

Writing Business at Point of Sale The Future?

Ashley Hale
TCP LifeSystems

A look into history.....

The 1800's Surrey
A 2 seat horse drawn
buggy w/roof



Automating existing practice....

Ready for road trials by
September 1893 the car built by
the Duryea brothers was the first
gasoline powered car in America.

They had purchased a used horse
drawn buggy for \$70 and installed
a 4 HP, single cylinder gasoline
engine.



Capitalising on Technology!

The Rolls Royce Silver Ghost of 1906 was a six cylinder car that stayed in production until 1925.

It represented the best engineering and technology available at the time and these cars still run smoothly and silently today.



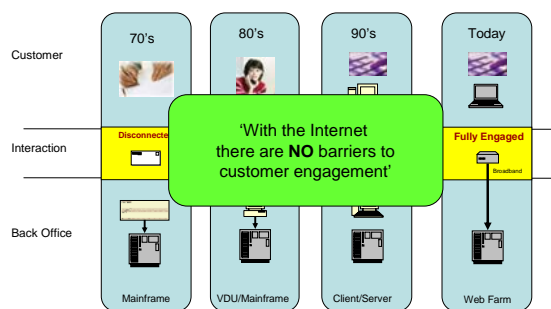
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Writing Business at PoS – What are the Inhibitors?

- Technology?
- Our Practices?

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Evolution of Technology – Customer Engagement



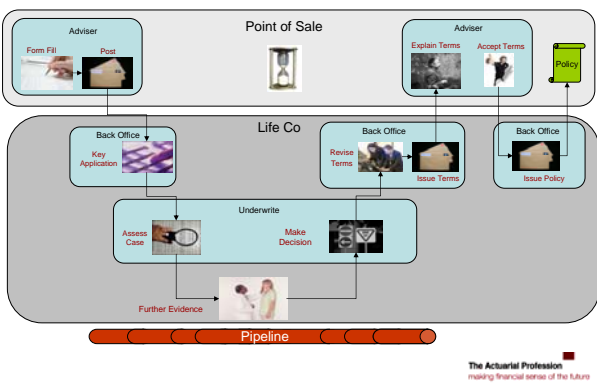
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Writing Business at PoS – What are the Inhibitors?

- Technology? **No**
- Our Practices? **Maybe?**

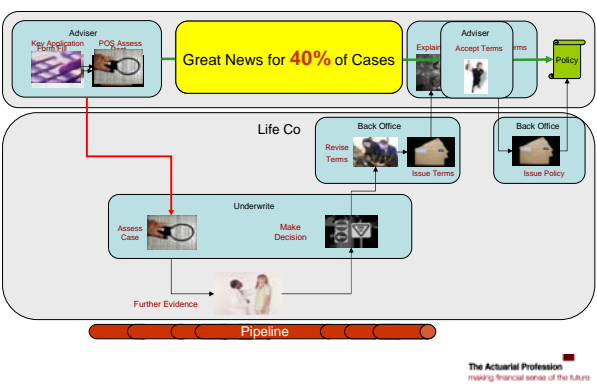
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Traditional Practice



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PoS Today - Straight Through Processing



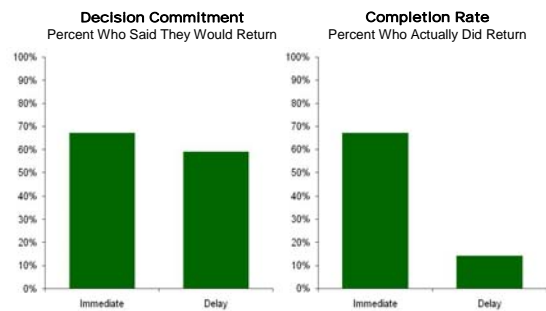
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So what are we to do?

- Automate our existing Practices? **No**
- Revise our existing Practices? **Perhaps?**
- Orientate to our Customers' Practices? **Definitely**

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SAYING ISN'T DOING: PEOPLE WHO COMMIT TO TAKING FUTURE ACTION USUALLY DON'T THEN FOLLOW THROUGH

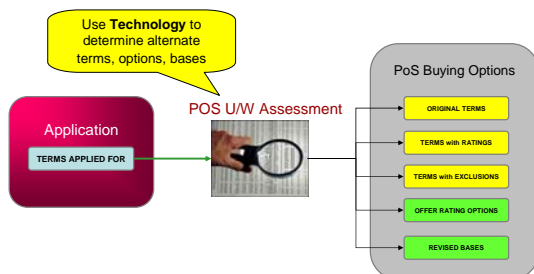


Ava February 2008

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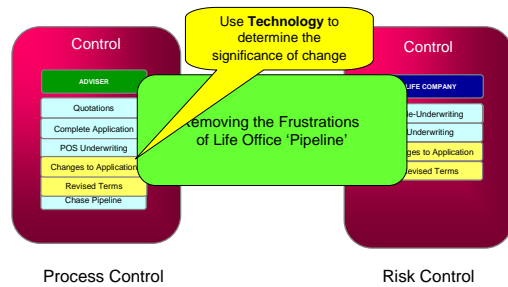
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Accommodate 'Buy Now'?



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Giving the Adviser & Consumer Control?

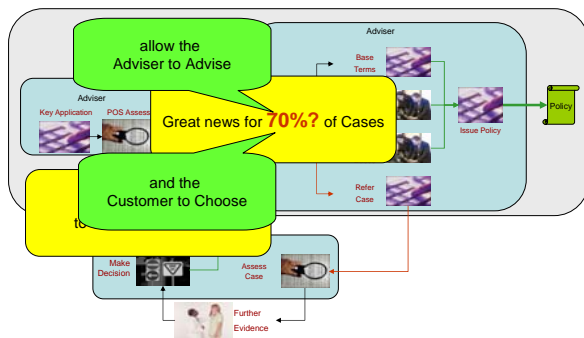


Process Control

Risk Control

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PoS Tomorrow - A New Way of Working?



In Summary

- Technology is no longer the Inhibitor
- Data *Processing* (DP) - not just *Information* Technology (IT)
- Gear solutions to our Customers' practices not our own
- Prepare to relinquish control of the 'Process'
- Recognise that 'advice' continues through to contract issue
- Look for solutions that :-
 - enable the Adviser to 'Advise'
 - enable the Customer to 'Choose'
- Be brave!

.....and remember your PoS solution is a very
public way of declaring your intent

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