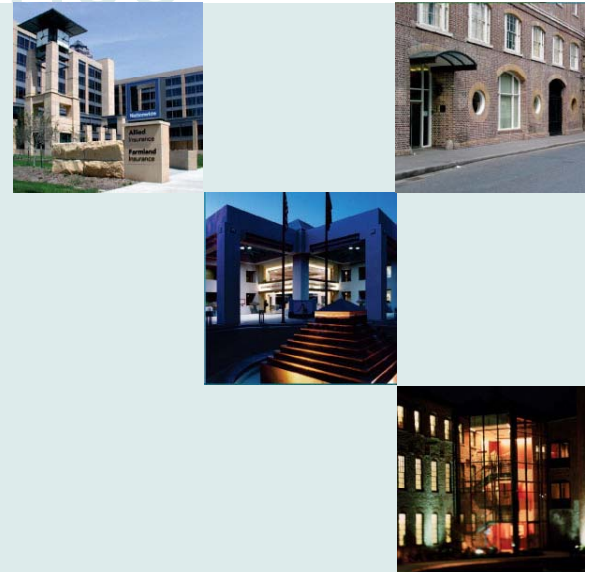
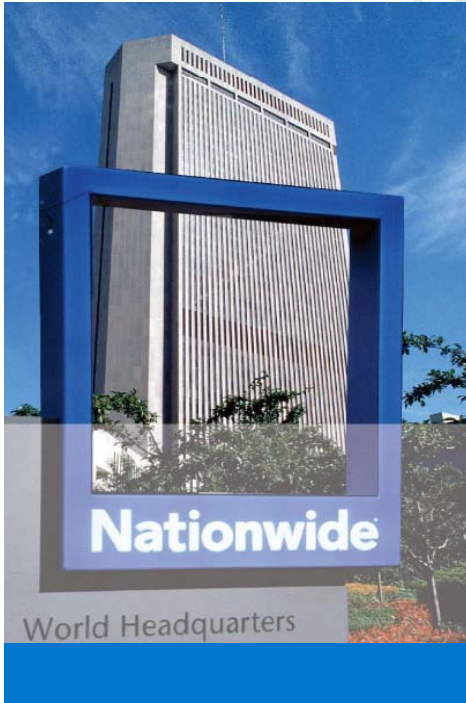


