

**CISCO SYSTEMS**



# **TRANSFORMING INSURANCE**

## **CISCO STRATEGIES AND SOLUTIONS**

# Agenda

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- Insurance Industry Challenges
- The Enabling Technology
- Why Cisco?
- Six Transforming Insurance Solutions



# INSURANCE INDUSTRY CHALLENGES



# Today's Industry Issues

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- **Underwriting Profitability**
- **Revenue Growth and Cost Control**
- **Raising Service Standards**
- **Retaining Desirable Policyholders**
- **Winning More Agents' Best Business**
- **Improving Claims Handling**
- **Data Security and Regulatory Compliance**

# THE ENABLING TECHNOLOGY



# Voice, Data, and Video Convergence

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## Core Technologies

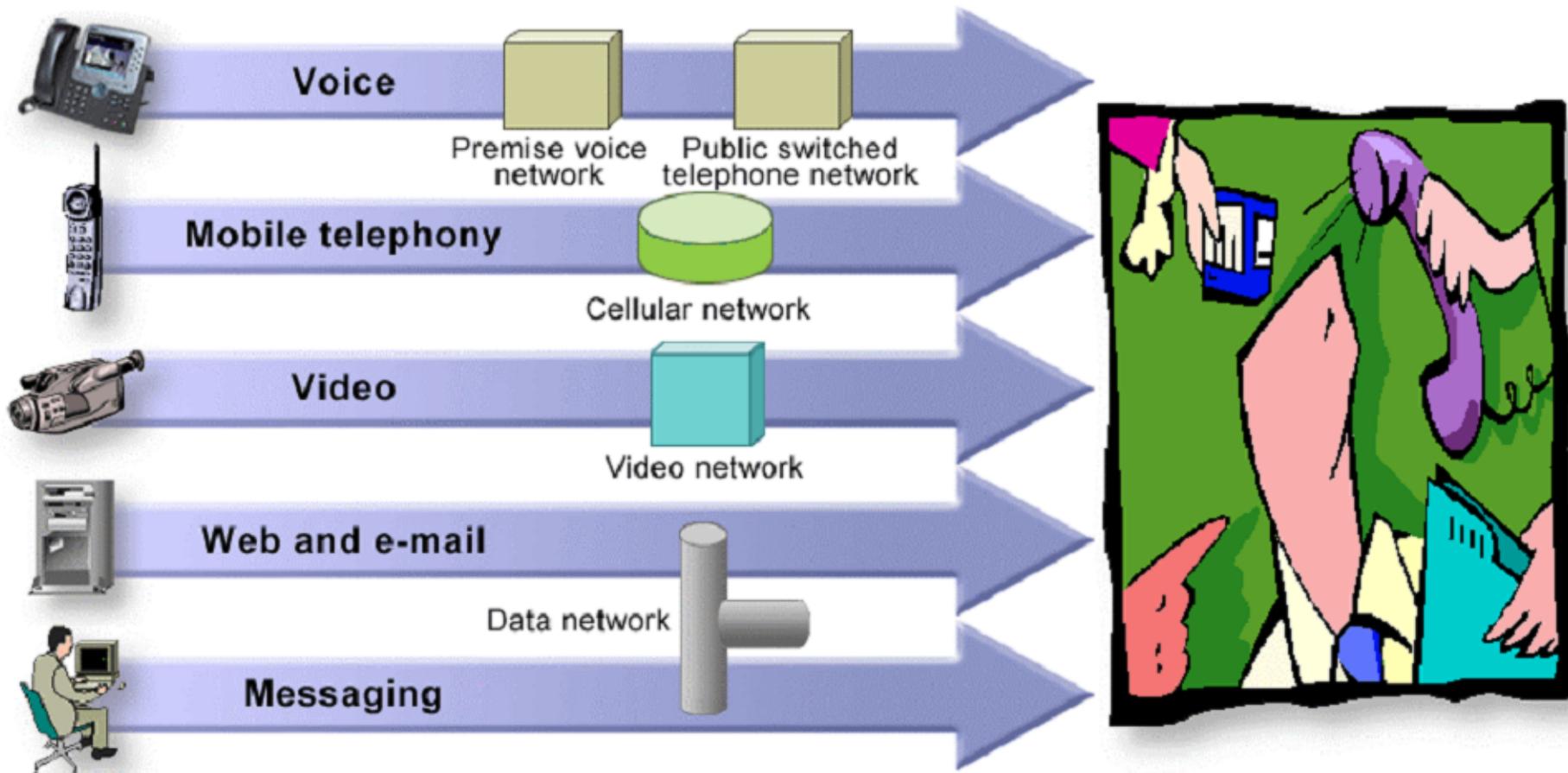
- Routers
- Switches
- Other Infrastructure

