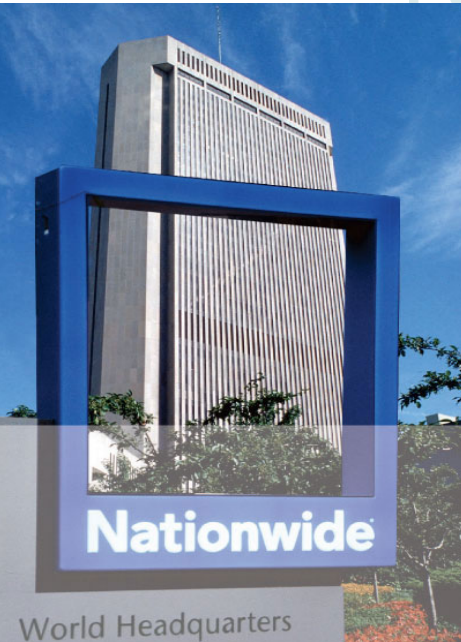
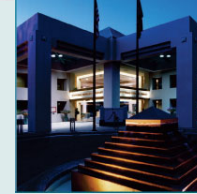


Nationwide Insurance



Rapid Core Systems Implementation of a New Suite of Products

ACORD LOMA Forum 2009



 **EXIGEN**[®]
insurance solutions



Nationwide[®]
*On Your Side*SM

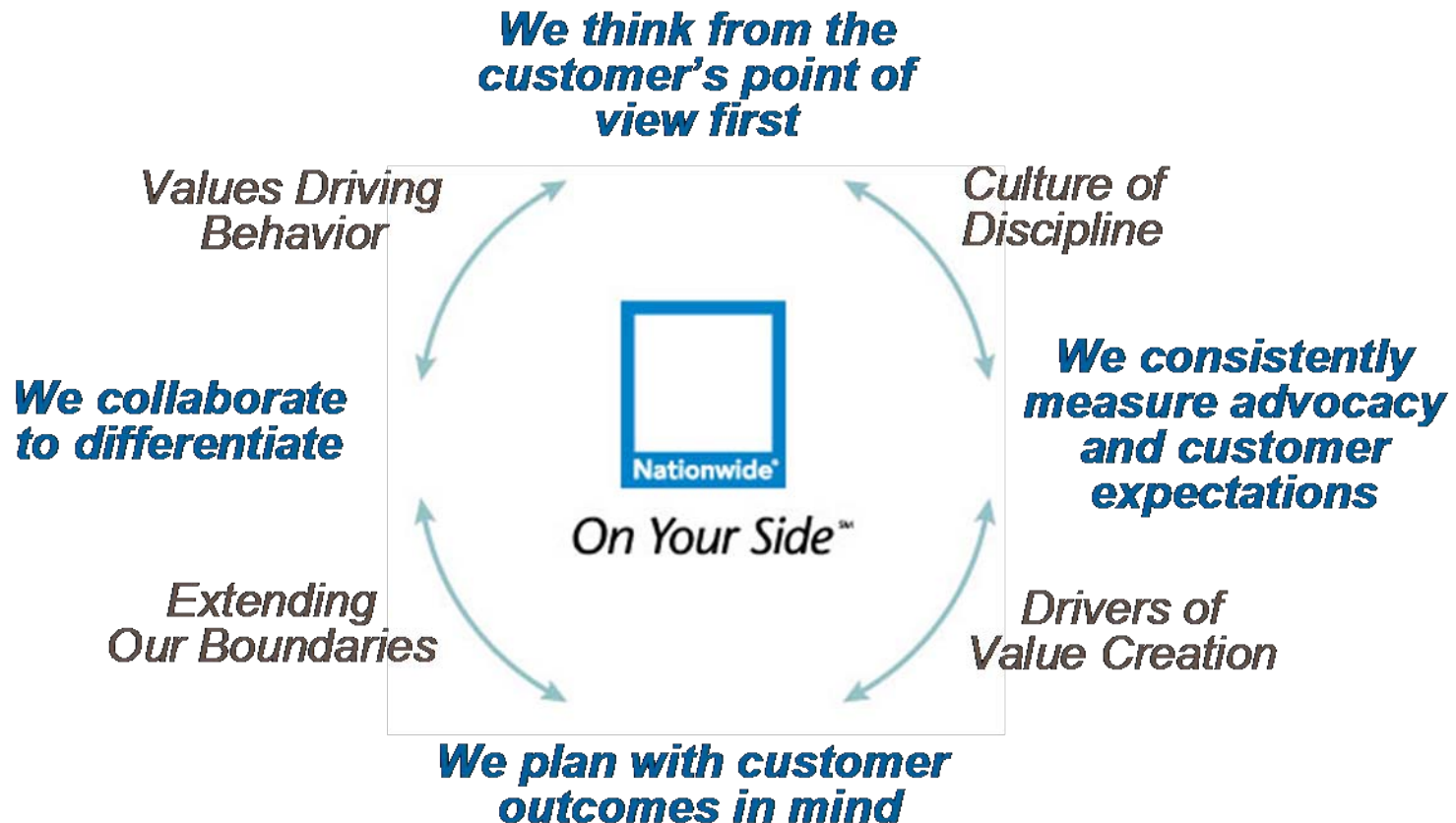
Overview

- ❑ Nationwide will launch to a new customer segment in July 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 