NexJ Insurance Solutions

Insurance Solutions

NexJ Integrated Agent Desktop

Key Benefits

Grow Premiums and Revenues

- Understand relationships of households, extended households and spheres of influence to drive referral revenue and increase share of household
- Roll up all policies, accounts/ holdings to client and household level for a complete view of insurance and financial needs
- Search across profile, interactions, assets, and social networks to target the right clients for revenue opportunities

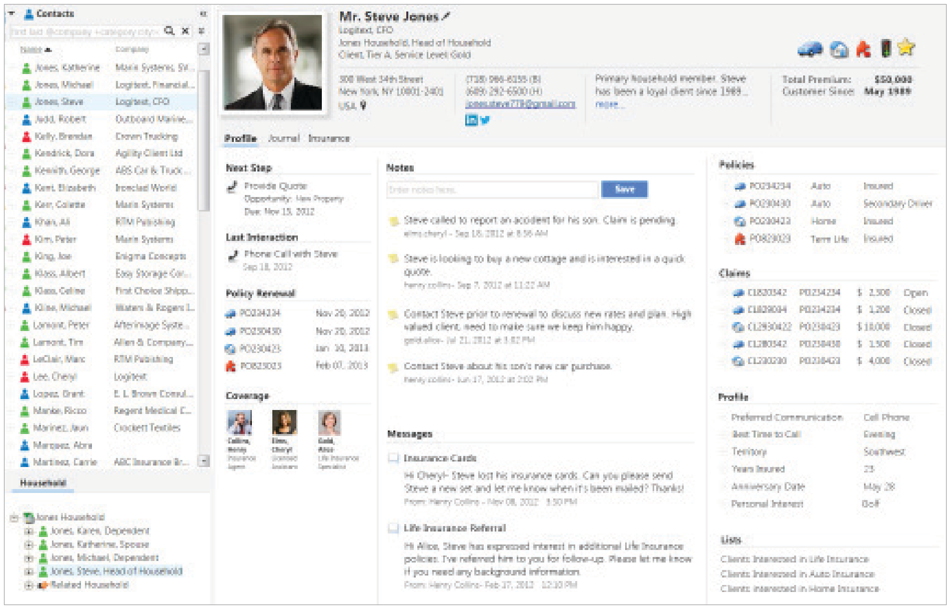
Increase Agent Productivity

- Provide centralized access to all client profile, interactions, policy and claims information in a single integrated desktop
- Streamline key processes and automate best practices
- Allow customers to manage their profile, get updates and chat securely with their agent through a self-service web portal

Better Coordinate Service Across Channels

- Improve coordination with team members across the organization to drive collaboration and referrals
- Automatically assign tasks by role to improve collaboration and to standardize the customer experience
- Maintain records of all client interactions and communications across all channels in a single location

NexJ Contact for Insurance helps agents gain a comprehensive view of contacts by providing detailed client profiles that integrate contact, demographic, and policy information from across the business in a unified view. This integrated agent desktop solution also provides functionality to simplify lead management, customer service, and day-to-day tasks, such as time management tools and business process automation to complete new business forms and initiate billing and renewals.



Integrated Agent Desktop

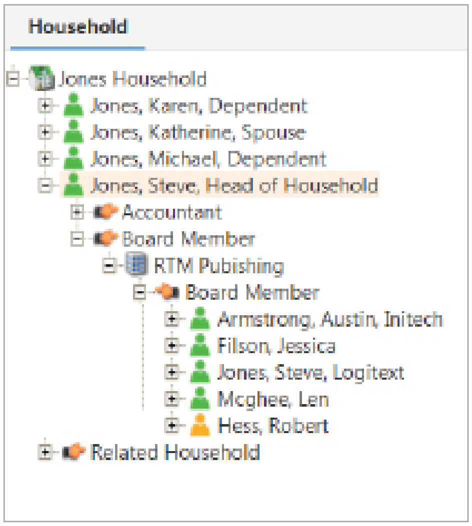
Integrated View of All Customer Data

NexJ Contact for Insurance consolidates all customer data across the enterprise in an integrated agent desktop. It presents a unified profile that contains all contact and demographic information about the customer, interactions past and future, and all opportunities, policies, quotes, and claims at the individual or household level.

