

Infosys®

POWERED BY INTELLECT  
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## Insurance, Healthcare and Life Sciences

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Meet 2007

Think Flat

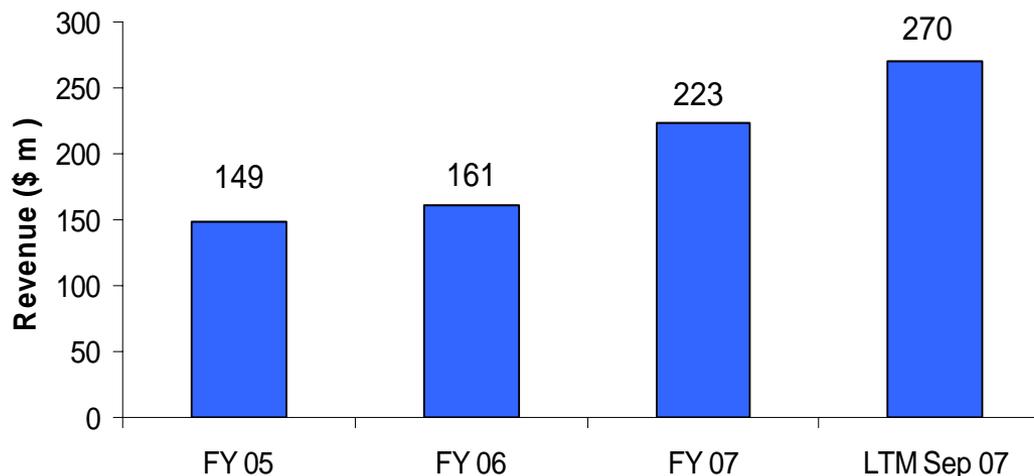
INTELLECT

2007 MEET

Certain statements in this analyst meet concerning our future growth prospects are forward-looking statements, within the meaning of Section 27A of the U.S. Securities Act of 1933, as amended, and Section 21E of the U.S. Securities Exchange Act of 1934, as amended, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding the success of our investments, risks and uncertainties regarding fluctuations in earnings, our ability to sustain our previous levels of profitability including on account of the appreciation of the rupee against the US dollar, our ability to manage growth, intense competition in information technology, business process outsourcing and consulting services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which we have made strategic investments, withdrawal of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2007 and Quarterly Report on Form 6-K for the quarter ended June 30, 2007 and our other recent filings. These filings are available at [www.sec.gov](http://www.sec.gov). We may, from time to time, make additional written and oral forward-looking statements, including statements contained in our filings with the Securities and Exchange Commission and our reports to shareholders. We do not undertake to update any forward-looking statements that may be made from time to time by or on our behalf.



## Revenue Growth



- Over 5,000 employees in the group
- 21% sequential growth in Q2 08
- Added 8 new clients in H1 FY08
- Generated over 35% of revenues leveraging domain solutions & alliances in H1 08
- 30 domain specific alliances, 8 IHL solutions
- Have a strong pipeline of high growth accounts
- More than 4,000 domain and IT consultants (3,500 externally certified)

- Major services are capability creation/transformation or application development/integration work (“managed solutions”)
- Clients include 5 Fortune 500 insurance companies, 4 Fortune 100 healthcare companies and 7 of the top 10 pharma companies

# Trends - US Insurance Healthcare and Life Sciences Industry



<p><b>US insurers<sup>1</sup></b></p>	<ul style="list-style-type: none"> <li>• IT spending as percentage of revenues is higher as compared to other industries</li> <li>• IT spending as a percentage of premium ranges from 2.1% – 3.6%</li> <li>• Gartner projects IT spending in North America to reach \$57.6 B in 2010</li> </ul>	
<p><b>Focus Areas</b></p>	<p>New projects 38%</p> <p>Maintenance 62%</p>	<ul style="list-style-type: none"> <li>• IT budget is heavily skewed towards staff (IT management, technical staff, business analyst and user support) and focuses less on outsourcing</li> <li>• Functional area focus is more towards policy administration, underwriting and claims</li> <li>• Some/ significant spending initiatives are expected in Security, BI/ Reporting and BCP/ DR</li> </ul>
<p><b>Healthcare and Life Sciences<sup>2</sup></b></p>	<ul style="list-style-type: none"> <li>• Worldwide Healthcare and Life Sciences IT market size is estimated at ~\$96bn of which North America accounts ~40% (~\$38bn)</li> <li>• Significant growth in outsourcing in Life Sciences</li> </ul>	
<p><b>Focus Areas</b></p>	<ul style="list-style-type: none"> <li>• Big opportunity in             <ul style="list-style-type: none"> <li>• Systems integration services or application development/ integration</li> <li>• EHR/PHR</li> <li>• Business process management suites</li> <li>• Medical device management and standardization</li> <li>• Information life cycle management</li> </ul> </li> </ul>	