coverage's; claims; billing; policy docs; 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

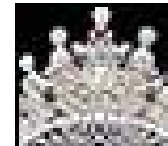
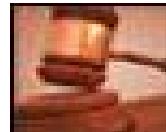


New Target – Emerging/Mass Affluent

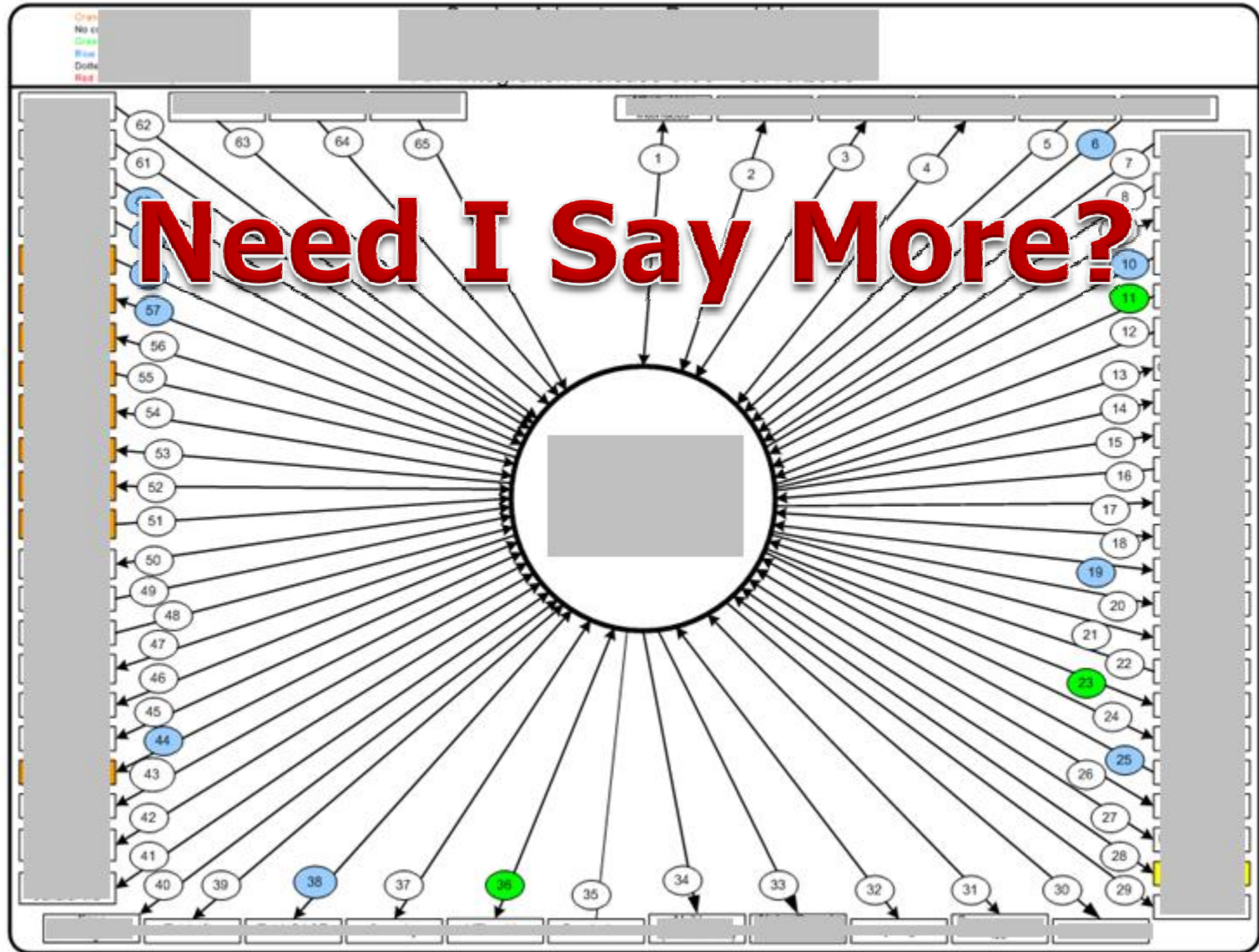
- ❑ Fast growing segment of the market
- ❑ Appreciates enhanced coverage options
- ❑ Some “green” capability
- ❑ Long term customer with multiple policies
- ❑ Service must be accurate and swift

