEPRINT

IT'S HOW
WE CONNECT



CREATING A COMPELLING CUSTOMER EXPERIENCE

MORE INFORMED CUSTOMERS. TOUGH OPERATING CONDITIONS. NIMBLE NEW COMPETITORS. HOW CAN INSURERS GROW, TRANSFORM AND INNOVATE?

New self-service, mobile and usage-based business models are changing how Australians buy insurance. And with an upswing in catastrophic events, increased regulation, skill shortages and under-performing global markets, insurers are under pressure.

TELSTRA INSURANCE VISION AND BLUEPRINT

To address these mounting challenges, we have designed the Insurance Blueprint – a rationalised ICT infrastructure that connects your customers, workers, brokers and suppliers to intelligent workflows, efficient communication and collaboration and the latest productivity applications.

The following pages show how this blueprint can help you achieve an agile ICT infrastructure that supports innovation while minimising risk. You'll also see how Telstra's insurance solutions can help you provide a compelling multichannel customer experience across multiple brands: one that's more prompt, proactive and personalised.

TAILORED TO YOUR NEEDS

One size does not fit all, so Telstra insurance experts work closely with you to help you solve your specific challenges and realise the blueprint's benefits in your organisation. With proven whole-of-business solutions and award-winning integration services we can help you deploy game-changing technologies now and identify what you'll need down the track.

SMART PEOPLE, SMART NETWORKS

Working with one of Australia's most knowledgeable teams and most powerful networks, you can connect people, intermediaries and mobile sales and claims teams more reliably in more places. Cutting-edge wireless technology, quality of service and Application Assured Networking™ help keep your people and assets productive. Designed to 99.999% reliability on the Telstra Next IP® network and with experts monitoring your solutions 24/7/365, your business foundation is highly secure, resilient and dependable.

YOUR PARTNER IN A CRISIS

In an emergency, Telstra is well prepared to support you, with detailed plans and processes that comply with federal and state guidelines and portable solutions enabling communications to be re-established rapidly. We also play an instrumental role in helping customers prevent and mitigate losses – for example, our federal Emergency Warning System (EWS) helped build community preparedness and protect life and property during the Queensland floods and Cyclone Yasi with automated warnings based on customers' registered service address. And we work closely with government in policy to protect national critical infrastructure.

INTERNATIONAL PRESENCE

Telstra Global gives you an international IP network with advanced synergies between voice and data services, plus satellite services that cover two thirds of the Earth's surface. We have operating licences and landing rights in most major Asian markets, the US and EMEA and access to over 1400 Points of Presence (PoP) in 230 countries and territories. Our subsidiary CSL New World is a leading mobile network operator in Hong Kong. Through our 50% ownership interest

in REACH, we are involved in operating one of Asia Pacific's largest and most diverse cable networks, providing a well-established communications capability to help you expand in the dynamic markets of China and Asia Pacific.

CLOUD CAPABILITIES

Telstra Connected Clouds provides access to our world-class infrastructure, software, applications and services across Australia's largest communications network. Your organisation benefits from secure and agile ICT, software that's up to date, as well as simplified budget and resource management. Flexible pricing options let you pay only for what you use, helping to free capital to invest in your business. Integration and migration specialists from Telstra and Accenture® work with you to design the best solution and deploy it using world's best practise principles.

