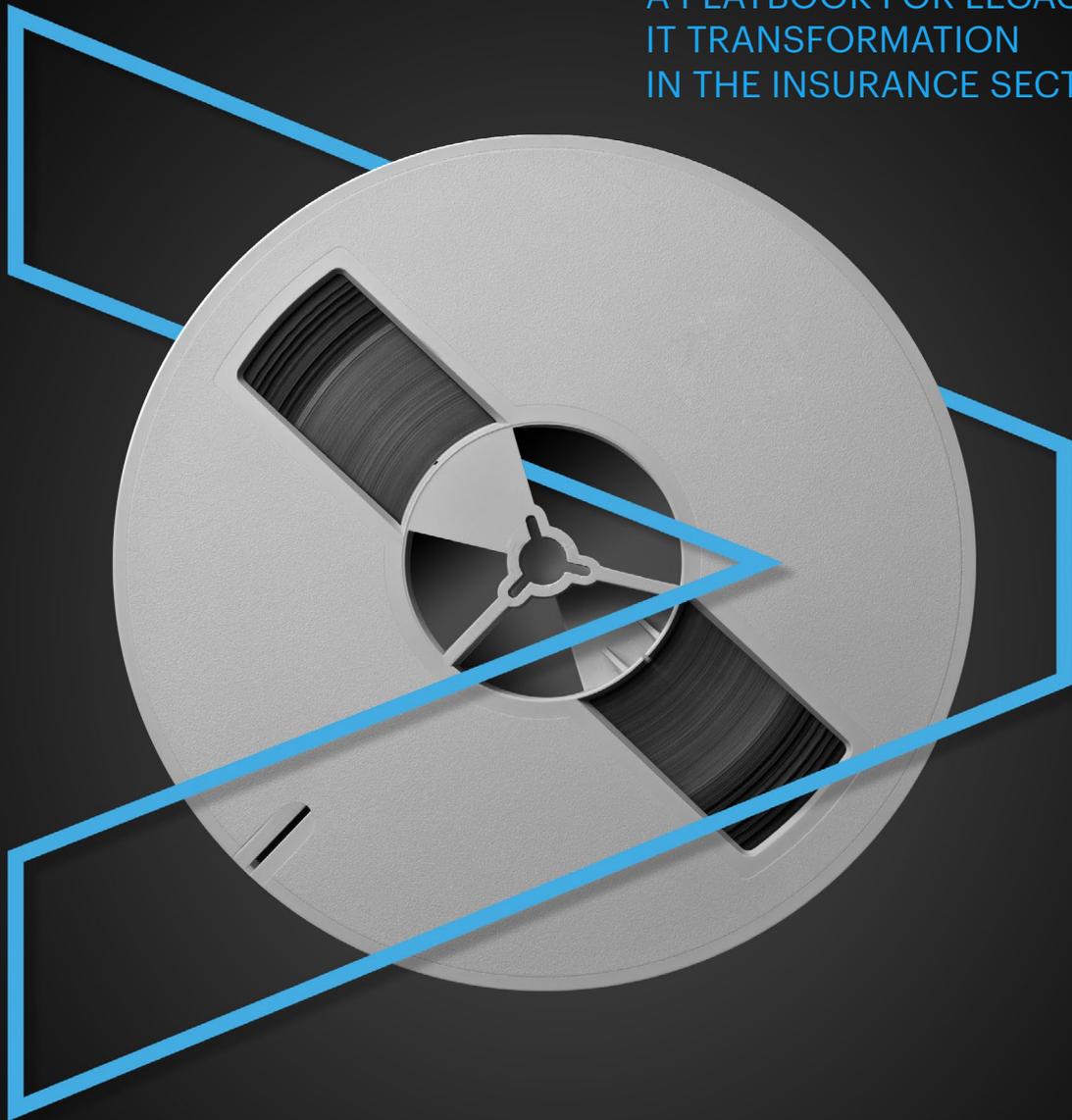


OVERCOMING THE LEGACY TECHNOLOGY TRAP

A PLAYBOOK FOR LEGACY
IT TRANSFORMATION
IN THE INSURANCE SECTOR



RECOGNISING THE LEGACY TECHNOLOGY TRAP

DOES THIS SOUND FAMILIAR?

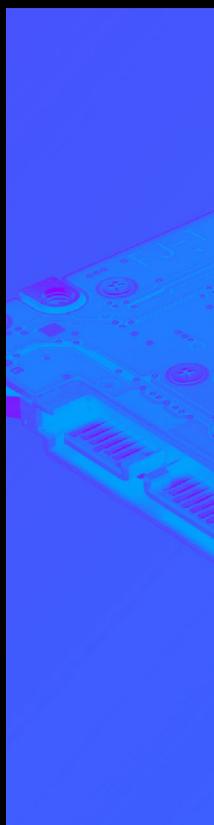
- Your IT systems are inflexible in the face of new business needs...
- Your change organisation takes months (or years) to implement simple change...
- There's a running battle with the business around costs...
- Business stakeholders often begin conversations with 'If only we had the data to add...'
- Out-of-support systems and/or the inability to meet modern data security standards are attracting attention of internal and/or external audit...
- 'Shadow IT' pockets are springing up because the business doesn't believe you can meet its needs...
- The CEO's latest marquee initiative is announced: everyone's excited...but you're thinking 'this will take months or years to implement!'
- Your COO keeps asking you 'Why are we still doing things this way...?'
- 'Keeping the lights on' in IT feels like a full-time job...and that's before business change enters the picture.