Challenge – Product Development

- ❑ Define new market demographic
- ❑ Develop new products
- ❑ Nationwide did not have an existing suite of products to adequately serve this new market
- ❑ Six new products developed and approved
- ❑ Pricing adjustments to fit the market segment



Challenge – Existing Data and App Environment



Thinking Beyond Transactions

Simple Customer Interactions

- Avoid having different people with different processes for each product line, interaction channel or department
- To deliver quality services at lower costs, eliminate silos and barriers between silos
- Do not expect the customer to temper expectations based on their channel or time of interaction
- Same process patterns regardless of the type of input (online, telephone, paper, email, fax)

Productive Use Of Employees

- Do not require your employees to perform tasks that could be automated or shifted to self-service
- Assign work to the best available resource with proper skills and optimum cost despite location
- Give employees access to information, functions, documents, and the context required to enable them to complete activities right away
- Do not waste time chasing and waiting, in other words, eliminate bottlenecks and blackholes!

Accurate and Timely Decisions

- Do you know how much errors and subsequent rework contribute to processing costs and delays?
- Create an easy yet comprehensive audit trail for all decisions, transactions, and interactions without requiring people to do extra work for logging actions
- Immediate enforcement of all changes in policies, procedures and regulatory requirements by making the necessary changes to the systems just-in-time

Measurable KPI and Service Levels

- Set key performance indicators (KPI) for your business.
- Measure, monitor and enforce service levels
- Know how much does it cost to service a request by measuring the timing, duration and cost of each activity in real-time
- Identify and adjust operations to manage performance and costs as unexpected bottlenecks, peaks and valleys may occur