Nationwide Insurance



ACORD LOMA Conference

 **EXIGEN**[®]
insurance solutions

 **Nationwide**[®]
*On Your Side*SM

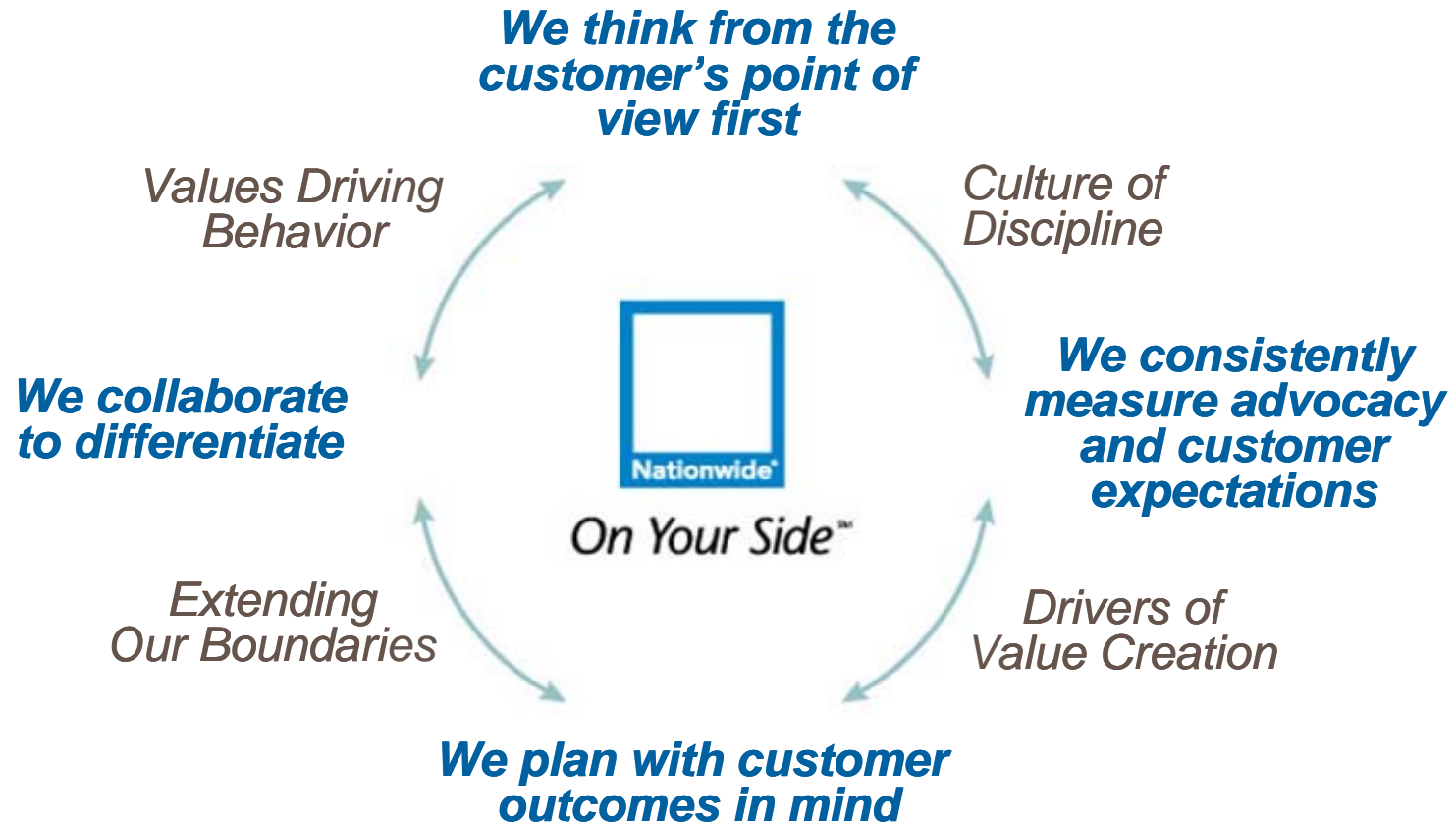
Overview

- ❑ Nationwide is embarking on a new customer segment and wishes to deliver a consistent “On Your Side” experience to this customer group.
- ❑ This “On Your Side” experience is all encompassing and will include enhanced coverages; claims; billing; policy docs; self service; agent service; etc.
- ❑ The “On Your Side” experience is a new concept in that every interaction is viewed from the customer’s perspective; not the company. It’s goal is to use the customer-filter for all interactions.

On Your Side Customer Experience

Be the recognized leader creating differentiated customer experiences in the markets in which we compete

