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Multichannel Sales Solutions & The **Opportunities** and **Challenges** Ahead

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Multichannel Sales Solutions & The Opportunities and Challenges Ahead

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Introduction

The 21st century insurance sector is in a state of transition unlike any seen previously in the history of this critical industry. Market consolidation appears to be the new norm as reflected in significant reductions in the number of Brokers and insurance entities.

The simultaneous entry into the insurance industry by newcomers such as financial institutions, supermarket chains and even automotive giants is yet another contributing factor to the changing landscape of the industry in its entirety.

Today, insurance providers have, except in rare niche situations, expanded beyond historical borders while sector segmentation and domain exclusivity have been all but eliminated. To succeed, insurance providers must be innovative and focus on the development of personalized insurance products while maintaining strict internal cost controls.

Cost control management of new customer acquisitions and sales network efficiencies are clear-cut priorities. In addition, with the unprecedented growth and increasing sophistication of the Internet, strategic implementation of innovative web-based technologies is an absolute necessity in order to optimize product awareness, complement existing product information channels, and secure online sales.

In an increasingly competitive global insurance marketplace which is characterized by the emergence of new distribution channels and state-of-the-art information technology tools, the competitive mandate will play a pivotal role in:

- Streamlining the sales process
- Accelerating product launch timelines
- Increasing sales effectiveness
- Personalizing products and services to individual customer expectations

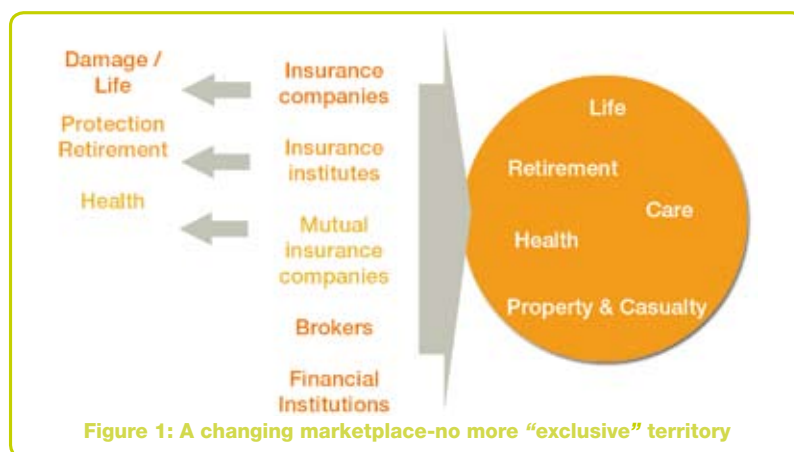
The Insurance Sector

History

Historically, smaller insurance companies offered a limited range of specialized insurance products. As product demand evolved, a select few larger companies dominated the industry.

Each of the large companies specialized in specific product segments: insurance companies specialized in life and damage insurance; insurance institutes provided protection and retirement pension planning while mutual insurance concerns specialized in Health Insurance.

In the 1990's this historical product segmentation model began to unravel as each of the industry groups began to encroach on the other's formerly "exclusive" territory. The primary cause for this major shift in the marketplace can be attributed to research, which indicated that annuities



for extended coverage through-to and beyond retirement, and health insurance were the highest performing products in the industry and would continue to be industry mainstays.

The Health Insurance segment, for instance, continues to be the only sector to have continuous growth through to the present. It is important to note that Insurance companies began to focus strongly on this market segment with the result that Mutual Insurance companies quickly

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diversified into personal health and life coverage as well as property and casualty insurance.

Last to move into the emerging free-for-all activity of consumer driven business were the financial institutions which now offer a wider array of insurance products.

Product Diversification

The growth, development and expansion of product services and the need for optimum customer/provider relationships are driving insurers to create even more advanced product diversification.

