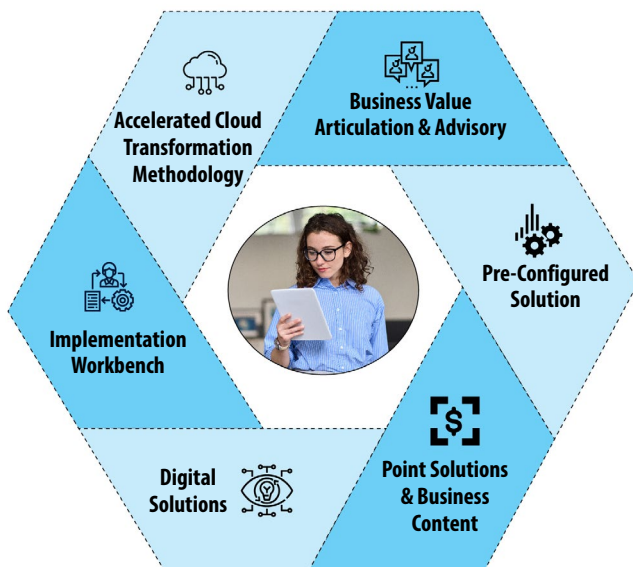# Infosys cobalt REF-OR-M SOLUTION – B2B DIGISURE FOR INSURANCE

The REF-OR-M B2B Digisure solution for Insurance is a pre-configured, end-to-end, comprehensive relationship management solution, tailored specifically to execute sales of B2B Group products in the Insurance Industry. The deep industry expertise that comes with the solution enables carriers to grow market share, and brokers to generate higher revenue.

The REF-OR-M B2B Digisure for Insurance has components and features facilitating the business to business sales process such as end-to-end guided sales process flow, in-app quote review by underwriter, negotiation process automation, broker experience and sales process aids.

REF-OR-M Framework

REF-OR-M Reference Organization Model

- Accelerated Cloud Transformation Methodology
- Business Value Articulation & Advisory
- Pre-Configured Solution
- Implementation Workbench
- Digital Solutions
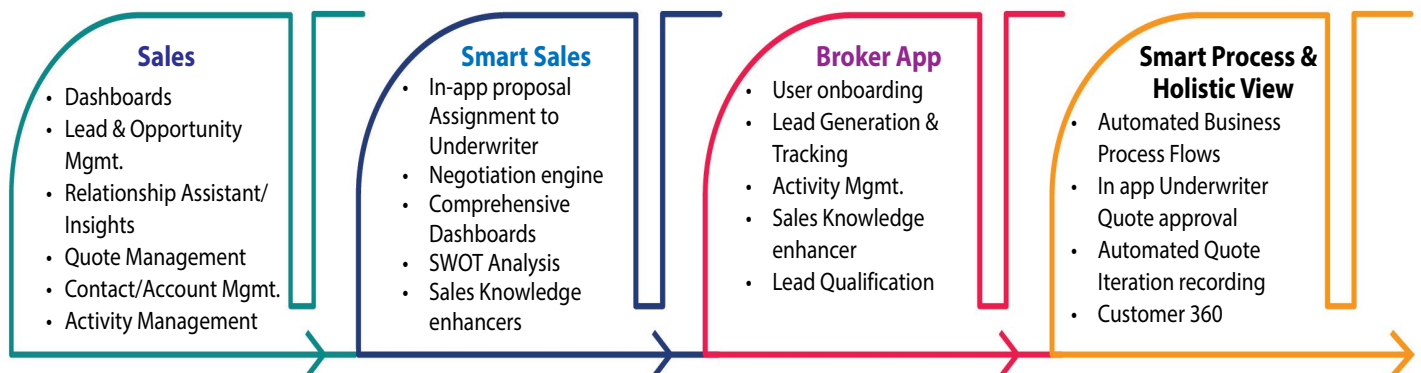- Point Solutions & Business Content

The B2B Digisure for Insurance solution is built using the Reference Organization (REF-OR-M) Framework, which is a pre-packaged solution enabling rapid adoption, faster deployment, reduced TCO, enhanced experience and superior quality.

Solution Capabilities & Business Process Breakdown

Infosys REF-OR-M B2B Digisure Solution Offerings on D365

Sales	Smart Sales	Broker App	Smart Process & Holistic View
• Dashboards • Lead & Opportunity Mgmt. • Relationship Assistant/ Insights • Quote Management • Contact/Account Mgmt. • Activity Management	• In-app proposal Assignment to Underwriter • Negotiation engine • Comprehensive Dashboards • SWOT Analysis • Sales Knowledge enhancers	• User onboarding • Lead Generation & Tracking • Activity Mgmt. • Sales Knowledge enhancer • Lead Qualification	• Automated Business Process Flows • In app Underwriter Quote approval • Automated Quote Iteration recording • Customer 360

Key Benefits and Outcomes

Enhanced stakeholder experience

Increased stakeholder experience and engagement with carrier resulting in higher Lead and Revenue generation.

Process Adherence

End to end automated and guided process flows to enable organization standard process adherence.

Quicker TAT

Faster TAT in Quote approvals through Underwriter collaboration.

Business Efficiency

Negotiation Interface enables better conversations with Clients.

Improve Deal conversion

Enhanced winnability through Competitive insights-led sales, SWOT Analysis, product positioning and sales aids.

Applicability of REF-OR-M Solution

- **Greenfield implementation, Upgrade** or move to modernization using a digital platform like Dynamics 365.

- Focus on building application in **agile and incremental** way.

- Consolidation of Incidents & Investigations to create a single source of the truth that represents all channels and touch points i.e., **synchronized Incident information.**

- Leverage **best practices from successful** Dynamics 365 transformation engagements and reduced handoffs between systems and groups to achieve greater business value.

Deployment Approach

- Initial Due Diligence using our ACE program.

- Business Value Articulation to explore the solution to define road-map to form end-to-end business processes; where value resides in the execution of these process steps.

- **Preconfigured Solution and Business content**

  - Tools, Accelerators & Templates providing customers with an accelerated path for cloud-enabled transformation.

  - System specific process flows for further customization analysis.

- **Point Solutions, Business Content & Digital Solutions**

  - Specific Solution applicable to B2B Group products Sales in both Life & "Property and Casualty" Insurance industry.

Infosys Cobalt is a set of services, solutions and platforms for enterprises to accelerate their cloud journey. It offers over 35,000 cloud assets, over 300 industry cloud solution blueprints and a thrivin community of cloud business and technology practitioners to drive increased business value. With Infosys Cobalt, regulatory and security compliance, along with technical and financial governance come baked into every solution delivered.

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