Comprehensive customer knowledge allows agents and customer service representatives to:

- Efficiently follow up on leads and prospects
- Execute campaigns that target customer and household needs
- Enable team selling to provide expert knowledge through product specialists
- Automatically send new product literature to targeted customers
- Leverage customer's sphere of influence to drive referrals

NexJ Contact for Insurance is an enterprise customer relationship management (CRM) solution that provides best-of-breed CRM functionality tailored for insurance.

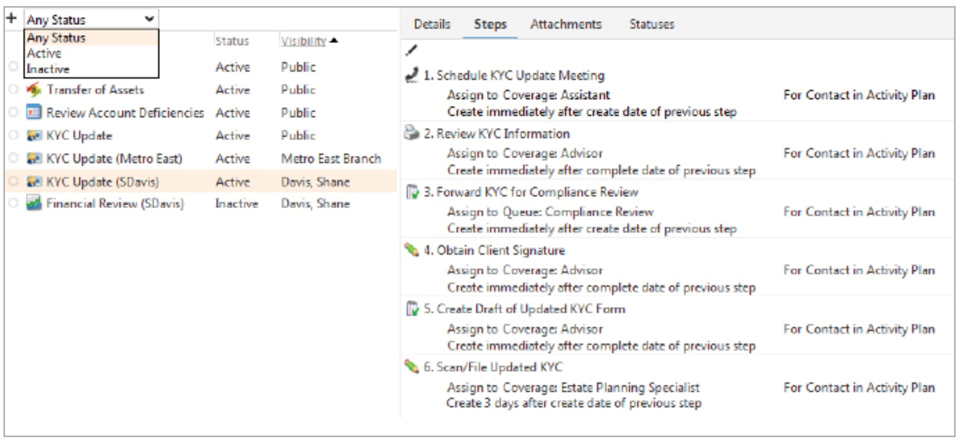


Relationship Hierarchy

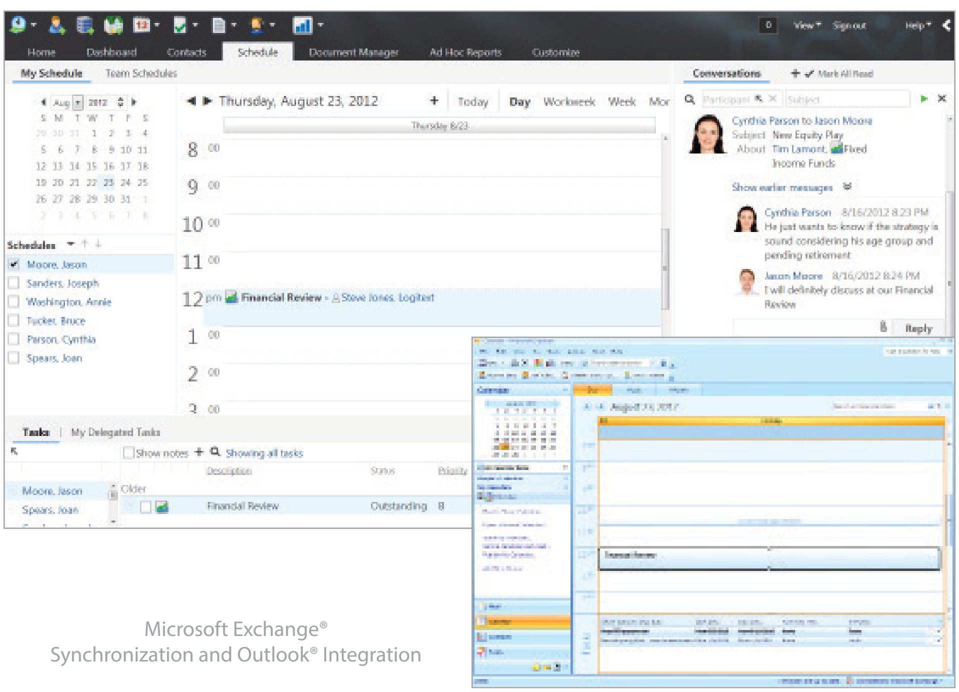
Relationship Modeling

NexJ Contact presents contact and organizational relationships in a Relationship Hierarchy. Users can click on the hierarchy to view relationships across households, organizations and spheres of influence to drive referrals and better understand the value of their customers to grow their book of business Relationship modeling allows agents and customer service representatives to:

- Manage interactions with Leads, Prospects, or Customers from a single application with everything users need at their fingertips
- Access policy information or start a new quote or application at any point of interaction with the customer
- View all interactions at the household or individual level



Activity Plan



Microsoft Exchange®
Synchronization and Outlook® Integration

Automated Workflows with Activity Plans

Complex business activities, such as New Business Applications or Policy Review Processes, can be automated across multiple users and systems. Organizations can use Activity Plans to define a sequence of dependent or independent data capture, review, and approval steps that are a utomatically created for contacts and assigned to users by name or by role (e.g., agent, assistant, customer service representative). The status of Activity Plans can be tracked and analyzed in the customer journal or on the producer's dashboard.

With Activity Plans, insurance organizations can:

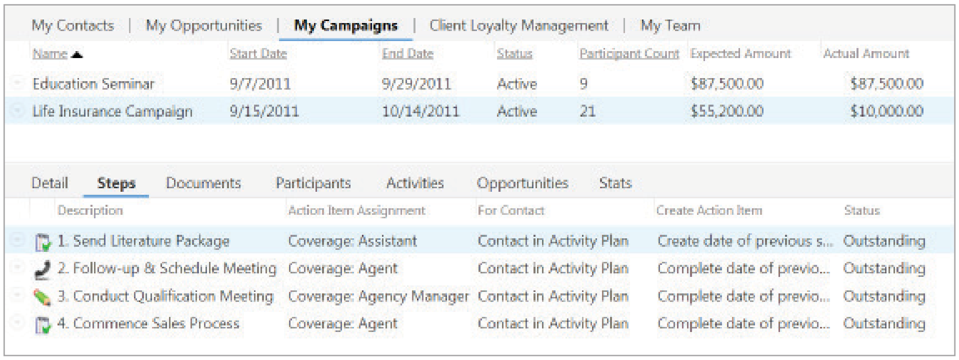
- Deliver consistently high customer service across the company by automating follow-ups, thank you letters, and review scheduling reminders
- Save time scheduling and assigning work across teams, so agents can spend more time on revenue-generating activities with customers and prospects
- Increase customer retention by managing reviews more effectively and enhancing value in regular customer touch-points
- Automate and streamline common business processes such as New Insurance Application or renewals

