



AIGWriter

Enterprise Product Management in AIG

- **Consolidate Technology**
- **Improve Time-to-Market**

Michael DeCorte
American International Group

AIG is a leader

First to enter new markets

First with new products

World's most profitable insurance organization

50 Million Customers

130 Countries

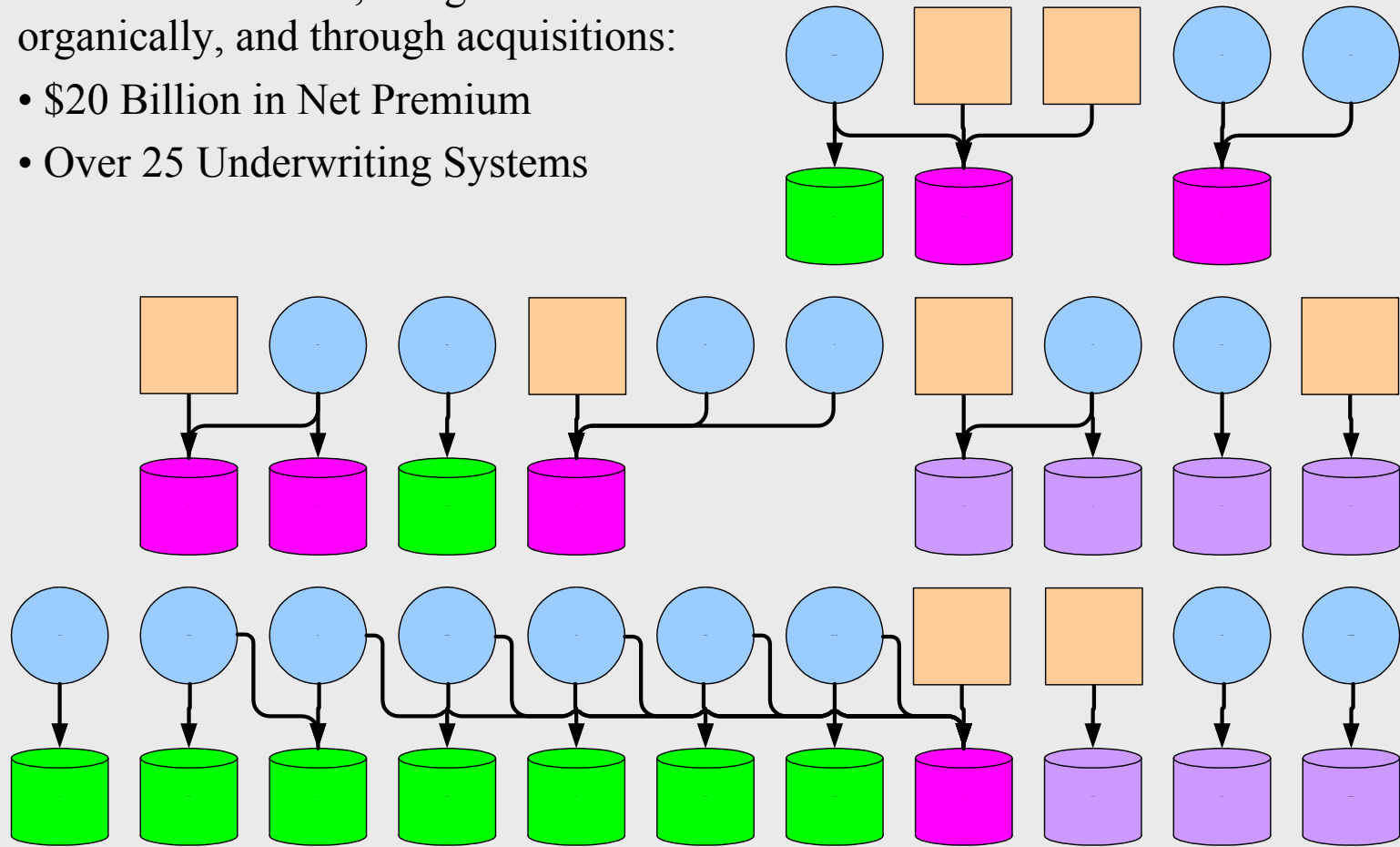
\$9.3 Billion in income

\$81.3 Billion in Revenues

AIG: Domestic Brokerage Group

DBG is the largest UW of commercial domestic insurance, has grown both organically, and through acquisitions:

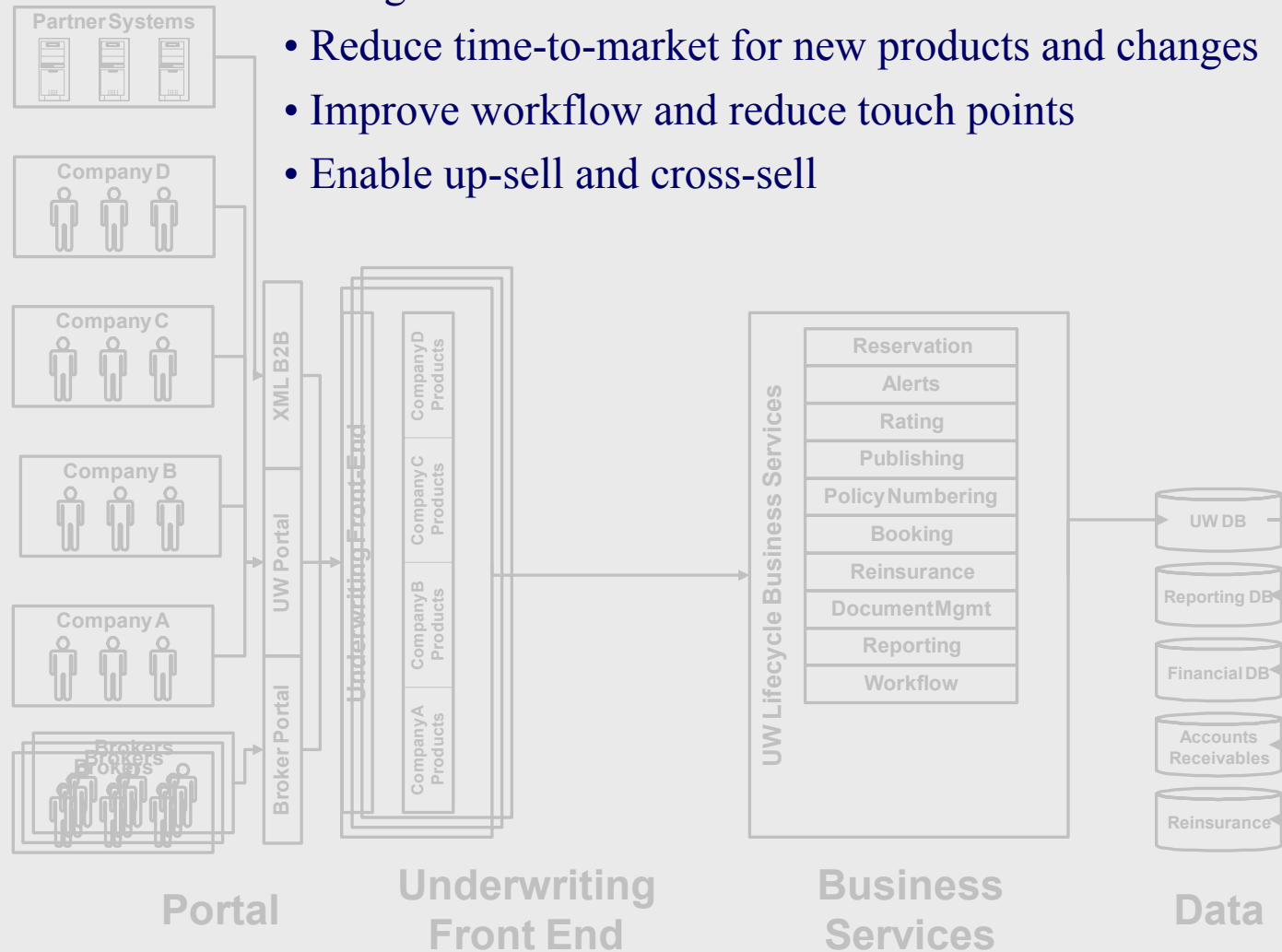
- \$20 Billion in Net Premium
- Over 25 Underwriting Systems



AIGWriter: Commonality and Flexibility

AIGWriter is a technology platform that uses Enterprise Product Management to:

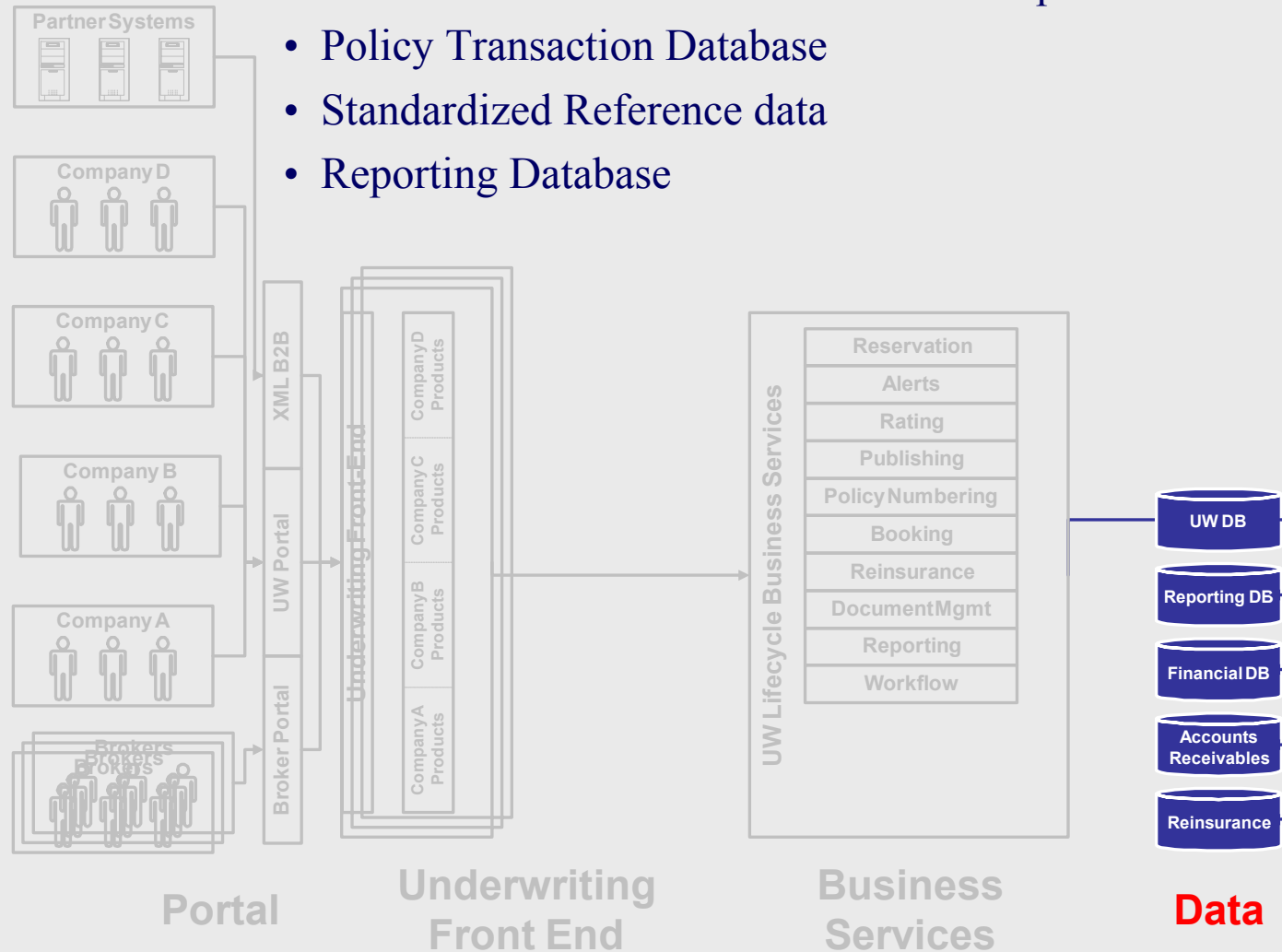
- Reduce time-to-market for new products and changes
- Improve workflow and reduce touch points
- Enable up-sell and cross-sell



AIGWriter: Data

AIGWriter's enterprise data is both shared and generalized to establish a foundation for all business and products:

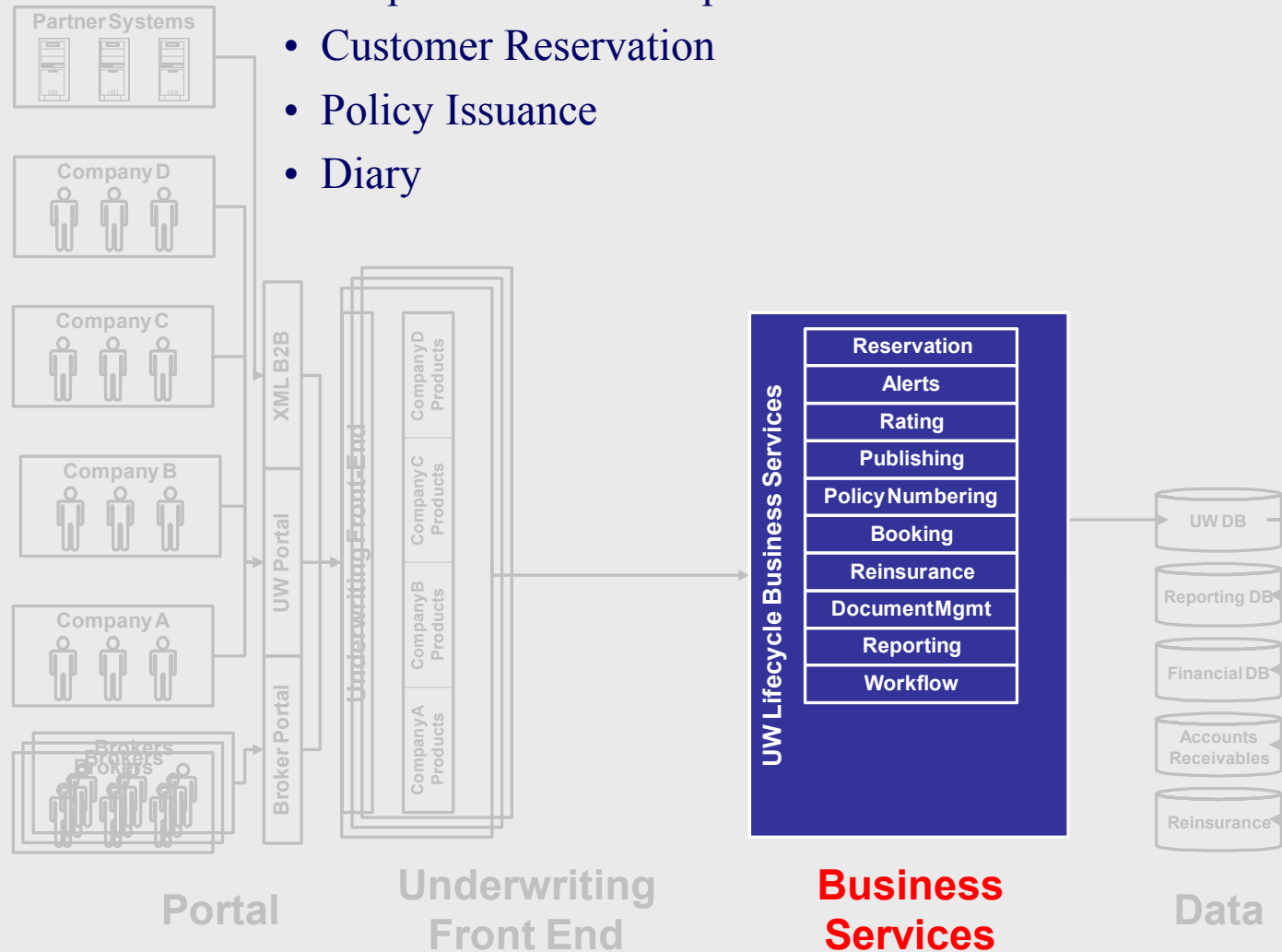
- Policy Transaction Database
- Standardized Reference data
- Reporting Database