Building a Great Company

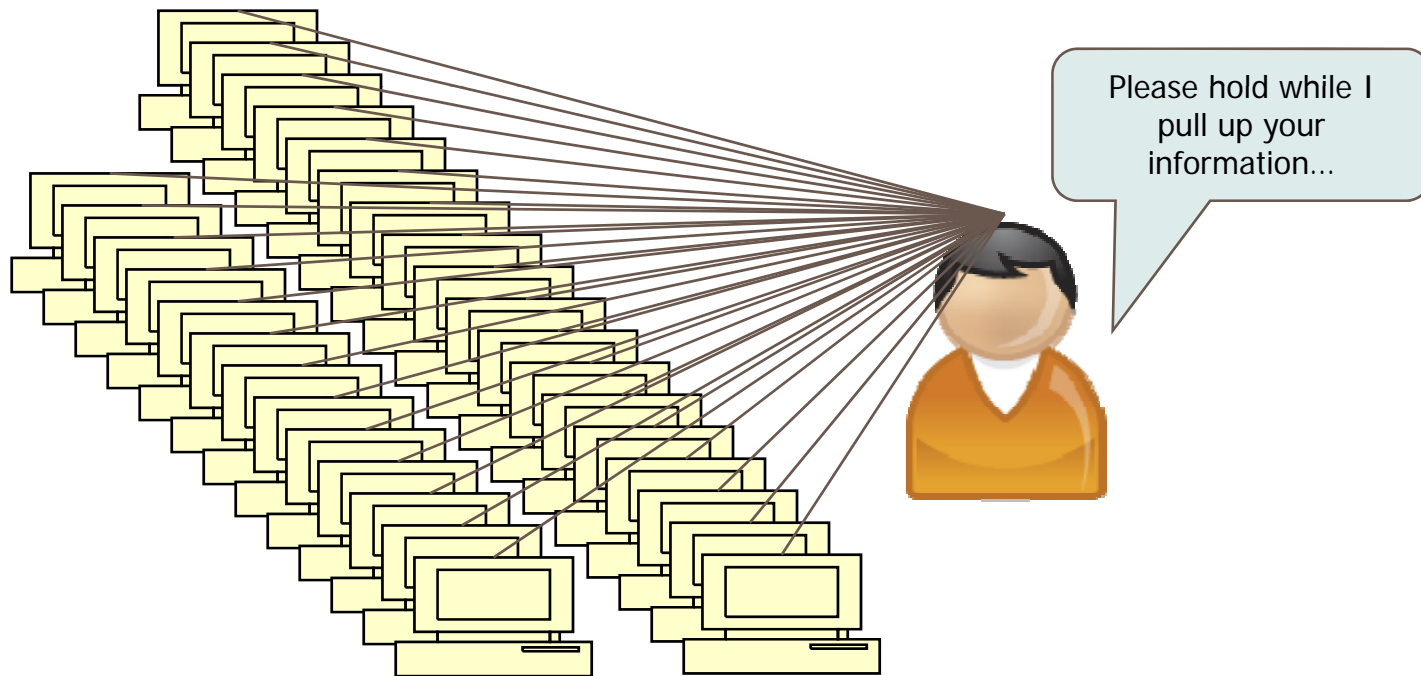


New Target

- ❑ Fast growing segment of the market
- ❑ Appreciates enhanced coverage options
- ❑ Interested in self service capabilities
- ❑ Some “green” capability
- ❑ Long term customer with multiple policies
- ❑ Service must be accurate and swift

Current Environment

Nationwide's Direct Agents have up to 42 applications to work with when talking with a potential customer or current customer...



...making the interactions cumbersome and not very customer friendly.

Customer Expectations

What are the elements of a superior customer experience?

1. Demonstrates consistency
2. Delivers the expected
3. Delivers the unexpected
4. Creates an emotional connection

Anatomy Of A Successful Strategy

- ❑ Offer superb products & services to targeted clients
- ❑ Ensure ease of doing business for agents, brokers, customers, and suppliers
- ❑ Deliver outstanding customer service
- ❑ Adapt to changing market demands



