

Leveraging Technology as a Business Enabler

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TAL

FST Media Future of Insurance

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Why Sydney





*We protect people
not things*

Background (2014)

Challenges

- Duplicate systems
- Point to Point Solutions (spaghetti)
- Legacy Applications
- Limited Digital / Mobile Presence
- “Business and Technology”
- Delivering Technology Products not Business Solutions

Impact

- Development was complex & duplicated
- IT Costs were increasing
- 3rd Party Products were
 - not fully utilised
 - customised beyond recognition
- Slowing down rather than speeding up
- 80:20 Technology: Customer/Employee

TAL IT Strategy

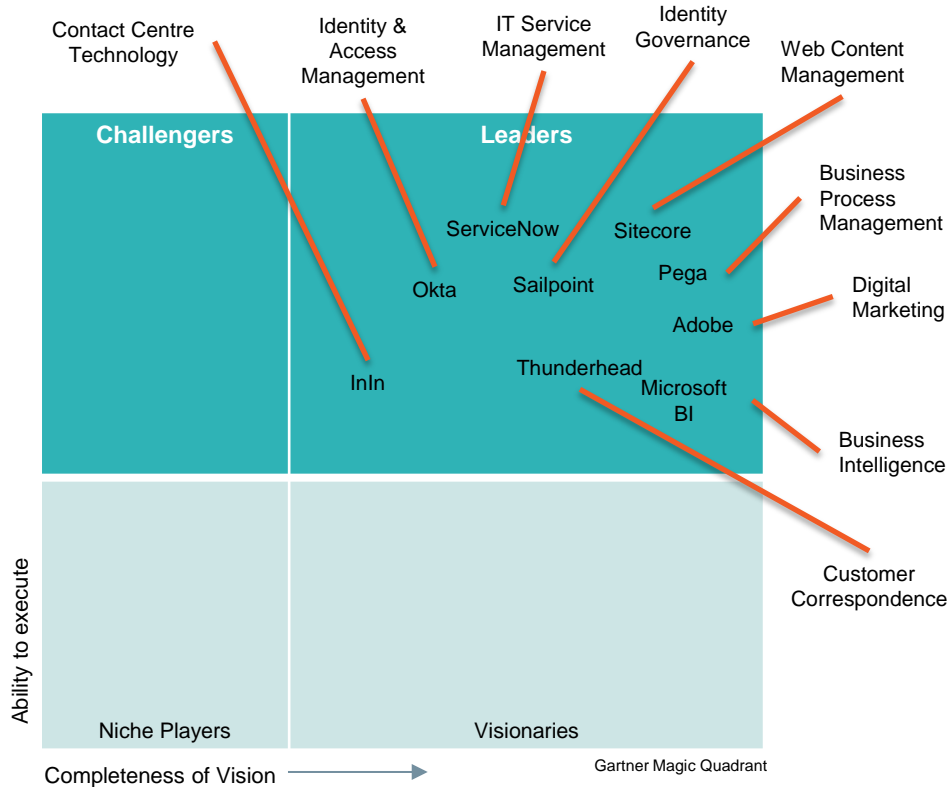
Approach

- Channel to Enterprise
- Service based Architecture (Lasagna)
- Using Industry Standards eg ACORD
- Virtualise every application
- Shared Accountability
- 80:20 - Customer / Technology

Principles

- Customer First
- Maximise re-use of TAL assets
- Minimise Technical Debt
- Minimise Total Cost of Ownership
- Primarily hybrid agile deliveries
- Enable Business Agility

TAL Approach



- Investment in User Design Lab & Team
- Invest in the right partner to implement
- Integrate them within our architecture using services – always
- Investment in ‘R&D’
- Use them for what they are designed
- Use the full capability of those systems
- Push legacy ‘down the stack’
- Delivery execution

Transformation Status

- In the final year of the 3 year transformation
- Strong digital platform now in place
- Over 40 Enterprise Services available and being reused
- Piloting API Gateway for our partners
- Enterprise Data Stores in place
- Designing our new hybrid cloud platform
- Change budget has trebled with more projects delivered on time and on budget
- Customer design embedded in every project
- Accelerating the delivery of change for employees, customers and partners