AIGWriter: Business Services

Business Services encapsulate processes that are common across DBG products and companies:

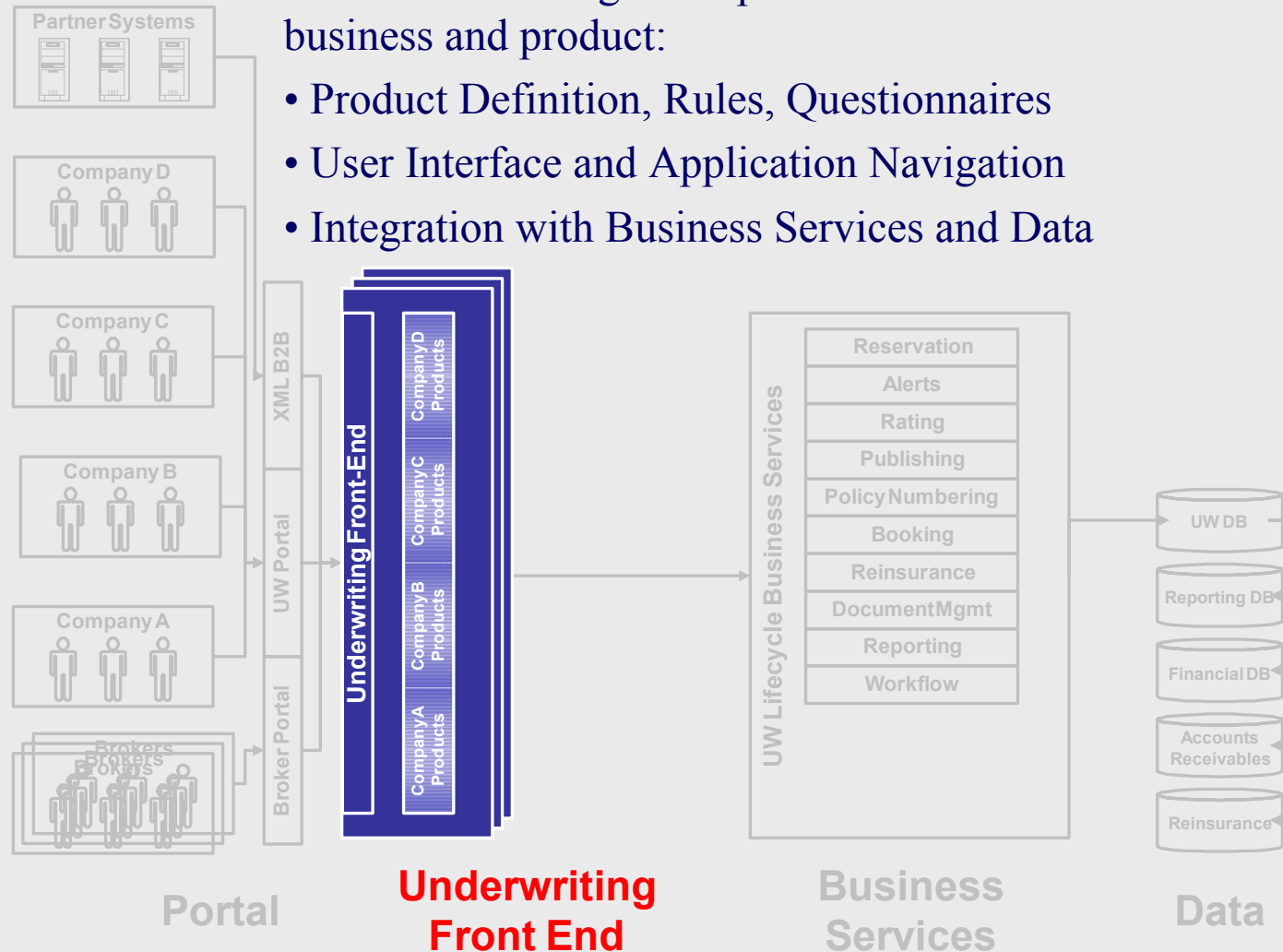
- Customer Reservation
- Policy Issuance
- Diary