Microsoft Exchange® Synchronization and Outlook® Integration

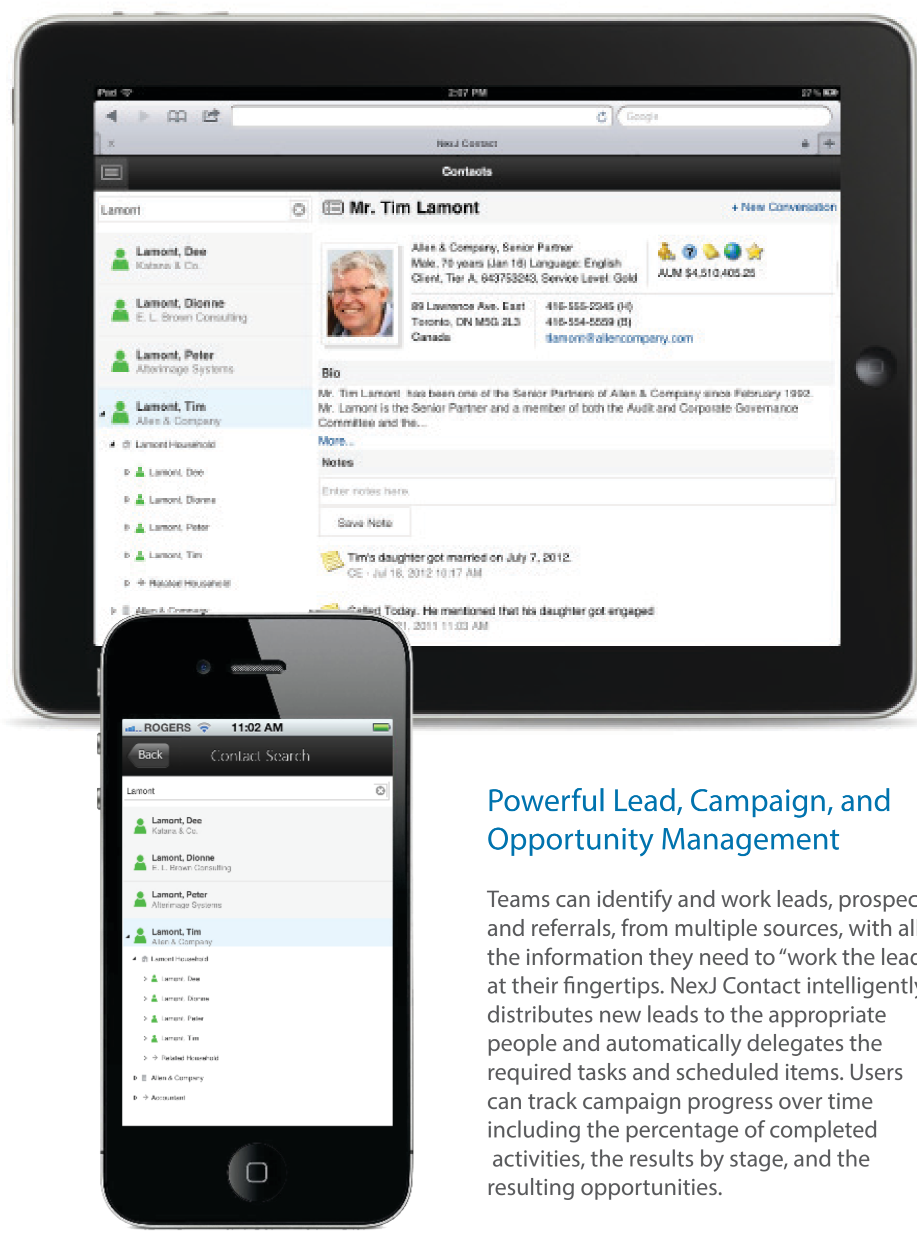
NexJ Contact synchronizes Contact Data, Calendar items, and Tasks with Microsoft Outlook, and other Microsoft Exchange-enabled applications, such as BlackBerry® applications. Users can save an email and its attachments from Microsoft Outlook to the appropriate contact records in NexJ Contact and link it to any related events, campaigns, or opportunities.

Users can:

- Review and manage schedule items and tasks in either Microsoft Outlook or NexJ Contact
- Save emails from Microsoft Outlook to customer records in NexJ Contact with a single click
- Access schedule, task list, and important contacts from a tablet or smartphone - anytime, anywhere



My Campaigns



Mobile Support

Powerful Lead, Campaign, and Opportunity Management

Teams can identify and work leads, prospects, and referrals, from multiple sources, with all the information they need to "work the lead" at their fingertips. NexJ Contact intelligently distributes new leads to the appropriate people and automatically delegates the required tasks and scheduled items. Users can track campaign progress over time including the percentage of completed activities, the results by stage, and the resulting opportunities.

This feature allows users to:

- Automatically access emails containing new lead information – no need for manual data entry
- Efficiently import and distribute a list of leads
- Create, manage, and track opportunities and campaigns

Multi-Channel Enablement

Customers new and old want to interact with agents through the channel of their choice, including branches, call centers or online. NexJ Contact consolidates data from multiple channels, giving agents and customer service representatives a complete picture of the customer or prospect, regardless of the channel through which the customer contacts the company. NexJ Contact provides a single application that integrates all back office systems across all lines of business and channels into a single entry point that is available to all users in the enterprise.