IF SO, READ ON. YOU'RE PROBABLY CAUGHT IN THE INSURANCE LEGACY TECHNOLOGY TRAP.

This trap, which we see frequently through our work with insurers worldwide, frustrates operational efficiency and impacts the fight for relevance with customers, brokers and other insurance ecosystem partners. Legacy IT issues are certainly not unique to insurance. But there are specific industry issues that make them particularly challenging to overcome.

A tailored response is therefore essential. Here we examine the issues that often arise when insurers grapple with the 'Legacy Technology Trap'. Conventional approaches may not provide the answers, so we suggest alternative approaches which may help.

“ACCENTURE HAS INVESTED IN TOOLS AND TECHNIQUES TO HELP INSURERS NAVIGATE THE LEGACY TECHNOLOGY TRAP. WE CAN HELP.”



THE ENEMY OF AGILITY...

The Legacy Technology Trap doesn't take hold overnight. And because it grows over an extended period, it can be difficult to spot the symptoms before significant issues arise.

We define it as a situation where 'obsolete or aged technology capabilities hamper an insurance industry participant's agility...and there's no obvious business case for resolution'.

Aged IT estates become inflexible and unresponsive when:

- They contain multiple systems-of-record, which often duplicate the products and services they offer the business
- Applications are poorly understood – either because platforms are old or complex, or only a handful of application experts are familiar with them
- Applications utilise obsolete technologies, or are out of step with business data needs and use cases
- Integration mechanisms are ad-hoc, lack consistency, or are poorly understood.

It's often assumed that legacy exclusively means obsolete IT. Not always. Legacy platforms can be decades old. But they can also be much more recently deployed. Whatever the back-story, you'll know you're dealing with a legacy problem when one or more of the following arises:

AND THE PAIN IT BRINGS

- Platform change is expensive and feels like 'tail wagging dog'. The underlying economics of change are unfavourable – perhaps due to skills shortages, or historic under-investment. Despite best intentions to execute business-led change, efforts soon become bogged down by how systems-of-record behave. Change cannot be implemented without the involvement of deep systems experts, and worse, any changes that do result can be poor replicas of original intentions – sacrificing business value along the way.
- The organisation can't evolve to meet customer expectations. Digital has transformed customers' service expectations. Like every industry, insurance is responding by digitising distribution channels. Legacy estates can struggle to support this.
- Duplication and inefficiency predominate. Legacy technology frequently causes process duplication, with key business capabilities being serviced in different ways on different platforms. This makes it extremely difficult to optimise operational costs without unpicking differences in embedded business processes.
- Regulatory and operational risks are an ongoing management headache. The systems estate is intractable in the face of new regulatory needs, and feels ill-equipped for data security and retention.



THAT'S WHAT THE LEGACY TECHNOLOGY TRAP FEELS LIKE. NOW LET'S TAKE A LOOK AT ITS CAUSES.

MERGERS & ACQUISITIONS AND THE LEGACY TECHNOLOGY TRAP

ONE ROOT CAUSE ABOVE ALL OTHERS CONTRIBUTES TO THE LEGACY TECHNOLOGY TRAP: CORPORATE TRANSACTIONS. THIS IS A PROBLEM BECAUSE MERGERS AND ACQUISITIONS (M&A) ARE INTEGRAL TO THE INSURANCE INDUSTRY'S DNA

Look at recent history. 2015 was a record year for mergers and acquisitions in insurance: over 1,100 transactions with a combined value of around US\$150 billion.

By at least one measure, this made 2015 the largest single year of acquisitions since records began. However, if one trend stood out above all others, it was this: 2015 was the year of the 'super-acquisition'. In all, 33 deals took place with a transaction cost above €500 million; the transaction cost of 24 of these deals exceeded US\$1bn.

This wave of activity may well be considered significant. But it's just the latest phase in an industry that's been driving growth through acquisition since the 1980s. Taking the period since the mid-1990s as a whole, annual acquisition volumes worldwide have averaged 900: and although transaction values have fluctuated, the average value over the period has been around US \$100 billion each year.

In 2015, 92 percent of acquisition targets' operations were in geographies where the acquirer already had operations. Whenever prospective partners seek to merge, there's the inevitable question of operational harmonisation. And it's most pronounced when companies share operations in the same geographies.