## Advanced Technologies

- IP Communications
  - IP Telephony (VOIP)
  - Video Conference
  - Content Delivery
  - Wireless
  - Video Surveillance
  - IP TV
  - Contact Center
- Security
- Storage
- Optical

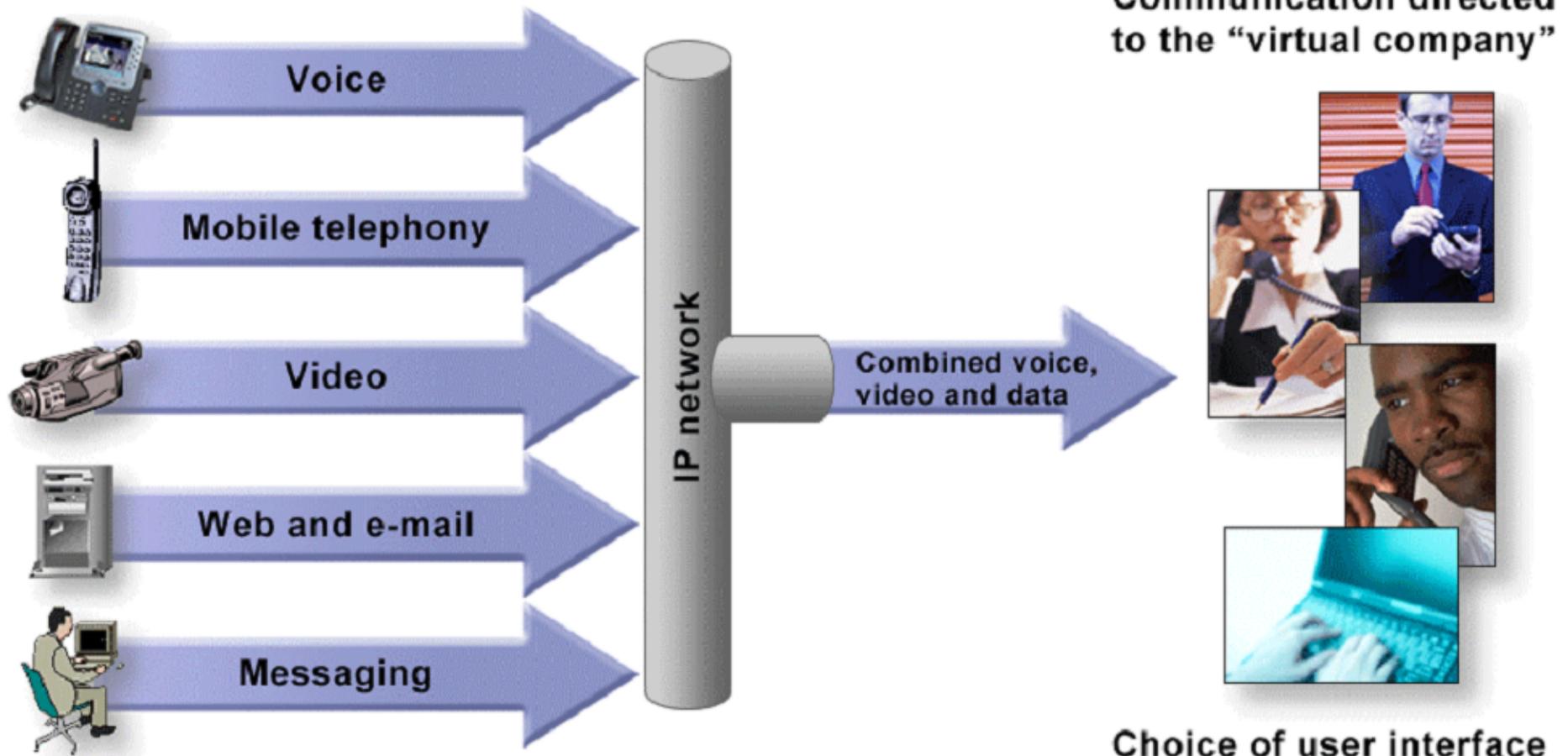
# Communications - Yesterday & Today

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# Convergence - Today & Tomorrow