Key Business Objectives

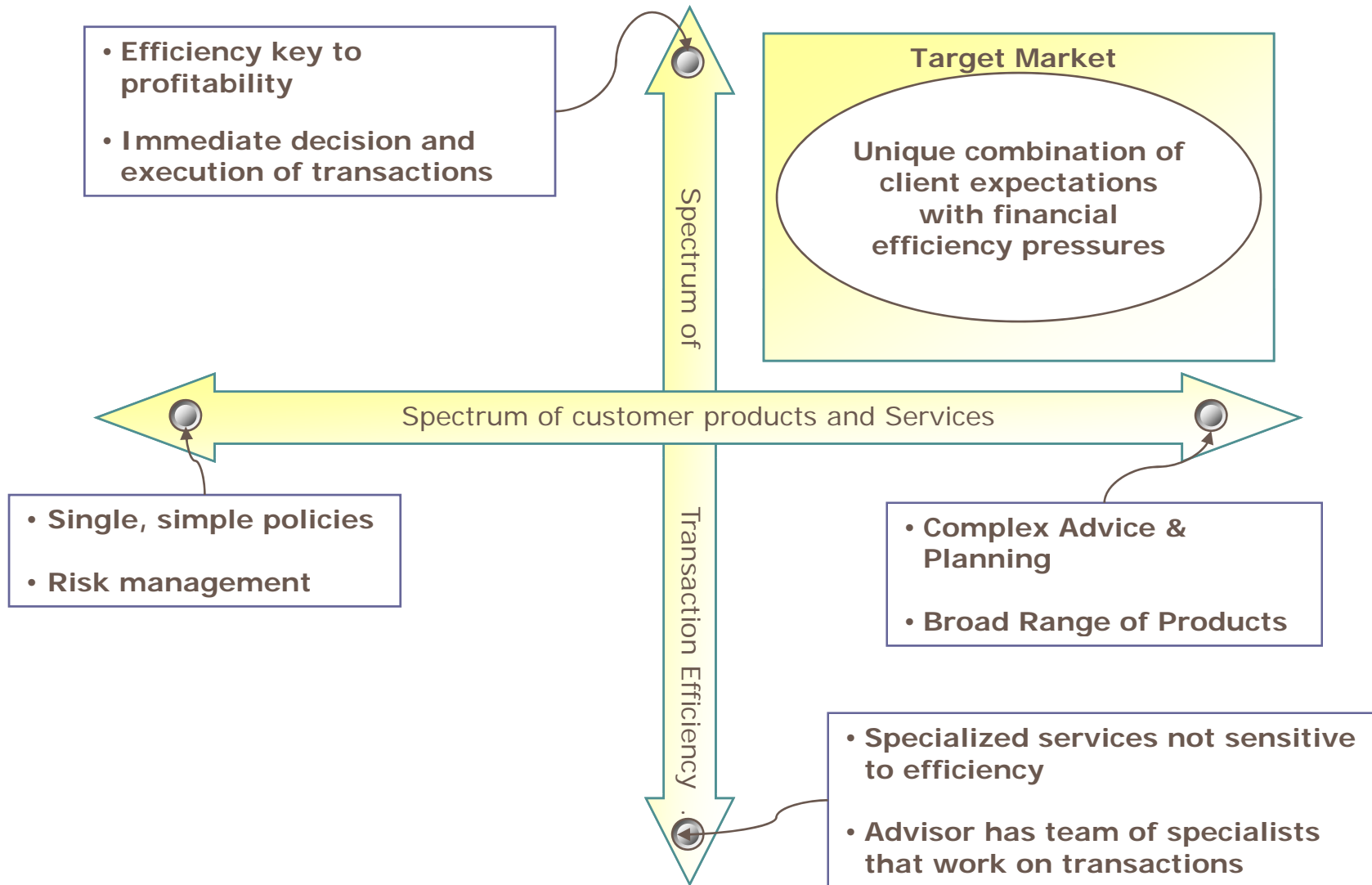
Exquisite customer service is only a prerequisite, successful operations require overall effectiveness:

- Increased Revenue**
- Reduced Errors**
- Improved Productivity**
- Improved Responsiveness**
- Improved Management Tools**

Process Centric CRM

- Full process automation
- End-to-end monitoring and tracking
- Process control and adjustment

Targeting Unique Needs of Customers



360 View- Accounts Tab

Account - Microsoft Internet Explorer

Save Cancel Refresh Logout

Policy #

Claim #

Search Search +

My Work Reports **Account** Customer Billing Policy Quote Claim New Claim

Famous Authors Special Handling: VIP Confidential: NO [Delete Account](#)

Account #: 10005
 Account Premium: \$137,644.00
 Account Tenure: 1 yrs 7 mos
[Update Account Info](#)