Recent research suggests that, following a corporate transaction, insurance businesses generally rate the challenges around IT systems and internal process integration as second only to retaining customers and ensuring their ongoing satisfaction.

Our experience is that this integration usually takes years to complete in large acquisitions. And this may only be a 'best case' prognosis. Consolidation can be so onerous that attempts are abandoned, leaving siloed legacy platforms with unwieldy business processes on top.

Working with some of the largest multinational insurers and broker organisations, we encounter multiple sub-divided 'mini businesses' that have been operating in silos for years.

In specialty insurance, this is typically most pronounced in key systems-of-record. With numerous legacy policy administration, claims and ceded reinsurance processing systems, it's not uncommon to see global multinationals operating enterprise estates with these platform types numbering into the tens.



INSURANCE ACQUISITIONS HAVE AVERAGED 900 A YEAR SINCE THE MID-1990S, WITH AN AVERAGE ANNUAL TRANSACTION VALUE OF OVER US \$100 BILLION

...BUT IT'S NOT JUST AN 'M&A THING'



EVEN IN ORGANISATIONS THAT AREN'T UNDERGOING FUNDAMENTAL CHANGES FROM CORPORATE TRANSACTIONS, OTHER ROOT CAUSES CAN RESULT IN THE LEGACY TECHNOLOGY TRAP TAKING HOLD...



With low investment returns since the early 2000s and an extended soft pricing-cycle, insurers' margins have been squeezed for years. The result? Under-investment in many carriers' enterprise operations. Of necessity, CIO organisations have adopted a 'make do and mend' mentality, increasing the toleration of legacy even as it diminishes their ability to remain relevant.

This mentality doesn't always extend to business-users, however. During IT Strategy engagements, we often encounter 'Shadow IT' pockets – business divisions which, over time, have hired technical team members to develop their own 'home-brew' solutions in the face of what they perceive to be unresponsive CIO organisations.

The emergence of cloud-based software solutions has, if anything, accelerated this trend by improving the accessibility of new platforms and capabilities by removing the need to deploy dedicated infrastructure. The irony is that these 'Shadow' IT units frequently heighten operational complexity, and reduce overall cohesion in the enterprise estate. Today's cutting-edge 'new toy' quickly becomes tomorrow's legacy application if the circumstances surrounding its deployment are uncontrolled.

Another root cause is the evolution of products. Particularly when margins are slim, commoditisation speeds up and insurers can be left with swathes of run-off lines (notably in long-tail lines like liability), which must still be serviced via the platforms in which they're held. Run-off commutation and Part VII transfer of book renewal rights has been one mechanism for managing this. But paradoxically, the very existence of this mechanism actually heightens the legacy problem. For the 'target' organisation, the pace of Part VII transfer may preclude the development of specialisations needed to handle the book effectively. And the simple fact that the book being transferred is deemed 'non-core' by the 'exiter' means it's likely to have slim margins, creating a deterrent for building enhancements in the first place. The Legacy Technology Trap is also the

by-product of a historically-fragmented insurance software market: comparisons of key insurance software provider recommendations for different regions still rarely show points of correlation across regions. Software solutions offering strong differentiation for local markets may well be attractive to gain competitive advantage. But over-localisation – driven by predominance of niche software solutions – only increases the legacy challenge by expanding the breadth of solutions that may be present in an enterprise estate.

And, of course, these platforms don't stay still. Legacy issues can arise because of the influence of vendors and service providers. The predilection for packaged solutions in the insurance sector has meant that without careful selection and management of vendor solutions, today's cutting-edge implementation becomes tomorrow's unsupported application version, leaving a legacy 'pain point' to be.

THE BUSINESS CASE CHALLENGE

MAKING A BUSINESS CASE TO GET OUT OF THE LEGACY TECHNOLOGY TRAP IS TRICKY. WHY?

For many organisations, there's a time when the pain points of the legacy application estate start to outweigh the (perceived) pain points of change. The moment may arise from a major transformational event like a merger, or simply by the realisation that the expense ratio is becoming a burden.

In our experience, this is where things can get difficult. A business case for piecemeal legacy transformation can be difficult to realise based on bottom-up cost savings alone. The incremental cost difference following the replacement of platforms in isolation rarely gives an attractive benefits position when it's based exclusively on total cost of ownership savings.

This is principally because legacy transformation typically involves implementation of a new platform, data migration, and finally, legacy platform decommissioning. These are rarely trivial activities. The complexity tariff of implementation usually means that – unless there are disproportionate costs in maintaining a legacy platform – incremental savings from a new platform are not sufficient, on their own, to make a financial business case.

Making matters worse, because the legacy platforms have typically resided in the estate for years, capitalised expenditure on their deployment may well be fully depreciated. Run-rate costs are therefore likely to be proportionally low. This 'low cost of ownership' perception may be magnified in circumstances where the platforms are not actively enhanced or maintained due to ongoing concerns about the complexity risks associated with change.

PIVOTING TO A BUSINESS-DRIVEN FOCUS IS ESSENTIAL.

