



Steria Mummert ISS GmbH – our profile

Steria Mummert ISS GmbH is amongst the leading providers of software solutions for the financial services sector in Germany, Austria and Switzerland. Besides creating and developing standard software, our range of services includes, first and foremost, consultancy services for introducing and integrating software into existing system environments. Key areas are reporting systems, asset management and policy management, where the main focus is on insurance company specifics.

Our comprehensive sector and technology know-how is based on our experience, which has been gained through many different projects in numerous financial services companies. In cooperation with our clients, together with Steria Mummert Consulting consultants and complementary product providers, we undertake integral software development and implementation projects. This all-embracing product management, which includes, for instance, permanent adjustment to changes in regulatory laws as part of our programme service, guarantees our clients a model consistently in line with their needs, also with regard to future requirements.

The high standard of client support and a quick response to both legal obligations and individual needs help to maintain the good reputation Steria Mummert ISS enjoys amongst its clients. Today, several hundred well-known financial service providers at home and abroad use our products and trust in our expertise, reliability and innovative spirit.

Our history

Back in the early nineties, Mummert + Partner Consulting started project development of standard software for submitting insurance company reporting data to the German supervisory authorities – today known as the German Federal Financial Supervisory Authority. This led to the creation of our **DÜVA** product, which was closely followed by other successful software solutions.

On 1 January, 2002, Mummert ISS GmbH was founded as a subsidiary wholly owned by Mummert Consulting AG (ISS stands for insurance standard solutions). This ensured a consistent basis for an even greater focus on our clients' interests.

The group's absorption into the French Steria Group resulted in the company being renamed Steria Mummert ISS in November 2005, thus underpinning further solid sustainable growth.

Our philosophy

Throughout the changes, we have preserved our corporate philosophy and the underlying values of our service culture: pragmatic target-oriented recommendations as a basic principle, fairness as a business ethos, creativity, entrepreneurial spirit and transparency in the development of innovative solutions are features which distinguish us and set us apart from competitors.

As a subsidiary fully integrated into the Steria Mummert Consulting Group, ISS adheres to the corporate principles of its parent company, which has been certified according to DIN EN ISO 9001 and its replacements since 1996. Our clearly defined service philosophy requires us to create decisive competitive advantages for our clients. Sustainable guarantors for implementing this business principle include:

- our renowned sector-specific expertise
- comprehensive process knowledge and excellent technological capabilities
- our employees' unwavering commitment to service and success

The optimum approach to perfect cooperation

Our employees

Steria Mummert ISS relies on its employees' specialist knowledge and interpersonal skills in equal measures, since their abilities, commitment and character are the main factors in our success. Characterised by the motto "open ears, open doors, open minds", our exceptional corporate culture underpins this principle. Moreover, excellent staff continuity at ISS makes sure the quality of software development and support remain at a consistently high level.

ISS works closely together with its parent company, thus ensuring it is able to remain highly flexible. For instance, in the case of products requiring extensive consultation, such as *winsure*, the system is customised and implemented by a "mixed team" consisting of ISS software engineers and expert consultants from within the company group.

Our structure

We are optimally positioned for the future – from a product technology, human resources and, of course, financial point of view. Characterised by flat hierarchies and closely interlinked responsibilities for projects, products and sales, our organisational structure provides a sound basis for future

accomplishments. Particular attention is also paid to quality management and developing different fields.

Our company group

Steria Mummert Consulting is among the ten leading management and IT consulting businesses in the German market and delivers IT enabled business services, which help organisations in the public and private sectors operate more efficiently and profitably. Being part of the Steria Group and by combining in depth understanding of our clients' businesses with international expertise in IT and business process outsourcing, we take on our clients' challenges and develop innovative solutions to address them. Through our highly collaborative consulting style, we work with our clients to transform their business, enabling them to focus on what they do best. 18,300 Steria employees, working across 16 countries, support the systems, services and processes that make today's world turn, touching the lives of millions around the globe each day.

Founded in 1969, Steria has offices in Europe, India, North Africa and SE Asia and 2009 revenue of 1.63 billion euros. 19.3 % of Steria's capital is owned by its employees. Headquartered in Paris, Steria is listed on the Euronext Paris market.