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# WHY CISCO



# The Cisco Advantage

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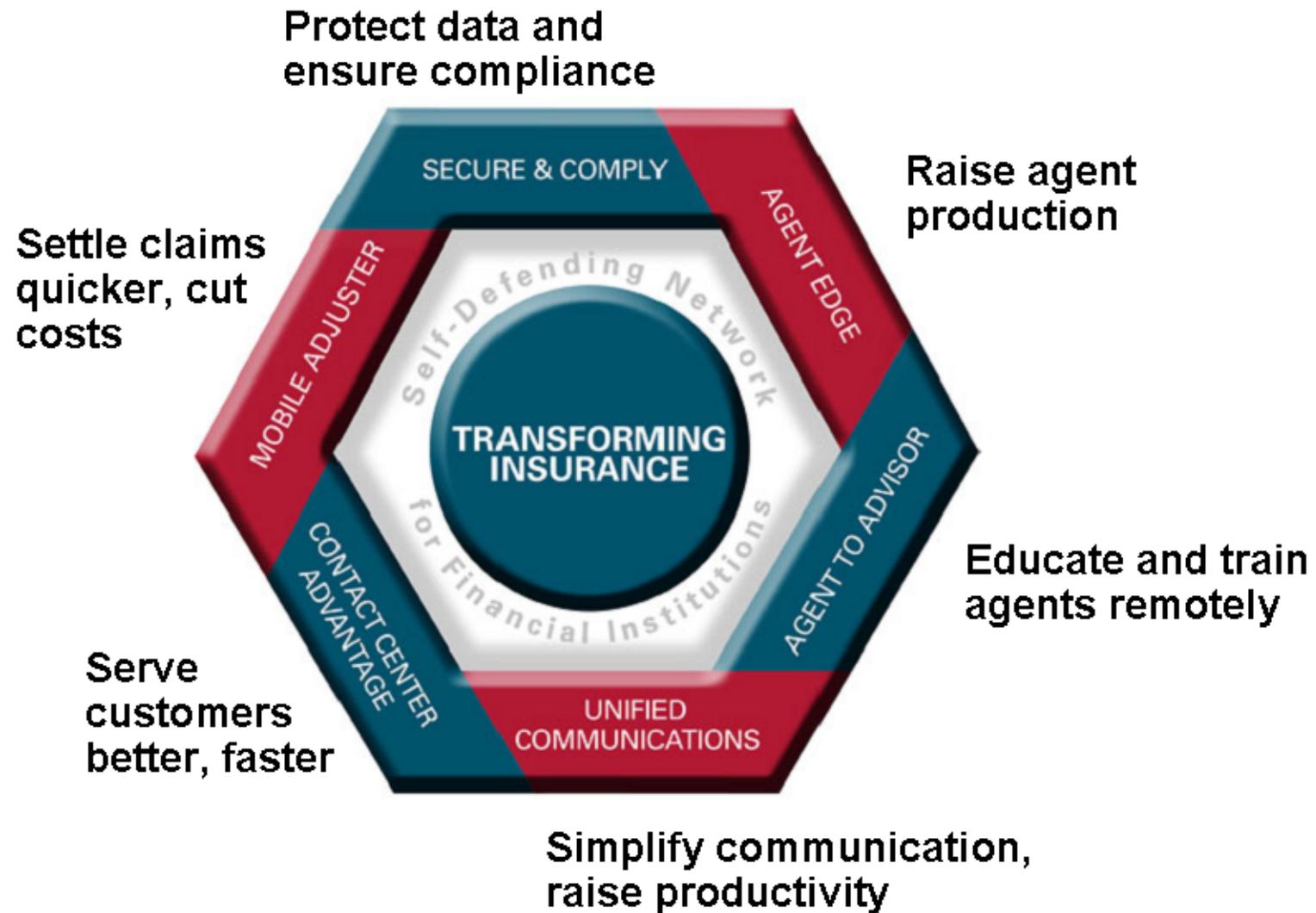
- **The Network is Critical to Your Success**
- **Market and Technology Leadership**
- **Strength and Commitment**
- **Proven Solutions Already Adopted by Insurance Companies**