Today's insurance customer in the US, which basically includes the well profiled vastly underserved market, maintains two insurance products on average, while financial institution customers have as many as eight financial products including, Life Insurance (Whole Life), Term Insurance, Cancer coverage, Annuities for investment, Long Term Care, Disability, Home and Auto and Personal Liability, to name several. The near-term challenge is to increase sales or contracts per individual customer to the "multi-holder" level through the provision of customized products and an increase in brand loyalty.

Mutual insurance companies focus primarily on health insurance and, more recently, have expanded into property and casualty products as well as private personal health policies.

This necessitates the expansion of sales through cross-selling of additional products and the development of new product services. Such diversification will lead to expansion of sales opportunities. The result will be a wider and more varied product selection that will meet the unique needs of individual customers, thereby creating growing demand and allegiance to specific insurance providers.

An Informed Customer is a Loyal Customer

Customers want to be fully informed. This is reflected in statistics that reveal a 40% per annum increase in visits to insurer, broker and insurance related websites in 2006. The more knowledgeable a prospect is, the greater concern they will have about specifics regarding health, retirement and insurance planning. As in many sectors, the growth of the Internet has led to an abundance of information on the insurance industry, some trivial, some reliable.

The prospect, of course, has access to comparative tools unlike any known before. The result is that customers are more educated and more demanding in terms of guarantees and service/product offerings.

The adoption of more diverse individualized product offerings is critical in this new and challenging “virtual” market environment.

A Highly Competitive Environment

US Insurance Market

United States, 2008 Net Premiums: \$1.1 trillion

	Market shares	Revenue
Life and Health Insurance	59%	\$628 billion
Property and Casualty	41%	\$441 billion

Source : Insurance Information Institute

The majority of insurance markets, whether consumer or corporately driven, are becoming increasingly competitive. Many more senior Insurance executives are now talking about and expanding on how to grow their personal business and companies. This is a positive sign and distinct shift from one year ago. Yet so many North American consumers are living close to the edge and require the insurance products to protect them against the risks they face.

Essentially, the changes, as a result of this economic crisis, are likely to be long lasting as opposed to those that are short term. The health insurance market appears to be the final frontier, and consumer behaviour trends indicate that consumers will revert back to their old habits; however changes in Insurance regulations on the horizon, and particularly coming out of this financial crisis, will influence the Insurance Industry in the future. This could be lasting and significant.

While mutual insurance companies may have maintained a significant edge for decades, competitors from various sectors now challenge for leadership in this sector; given a new playing field and solid momentum

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to redefine their distribution strategies and again reach out to vastly underserved market: those with little if no insurance coverage.

Online chat is also becoming a solution for prospects that have questions. These are potential clients that are reluctant to pick up the phone and call an Insurance Representative. Many large companies have spent millions to develop online chat software to assist in marketing to new and existing customers. In this fast and increasingly competitive environment, the Insurance Companies are making every effort to compete, but also differentiate from each other.

“In addition, burgeoning online and direct sales insurance distribution channels are also showing favorable results, exacerbating pressure on price ranges, profits and traditional networks. In fact some experts suggest that by 2011 up to 90% of insurance (Life, Term, Home and Auto) could be purchased online.”

Source : Desmaris, J. (2009, July) *Who's Buying Online?* Insurance News Net

The greatest impact of this elevated competition is being measured in the following critical areas of competition for market share:

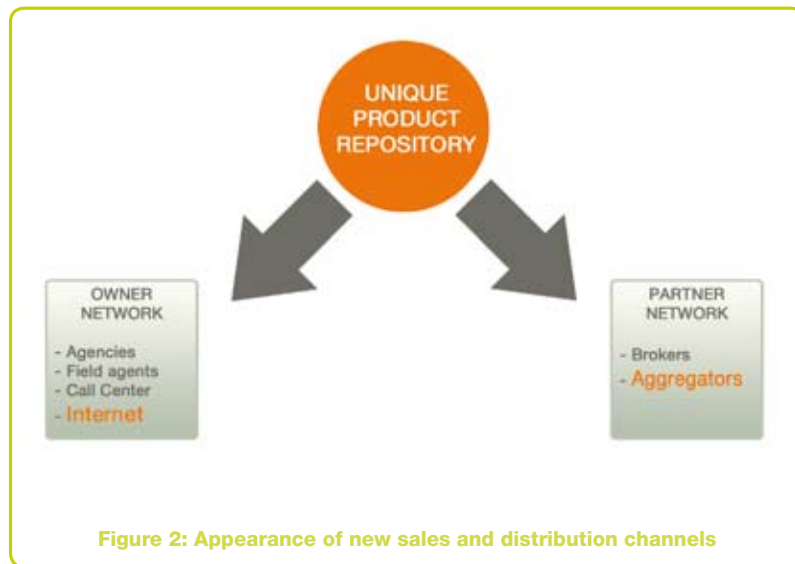
- Competitive pricing
- The demand for new services
- Increased knowledge through powerful information systems which enables the insurance industry to be well informed of the profile of their customers
- Customer loyalty and brand awareness is a distinct and measurable factor
- Cost controls and technical risks
- Operational efficiency of back office processes to continually reduce management costs
- The cost of securing a new client or retaining an existing client has shrunk marginally given consumer trends

Developing New Sales Channels

The recent appearance of new sales and distribution channels are forcing insurance companies and networks to review historical operating processes.

The Internet is not only affecting personal insurance sales, it is having a serious impact on distribution, independent and corporate producers, career agents and partnership networks.

For example, during the period of 2004 and 2007, for the first time the number of independent producers (sales representatives) went down, in fact by 7%. For several years prior it was seen as 'potentially' happening, however it has now been recognized. Sales capacity is actually affected to grow sales, and recruitment may be on a slight upward trend (as of this writing) due to a weak labour market, however it is at best marginal.



The vast majority of insurance companies are now using e-business, whether Institutional, Mutuals, Corporate health carriers, Worksite Employee Insurers, and Financial Institutions including Merchant Banks. Today, essentially all insurance company websites whether corporate or aggregator, implement and update online a multitude of products and underwriting services as part of their expanded online business services.

Also, easy payment processes and continued subscription services are extended not only for their existing base of clients, but also for potential new clients. Corporate branding and awareness programs are now extended in a competitive Internet market place and promotional Internet marketing campaigns are further increasing awareness of Insurance Corporations and new insurance products.

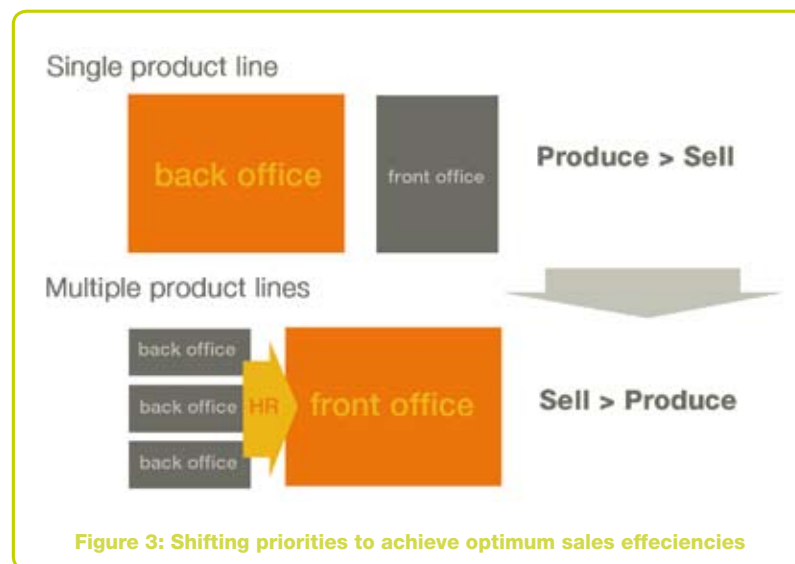
A typical customer therefore can begin the product acquisition process by searching the insurers' website and requesting an online quote, followed up with a phone contact for more information, and finally a meeting with the insurer or agent to finalize a contract.