Producers across all channels can leverage NexJ Contact to:

- Increase up-sell and cross-sell opportunities with a consistent view of the customer across all channels
- Provide well-tailored customer service by having all customer information available, regardless of channel
- Interact with customers through the channel of their choice, including secure customer-to-agent messaging

Multi-Platform Support

The NexJ solution delivers consolidated information to agent desktops, client portals and mobile devices. It allows agents, customer service representatives and customers to access the appropriate data for their role through the web, a portal, or mobile device. The NexJ Application Framework facilitates deployment of the same business model across multiple platforms and multiple communication channels.

NexJ's multi-platform support allows organizations to:

- Provide a customer portal for client self-service and document sharing
- Access all customer information, anywhere – on the desktop or through a tablet or smartphone

Customer Success Story

Large U.S. Multi-line Insurance Company

Overview

Industry

Multi-line Insurance

Challenge

- Improve customer satisfaction
- Improve customer service
- Improve agent and CSR productivity

Solution

- 4,000 agents, 10,000 assistants and 500 CSRs use Integrated Agent Desktop
- Integration to 21 external systems including telephony, customer data hub, policy claims, billing, quotes, and application systems

Results

- Improved front office productivity by delivering a comprehensive view of all customer data and interactions from a single integrated desktop
- Provided coordinated, more efficient service across all channels, helping to drive customer loyalty and improve the customer experience
- Reduced agent desktop applications from 15 systems to 3, with planned integration to 18 external systems and 16 web services

Integrated Agent Desktop Improves Front Line Customer Service Levels

Our client is a large mutual property/casualty insurance company in the United States with over 16 million customers. Our client has over 500 customer service representatives (CSRs) handling hundreds of thousands of interactions per month on matters that include direct sales, after sales support, and claims reporting.

Complex & Inefficient Systems Impair User Productivity

The collection of systems the agents and CSRs were using to engage with clients was overly complex and inefficient. It represented a patchwork of several data stores and independent software applications used to view customer information. Data was difficult to access and often out of date. In order to make a simple address update, for example, users would need to access information from as many as 15 different systems and enter updated data into multiple locations. Due to user accessibility constraints, customer service was impaired; agents and CSRs were less productive and were often frustrated with having to navigate multiple systems. Training new employees was also a challenge because of the varied user interfaces and commands for each system.

In order to deliver a consistent customer experience, improve agent and CSR productivity, and provide better tools to manage the agent's business, the client understood that they needed to consolidate their agents and CSRs onto a single Integrated Agent Desktop. It was important that the system seamlessly integrate with multiple back office systems, be flexible and scalable to support rapid growth into new markets and geographies, and have a user interface that was customer centric and intuitive to use.

Simplified Access to Customer & Third-party Data

After careful consideration, the client selected NexJ Systems to provide an Integrated Agent Desktop solution to deliver core customer relationship management (CRM) capabilities combined with insurance-specific functionality tailored for agents and call centers.

NexJ's solution was seamlessly integrated to more than 20 internal systems, including telephony, customer data hub, policy claims, billing, quotes, and application systems. Specific systems include Versata Distribution Channel Management, Guidewire Insurance Suite, Microsoft Exchange, Informatica MDM, WebSphere, Workforce Management, and i3 Interactive Intelligence. Today, the Integrated Agent Desktop provides users with seamless access to 16 million customers, 10 million households, and 50 million addresses, phone numbers and email addresses from one unified desktop interface.

Keeping track of customer interactions is now straightforward, with NexJ's Integrated Agent Desktop serving as the client's interaction hub. All customer interactions and important system notifications link to back office systems and are recorded in the Customer Journal. This allows employees across channels to view any household interaction such as a quote, endorsement, service request or claim and deliver improved customer satisfaction.