# TRANSFORMING INSURANCE SOLUTIONS



# Six Solutions Transform Insurance

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# Unified Communications

- **Reduces MAC, toll, and conferencing costs**
- **Eliminates redundant technologies**
- **Raises productivity with unified messaging, easy conferencing, SoftPhone**
- **Improves resiliency and risk compliance**
- **Speeds underwriting, claims, service, and training**



# Additional Applications

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- **Video Conferencing:** One-to-one or multiple sites as easy as a phone call
- **Wireless:** Extends network for added mobility and productivity
- **Content Delivery:** Rich media delivered to remote locations for distance learning, customer messaging, corporate communication



# Case Study: UnumProvident IPT

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- **Challenge:** Disability income provider with over 12,000 employees had separate voice and data networks, resulting in:

Expense to maintain two independent networks

Increasingly costly support of legacy technology

- **Solution:** Cisco IP Telephony on a converged voice and data network, resulting in:

Lower total cost of ownership (TCO)

Able to apply savings to other technology investments

Mobile staff in continuous communication with office and customers



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# Case Study: CNA

- **Challenge:** Significant travel required for training, software demos, and underwriting supervision led to high travel costs and lower productivity
- **Solution:** Cisco MeetingPlace for voice and Web conferencing, resulting in:
  - 90% reduction in field training travel expenses
  - Improved underwriter training
  - IT can now roll-out CNA MeetingPlace and third-party applications via online sharing



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# Case Study: Johnson Inc.

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- **Challenge:** Canadian personal insurance, benefits and administration firm with contact centers and 43 branches experiencing:

High toll charges and inefficient call routing

Poor customer experience in contact centers

- **Solution:** Converged voice and data network plus Cisco IPCC, resulting in:

Long distance savings

Enhanced agent productivity through intelligent call routing and IVR

Better customer service through live web response

Improved productivity with telephone screen-pops

Better employee engagement through ticker board displays in call center indicating sales staff performance (displaying top performers)

[http://newsroom.cisco.com/dlls/global/canada/news/2004/cp\\_11-24.html](http://newsroom.cisco.com/dlls/global/canada/news/2004/cp_11-24.html)



# IP Video Surveillance & Monitoring

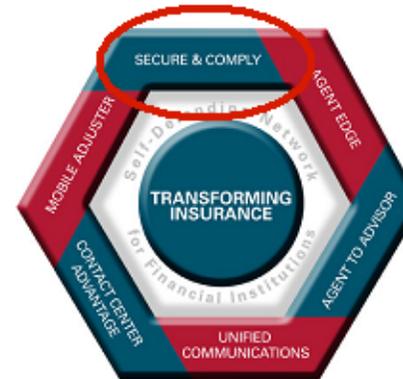
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- Network based physical security system
- Centralized video monitoring of locations
- Remote monitoring capabilities
- Time/event based recording and retrieval