We've established that platform-by-platform remediation may not work. Re-orienting the business case with a top-down focus can, however, have a very different outcome. This requires a radically different way of thinking about the enterprise estate: no longer viewing it through how it exists right now, but constructing a vision of how it would look unencumbered by legacy.

An immediate side-effect is that this requires engagement on the enterprise estate (and how it meets the needs of its users) through its users' eyes. This quickly focuses attention on the transformational capabilities needed by business users to ensure execution of the business strategy.

By placing the emphasis on new target capabilities, the business case can start to be built around opportunities for business growth, via new revenue pathways and new target customer segments. There's a fundamentally different tone here: one that requires close engagement with key business sponsors. It's no longer a business case driven from within the IT department. Instead, it becomes a driver of core business strategy; legacy transformation is

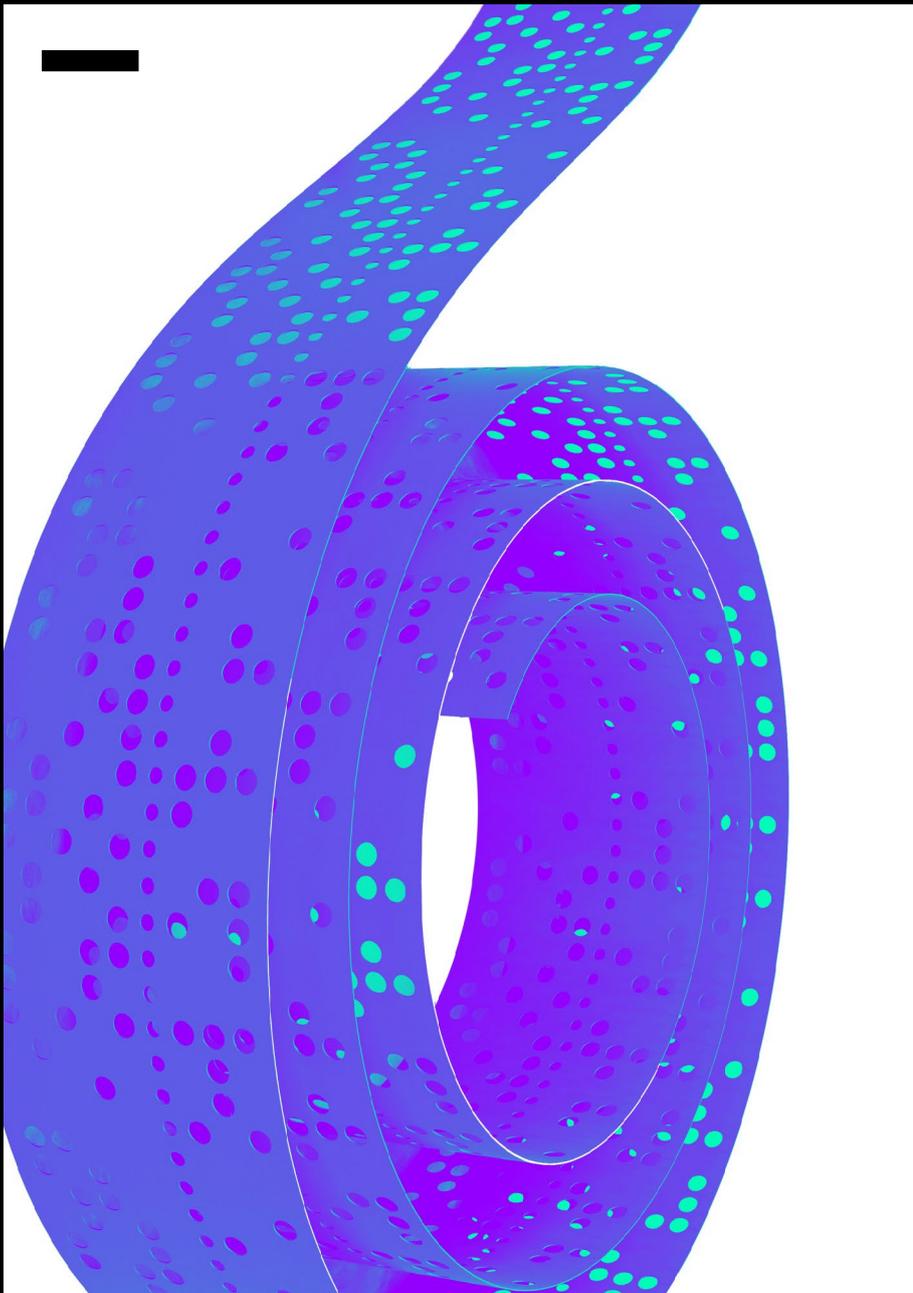
just one component of the 'how'.

In our experience, the 'business-led approach' demands holistic thinking. A compelling vision is required: one that can capture the C-suite's attention and secure their commitment to the journey.