A VISION FOR THE FUTURE

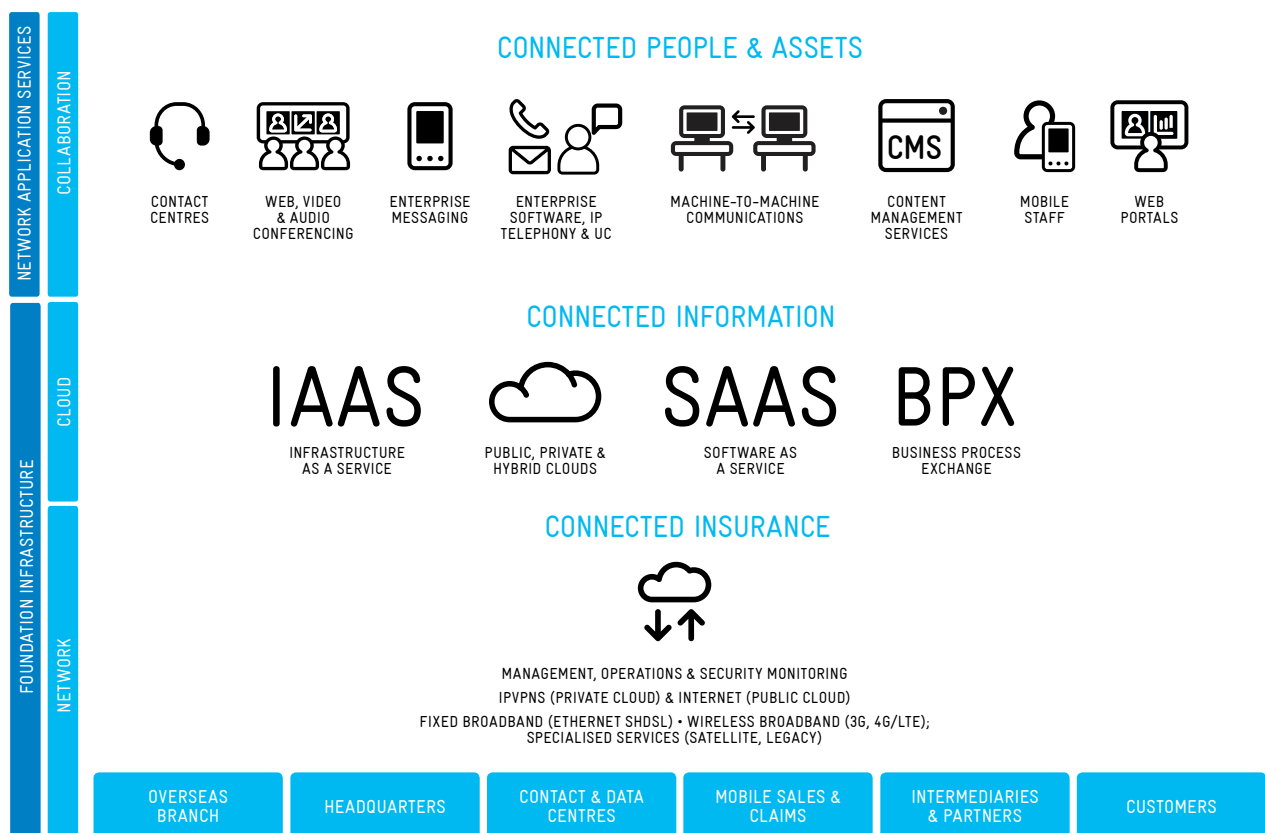
We will work with you to establish a roadmap for your organisation, to help you progressively integrate, automate and mobilise the way you work. Together with our industry-leading partners, Accenture, Cisco® and Microsoft® and M2M technology companies, we continually innovate to keep you at the leading edge. And we rigorously test in our Innovation Centre to deliver mature, proven, reliable solutions.

THE TELSTRA INSURANCE BLUEPRINT

CONNECTING YOUR ORGANISATION TO ENABLE PERSONALISED PRODUCTS AND SUPERB CUSTOMER SERVICE

The Telstra Insurance Blueprint connects everyone across your insurance operation via a high-speed IP WAN to secure cloud services, customers and business partners. The result is a holistic environment that equips you to turn customers into advocates, change into opportunity and ideas into innovation.

Telstra insurance experts can work with your organisation to identify efficiencies and develop a roadmap to a more connected, automated and collaborative future.



MORE PROMPT AND PROTECTIVE

Stay ahead of customer preferences and expectations with smarter, multichannel services.



Smart new services

Offer home and contents inventory apps, remote claims assessment and more, with Telstra Content Management Services (CMS) letting you manage large volumes of video, photos and other digital evidence efficiently across multiple platforms.