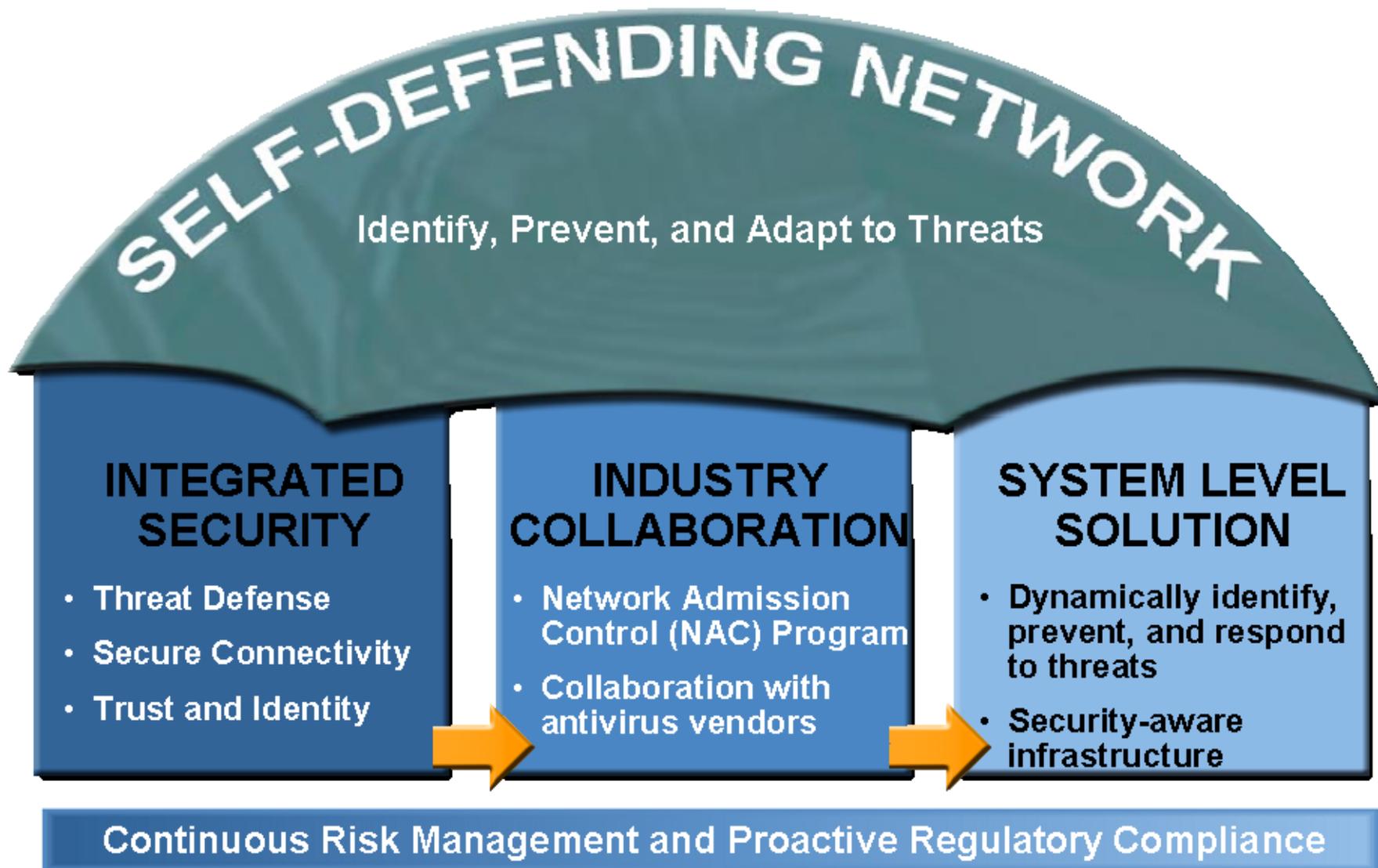
# Secure & Comply

- **End-to-end network security**
- **Proactive compliance and privacy**
- **Increased uptime, data integrity, business continuity**
- **Layered security with trust and identity, threat defense, secure connectivity**
- **Enhanced business agility with secure remote connections (VPNs)**



# Self Defending Network for Insurance Companies

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# Integrated Security

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- Protect critical resources within headquarters and remote locations
- Enable optimized business applications, operations, and productivity
- Secure without hindering scalability, performance, and growth of the network

Secure connectivity



## Secure the Transport:

- **IPSec & SSL VPNs**  
Protects Data/Voice Confidentiality

Threat Defense



## Defend the Edge:

- **Router Integrated security (FW, IDS, QoS, WAN, AutoSecure), DDoS**  
Detects and Prevents External Attacks



## Protect the Interior:

- **Catalyst Integrated Security, FW, IDS, Content Engines**  
Protects Against Internal Attacks



