



**INSURANCE SOFTWARE ACTIVITY 2005-2007:
Distribution, Rating/Underwriting/Policy Administration, and Workflow**
Research Report
January 2008

SUMMARY

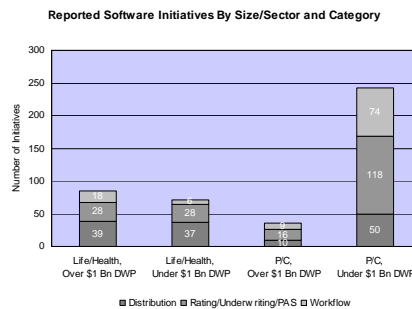
This report provides an overview of recent activities in the complex insurer software market. It analyzes 433 publicly reported initiatives at 335 insurers in the US and Canada, involving 161 software vendors in three categories: distribution, rating/underwriting/policy administration, and workflow. The sections of the report list notable vendors and insurer activities in each functional area for each sector of the industry.

In life/annuity/health, the most activity is in distribution, including innovative areas like mobile and SFA for large companies, with some direct-to-consumer e-business systems among smaller health insurers. Core system activity is primarily in pilots, not replacements, and workflow investments pre-date 2005 among large companies and are limited at smaller ones.

In property/casualty, large companies have not actively embraced vended solutions in distribution or core systems, and most workflow investments pre-date the sample period. But smaller P/C insurers have invested heavily in all three areas, including core system replacement, where more than 25 vendors actively serve the market.

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