

Customer data integration solutions
To support your business objectives



WebSphere software



Deliver enhanced sales and service opportunities by providing a foundation of unified customer data to all channels.

***IBM WebSphere Customer Center for
commercial property and casualty insurance***

Customer data integration solutions

As a part of the IBM master data management (MDM) family of products, IBM WebSphere® Customer Center provides the strategic architecture that companies need to solve their enterprise customer management issues and realize the full benefit of their investments in customer relationship management (CRM).

Industry analysts have identified the “foundational problem of CRM projects” as bad customer data. IBM WebSphere Customer Center helps insurers solve the foundational problem by providing CRM applications and all front-office channels with the authoritative single view of the customer, as well as business processes for maintaining the customer data that is shared across the front and back office. Unlike existing stand-alone and back-office customer information files (CIFs), WebSphere Customer Center is a real-time, service-oriented application that manages customer-centric business processes and transactions, while persisting new enterprise customer knowledge and processes, such as interaction history, event notifications, privacy and data entitlement rules, customer relationships (households) and customer value profiles.



Reduce cost and differentiate services by gaining a complete customer view



Commercial insurers like your company are looking for ways to better understand and manage their exposure to risk, which is based on creating a better understanding of their customers. Insurers are also attempting to reduce their expense ratio by improving efficiency, while increasing net premiums written.

In order to reduce costs and differentiate service, commercial property and casualty (P&C) insurers have adopted a customer-centric strategy. The primary obstacle to that strategy is the fact that customer data is fragmented across multiple, stand-alone policy systems, claims systems, broker systems and data warehouses. This makes it impossible for insurers to get a complete view of their customers (including organizational hierarchy structures and relationships with key employees), understand their risk exposure across companies, industries and regions, and to act on this knowledge across multiple channels

(brokers or the underwriting team). Maintaining data in multiple silos also creates costly inefficiencies and errors.

WebSphere Customer Center solves these challenges by enabling customer-centric operations using your existing back- and front-office systems. By managing all customer data and relationships through an enterprise customer hub, WebSphere Customer Center injects customer knowledge and insight into operational transactions. By maintaining an authoritative customer record, you could be able to reduce loss and expense ratios, while increasing net premiums written.

WebSphere Customer Center is the only customer data integration (CDI) solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is the recognized leader in CDI for the following reasons:

Provide complete customer knowledge and insight to all channels in real-time

WebSphere Customer Center is a single location for unified customer knowledge. It maintains the customer's relationship hierarchy to other companies (subsidiaries and affiliates, for example), its full portfolio of products, interaction history and all demographic data. With an authoritative operational customer record, you can simplify customer processes across all channels to improve efficiency and customer service.

Improve data quality and organizational hierarchy management

WebSphere Customer Center allows insurers to manage multiple organization hierarchy relationship structures for a single organization structure: for example, maintaining separate legal, risk and marketing hierarchies. WebSphere Customer Center contains sophisticated data-quality management functionality for real-time duplicate suspect management to maintain the master customer record across the enterprise. This allows you to improve relationship management by providing a better understanding of the customer relationship to all channels.

Improve loss ratio by better assessing risk exposure

Identify risk exposure across an organizational hierarchy and its holdings to better configure premiums, deductibles and coverage. WebSphere Customer Center also allows you to assess risk across individual organizational hierarchies and groups of organizations, identifying risk exposure to specific industries or regions for particular types of loss such as those caused by asbestos, terrorism or natural catastrophes. It can incorporate risk profile data from third-party data sources such as Dun and Bradstreet and risk-management applications to maintain an enterprise risk profile for the customer.

Dramatically reduce expense ratio

WebSphere Customer Center can help you reduce nonloss expenses to revenue ratio by streamlining customer data management processes. WebSphere Customer Center can help dramatically reduce costs associated with the inherent inefficiencies in managing customer data across multiple silos. By maintaining a single operational view of the customer, you can streamline customer data management processes and reduce errors related to poor customer data management.