## Guard the Endpoints:

- **Cisco Security Agent (CSA)**  
Protects Hosts Against Infection

Trust and Identity



## Verify Users and Devices:

- **Identity-Based Networking, ACS, NAC**  
Control Who/What Has Access

# Case Study: Legacy Marketing Group

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- **Challenge:** Operated by independent agents, Legacy is heavily dependent on its network to keep its distributed business process working smoothly, resulting in:

- Need for greater availability and security for mission-critical applications

- New Sarbannes-Oxley regulatory requirements

- **Solution:** Cisco Catalyst switches with intrusion detection system (IDS) plus Cisco Security Agent, resulting in:

- Increased network availability and performance

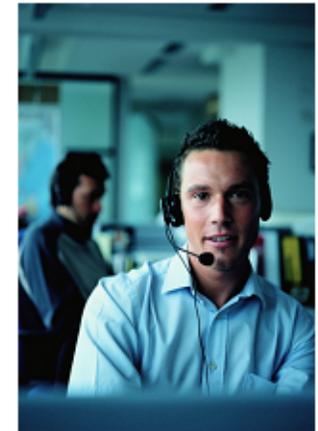
- Protection of vital business assets and improved regulatory compliance



# Contact Center Advantage

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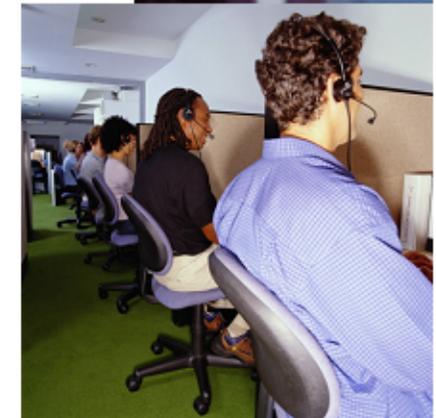
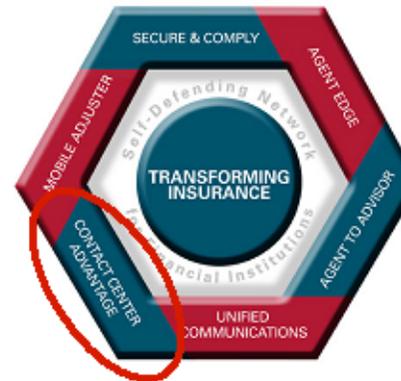
- Integrates voice, IVR, Web, e-mail, click to call, and shared screens
- Single, distributed platform for all locations
- Everything based on IP
- Voice and data anywhere in the system
- Intelligent, skills-based call routing
- Virtual Call Center capability



# Contact Center Advantage

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- **Lowers turnover and MAC costs**
- **Enables faster training**
- **Flexibility to place staff or route calls anywhere, anytime**
- **Virtually instantaneous access to policyholder records for faster, better service**
- **Personnel can work remotely, even at home**



# Case Study: UnumProvident

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- **Challenge:** Chattanooga-based insurer's Call Center is vital for delivering service to customers and brokers and was experiencing:

High rep turnover

Long commutes for reps

Inadequate space

- **Solution:** Cisco Virtual Call Center created single platform for Portland, Maine and Chattanooga, Tennessee, resulting in:

Savings on hiring and training costs

Improved response times

Ability to direct calls to best rep

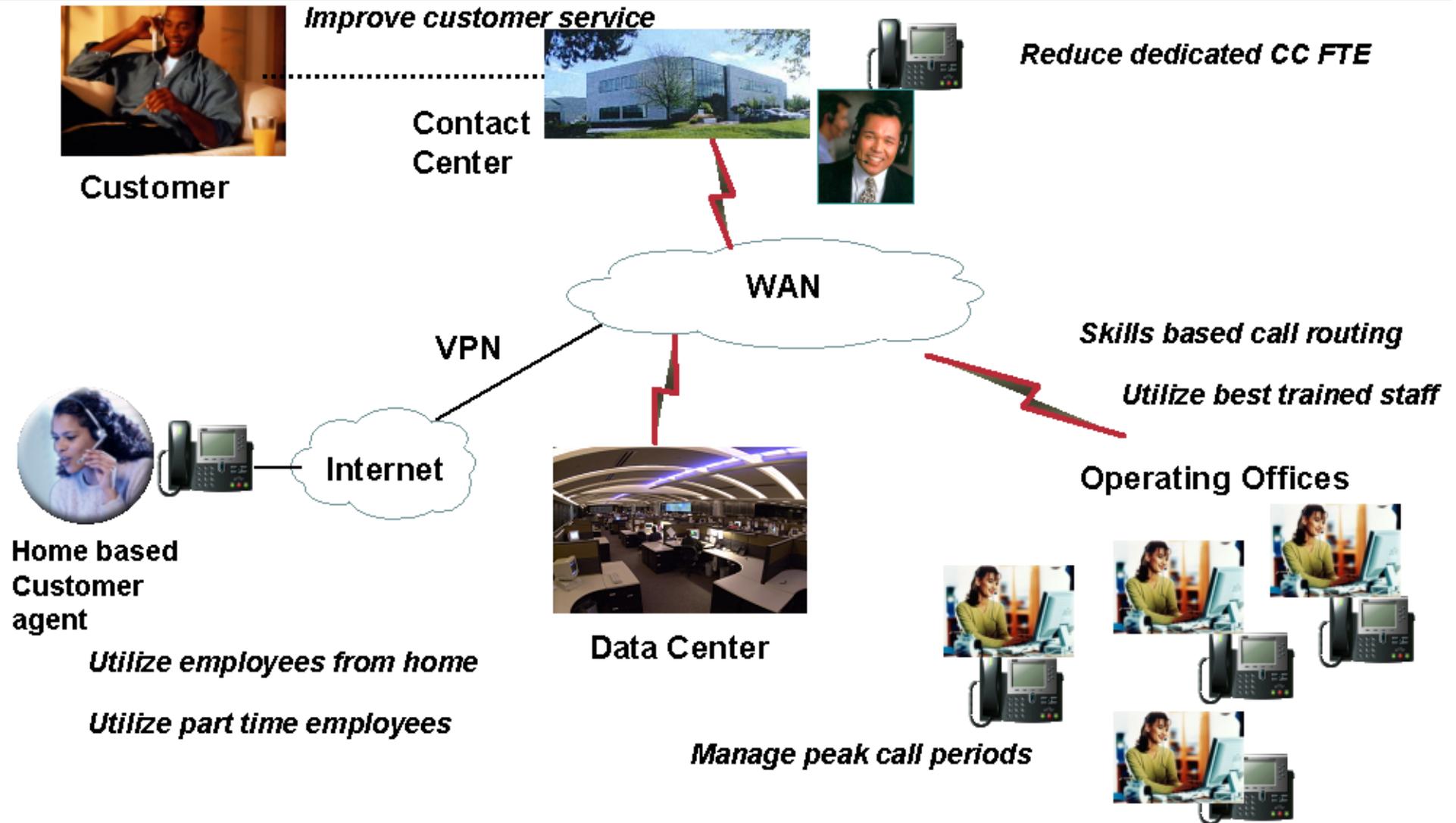
Flexibility to handle call overflows in different regions



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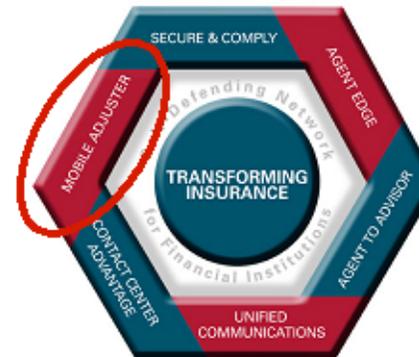
# Virtual Call Center Capabilities

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# Mobile Adjuster

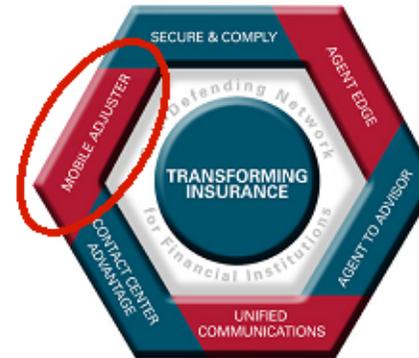
- Provides remote access to network and claims resources
- Real-time transmission of estimates and photos
- Increased data security