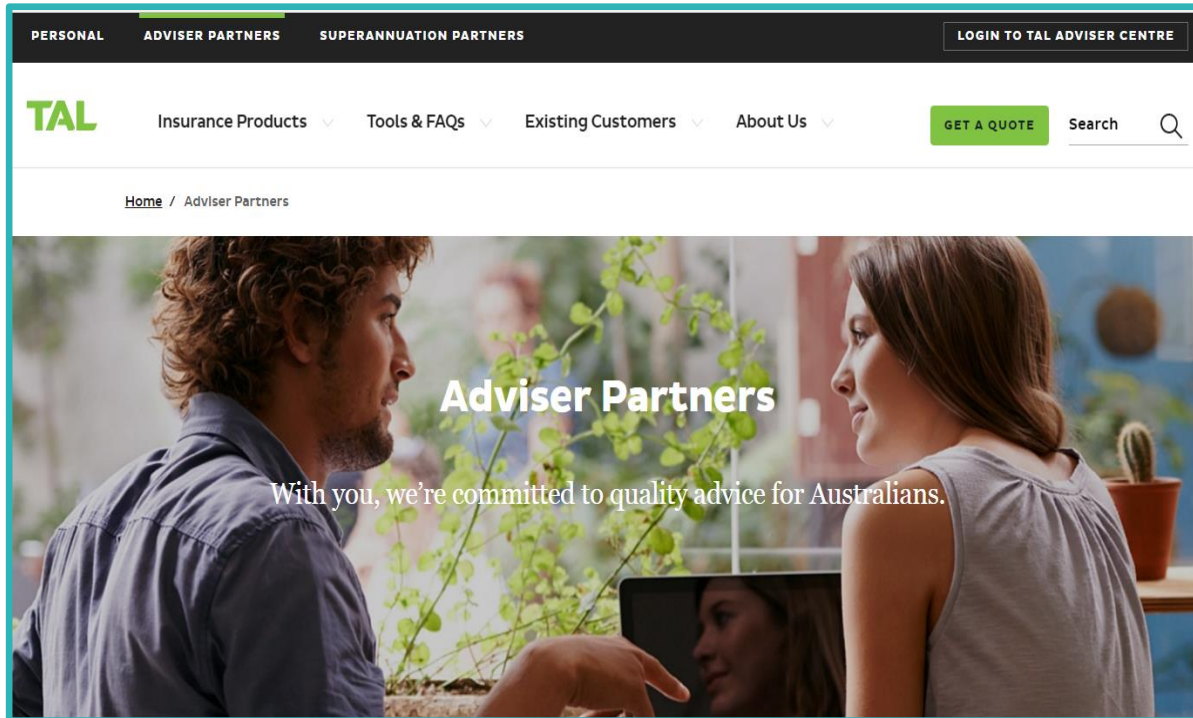
TAL Consumer

The screenshot shows the TAL Consumer website homepage. At the top, there is a navigation bar with links for PERSONAL, ADVISER PARTNERS, SUPERANNUATION PARTNERS, FIND AN ADVISER, CONTACT US, and LOGIN TO MY TAL. Below this is a secondary navigation bar with the TAL logo, Insurance Products, Tools & FAQs, Existing Customers, and About Us. A search bar with a magnifying glass icon and a 'GET A QUOTE' button is also present. The main content area features a large background image of a young girl underwater. Overlaid on this is a white text box with the headline 'Every Australian life is unique' and a sub-headline 'Use CoverBuilder to build an insurance plan that's just as unique as you.' Below this is a 'Learn more' link with a right-pointing arrow. To the right of the main text are two smaller images: one of an elderly man holding a baby, and another of a family jumping into a lake. At the bottom of the page, there are two call-to-action buttons: 'Get a quote' and 'HELP ME CHOOSE' (under the heading 'Help me choose the right cover'), and 'BUILD MY OWN' (under the heading 'I know the cover I need').