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It is therefore critical that that continuity in product service offerings are current, consistent and meet the needs of customers and above all, the customers' expectations across all sales channels.

Customer Relationships are Key

Insurance companies are slowly shifting their priorities from improved productivity, particularly as regards low added-value activities, to achieving optimum sales network efficiencies. This is reflected in reduced emphasis on back-office administrative positions to increased stress on front office sales and client focused positions which create added value.



Sales forces have become increasingly more important but they require back-end support.

Streamlining of the sales process results in:

- Increased productivity for agents and brokers
- Increased support for product and service development centers.

Managing Emerging Challenges

Understanding the evolution of customer expectations

As in most markets, customers are becoming more sophisticated and more demanding. This places the onus on service providers to anticipate existing needs and offer both new and existing products that meet their customers' expectations.

In any face-to-face customer meeting, Insurance Representatives must be prepared to listen to and confirm the customer's needs. The key to managing these meetings effectively is a structured questionnaire. A well-designed questionnaire will efficiently direct customers towards the best product for their needs.

This tool also ensures accurate information capture, a proven success factor in CRM initiatives.

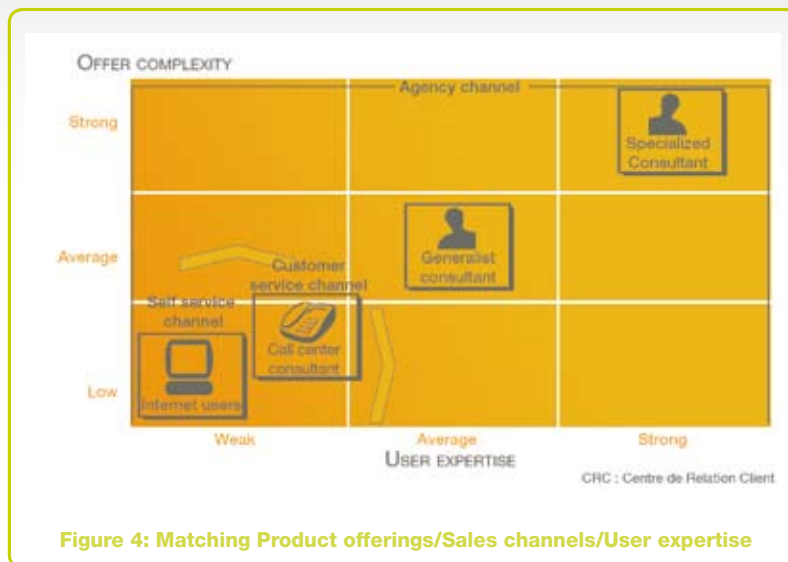
Defining a Multichannel Strategy

The insurance industry has seen the emergence of new competitors and new sales channels. To succeed, insurance companies must differentiate themselves through innovation other than competitive pricing alone. In search of innovation, insurance companies must ensure their innovative measures include go-to-market strategies and the consistent upgrading of information technologies. Successful suppliers will also explore other service and product features beyond these categories.

“Why is price differentiation not enough? In 2009, 87% of polled Internet users preferred subscribing to insurance contracts with a well-known established Company, rather than a low cost competitor.”

Source : Assurland, August 2009

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Today, the Internet and other platforms allow both customer and suppliers to define new product and services specific to their needs. At the same time, these platforms allow easy price comparative shopping across supplier offerings. Finding a harmonious blend of supplier service, sales channels and product offerings is key to a successful multichannel sales strategy.

Improving Productivity

In the face of new challenges, insurers must address ways and means to improve their own productivity. In the previous section, new technology was identified as an important tool for new product packaging/definition for customers and partners alike.