# The Mobile Adjuster Optimizes Processes

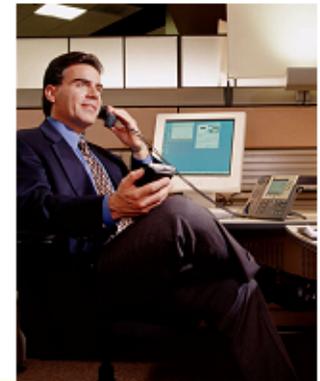
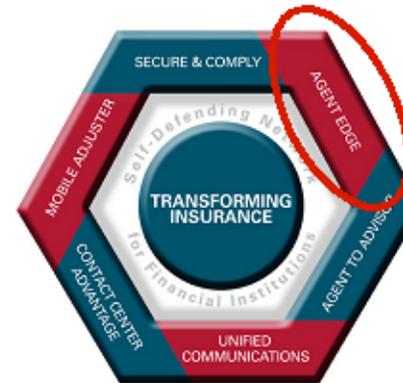
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- **Better claimant experience for higher policyholder retention**
- **Less loss and loss adjustment expense**
- **Faster, more efficient claims processing**
- **Increased adjuster access and scheduling flexibility**



# Agent Edge

- **Agent communications tools enhance growth, retention, and flexibility**
- **Unified messaging, conferencing, and shared screens increase selling time**
- **Enable agents to work at home**
- **Use Meeting Place for remote client presentations**



# Agent Edge Liberates Agents

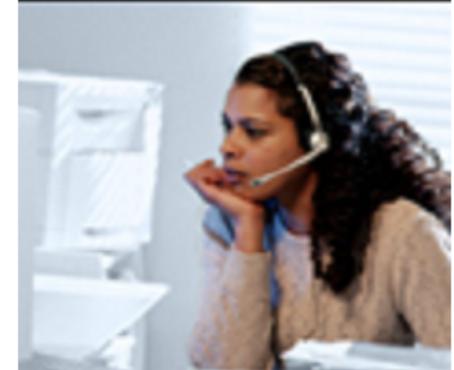
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Currently, agency staff must juggle new business development and policyholder service, resulting in:

Significant time spent inquiring, informing, and negotiating with insurance company staff

Difficult to recruit and retain support staff and new producers

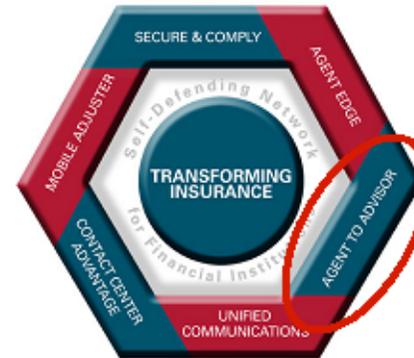
- **Agent Edge provides:**
  - Better tools**
  - Faster time to value for new hires**
  - Better information sharing and transactions with insurer staff**



# Agent to Advisor

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- **Rich media to broaden and deepen agent knowledge & skills**
- **Enables faster training, easier licensing**
- **Includes comprehensive security**
- **Provides for remote video presentations**



# Creating Professional Advisors

- **Leading companies transitioning their agents to sell a broader array of financial products:**

**Agents lack background and tools to sell financial services**

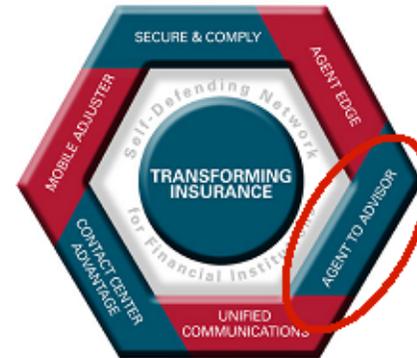
**Customers expect broader and deeper knowledge support for financial service products**

- **Agent to Advisor provides:**

**More effective agent education and training**

**“Rich media” delivery to branches for customers and employees**

**Tailored promotional and third party content**



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