Help increase net premiums written through effective cross-selling

WebSphere Customer Center provides the complete understanding of the customer's relationship with you (the complete coverage profile), which includes a complete marketing or sales hierarchy relationship profile for the organization. This portfolio view enables a better understanding of the customer's potential product needs, which forms the basis of effective cross-selling.

WebSphere Customer Center processes all customer transactions, and therefore all customer events pass through the customer hub. WebSphere Customer Center can respond to these events in real time to identify and react to cross-selling opportunities to help increase net premiums written.

Improve customer service

Providing complete customer knowledge to all service channels improves the consistency of customer service. For example, a branch customer service representative (CSR) handling a specific location or risk is made aware of the company's complete hierarchy and portfolio, and can make underwriting and service decisions based on this overall value instead of just a single location. This allows you to improve contract compliance, to ensure that the services provided by the field CSRs are correct as per the contracts for that client.

Centrally enforce privacy and data access rights

WebSphere Customer Center manages data access and privacy rules at the data level, enabling you to enforce privacy rules through a central customer hub. This helps ensure compliance with internal data access and sharing rules across all systems and channels.

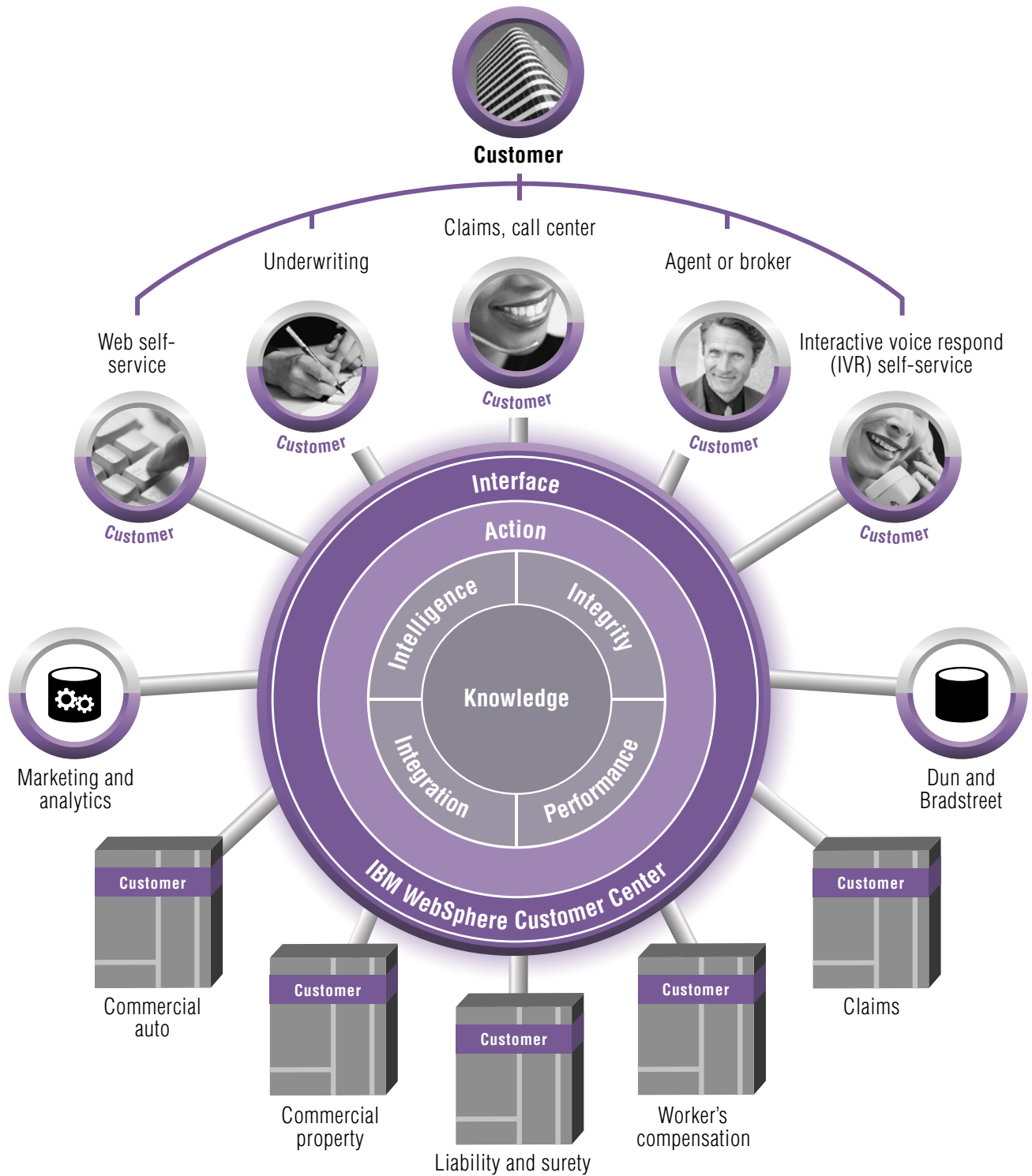
Simplify legislative compliance

Participation in the 2002 U.S. Terrorism Risk Insurance Act is mandatory. Although the government covers 90 percent of a potential loss, insurers face a 10 percent deductible that can represent exposure in excess of US\$100 million. By providing an authoritative

customer record, WebSphere Customer Center allows you to understand your exposure to potential terrorism targets and manage coverage and premiums appropriately.

Achieve strategic integration with the retail line of business

WebSphere Customer Center allows you to integrate customer knowledge across commercial and retail lines. This allows companies to cross-pollinate sales opportunities and increase efficiencies by centrally managing customer data for both operations. It also provides consistent customer service across lines, ensuring that key employees of large commercial policies receive superior service treatment on the retail side.