AIGWriter: Underwriting Front End

Enterprise Product Management is central to the Front End where the Product Configurator provides the customizations for each business and product:

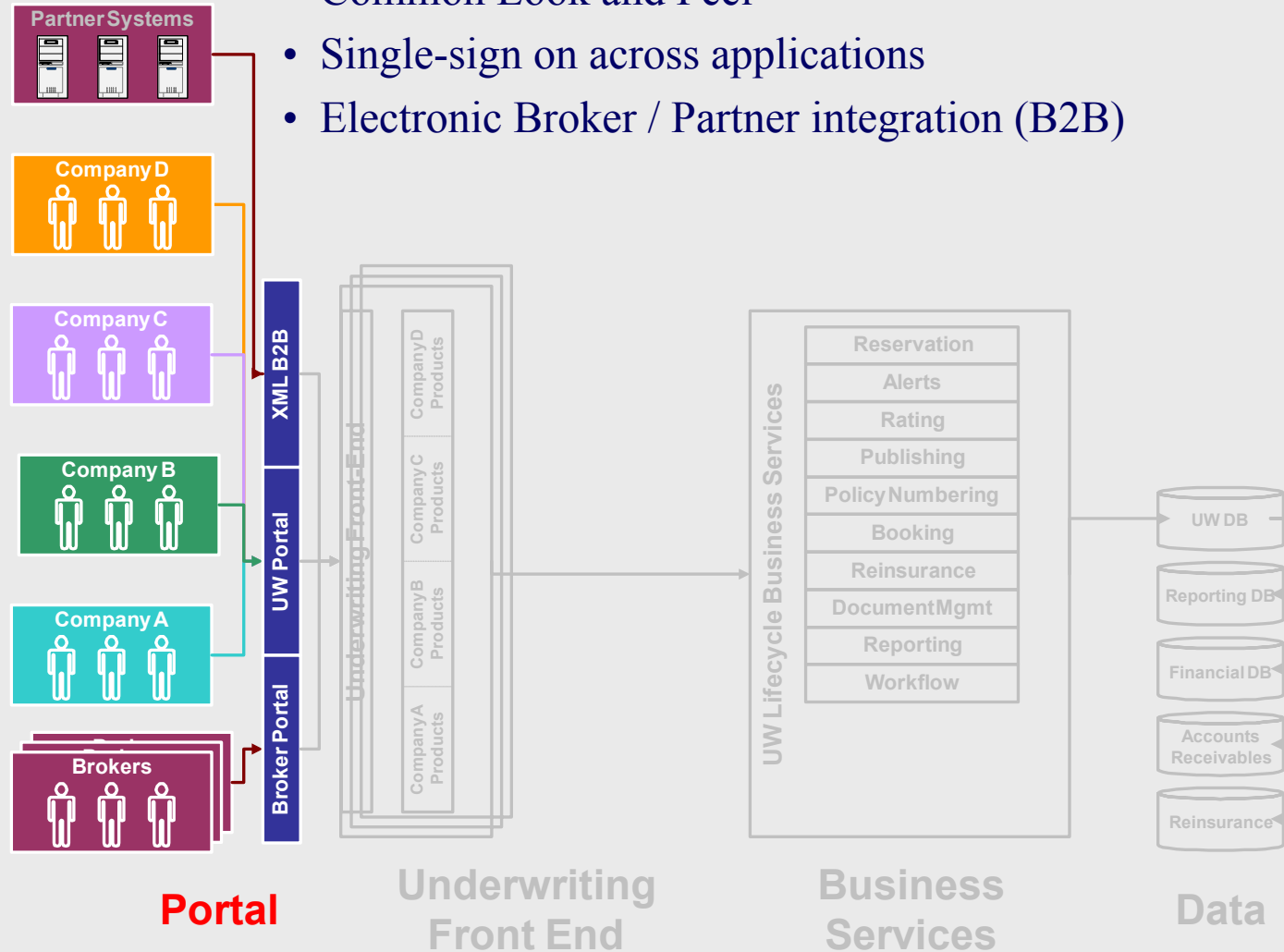
- Product Definition, Rules, Questionnaires
- User Interface and Application Navigation
- Integration with Business Services and Data



AIGWriter: Portal

The Broker, Underwriter, and XML B2B portals provide:

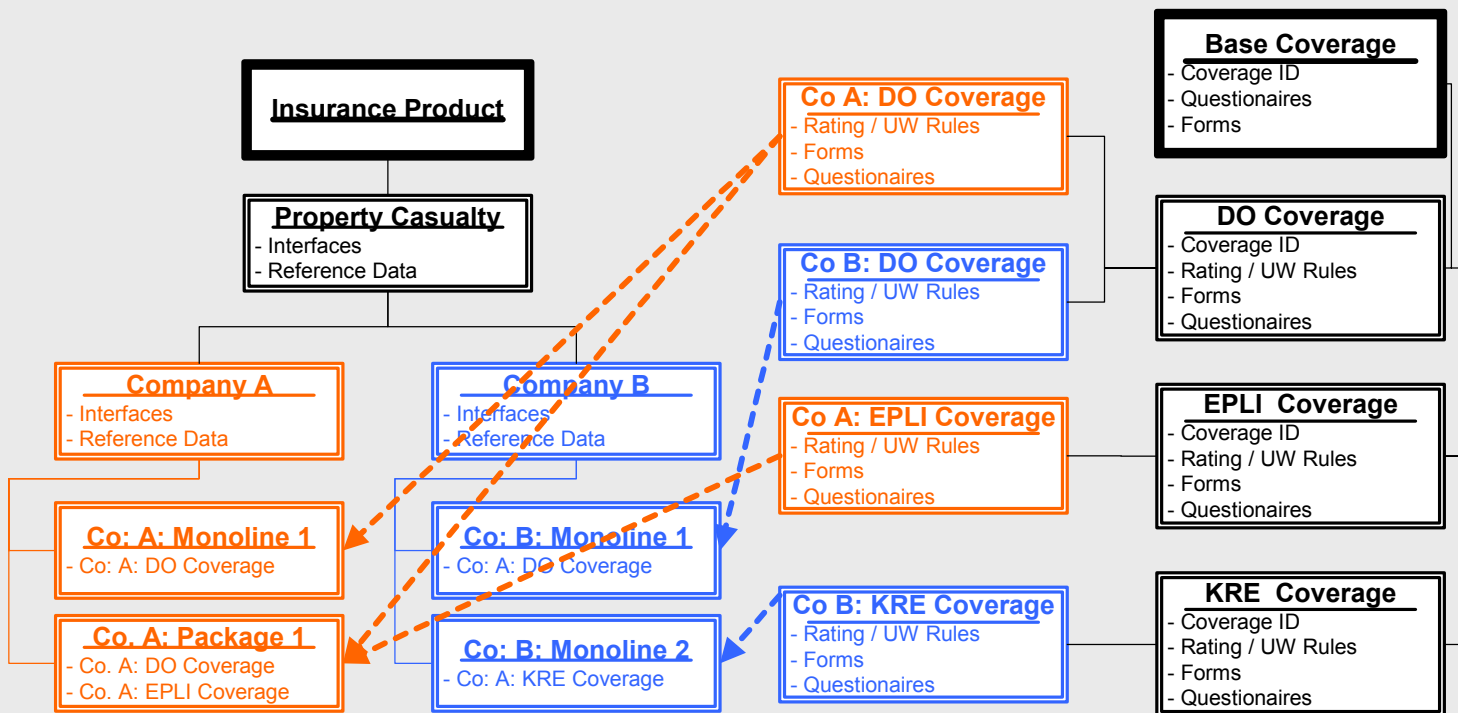
- Common Look and Feel
- Single-sign on across applications
- Electronic Broker / Partner integration (B2B)



Product: Definition

Product definitions are maintained in a Product Configurator:

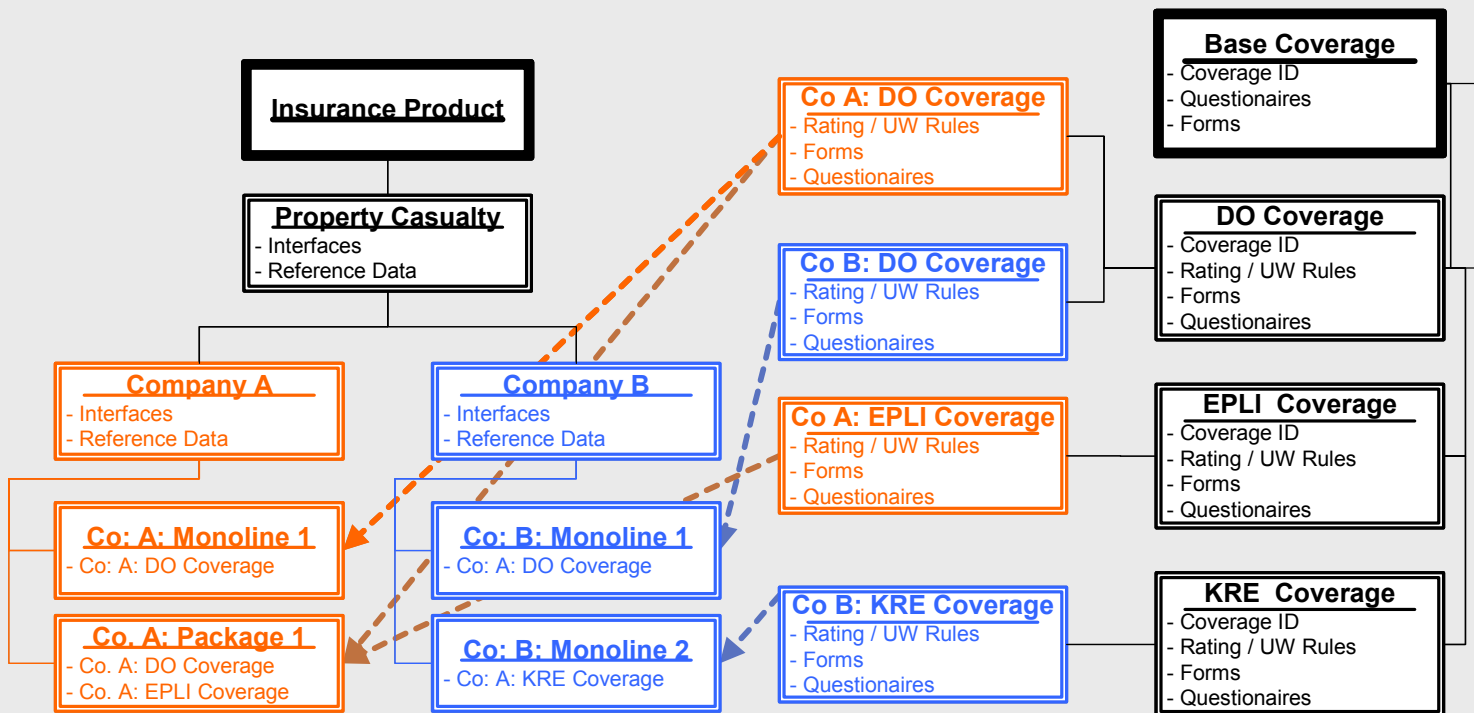
- Are defined as meta-data instead of hard coded
- Separating product from applications enables rapid product changes
- Products and Coverages are shared through inheritance
- Applications use Product meta-data to interpret and transform data



Product: Sharing Products

Product are shared and customized through a Product Configurator:

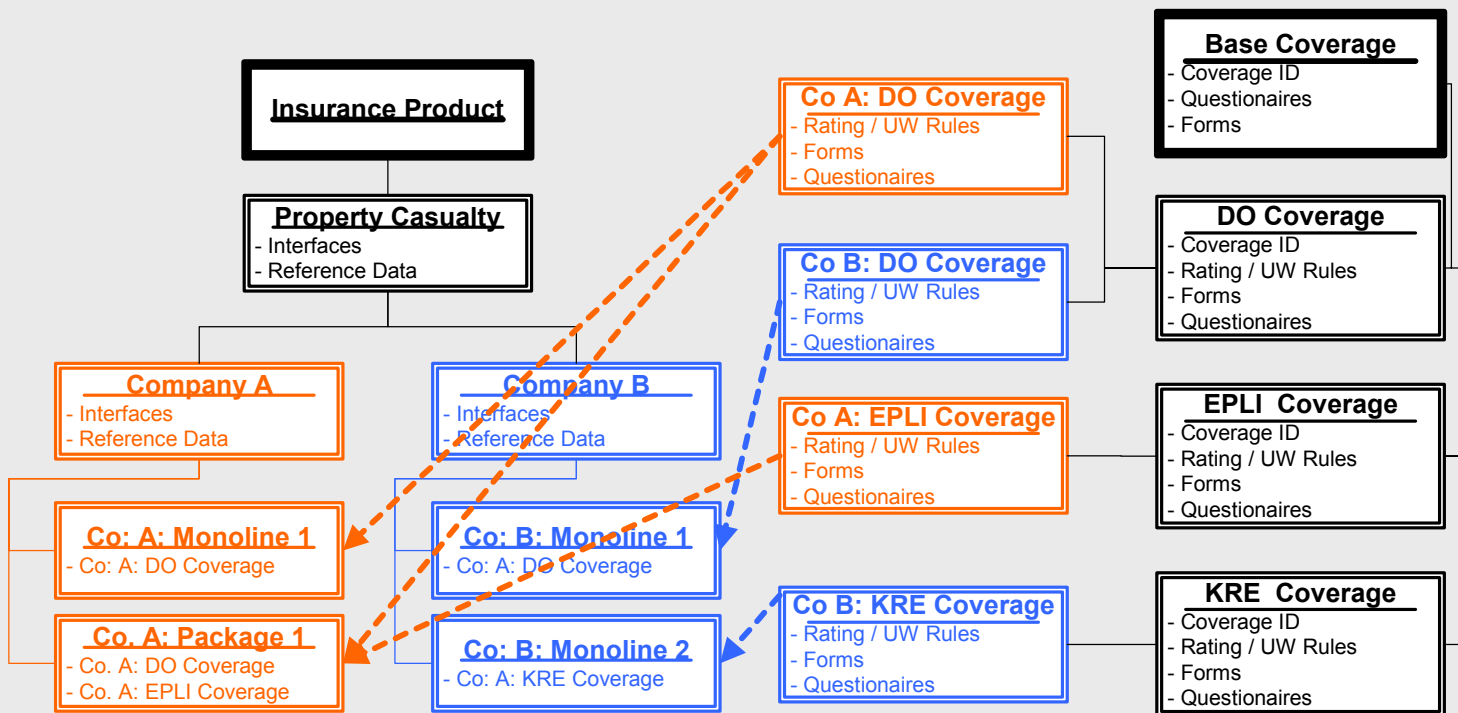
- Each company has its own customized products
- Generic coverages are defined as components
- Coverage components are customized for each company
- Coverage components are assembled into products