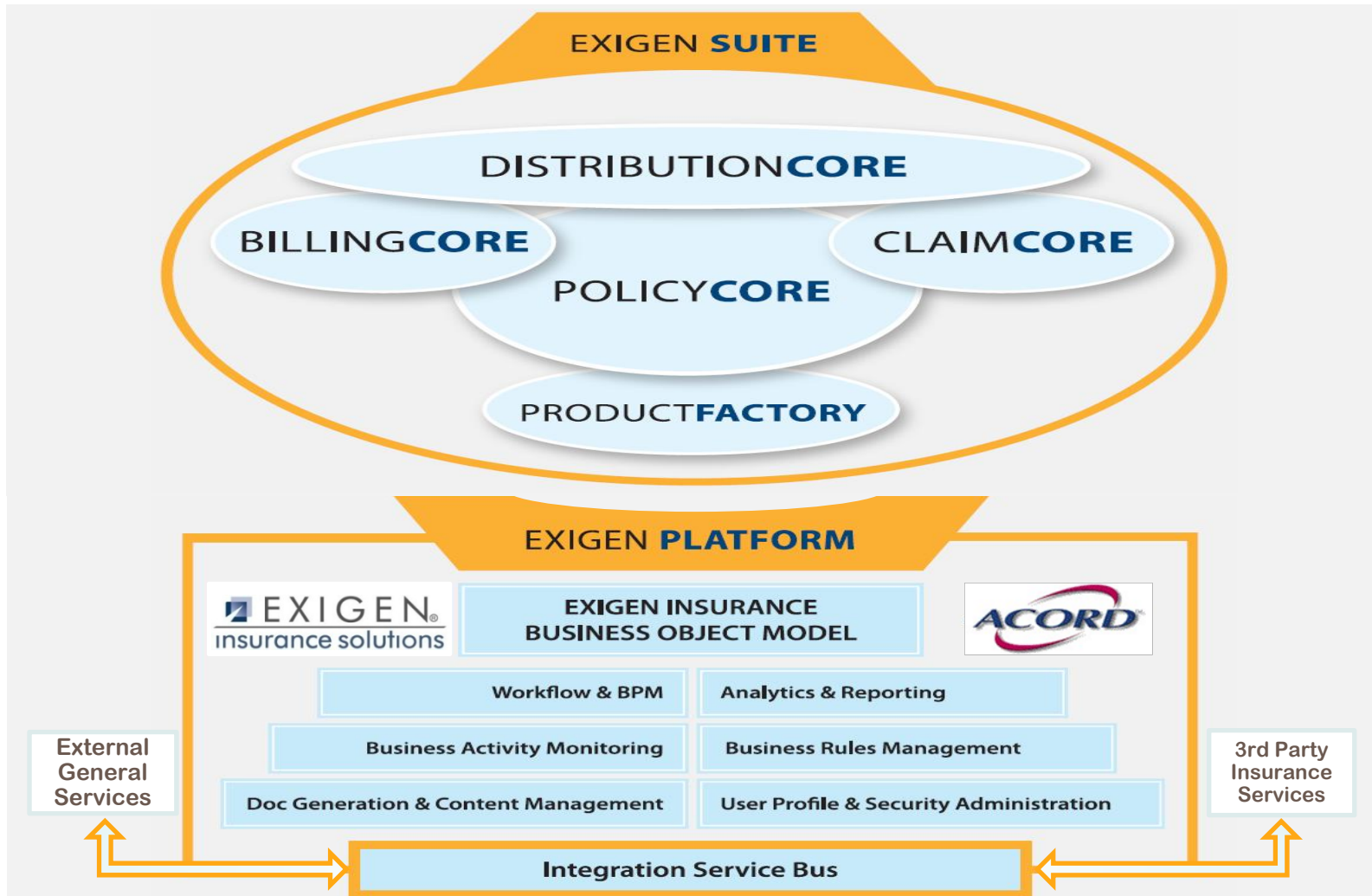
Solution - Technology

- ❑ **Employ a technology solution with full core systems capability – Policy Administration, Underwriting, Claims and Billing – to simplify the process of creating, rolling out and supporting new products**
- ❑ **Agile integrated distribution channels for products and services**
- ❑ **Speed to market**
- ❑ **Scalability**
- ❑ **Ease of doing business**