Insurers must promote the Internet for two reasons. First as a marketing/sales tool to attract and capture computer-savvy customers (these customers amounted to one in ten sales in 2009). Secondly, the Internet is a productivity tool that can substantially reduce the LTO (Lead to Order) time and the effort inherent in any insurance sale.

Sales

Selling tools offer agents, on-line consultants and call center representatives the information and guidance in formulating and

explaining new or customized products. Once a client's needs are defined, the insurance requirements can be customized and reduced to a single document to be presented and discussed.

Marketing

When new offers are introduced, there is a significant reduction in the "Time to Market" through the use of new and collaborative technology, therefore eliminating unnecessary paper production, training and processing.

However, to leverage the technology effectively, insurance companies must carefully define the characteristics and expectations of specific customer demographic groups.

Targeted Solutions

User groups and expectations

Before developing a targeted solution, it is important to know the specific needs of internal (sales and marketing) and external (partners and customers) users. Both groups expect simple, efficient and innovative offerings.

Internal Users

Insurance sales agents and representatives need access to both product and customer information. Easy access to this information ensures that key data is available for creating policies. Equally important is that access to this information ensures that customer solutions are completed consistent with imbedded corporate guidelines and practices. Being able to present this information during a customer meeting allows the consultant to quickly adjust to additional customer expectation. While the technology adds to the credibility of the consultant, training on using it effectively is essential.

Call center consultants have the same needs as the sales force, but require continued expertise in navigating their incoming and outgoing contact lists. Outsource operators must be well trained and supported by automated sales and processing tools.

External Users

Partner/Brokers expect insurers to provide transparent access to the same offer and service information as the sales force. They must also be provided with detailed support to ensure that they are equipped with complete product knowledge to ensure sales and expanded distribution so that continued profits can be realized.

Internet users (customers and prospects) require detailed information as well as the flexibility to customize offers and explore “what-if” scenarios. It is essential that solutions be customized to their specific needs. The background processing application must also be “bullet-proof” – robust enough to handle unusual requests, network problems and security issues. Customers also look for consistency across channels – whether they are referring to the Internet, telephone, mail-based correspondence or face-to-face meetings with representatives.

Market Segments

The following segments have been identified for the private personal insurance market:

- Individuals
- Enterprises
 - Small business
 - Sole proprietorship
 - Limited partnerships
 - Privately held corporations
 - Large Corporations

Corporations typically have a long selling cycle, often as part of a call for tender as part of a larger proposal/call requiring a customized solution specific to that organization.

Under these circumstances, Guided Selling tools do not provide leverage for the sales force.

For smaller sub-segments, Guided Selling tools can provide excellent leverage for consultants during the sales process, especially for complex deals.

Transactions for these market segments are characterized by short sales cycles, requiring “live” responses to customer expectations.

This market segment is also likely to use Internet tools for research, quotes and on-line applications. It is logical and advantageous for these groups to use common models, settings and databases.

Targeted Solutions

Information system urbanization

Overview

The goals for IS (Information Systems) urbanization are:

- Support of business strategy with optimized costs, quality and time
- Improved responsiveness

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- Identification of and investment in added-value products and services
- Controlling IT costs and maximizing ROI (Return on Investment)

An Urbanized information System (UIS) is characterized by:

- **Sub-system Divisions**

The sub-systems are referred to as Business Blocks that cover all company business and activities. Each block is unique and embedded in the total information system

- **Interconnectivity** of incoming and outgoing communication protocols between Business Blocks linked in processing chains.
- **Capacity to connect or disconnect from business functions** depending on specific business needs. For example, certain business functions maybe excluded (i.e. Finance) for sharing with partners.

A UIS is characterized by:

- **Agility.** The capacity and flexibility to isolate some of its components to improve local performance as well as to add components without affecting the system as a whole.
- **Pooling capacity.** The ability to share, delegate or outsource parts of the information system to optimize resources and savings.