The best answer is only arrived at through considered analysis of the enterprise estate. That's why it's often appropriate to treat legacy rationalisation as an aligned objective in a wider programme of change.

The stimulus may be business-oriented (e.g. a reorganisation of the divisional landscape or an enterprise-wide cost reduction programme), CIO-driven (e.g. a move to a new data-centre or the realisation of a cloud strategy) – or a combination of the two.





LEAVE NO STONE UNTURNED.

So how to arrive at this compelling programme vision? It's essential to re-focus the business case to satisfy needs at the intersection between business and IT strategy. Accenture Strategy and Consulting can combine with your own teams to help achieve this goal.

We provide capabilities and frameworks that focus on getting the most out of the business case. A key step in this journey is working out how current (and future) products will be serviced in the target enterprise estate.

Accenture's insurance 'Rationalisation Radar' framework is focused on driving the difficult decisions about product management on the target estate. This approach has been designed to pinpoint where the value lies with each product set, and how it can be serviced in future.

With the product rationalisation strategy completed, the focus can turn to the business case for change. Here, Accenture's High Performance Business Case Framework for Insurance can be key. Based on our experience, we've codified and inventoried the principal tangible and intangible benefits of insurance

transformation programmes. As noted earlier, the cost savings associated with removal of legacy platforms may not, on their own, be enough to make the change compelling. It will often come down to the intangibles: our research and toolkits bring heuristics for highlighting measurable financial outcomes from intangibles that may ultimately decide whether a business case flies or not. We also bring tools to assist in the measurement and realisation of the business case once the change programme's underway.

Lastly, there's the question of what the solution to the legacy problem looks like. Not all legacy platforms are equal – in terms of business relevance and shareholder value. It's not uncommon in our experience to use different tactics per platform – or group of platforms – to achieve the outcome of rationalisation.

For some, the answer will involve migration and decommissioning. But there are other approaches.

Landing at the right combination is a function of engaging carefully with business stakeholders, and applying a healthy degree of judgement.

Accenture brings tools and capabilities to support this process. On previous legacy transformation engagements, we've used some or all of the following approaches:

- Retaining legacy platforms, with front-end re-theming, utilising tools, accelerators and assets developed by Accenture Digital
- Sunsetting application/s (when there's no case for business value through transformation) and using our proprietary Accenture Delivery Method for application decommissioning
- Re-implementation using application experts from Accenture Technology and our global alliances programme for specific target platform/s
- Re-platforming (porting to drive reduced cost of ownership via a rationalised hardware footprint) using assets and capabilities developed by Accenture's Application Modernisation Factory.

LEVERAGING EXPERIENCE AND SCALE

INDUSTRIALISATION IS KEY

Industrialisation can significantly enhance legacy transformations. It has four key elements. The first is a function of ‘taking it from the top’: applying a top-down approach to legacy transformation. Because the initiative charged with remediating legacy is typically acting on a wider sub-set of the enterprise, there’s greater opportunity to achieve economies of scale during execution.

We find that putting in place common programme capabilities – which can execute across a number of initiatives to deliver, for example, testing, key solution components and solution architecture – can drive a more attractive cost-to-serve across an entire programme.

The second element is the use of offshore and nearshore capabilities. As well as driving effective cost-to-serve in legacy transformations, Accenture’s Global Delivery Network also enables round-the-clock execution to optimise and accelerate programme schedules.

Having a team spread across geographies can exacerbate execution complexity. Rigorous programme control is essential, to provide ongoing clarity for teams in remote locations on how to execute effectively. Accenture’s proprietary Delivery Methods drive control and provide a common grammar for execution. These Methods – honed over many years – can support clients’ legacy transformation journeys.

We have Methods specifically tailored for

Application Modernisation (used for re-platforming, language migration and decommissioning), Data Migration (covering data transformation, reconciliation and execution of migration events) and P&C Software (focused on the deployment and configuration of target new policy, claims and billing solutions).

Last, in our experience, every legacy transformation includes elements of data migration. This is notoriously difficult to deliver predictably because it:

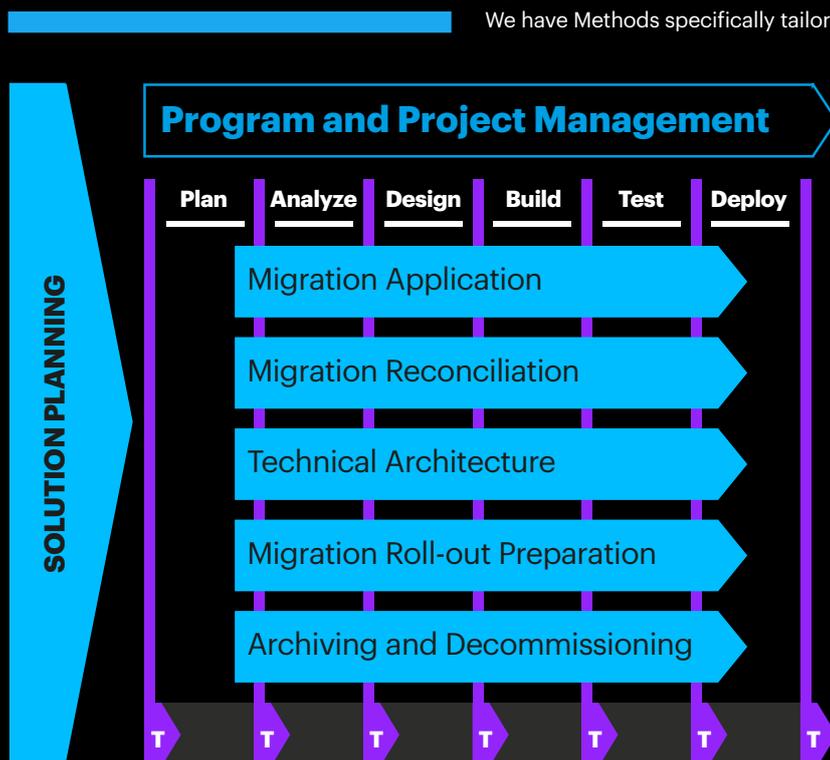
- (i) usually relies on the knowledge of a small number of legacy system experts
- (ii) must resolve historic data cleanliness issues which, in the case of legacy systems, can be numerous and not understood
- (iii) is seldom a ‘habitual’ activity, meaning skills are not readily available in-house

To help solve these problems, Accenture has developed specific capabilities to drive more predictable migration.

Accenture’s Insurance Data Migration Factory (IDMF) was developed to improve predictability around migration. Our 70 migration specialists have executed over 100 migrations in the 16 years since the IDMF was launched. We’ve migrated over 70 million policies and accounts, saving an average 40 percent on typical migration delivery costs. ISO27001 and PCI data security standards-compliant, the IDMF achieves these results by using:

- (i) Tools to automate development of a migration utility (ensuring that the design of a migration utility and its realisation remain in-line)
- (ii) Tools and processes to support foresight and early resolution of data quality issues
- (iii) A durable migration reconciliation framework, built alongside the migration utility to assure quality throughout the conversion process
- (iv) Estimators, drawing on the IDMF’s extensive experience to calibrate and continually assess and refine migration complexity

And, of course, these platforms don’t stay still. Legacy issues can arise because of the influence of vendors and service providers.



GETTING SMART WITH MIGRATION

ACCENTURE'S UNIQUE TOOLSET CAN DRIVE SIGNIFICANT SAVINGS IN MIGRATION COSTS.

A vital element in tuning the business case is 'getting smart with migration': most migrations are complex, and any mechanisms that enable this complexity to be reduced can often determine whether a business case works or not.

Accenture has developed 'decision trees' to support assessments of large legacy decommissioning programmes. These enable us – and our insurance clients – to 'get smart' with migration. The process works in two phases. First, each legacy platform is assessed to establish key characteristics and pattern match to one of our off-the-shelf migration patterns. This drives clarity on 'big ticket' rationalisation items, as well as identifying 'edge cases' where a business case might fall down.

Next, further analysis is carried out to refine each platform estimate, with deep dives into the nuances of the legacy data and platform in question. Drawing on IDMF experience, Accenture has pinpointed the core criteria that lead to changes in overall migration complexity.

These modifiers – combined with dialogue on specific challenges and needs which may be unique to either the platforms themselves or the overall business context – enable the rationalisation programme plan to be finalised.

We've also developed some unique assets for the P&C insurance domain. 'Migration Components', our intelligent archiving solution, is a prime example. Specifically designed to address the challenges of long-tail specialty, this provides storage of

contracts and other business records in a fully configurable environment. Our clients use it to preserve the 'look and feel' of legacy data in a modern, search engine-driven web application.

Key benefits from the approach Migration Components solution include:

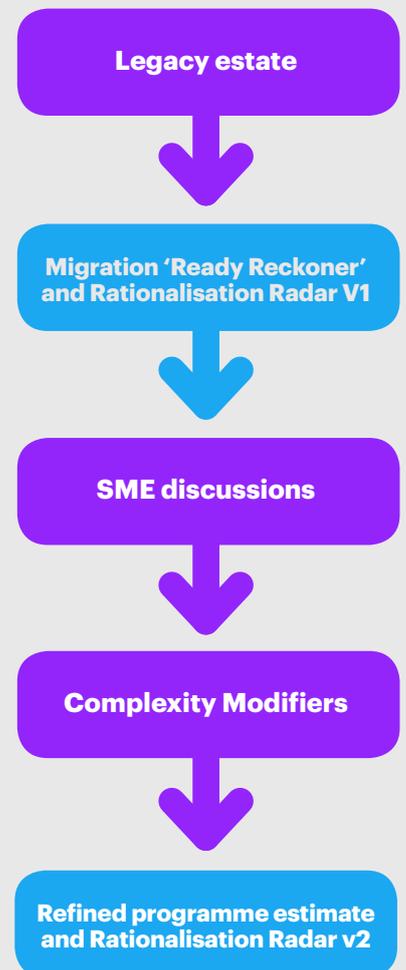
- (i) All relevant business data can be migrated into the intelligent archive, ensuring compliance objectives are met.
- (ii) Segregation of contextual data from 'core transactional' processing data via the innovative 'reactivation' solution results in reduced migration costs.
- (iii) A powerful Enterprise Search capability improves business user access to legacy data, and smoothes the legacy decommissioning journey by providing a 'one-stop shop' for locating data.
- (iv) Strategic line-of-business platforms don't need to be 'polluted' with large volumes of data (which may require infrequent access or transactional processing).
- (v) Flexibility of deployment approach, with the ability to install as a cloud-based or on-premise solution.