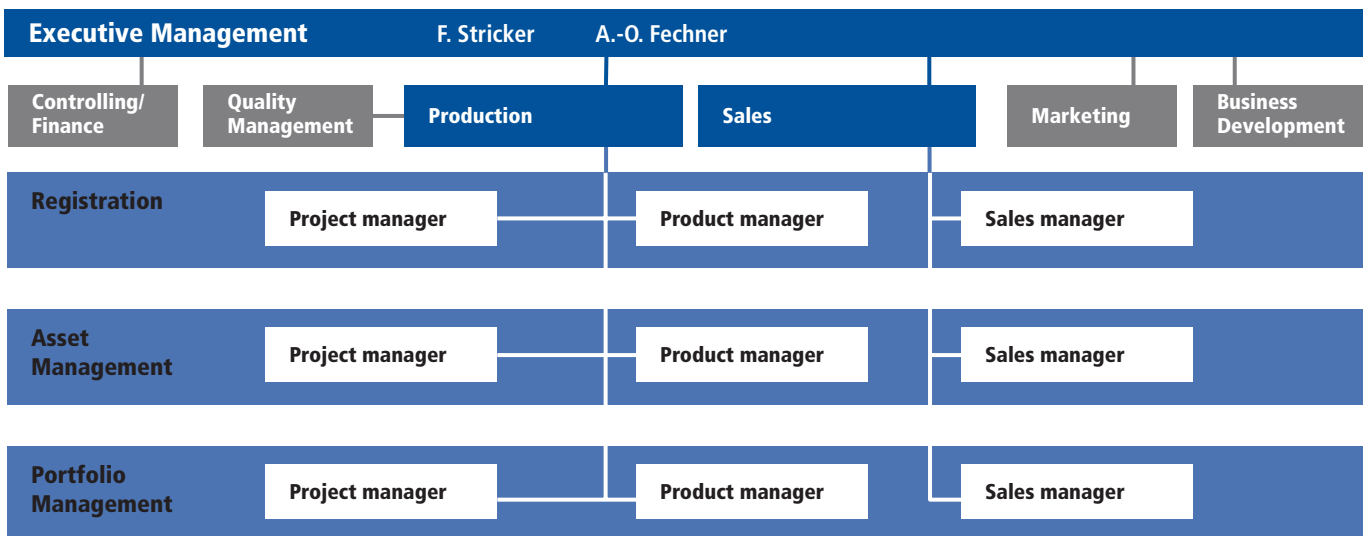


Fig. 1: Our organisational structure.

Innovative software solutions for financial service providers

Our products

Steria Mummert ISS products cover key task areas for insurance companies.

One of the best known in the insurance industry, **DÜVA** was developed as one of ISS's first products in the early 1990s in close collaboration with the former German Federal Insurance Supervisory Authority.

Today, several hundred companies use **DÜVA 2000** to configure their reporting process efficiently.

This was followed by products such as:

- **DÜVA-Austria** (for reporting to the FMA, the Austrian supervisory authority)
- **GALA 2000** (profit breakdown and analysis for life and health insurance companies)
- **CD-ROM Versicherungsstatistik** (insurance industry data)
- **KAVIA** (asset management and information system with supervisory authority reporting)
- **winsure** (insurance company policy management used as an all-inclusive solution or component system)

Our products

Examples of more recent product developments:

- **SOLVARA** (the solution for QIS and Solvency II)
- **winsure Webclient**

You can find further information on Steria Mummert ISS products at: <http://www.steria-mummert-iss.de>.

Should you require clarification for more detailed questions, or wish to receive a quotation for tailored services, you can get in touch with us using the contact details overleaf.

Our clients

With its comprehensive range of products, consultancy expertise and other services, Steria Mummert ISS specialises in the insurance sector, while also supplying software which can be used in any sector of industry.

The Steria Mummert ISS client-base covers most of the insurance industry in Germany, Austria and Switzerland: **DÜVA 2000** and **DÜVA-Austria** are used in nearly all insurance companies in Germany and Austria. In addition, the Asset Management System, **KAVIA**, is the market-leader in these countries with over one hundred clients. Through its policy and claims management system, **winsure**, the company is now developing into one of the market-leaders in composite and legal protection insurance.

The long-standing relationships based on mutual trust that we maintain with our clients are valuable assets that we are particularly proud of – and this also applies to our clients' verdicts of our customer service.

Accordingly, working in close cooperation with our clients is of the utmost importance to us. Our regular user events, such as the annual **DÜVA** Information Event, meet with an enthusiastic response. The purpose of these events is both to exchange experiences and information about current programme customisations and to closely align our development prospects with market needs.

Our partners

Steria Mummert ISS works together with selected partners, whose high standards of quality match ours and who also meet with acceptance from clients. Such partners offer, amongst other things, complementary services, which can create strategic added value for our clients when combined with ours.

Our locations

Steria Mummert ISS is based in Hamburg. However, our employees can be found at many Steria Mummert Consulting locations and therefore also in your local area.

Steria Mummert ISS is available for you

Registration		
DÜVA 2000	Data transmission to insurance supervisory authority	+49 40 22703-7676 Fax -3676 dueva@steria-mummert-iss.de
DÜVA-Austria	Supervisory authority reporting for insurance companies	+43 (0) 1 876-1502 dueva-austria@steria-mummert-iss.de
GALA 2000	Profit analysis with supervisory authority reports for life insurance/health insurance/pension funds	+49 40 22703-7676 Fax -3676 gala@steria-mummert-iss.de
SOLVARA	Solvency and Risk Analyzer The Solution for QIS and Solvency II	+49 40 22703-7676 Fax -3676 solvara@steria-mummert-iss.de
CD-ROM Versicherungsstatistik	Insurance industry data	+49 40 22703-7675 Fax -3675 versstat@steria-mummert-iss.de
Asset Management		
KAVIA	Asset management and information system with supervisory authority reporting	+49 40 22703-7677 Fax -3677 kavia@steria-mummert-iss.de
Portfolio Management		
winsure/ winsure Webclient	Policy and claims management system for insurance companies	+49 40 22703-7679 Fax -3679 winsure@steria-mummert-iss.de
Additional Services		
ISS Test Base	Test management and tool for computer-based testing (CUT)	+49 40 22703-7440 Fax -3440 ITS@steria-mummert-iss.de
ASP for ISS Products	Application service providing	+49 40 22703-7440 Fax -3440 info@steria-mummert-iss.de

Your contact:

Friedhelm Stricker
Managing Director

Alexander-Otto Fechner
Managing Director

Steria Mummert ISS GmbH

Hans-Henny-Jahnn-Weg 29, D-22085 Hamburg
Telefon +49 40 22703-0
Fax +49 40 22703-7999

Website: www.steria-mummert-iss.de
E-Mail: info@steria-mummert-iss.de