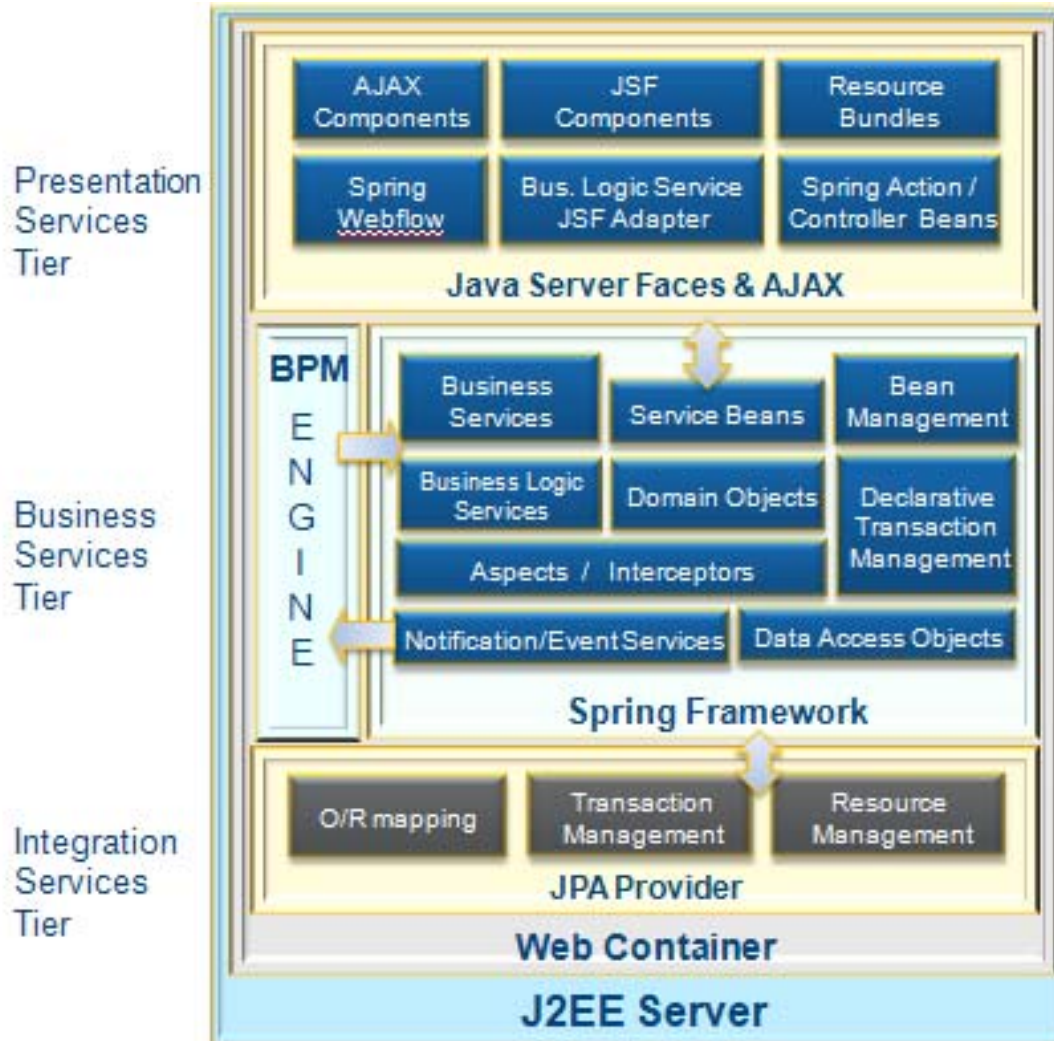
Solution – Exigen Insurance Solutions Suite

- ❑ Fully integrated end-to-end suite**
- ❑ Only solution with proven success in high net worth lines**
- ❑ Solution allows for all policies and policy product systems to be self-contained in one system, available on one processing platform, making it easier to customize products and make coverage changes.**
- ❑ Customer, policy, billing and claims management are all self-contained and integrated, and do not require hooking back into any legacy system**
- ❑ Ease of integration and third party interfaces**