There were two notable differentiators in NexJ's offering that stood out for the client. First, NexJ's solution provided industry-specific functionality tailored to the client's unique environment and aligned to user needs. This included automated caller ID that presents CSRs with a profile of the caller, from which applications, quotes, or any other service or sale workflow can be instantly initiated. Second, NexJ's model-driven engineering platform allowed the client to virtualize data from multiple, disparate systems thereby leaving all customer profile data in place – with no replication required. With data shared across all systems, adding or

NexJ Systems will enable the insurance company to provide its agents and CSRs with a comprehensive view of all customer data in a single, easy-to-use interface.

updating customer information is now easier than ever; data is entered in once and it is shared across all systems automatically. What was previously a complex system of disconnected silos of information is now transformed into a household-centered view of clients and prospects, providing users with seamless access to a complete view of customer policies, claims, billings and applications from a single desktop environment. NexJ's Integrated Agent Desktop serves as the primary access point from which policy agents and CSRs conduct their day-to-day business.

Results

Since the initial roll out, the agents and CSRs are more productive and can service customers more effectively, navigation to data is simplified, duplicate entry has been eliminated and there is an increase in "once and done" calls with prospects and customers. Seamless access to customer and third party data from a single Integrated Agent Desktop has improved user productivity, and sharing customer data across all channels and lines of business has enabled a consistent customer experience across the firm. Embedding workflows to automate existing business processes, like lead management, have made staff more productive and more responsive to customers.

Future Plans

The client currently has 600 agents and CSRs using the Integrated Agent Desktop. This number will expand to 5,000 in 2012 and 10,000 in 2013. The final stage will see the entire population of 17,000 agents, assistants and CSRs across all of the client's distribution channels using NexJ's Integrated Agent Desktop solution, which will integrate 49 systems, including EDMS and analytics from Business Objects.

About NexJ Systems

"NexJ delivers best-of-breed customer-centric CRM functionality that features tight and sophisticated integration with additional systems to provide a seamless customizable solution."

Joe Nadreau
Director, Strategic Solutions Group
Wells Fargo Advisors

NexJ Systems is a provider of cloud-based software delivering enterprise relationship management solutions to the financial services, insurance, and healthcare industries.

Our next-generation software combines information from multiple applications and data stores to provide comprehensive knowledge of the customer, which is delivered through any cloud platform including desktop and mobile.

In Finance and Insurance our clients use NexJ solutions to attract and retain top talent, grow assets, increase user productivity, and demonstrate regulatory compliance while maximizing customer value.

In Healthcare, NexJ Connected Wellness connects people to their health information and to their care team to encourage collaborative care and patient advocacy. An online connection with the patient delivers operational efficiency for providers and supports personal health coaching for wellness.

We provide expertise and services to help our clients successfully implement our solutions: data governance and master data management, data integration and conversion, data analytics and business intelligence, and enterprise mobilization.

Through comprehensive knowledge of the customer, and by encouraging ongoing, frequent interactions, NexJ solutions help organizations establish strong and trusted relationships with their customers.

Customers choose NexJ because we demonstrate:

Industry Expertise

Our management team has extensive experience designing, developing, and deploying large-scale, integrated, enterprise software and services for financial services, insurance, and healthcare. We leverage our domain expertise to deliver products and services tailored to the markets we sell to.

Superior Technology

Our flexible, model-driven engineering platform was designed from the ground up to support the delivery of highly tailored and integrated relationship management solutions from private and public clouds. Customers use our solutions to bring together data from multiple, disparate systems so they can effectively leverage their existing investments.

Strategic Partnership

NexJ is dedicated to working with our customers as a strategic partner to ensure their success. We partner with industry leaders and are responsive to their needs. We work with them to incorporate industry best practices and drive our product roadmap.

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About NexJ Systems

NexJ provides enterprise customer management solutions to the financial services and insurance industries. Our solutions, which integrate information from multiple systems into a unified view, include industry-specific customer relationship management (CRM) for multi-channel engagement and collaboration; customer process management for client onboarding and KYC; and customer data management to better understand customers across line of business and regional data silos.