Focus

- New Brand Launch
- Focus on Customer from start to finish
- Educational Product Design
- Self Service
- Support Portal 'CRM'
- Multi-channel Customer Engagement

Advisers



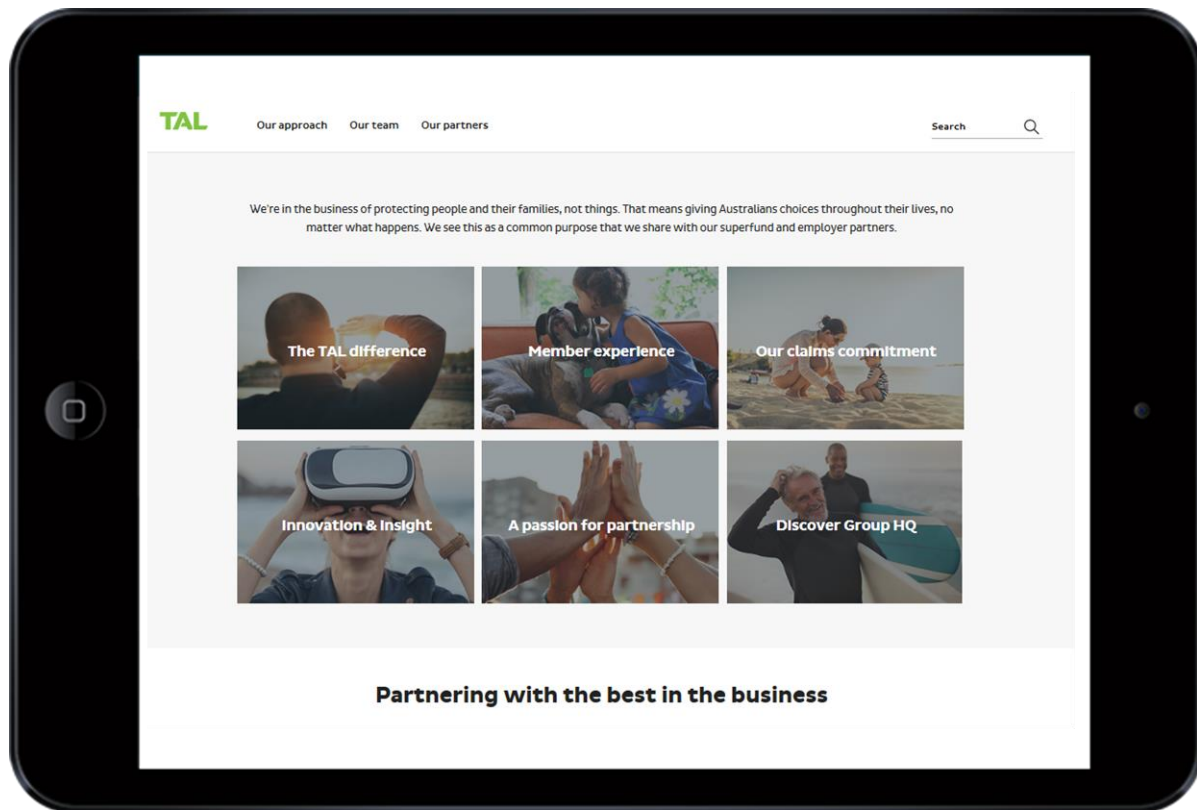
Focus

- TAL Adviser Centre
- Rapid Automation
- TAL Risk Academy
- Dynamics CRM
- Reduce cost to serve
- New Products

Group Partners

Focus

- Group HQ
- New Claims Platform
- Simplified onboarding
- White label Member Portal
- B2B integration with ACORD
- API suite



Innovative Solutions

Secure | https://www.qantasassure.com/life-insurance

My Account

QANTAS ASSURE HEALTH LIFE INCOME TRAVEL WELLNESS Questions? 13 49 60

LIFE PROTECT > LIFE INSURANCE TPD TRAUMA INSURANCE INCOME PROTECTION WHAT IS LIFE INSURANCE FAQS

Life insurance by
Qantas Assure Life Protect
Care beyond the air

You already place enormous trust in Qantas when you fly. Now Qantas Assure brings you Life Protect – smart insurance that helps take care of the life you lead.

GET A QUOTE or help me choose

Focus

- Great Partnership
- Iterative Customer Testing
- Innovative Product Design
- Reuse of white labelling capability and Enterprise Services
- Seamless integration for customers through services
- Customer Insights

Thank You

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