Mapping of IS Personal Insurance

The first and most critical step when launching an IS personal insurance system is the installation of data repositories.

A data repository can:

- Reduce synchronization and data reliability issues, shared by factorized data and treatments
- Prevent “wild” fragmenting of the information system, often responsible for repeated tasks and errors
- Provide information consistency across functional areas through common data sharing

The success of the system can only be achieved if the system is designed and implemented with a single repository to avoid error or duplication. Subsequently, current data sharing and processing will be done through the links between additional and separate repositories if

those existing cannot be consolidated.

At the heart of an Information System there are three core data repositories:

- **Individual Repository**
- **Product Repository**
- **Policy Repository**

The Product Repository is key in that it contains the guidelines definition of product and supports the selling techniques for the agents and brokers to better develop their sales and distribution efforts to maximize success.

Creating the Product Repository

If customer understanding is the first step towards a sale, then the product information must be easy to present and understand. It must also be attractive, competitive and flexible to customer requirements.

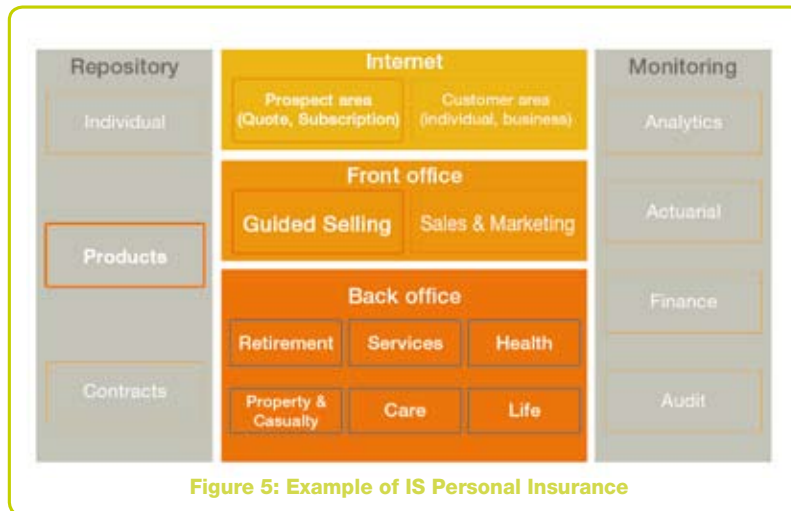
In many insurance information systems several product repositories coexist. Such product overlap can cause errors as well as create issues regarding continuous maintenance and deployment costs.

Implementing a single unified Product Repository presents an opportunity to standardize product nomenclature and structure, thus allowing consistent linking with other repositories. It also presents a rare opportunity to unify sales approaches, vocabulary and procedures.

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An 'industry standard' repository is the prerequisite for

- Development of network efficiencies
- Rapid deployment of new products and services
- Manageable partner integration



Benefits

Sales Efficiency

Once the repositories are in place, insurers can implement **Guided Selling and Sales Configuration tools**. Insurers can then **immediately meet customer expectations with the right product at the right time - both at the individual or corporate level**.

The combination of a better understanding of client needs, together with a capacity to quickly match the most suitable product to those needs, expands opportunities for product up-selling as well as increased cross-selling with the result the average revenue per sale is significantly improved.

Customer Satisfaction

Thanks to multichannel marketing, the customer relationship has become more diverse and multidimensional, now encompassing call center

consultants, partners, brokers and Internet clients.

Customers can now choose how they want to interact with their insurer. The interactive process can begin with a quote development on the Internet and then continue with a phone call to complete the information and achieve the sale.

Whatever the starting point, the customer experience must be consistent and of a high quality no matter which sales channel is used. **Guided Selling tools create a presentation of the right product at the right time based on the customer profile, calculate rates, and allow immediate optional comparisons, as well as incorporating the value proposition and highlighting competitive advantages.**

The quality and effectiveness of the sales process are critical to creating a satisfying customer experience. Guided Selling and Sales Configuration solutions can guarantee that this occurs no matter what sales channel is used.