Activities & Progress Notes [View Active Tasks](#) [Create New Task](#) [Add New Note](#)

Date/Time	Description	Performer	Status	
04/01/2005 11:38 PM, EEST	Update Account Group Association Added	Rowshi Pejooch	Finished	ELIMINATE
02/23/2005 07:49 PM, EET	Update Account Designated Contact Added	Rowshi Pejooch	Canceled	ELIMINATE
10/19/2004 08:42 PM, EEST	This is my note on this account and I can change i...	Rowshi Pejooch	Committed	ELIMINATE
09/17/2004 02:05 AM, EEST	Update Account Broker agency changed	Rowshi Pejooch	Finished	ELIMINATE
09/17/2004 02:04 AM, EEST	Update Account Broker agency changed	Rowshi Pejooch	Finished	ELIMINATE

Brokers [Default Broker](#) **Designated Contacts** [Add Contact](#) [Add Broker Contact](#)

Brokers	Broker Phone #	Contact First Name	Contact Last Name	Role	Contact Phone #	
VIP PCG	(123) 456-7890	Frank Gonzalez		Broker employee	(510) 765-4300	ELIMINATE
		Rowshi Pejooch	Pejooch	employee	(415) 402-2657	ELIMINATE

Customers

Customer Name	Pa
Gabriel Marquez	

Policies & Quotes **Claims** **Billing**

Policy/Quote #	Type	Premium	Status	Exp. Date	Claim #	Policy #	Billing Acct #
0000420018	Homeowner	\$38,000.00	Expired	01/09/2005			
0000420050	Homeowner	\$20,000.00	Active	09/14/2005			
0000720003	EQ - Mini	\$386,158.00	Expired	09/20/2004			
0000700014	Homeowner	\$15,000.00	Expired	01/09/2005			
0000700015	Homeowner	\$10,000.00	Active	09/21/2005			
0000420049	Homeowner	\$32,805.00	Active	09/13/2005			

Group Associations [Add Group Assoc.](#) **Relationships** [Add Relationship To Customer](#) [Add Relationship](#)

Group Associations		Date Added	Related To	Customer	Relationship	
Texaco of North America	ELIMINATE	09/06/2004	Bob Smith	Yes	Family Friend	ELIMINATE
		09/08/2004	Tim O'Brien	No	Guild of writers co chair	ELIMINATE

IPB provides a 360 view of customer, services, products. Customers can be grouped / related into accounts. IPB provides 360 degree view for the related customers.

360 View - Customer Tab

Customer - Microsoft Internet Explorer

Save Cancel Refresh Logout

Policy #

Claim #

Search Search +

Articles and Information
Marketing Collateral
Surveys
Miscellaneous

My Work Reports Account **Customer** Billing Policy Quote Claim New Claim

Gabriel Marquez
10 Suger Loaf
Tiburon, CA 94920

Move Customer Delete Customer

Activities & Progress Notes View Active Tasks Create New Task Add New Note

Date/Time	Description	Performer	Status	
01/27/2005 10:35 PM, EET	Change Customer Gabriel Marquez Customer Info Chan...	Rowshi Pejooch	Finished	ELIMINATE
12/09/2004 09:41 PM, EET	Task Follow-up Manager Referral completed	Rowshi Pejooch	Committed	ELIMINATE
12/09/2004 09:30 PM, EET	Document Upload to subfolder for Customer Gabrie...	Rowshi Pejooch	Canceled	ELIMINATE
10/26/2004 05:22 PM, FEET	Task Referral completed	Rowshi Pejooch	Committed	ELIMINATE
10/26/2004 05:15 PM, EEST	Task DNR - Complete ODEN completed	Rowshi Pejooch	Committed	ELIMINATE

Customer Information

Customer #	Occupation	Employer	Age	Gender	Marital Status	Customer Since
0006014322	Famous Author			male		09/01/2003