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WebSphere Customer Center is the only CDI solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is the recognized leader in CDI for the following reasons:

- *WebSphere Customer Center is a viable customer hub. It contains more than 500 business services out-of-the-box. These services manage both complex customer business processes and simple customer data inquiries and updates; this enables WebSphere Customer Center to be a business process hub for customer-centric transactions.*
- *WebSphere Customer Center contains actions (business services) that are both reactive and proactive. WebSphere Customer Center reacts to requests from applications and channels and responds with real-time, viable customer data. WebSphere Customer Center proactively identifies customer events and responds in real time, alerting other applications to the detected event.*
- *WebSphere Customer Center is an intelligent customer hub. It contains several preintegrated business logic components to manage business rules, event detection and management, privacy and security rules, data validation, and duplicate suspect processing. WebSphere Customer Center injects intelligence within operational transactions, including the ability to derive real-time customer insight and to manage customer events.*
- *WebSphere Customer Center is designed to be implemented within a service oriented architecture (SOA) and is a fully service-oriented application.*
- *WebSphere Customer Center contains sophisticated integration functionality and is neutral to all front-end CRM and back-office systems.*
- *WebSphere Customer Center is developed on leading technology (Java™ 2 Platform, Enterprise Edition [J2EE] Enterprise JavaBeans [EJB]).*
- *WebSphere Customer Center has proven implementations with some of the world's largest companies and is working with their various and multiple customer-facing and back-end systems.*
- *WebSphere Customer Center manages new enterprise customer data and business processes. This includes privacy profiles, customer preferences, cross-channel interaction history, customer relationships, value profiles, duplicate suspect processing and event notifications, among others.*
- *WebSphere Customer Center operationalizes customer insight and knowledge. It maintains marketing department customer insight, such as household data, customer value scores, profitability indicators and propensity to churn, and injects that insight into operational processes*

For more information

To learn more about IBM WebSphere Customer Center Software, visit:

ibm.com/software/data/masterdata/launch.html

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