It is important that the sales process not becomes preoccupied with the product/processing benefits at the expense of the sales/interaction opportunity. The unique customization of the sales process naturally leads to customer satisfaction and improved customer relations.

Customer Loyalty

An Insurance representative who continues to offer a variety of insurance products essentially maintains customer loyalty through consistent contact. To meet this challenge, sales solutions should allow implementation of Best Practices and questioning scenarios that can be used with the customer, and within various sales channels.

During the exchange with the existing customer or new prospect, **the answers to the questions in the Guided Selling scenarios are input to the Scoring Engine. Of course, these engines can also be fed with data from external sources (for example: CRM).**

The result of this process will not only create the best matching proposal to meet the customer's immediate needs but will also provide additional product matches and the opportunity for ancillary sales.

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Marketing Performance

In an increasingly competitive environment, reducing time-to-market is a critical challenge.

Multichannel Guided Selling and Configuration solutions allow the creation of relatively simple front end sales offers, hiding the complexity to be managed in the back-end office.

In an ideal business/IT relationship, product offers will be created and maintained by business teams (marketing and sales management) without having technical involvement in software development.

Another Best Practices goal is the instantaneous publication of these offerings across many distribution channels, and that the information on each of these channels be flawlessly consistent.

For example, for an offer eligibility calculation, it is important that the questions asked on a web channel and those asked by a consultant in an agency are adapted (number and type) to reflect the customer behavior on these various channels.

By integrating simulation options, these solutions also support testing of new offers and thus prevent premature offer deployment.

On the other hand, information collected through questionnaires and sales routes can be reused to feed analysis solutions to determine if the course is relevant and conforms to current sales strategies.

IS Performance and Flexibility

The current trend in business software design incorporates Service Oriented Architecture (SOA) and Rich Internet Applications (RIA) producing the following benefits:

- **User interactivity improvement** through Ajax-type development technology, which avoids the need to refresh a page for each click,
- **Ease of integration with the existing information systems** through service-oriented architecture (SOA) which facilitates

interconnections with existing IS,

- **Ability to manage a large volume of final users.** Multichannel Guided Selling solutions are used in close association with CRM and e-business websites by the front office and by increasingly important internet users,
- **Software Package approach.** Maintainability and sustainability of these solutions are the heart of current business process essentials. Thus, the focus must be on modeling these processes by business teams and not through tedious long-term software development..

“New offer integration in our insurance aggregator can be made within a few days if it can support a unified product repository and a price engine accessible via web services technology.”

Source: Hyperassur.com, September 2009

Such IT solutions result in cost reductions through:

- More intuitive use, such as easier training for users,
- Faster integration with legacy systems (CRM, e-commerce, back office),
- Less tedious Maintenance, especially during upgrades of the interconnected software.

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What Investments and can ROI be Expected?

Investments

Lessons learned from successful implementations recommend that an investment in Guided Selling tools must be planned and resourced on the human and management infrastructure with equal commitment to the technology investment. In rationalizing projects such as these it is important to make all costs, direct benefits and indirect benefits as explicit as possible. It is also important that cross-functional benefits and marketing opportunities be identified.

Technological Investment: Sales Integration projects require extensive data transformation. Apart from the obvious IT advantages, sales and business back office staff is relieved of repetitive maintenance tasks. They can then pursue other market opportunities such as the Internet and developing new products using data analysis tools as confirmation of the need for emerging products.

Organizational Investment: Sales Integration projects present a unique opportunity to streamline the customer sales cycle workflow measuring the real cost of IS processing and setting expectations for productivity improvement.

Human Resource Investment: Implementation of Guided Selling tools allows the insurer to take stock of the skill sets available and consider changes in responsibilities. Back-office staff can often be redeployed to front-office positions, providing support and training is included.

Return On Investment

As mentioned above, making all costs and benefits explicit is imperative for justifying the investment in a Sales Integration project.