Policies & Quotes Add Quote

Policy / Quote #	Type	Premium	Status	Eff. Date	Exp. Date	Broker	Broker Phone #
0000000023	Homeowner	\$4,839.00	Active	11/29/2004	11/29/2005	VIP PCG	(123) 456-7890
0000710099	Homeowner	\$6,838.00	Expired	01/01/2004	01/01/2005	VIP PCG	(123) 456-7890
0000710143	Homeowner	\$12,000.00	Pending	06/01/2005	06/01/2006	VIP PCG	(123) 456-7890
HO30202	Homeowner	\$1,700.00	Premium calculated	10/14/2004	10/14/2005	VIP PCG	(123) 456-7890
EQ30201	EQ - Mini	\$19,423.00	Premium calculated	10/14/2004	10/14/2005	VIP PCG	(123) 456-7890
EQ39335	EQ - Broad	\$5,273.00	Proposed	12/13/2004	12/13/2005	VIP PCG	(123) 456-7890
C39516	Collections	\$999.00	Bound	12/22/2004	12/22/2005	VIP PCG	(123) 456-7890

Claims Add New Claim

Claim #	Type	Policy #
Customer tab provides complete view of customer, product portfolio, service usage, claims, and billing data.		

Billing Acct #

Refresh Add Document

Technology supporting the Customer Needs

Custom Look & Feel
Configure user interface based on corporate standards for logo, colors ...

Unified Interactions
Softphone, email, chat integrated into desktop

Fast Navigation
All activity screens just a click away

Integrated Desktop
Consolidated view of information presented in a unified and efficiency oriented UI

Quick Access
Rapid access to related documents in electronic file folders

Leverage Existing Systems

Save Cancel Refresh Logout

Policy # [input] My Work Reports Account Customer Billing Policy Quote Claim New Claim

Claim # [input]

Rowshi Pejooch Type: Homeowner Status: Active Pol #: 0000378622 Pended Endorsement Renewals Move to: Inquire Go

Transaction History

Activities & Progress Notes View Active Tasks Create New Task Add New Note

Date/Time	Description	Performer	Status
11/14/2004 07:43 PM, EST	Broker called and indicated customer may request q...	First Name 30 Last Name 30	Committed ELIMINATE
11/14/2004 05:48 PM, EST	Issue Policy 0000378622 effective 10/31/2004 from ...	Rowshi Pejooch	Finished ELIMINATE
11/14/2004 05:48 PM, EST	Bind Quotation HO10011103 effective 10/31/2004	Rowshi Pejooch	Finished ELIMINATE
10/31/2004 02:32 PM, EST	Generate Quote HO10011103 Proposal	First Name 3 Last Name 3	Finished ELIMINATE
10/31/2004 02:29 PM, EST	Update Quote HO10011103	First Name 3 Last Name 3	Finished ELIMINATE

General Information

ID	Broker	Effective Date	Expiration Date	Bill Type	Mail Policy To	Payment Plan
0000378622	HRH Company of New York	10/31/2004	10/31/2005			Full Pay

Insured Information

Name	Occupation	Employer
Rowshi Pejooch	ACTOR	

Location Information

Address	State or Country	Underwriting Company
505 Montgomery	California	AIIC of CA, Inc.

Additional Interest Information

Name	For Location

Rating Information

Location	Exc. Liability	Construction	Year Built	Renov. Year	Usage Type	# of Families	Prot. Class	Flood Zone ?
505 Montgomery	No	Frame	1999		Primary	1 & 2 Families	5	No

505 Montgomery

Coverage	Limit	Premium	Settlement Type	Deductible Type	Deductible	CHANGE COVERAGES
Dwelling	\$5,325,435	\$4,343.00	Guaranteed Rebuilding Cost	All Peril Deductible	\$544,444	
Other Structures				Wind / Hail Deductible		
Personal Property				Deductible		
Loss of Use	\$543,254			Hurricane Deductible		
Personal Liability		\$3,000.00				
Medical Payments		\$7,343.00				
Total Location Premium		\$7,343.00				
Policy Premium		\$7,343.00				

Questions?