Implementation – Architecture



Implementation – Architecture



TECHNOLOGY SUMMARY

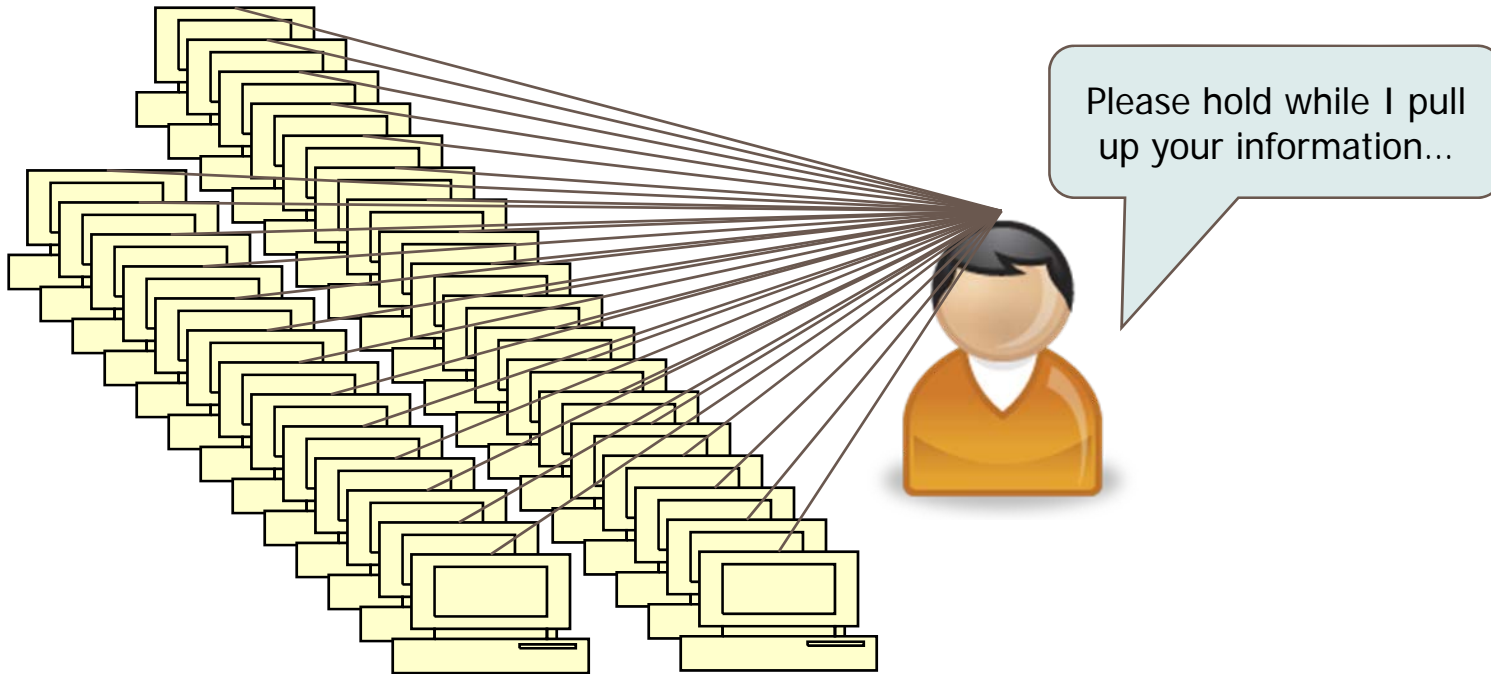
- Java 5 component technology (POJO based)
- J2EE 3.0 JPA and Hibernate for object persistence management
- Spring Containers with JPA Annotated Business Objects
- Ajax/JSF presentation tier Facelets
- Spring Webflow navigation
- Exigen standards-based BPM for Process / Task Management and Content Services
- Exigen BAM for Business Activity Measurement and Management
- Exigen Business Logic Services (BLS) for business rules
- Exigen JCR for Image Repository
- Exigen Product Factory – Meta/Model Execution Engine

Implementation – Challenges

- ❑ **Corporate buy in**
- ❑ **Resource allocation and availability of corporate IT and business subject matter experts**
- ❑ **Regulatory in CA DOI**
- ❑ **Aggressive timetable**

Challenge – Customer Service Environment

Today agents have many applications to deal with when talking with a potential customer or current customer...



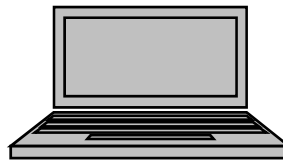
...making the interactions cumbersome and not very customer friendly.

Solution – Integrated Customer Service Environment

With the new environment, all the information and functions necessary to service customers is contained in one platform



**No Problem,
I Can Do That!**



... which helps to deliver an “ON YOUR SIDE” experience.

Questions?