Sources: 1. Insurance CIO/CTO Pressures, Priorities, Projects and Plans: The view across the Atlantic, Celent, August 2007

2. Gartner Health provider ITO Report 2007, Gartner Hype Cycle for Healthcare Provider Technologies and Standards, 2007, North American Technographics Healthcare Online Survey, Q2 2007, Forrester

## Customer & Markets

- Increased focus on annuity, healthcare providers & mid-market pharma
- Implement compelling business solutions & transformation engagements
- Provide business value to clients through “Thought leadership” and “Innovation”
- Leverage domain and technology alliances

## Operational Excellence

- Building visionary solutions & IP “faster” and “better”
- Productivity improvements through re-use, tools, solutions & frameworks
- Delivery excellence in large end-to-end transformation programs
- Maintain the quality of delivery

## Talent Management

- Excellence in domain and technology through competency development programs and certifications
- Recruitment of experienced domain and technology consultants at onsite
- Programs for improved employee satisfaction and retention

Our Industry solutions are designed to enhance client competitiveness

Solution Name	Benefit
Rapid Product Innovation	Helps insurers introduce new products faster
Clinical Transformation EHR/PHR	Interoperability solutions to improve safety and quality of healthcare
Life Ins NBPE	Streamlines new business processing for insurers
Healthcare eConnect	Offers a comprehensive portal solution to payer organizations
Insurance Modernization	A capability-driven approach to modernization
CTP-Compliance Transformation Program	Provides a single platform for managing regulatory compliance for life sciences companies
Agile R&D	Helps increase research productivity

Apart from alliances with companies such as Microsoft, Oracle, SAP and HP, we have niche alliances adding to our capabilities to meet specific industry requirements

Industry Alliances	
Trizetto	Business partner on QNXT platform
SEEC	Business component software partner in various solutions
Exstream Software	Enterprise document automation partner in solutions
Corticon	Rules engine partner
Lombardi	BPM engine partner on engagements
iLog	Rules-based BPM engine partner in solutions and various engagements
Jacada	Call center integration platform partner
Quovadx	Healthcare interoperability partner

# Engagement Snapshot



A Fortune 100 Insurance Client	In eighteen months, Infosys has become a strategic partner for the client, working on three of their top strategic initiatives including the development, testing and maintenance of the next generation front-office system and portal. Combined, these programs represent most interactions with the carrier outside claims.
A Fortune 50 Pharma Client	Infosys is the main partner for the IT transformation program involving consolidation and streamlining of application and infrastructure maintenance services using a shared service model. The program spans multiple divisions and geographies across the client organization. Infosys is also providing consulting services and solutions in key areas.
A leading Healthcare Provider	We are developing a robust, web-enabled Electronic Medical Record aimed at improving the access and quality of care for people with chronic and complex diseases such as Hepatitis C, diabetes, etc
A Fortune 300 Insurance Client	Infosys developed and now maintains two of the most business critical systems of a Fortune 300 client - their Brokerage and Underwriting/Claims Platforms. The first platform is used by 4,000 users across 70 different offices in the US and is used to generate nearly \$ 3 b revenue.
A Fortune 200 Insurance Client	Over the last 11 years, as the strategic partner, Infosys is providing end-to-end solutions to their critical business and IT initiatives. We have executed various large business transformation initiatives for the client including transforming their underwriting processes and developing a single desktop solution for processing DI Claims.
A pharma packaging solutions company	Infosys is helping create the vision and strategy for an end-to-end comprehensive healthcare monitoring application. We will be later helping to build this device.

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Thank You

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