Mobile claims

Customers and mobile assessors can lodge and assess claims on the spot via mobile devices, helping to speed up payouts and repairs. They can securely submit documentation with forms, video, photos, notes and more.



Fast access to experts

With video conferencing and desktop sharing, it's simpler for customers to get advice, information or claims assessments from specialists – and for your people to make the most of this expertise to upsell.



Consistent service

Improve the efficiency and effectiveness of interactions and never miss an opportunity to upsell right-sized coverage with integrated and consistent services – whether customers start with your website, your contact centre or a broker.

MORE PERSONALISED

Offer the most compelling customer experiences with next generation insurance products.



Lifestyle apps

Customers can use mobile apps to buy or adjust insurance cover on the go – plus avoid risk with context-based alerts. Telstra experts can help integrate apps into your networks and ours for a rich customer experience.



Right-sized cover

With Telstra machine-to-machine (M2M) technologies, you can use real-time and historical driver behavior and vehicle log data to gauge risk accurately, letting you develop competitive products aligned to customer risk profiles.



Value-added services

Customers can sign up for tracking and alerts to protect valuable assets and reduce their premiums. Telstra fleet management solutions can pinpoint asset location in real time with alerts when they exit preset zones, helping prevent theft and recover stolen items.



Powerful customer insights

With on-demand compute power, servers and storage via Telstra's world-class infrastructure, you can help actuaries to analyse large data sets to reveal powerful insights that will help you design more profitable, adaptive and differentiated insurance products.

MORE PROACTIVE

With more agile operations you can prepare for risk more effectively and free up capital.



Flexible infrastructure

When a natural disaster causes a claims spike, Telstra Connected Clouds gives you access to servers, storage and applications on a pay-for-use basis, letting you add capacity rapidly and helping you respond faster.



Cost-effective expansion

With highly secure, compliant and standardised configurations for branch offices, contact centres and data centres, you can establish temporary claims centres rapidly in the event of a disaster – plus expand cost effectively to new markets.



Swifter collaboration

Make agents, advisers, assessors and actuaries more productive with smart collaboration, training, real-time voice, video and data, email, instant messaging and document collaboration – on many devices.



Risk mitigation

Alert policyholders by SMS when it's time to renew – or warn them about storms, bushfires and other dangers to help them protect life and property. Telstra messaging services provide automated calling and SMS, showing who needs follow-up.

SMARTER, MORE EFFICIENT OPERATIONS

THE INSURANCE BLUEPRINT INTEGRATES PEOPLE, INFORMATION AND ASSETS

1. CONNECTED INSURANCE PARTNERS

A unified IP network forms the foundation of the blueprint. To simplify business processes and information exchange across your operation, Telstra proposes a single converged IP Wide Area Network (IP WAN) providing wired and wireless broadband access, as well as public Internet connecting you securely to your partners and customers. Application Assured Networking™ ensures a great experience in Australia whether your people are in a branch office or on the road.

2. CONNECTED INFORMATION

Telstra Content Management Services (CMS)

Telstra CMS provides intelligent content management and automated workflow to help you easily manage large volumes of video, photos and other digital evidence and repurpose it for use across multiple platforms and applications.

Telstra Business Process eXchange

Integrates your business partners' systems and processes in the cloud, enabling you to collate real-time data and factor it automatically into key business variables – including pricing, commissions and sales information – without manual input.

Telstra Connected Clouds

Our comprehensive suite of cloud services provides fast access to servers, storage, software and applications, so you can size ICT precisely to changing business needs on a pay-for-use basis.

3. CONNECTED PEOPLE AND ASSETS

To improve collaboration across your operation, Telstra offers ICT services, including:

Telstra Contact Centre

Apply consistent business logic across multiple sales and service channels and help equip your people to upsell, improve policy accuracy and minimise fraud with unified services via phone, email, fax, web chat, web call-back, video conferencing and voice biometrics. Skills-based routing, remote working and integrated CRM boost first call resolution and productivity. Standardised configurations let you rapidly scale services when claims activity surges.