The Migration Components platform has been developed to interact seamlessly with migrations performed by our IDMF teams. This means the benefits of both approaches can be leveraged together, reducing per-system migration costs by up to 80 percent in some cases.

MIGRATION COMPONENTS: BENEFITS AT-A-GLANCE

- Powerful Enterprise Search capability
- Segregation of core and non-core data-sets
- Highly configurable archive solution
- Flexible deployment options
- Savings of 60-80% on traditional migration approaches

HONING MIGRATION ESTIMATES IS A KEY STEP IN THE JOURNEY





DECOM-MISSIONING LEGACY APPLICATIONS

NOT JUST A CASE OF 'THROWING IT IN THE SKIP'...

Let's wind the clock forward. The legacy transformation programme is nearing its conclusion. All the various techniques above have been used to optimise the business case and subsequent programme execution. All that remains to realise the benefits and complete the journey is to throw the legacy platforms 'into the skip', right? Wrong.

Our experience suggests that, for most legacy applications, a series of steps must be taken to safely decommission them. And we've developed a blueprint to support this journey.

Our Delivery Method for Decommissioning provides a playbook for upfront due diligence, as well as development of the decommissioning activity plan and monitoring it to completion.

This minimises the risk of unintended consequences once decommissioning is completed. We embed this into legacy transformation programmes and can supply dedicated practitioners to oversee decommissioning activities in a controlled manner.

Specific technical challenges may need to be overcome along the way. The legacy platform may contain representations of policy or claims documentation which are not easily portable: perhaps they're dynamically retrieved and displayed via custom application screens in the legacy solution.

To decommission, tools may be needed to extract these records and convert them into a more ubiquitous format. Accenture's Legacy Document Generation Utility provides precisely this capability, allowing embedded records to be converted into PDF facsimiles, which can be stored on a modern file system structure or in an off-the-shelf document management system. Migration Components could be used in this scenario to search for the re-generated data records, or even host them.

What about 'super user' and ad hoc legacy platform capabilities? Many legacy systems contain solutions allowing system administrators – or key business users – to generate ad hoc reports. Over time, these reports may become embedded into core policy administration or claims-handling processes. Accenture uses discovery techniques to isolate these use cases and develop appropriate decommissioning responses. Techniques range from building dedicated data marts (to mimic legacy application capabilities) to re-engineering any business processes that depend upon the legacy artefacts.

A third consideration is cataloguing and managing the application's data footprint. Instead of residing within a single location, it may well be dispersed across the enterprise estate. The logical decommissioning of an application may therefore require activities to be executed against a number of physical systems. It might, for example, be expedient to maintain excerpts or copies of key legacy system reference data (e.g. legacy business categorisation structures or rating factors used in underwriting).

It may also be necessary to 'reverse' the decommissioning. From a business-as-usual standpoint, the removal of a legacy platform may be acceptable, but access to the snapshotted data can still be needed to meet an e-discovery request or audit requirement. Mechanisms may therefore be needed to prove the ability to restore and access legacy data stores. This can be problematic if dedicated hardware (or the application platform underpinning a legacy application) is part of the decommissioning objective. In this instance, an emulation strategy may be required – allowing application data to be restored to a pre-conceived 'appliance' for certain business scenarios. Proving the emulation techniques are fit-for-purpose is an important element of proving the decommissioning strategy itself.

LEARNING FROM EXPERIENCE

YOUR TRANSFORMATION PROGRAMME'S OVER AND THE LEGACY TECHNOLOGY TRAP IS ERADICATED. HOW DO YOU MAKE SURE IT DOESN'T RECUR?

Future change investment must be directed effectively to reduce the risk of a 'new legacy' problem arising. Modified behaviours need to be built into the governance of change planning and enterprise architecture to ensure new-found maturity in this domain.

Once again, Accenture can help by implementing new models of change planning based on our Investment Portfolio Management Model (IPMM) and framework.

We have used this in global insurers to change the nature of the dialogue on change-planning, driving up the maturity of the dialogue to drive greater focus on and alignment to business strategic goals.