Product: Rules

Product rules are maintained in a Product Configurator:

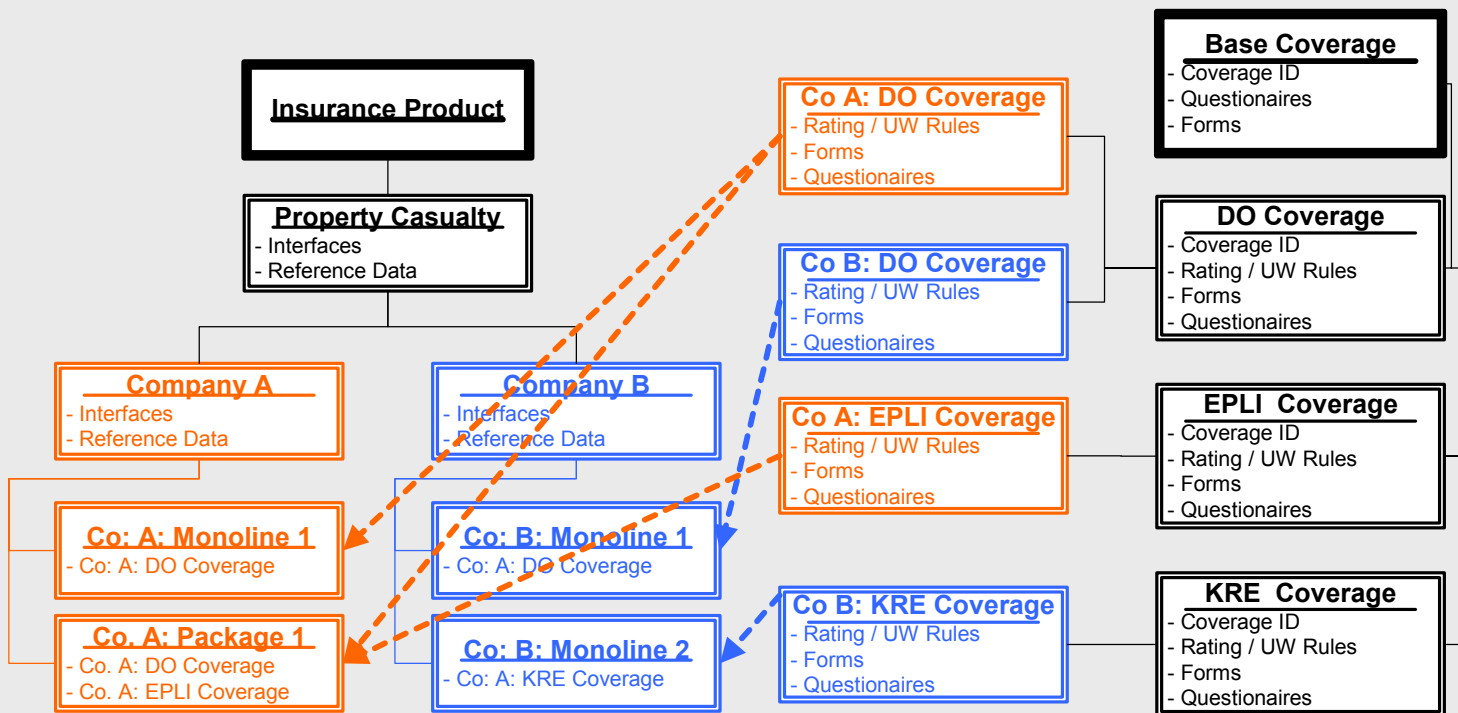
- Are defined in pseudo code instead of hard coded
- Examples include Qualification, Rating, Referral, Forms Selection
- May be common across the enterprise or company
- May be specific to Products and Coverages
- May be customized by state, channel, or market segment



Product: Questionnaire

Questionnaires are maintained in a Product Configurator:

- Are defined as meta-data instead of hard coded
- Capture most customer entered data
- Have the same levels of commonality / specificity as rules
- Data is ultimately stored back in the WIP database



Success Criteria

- **Champion:** Executive Support and a Champion
- **Delivery:** Technology Department focused on delivery
- **Balance Priorities:** Processes and Organization to balance project vs. enterprise objectives
- **Manage Expectations:** Laying the technology foundation is significant
- **Engage the Business:** Shared product definitions and processes require active business participation and consensus

Q & A

?



Michael DeCorte
AIG DBG Architecture Services
Michael.DeCorte@aig.com
201-469-8164