Telstra Mobility Solutions

Workers can connect securely to your systems from many locations using various devices, letting them check and update cover remotely and assess claims on the spot. We can also connect salespeople and mobile claims assessors to forms, customer and policy data from more places. Our Mobility Partner Program connects you with a wide range of technology leaders, application developers, integrators and device manufacturers who can help you mobilise your business. These world class practitioners can design applications to help you connect better with your customers, while the tools our partners provide are optimised for use on our Next G® network.

Telstra Collaboration and Communication

To improve collaboration and customer service, Telstra offers IP telephony, unified communications, audio, video and web conferencing. Customer-facing workers can reach specialists via web, video and teleconferencing for fast answers to customer questions.

Enterprise Messaging

Telstra Integrated Messaging (TIM) can help you warn policyholders in a pre-defined area with automated calling and SMS messages to pre-registered mobiles, helping you reduce your risk exposure while providing valued information that increases customer intimacy.

Machine-to-Machine (M2M) solutions

Telstra lets you monitor the wireless services in vehicles and many other connected assets online through its Wireless M2M Control Centre. Sensors from connected assets can transmit data via the Next G® network to trigger alerts for predictive maintenance and more, helping you keep your people and assets productive. With analysis and predictive modeling you can also use the data to develop targeted usage-based policies, for example, teen drivers or seniors.



THE TELSTRA ADVANTAGE

INSURANCE EXPERTS WORKING FOR YOU

When you work with Telstra, you have the benefit of experts who know the insurance and financial services industries inside out. Your dedicated enterprise account management team can help address your specific business challenges and provide a solution roadmap tailored to your company. This team is fully supported by insurance experts who will rigorously scope, define and design the solutions you require, helping you achieve your goals on time, within budget and with less risk.

LOCAL KNOWLEDGE, GLOBAL EXPERTISE

Telstra Network Applications and Services combine skilled professionals, cutting-edge capabilities and Telstra's smart networks to help you evolve your ICT so it supports your business strategy.

Delivered by accredited professionals using best practice methodologies, your service is backed by one of Australia's largest and most qualified field and technical workforces. We have 2500 communication technicians, over 700 maintenance technicians and 1600 field technicians Australia-wide enabling us to manage your solutions across the complete ICT lifecycle.

LESS RISK, STRONG GOVERNANCE

With Telstra, your organisation is in safe hands. We have one of the lowest risk profiles in the Australian telecommunications market. Our experienced consultants can help you navigate smoothly to the future, with proven deployment models helping to reduce risk, and ongoing expert consultancy help keep your ICT efficient and effective. We're one of the few organisations that has selected IP products and associated security processes certified to ISO 27001 and the AS/NZS 13000:2009 Risk Management Standard. We also work collaboratively to shared governance processes.

WORLD-CLASS CUSTOMER SERVICE

Our customer service standards specify what you can expect from us. They're so exacting we've earned the prestigious International Customer Service Standard certification at the highest level. We listen closely to your feedback – and act on it.

RELIABILITY, COVERAGE AND REACH

Your organisation will operate over Telstra core networks designed to 99.999% availability. Carrying thousands of customer private networks, we provide redundancy with sub-second failover and recovery for your mission-critical services. We protect your business continuity 24/7 with advanced systems, monitoring and maintenance from dedicated centres.

Recognised as market-leading by Gartner and Ovum, Telstra's international multiprotocol (MPLS) platform enables you to deploy new technologies rapidly. Combined with the Telstra Next IP® network, it provides extensive international coverage and reach and fast, resilient services across 45 countries to support your expansion into new locations.

AN INVESTMENT IN THE FUTURE

We continue to invest substantially in new technology so you don't have to risk your own investment to keep your network and organisation at the leading edge.

Call 1300 TELSTRA
CONTACT YOUR TELSTRA ACCOUNT EXECUTIVE
telstra.com/enterprise