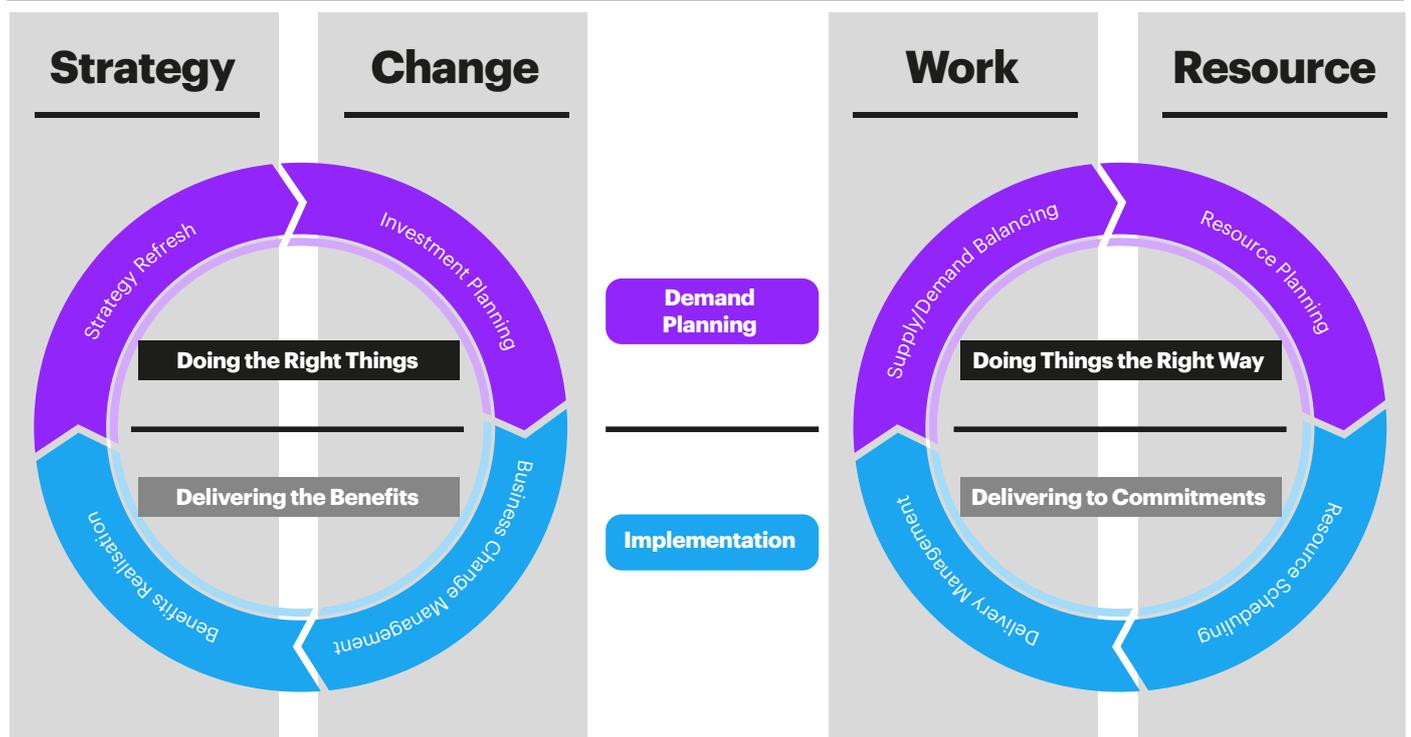
IPMM provides the playbook for this by:

- Resetting the approach to change-planning across the organisation
- Increasing the degree of collaborative dialogue with line-of-business teams to improve the quality of needs analysis
- Providing toolkits to better score and qualify future business benefit from proposed initiatives, enabling triage of demand and better alignment to supply in the change organisation

- Increasing rigour in prioritisation and delivery of business outcomes in the change portfolio, and
- Ensuring appropriate strategic consideration is given to key CIO objectives – such as avoiding accumulation of future legacy 'debt'.

This last point is critical. As the maturity of the dialogue with key business stakeholders increases, it elevates the legitimacy of concerns that the CIO organisation voices related to technical debt. A new 'virtuous circle' comes to exist: technical debt becomes an integral factor in the evaluation of change activities, no longer relegated to the background. And business representatives become active stakeholders in the enterprise estate, rather than mere users of it.

Accenture's Investment Portfolio Management Model



WHAT'S NEXT?

We expect the Legacy Technology Trap to be a prevalent and persistent feature of the insurance landscape for the foreseeable future.

But it's a challenge that can be overcome. With the right level of focus in the organisation – and careful selection of the best tools and techniques for managing the journey – it's possible to remove the pain-points and discover new-found business agility.

If you're considering embarking on this journey, we're here to help.

To discuss legacy rationalisation, Accenture's IDMF, Migration Components or any other topic related to this point of view, please contact:

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Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions – underpinned by the world's largest delivery network – Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With approximately 373,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives.

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