

IBM announced the closing of its acquisition of Cúram Software Ltd.

Purpose

The purpose of this document is to address particular questions and provide additional insight about IBM's intent to acquire Curam Software Ltd. To view the full press release, go to:

www.ibm.com/press

Q1. What are you announcing today?

On December 20th 2011, IBM announced the acquisition of Cúram Software Ltd. has closed, and Cúram Software is now an IBM Company, Cúram Software is a privately held company headquartered in Dublin, Ireland with offices in Australia, Germany, India, UK, US, and Canada.

Cúram's offerings expand IBM's capabilities in enabling Smarter Cities by providing government agencies access to client-centric business processes and an integrated service delivery model designed to meet the unique challenges of social services. Cúram Software will enable timely access to the right programs, effective delivery of such programs, and improved outcomes – while reducing costs.

Q2. Who is Cúram? What do they do?

Founded in 1990, Cúram is the **leading provider of solutions for social programs** – including health & human services, workforce services, and social security organizations -- bolstering Smarter Cities and the **citizens they serve**.

With more than 80 national, state, provincial, and local government implementations across U.S., Canada, Australia, New Zealand and Europe, Cúram has a fully integrated product suite that supports all types of social programs.

Cúram solutions enable cities / government agencies with a flexible and easily deployed end-to-end platform for social innovation, putting people first. Cúram's Business Application Suite is based on a unique, program-independent and family-centric foundation that allows caseworkers to manage individuals, families, programs, service providers, and service plans in a structured and holistic manner with the objective of achieving successful citizen outcomes. Cúram solutions provide deep functionality across a continuum of programs and a full spectrum of touchpoints.

Programs include:

- Social Assistance – includes cash assistance, income support, food stamps, medical eligibility, housing benefit, rent assistance, public housing
- Family Services – includes child welfare, adoption/fostering, child support enforcement, child care, adult protection, adult services, juvenile justice, homeless services, early intervention, long term care
- Pensions – old age pension, survivors pension, private pensions, funds management
- Employment – unemployment insurance, employment services, sickness & maternity benefits
- Disability & Workers' Compensation – long term disability, short term disability
- Tax and Contributions – tax credits, liability assessment, collections
- Public Health Insurance – provider billing, health insurance, insurance exchange

Service Touch points include triage, screening, intake & referral, verification & determination, assessment & planning, delivery, multi-disciplinary team collaboration, outcome evaluation, analysis & measurement.

Q3. Why is IBM acquiring Cúram?

The acquisition of Curam Software extends IBM's commitment to leadership in Smarter Cities with a strong focus on citizen-driven social and health services that enables **Timely Access** to the right social programs, **Effective delivery** of such programs, and **Improved Outcomes** to ensure citizens are getting the promised benefits while reducing cost of delivery.

Q4. How will Cúram fit within the IBM software portfolio?

The Cúram solutions will be part of the Industry Solutions portfolio within IBM Software Group, the organization responsible for Smarter Cities. The combined strengths of IBM and Cúram technology will provide industry leading solutions focused on social and health services that incorporate deep analytics built on a flexible and easily deployed platform for social innovation. This acquisition will extend IBM's leadership in Smarter Cities by enabling citizen-driven self-service that can remove barriers and make benefits more accessible, more quickly, to those in need.

Q5. How will IBM clients benefit?

Together, IBM and Cúram will help cities and government agencies worldwide achieve breakthrough efficiency in the delivery of citizen centered social programs while improving outcomes for citizens, integrating service delivery and reducing total cost. Cúram's platform for social innovation addresses the social and health services market on a global scale. IBM clients will now have the opportunity to leverage Cúram solutions – in combination with the additional capabilities and domain expertise from IBM.

Q6. How will the acquisition affect Cúram Business Partners?

IBM intends to extend and grow with the Business Partner community that has helped make Cúram Software successful. Communications to Cúram Software business partners are in motion, and will continue into the future as additional details and actions surface. Cúram Software Business Partners will be encouraged to immediately take advantage of IBM resources.

To find out more about establishing a deeper relationship with IBM visit:

https://www-304.ibm.com/partnerworld/wps/servlet/ContentHandler/pw_home_pub_index

Q7. How will the Curam Software team fit organizationally within IBM?

Curam Software is now part of the IBM Industry Solutions business, lead by Craig Hayman, General Manager, IBM Industry Solutions, within IBM Software.

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Clients are responsible for ensuring their own compliance with various laws and regulations. It is the client's sole responsibility to obtain advice of competent legal counsel as to the identification and interpretation of any relevant laws and regulations that may affect the client's business and any actions the client may need to take to comply with such laws and regulations. IBM does not provide legal, accounting or auditing advice or represent or warrant that its services or products will ensure that the client is in compliance with any law or regulation.