Unify is a leading edge, enterprise-wide orchestration and governance platform built on a secure, managed repository. It enables more efficient and effective business processes by leveraging automation to reduce effort in a comprehensive, well-governed solution. This will allow your staff to spend less time on routine production tasks and more time using the results to deliver value-added insight and competitive advantage to business stakeholders.

Why use Unify?

- **Unify provides automation** that enables processes to be completed quickly without any dead time
- **Enables reallocation of resources** to most efficiently and effectively achieve your goal
- **Insurance is highly regulated**, your automation platform needs to provide auditability, traceability and governance, all of which are pre-built into Unify
- **Unify is an accelerator** – as a tool designed uniquely for the insurance industry, Unify is integrated with other insurance-specific technology and we continue to develop greater integration
- **Designed for the insurance professional** – once implemented, the business can own the process and is not reliant on IT to maintain, update and improve

Integration

Unify supports flexible integration to bring together a heterogeneous assortment of software solutions and tools. Unify can be used to control any tool with either an API or by writing customized code using Powershell or other scripting languages. Willis Towers Watson’s team also develops widgets that help control tools commonly used in the insurance domain. These tools include not only the ones developed in-house but also other third-party tools such as AXIS.

Governance

With insurance being a heavily-regulated industry, its processes require proper governance protocols, as part of compliance with global and regional regulatory requirements. Key governance features in Unify include:

- User authentication can be defined for all activities in the system, providing enterprise-wide access control. Role-based permissions can be defined to create a custom security and access framework
- Audit logs are continually updated with all key user actions for audit and accountability, and include details of any changes to objects stored in the system
- Tailored governance protocols, including user reviews, approvals and other user interactions can be designed into workflows
- Conditional workflows can be designed around user responses to interactions, with different paths followed through the workflow depending upon the specific response received

At the end of the process, along with delivering the final results, Unify also delivers an audit report explaining how the results were generated. Everything from the inputs and assumptions, intermediate data files and steps in the process to the log of approvals are stored in Unify and can be traced and accessed, as desired.
Why use Unify? – continued

Automation

Insurers often have inefficient processes due in part to disparate data sources and data that requires significant scrubbing before any value can be extracted. Unify is used to connect disparate systems and automate data flows between them at the press of a button, while providing an overall structure to the workflow and governance around tracking approvals, the inputs used, the outputs generated and the time expended. This button press can even be replaced with sophisticated scheduling capabilities, allowing workflows to be started automatically, either at a single pre-defined future date, repeatedly at regular intervals between two pre-defined future dates, or by repeatedly checking a file location for delivery of one or more files. Other automation features include:

- Triggering workflows defined in Unify through the system’s open application programming interface by other external systems and scheduling tools that you may have deployed in its business
- Workflows can also be defined to require review and intervention at key checkpoints by authorized staff. These checkpoints can be conditional so that interaction might be required if predefined thresholds are met, providing an optimal mix of automation and governance
- System dashboards provide a clear indication of what workflows are running, what is scheduled and system load. Individual workflow updates are provided in real-time directly through user interface, charting progress through tasks, with interim deliverables available for inspection
- Graphical displays, along with automated user notifications such as through email, present progress against predetermined milestones and projection of expected completion times. This allows for remediation and serves as invaluable input for future process improvement

Automation with Unify

Enables greater productivity and positions your resources to focus on where they can add the greatest value

**Augment, not replace:** Within insurance, much as we see broadly, automation and technology is viewed as a way to augment human performance and productivity, not replace personnel. Leveraging automation means the repetitive, high manual-effort tasks are done by machines so that your talent can focus on collaborative, value-added analyses and decision making.