Time to market

Typically ROI (Return on investment), categories for these types of projects include a reduced time-to-market; and the deployment of new offers which will be accelerated and “instantaneous” on all sales channels. This allows reductions of marketing costs and faster income

generation.

Average revenue per customer

Guided selling tools create products that exactly match customer needs, resulting in an increased average income per customer due to:

- Shorter quote generation cycles,
- Improved quote-to-order transformation rates,
- Multi-subscriptions,
- Improved customer loyalty,
- Consultants productivity increases..

Product Offer Quality

All sales channels will have the same information at the same time, thereby reducing risk of errors, if product repositories are being common to all channels. Moreover, in the case that some products are unique to specific customers, product segmentation controls will be in place to assure that incorrect product combination offerings will never occur. Customer product matches are always correct.

Cost Reduction

Product repository being common, sales channels will have the right information at the same time, reducing the risks of quote and underwriting errors, and thus the costs.

Moreover, as seen previously, cost reductions are also made possible for:

- Information distribution to consultants and partner training,
- Software integration work,
- Information system maintenance.

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Conclusion

No matter their origins, today's insurers are all generalists, offering the same product range to customers and prospects. Market niches have disappeared and the market is more competitive than at any previous time. Many insurance products are generally generic and pricing is often the essential factor. There is a significant opportunity for real product differentiation and innovation. There will be increasing demand for products that are customized to specific demographics.

Services associated with specific products will make a key difference. With the introduction of advanced analytical IT tools, new opportunities for higher coverage rates and larger compensation based on more thorough research will open new windows of opportunity.

Cost efficiencies are of paramount importance. Sales channels are under pressure to increase their effectiveness and reduce costs per acquisition. This means producing quicker responses, and faster, deeper customer comprehension. The process of converting quotes to contracts must be accelerated.

These targets will be achieved by:

- Accelerating product innovation and time to market
- Improving marketing and communications
- Streamlining sales networks
- Introducing new technologies and tools

Activating this process one step at a time will not be enough. It is critical that each

corporate sector work in harmony with the other and that every management and channel sector, depending on their abilities, know-how and strategic position, work closely together to forge new solutions for the 21st century.

Multichannel Guided Selling tools offer the opportunity for sector concerns to move forward quickly toward these goals. Sales people and consultants will become more efficient and better equipped to manage portfolios and create new sales opportunities while customers will receive more advanced, tailored, product solutions which accurately reflect their precise situational circumstances.

Author

KFR Conseil (Fry Consulting)



Fry Consulting was founded in the year 2000. The Company specializes in the insurance industry, providing highly trained consultants with leading edge acumen and expertise in this key business sector.

Services include:

- Vision and strategy
- Corporate performance
- Governance of information systems
- Business expertise

The corporate mission is to provide partner clients with pragmatic, insightful guidance that can be trusted to be effective, highly competent and precisely relevant to their corporate culture and operational needs and objectives. Each customer is exclusive, each project is unique.

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About Cameleon Software



Cameleon Software is the global leader in product design, sales configuration, quotes and proposals software, helping companies to accelerate product and services launches while increasing sales across all channels.

Cameleon Software enterprise solutions empower marketing teams to reduce time-to-market for products and services that require advanced personalization and sales teams to improve their performance by reducing the quote-to-order cycle. Cameleon Software provides a solution that bridges the gap between the sales and marketing teams resulting in cost reduction and revenue increase.

Cameleon Software is platform agnostic and integrates to leading ERP and CRM systems including Microsoft, Oracle, SAP and Salesforce.com.

Founded in 1987 and listed on Euronext Exchange since 1999, Cameleon Software customer base includes leading enterprises in manufacturing, insurance, telco and high tech such as: ThyssenKrupp, CTB, Technip, Gras Savoye, Vodafone SFR, Yellow Pages and IMS Health.

For more information visit www.cameleon-software.com