<table>
<thead>
<tr>
<th>Category</th>
<th>Insurance Industry</th>
<th>All Industries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduce costs</td>
<td>22%</td>
<td>24%</td>
</tr>
<tr>
<td>Augment human performance &amp; productivity</td>
<td>65%</td>
<td>57%</td>
</tr>
<tr>
<td>Avoid mistakes/ reduce risks</td>
<td>8%</td>
<td>15%</td>
</tr>
<tr>
<td>Other</td>
<td>5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Note: Percentages may not add up to 100% due to rounding
Utilizing Unify, we have created a rate deployment tool to manage workflows around automated deployment of Radar models. Unify manages and documents the testing and approval process of proposed rate changes and delivers new rating algorithms to Radar Live for execution. It notifies users to review the automated testing reports and approve proceeding to the next step. It also stores all test results in Excel format and tracks the process of moving from decision making in Radar Base through to the final live deployment of new rates or rules, all without IT intervention.

For capital modeling to be a value-add, results need to be closer to real-time. Unify will control and provide governance around the derivation and import of parameters, track the parameterizations and scenarios, and process final results into the format you prefer. Automation means when one model finishes running, the next scenario is automatically kickstarted, reducing downtime and allowing more time to analyze results.

Unify creates significant efficiencies in the catastrophe modeling process from automating data cleansing, audit and transformation into the formats necessary to be fed into your catastrophe models, automatically running numerous scenarios and stress tests, to processing the model outputs into useful management information.

Any recurring process can be automated using Unify. It is the only tool built specifically for the insurance industry and supported by insurance experts. It connects disparate systems and automates data flows between them, while providing an overall workflow structure and governance around tracking approvals, inputs used, outputs generated, and time expended. While designed to easily work with Willis Towers Watson software, it also integrates with third-party tools such as Microsoft Excel and AXIS. Unify automates low-complexity/high-effort tasks while pausing for human intervention in highly-complex situations where the interventions add value. Meanwhile, it provides robust governance around human interventions. Once approvals are received, Unify continues to the next step in the process. It does the heavy lifting and allows your resources to focus on higher-return/value-added tasks, which enables more efficient and effective business processes.
It is not just another industry group to us. Every working day, our clients rely on us to bring fresh thinking, insight and perspective to the table. We add value to their business, not only on the big industry trends like InsurTech, customer centricity and shifting demographics, but on fundamental areas like pricing, distribution, capital management and regulation. These are central to effective business management and profitability.

Our vision is to innovate and transform insurance together. No other organization globally is better placed to help our clients succeed than Willis Towers Watson’s ICT team.

Technology and software solutions suite
Modular flexibility to implement the right solution for your business

<table>
<thead>
<tr>
<th>Advanced Analytics, Decision Support, Delivery</th>
<th>Financial and Capital Modeling, Reserving</th>
<th>Business Process Excellence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radar Base Interactive decision support platform</td>
<td>Igloo P&amp;C financial and capital modeling*</td>
<td>Unify Process automation and governance</td>
</tr>
<tr>
<td>Radar Live Real-time analytics, rating engine and rule delivery</td>
<td>ResQ P&amp;C reserving</td>
<td>Data Validator Automated data validation</td>
</tr>
<tr>
<td>Radar Dashboard Interactive dashboarding</td>
<td>RiskAgility FM Life financial modeling*</td>
<td>Willis Towers Watson’s award-winning software:</td>
</tr>
<tr>
<td>Radar Explore / Optimiser Dynamic pricing</td>
<td>RiskAgility EC Life capital modeling*</td>
<td>- is used by over 1,000 insurers</td>
</tr>
<tr>
<td>Emblem Predictive modeling</td>
<td>RiskAgility PM Life proxy modeling*</td>
<td>- is constantly developing to build on a 25 year history of being at the forefront of insurance technology</td>
</tr>
<tr>
<td>Classifier Geographical risk categorization</td>
<td>STAR ESG Economic scenario generator</td>
<td>- can operate as stand-alone solutions or be integrated as elements of a wider systems architecture</td>
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<tr>
<td></td>
<td></td>
<td>- is delivered as desktop and enterprise applications on premises or in the cloud</td>
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</table>

* Can model both P&C and Life business where required

Contact

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