

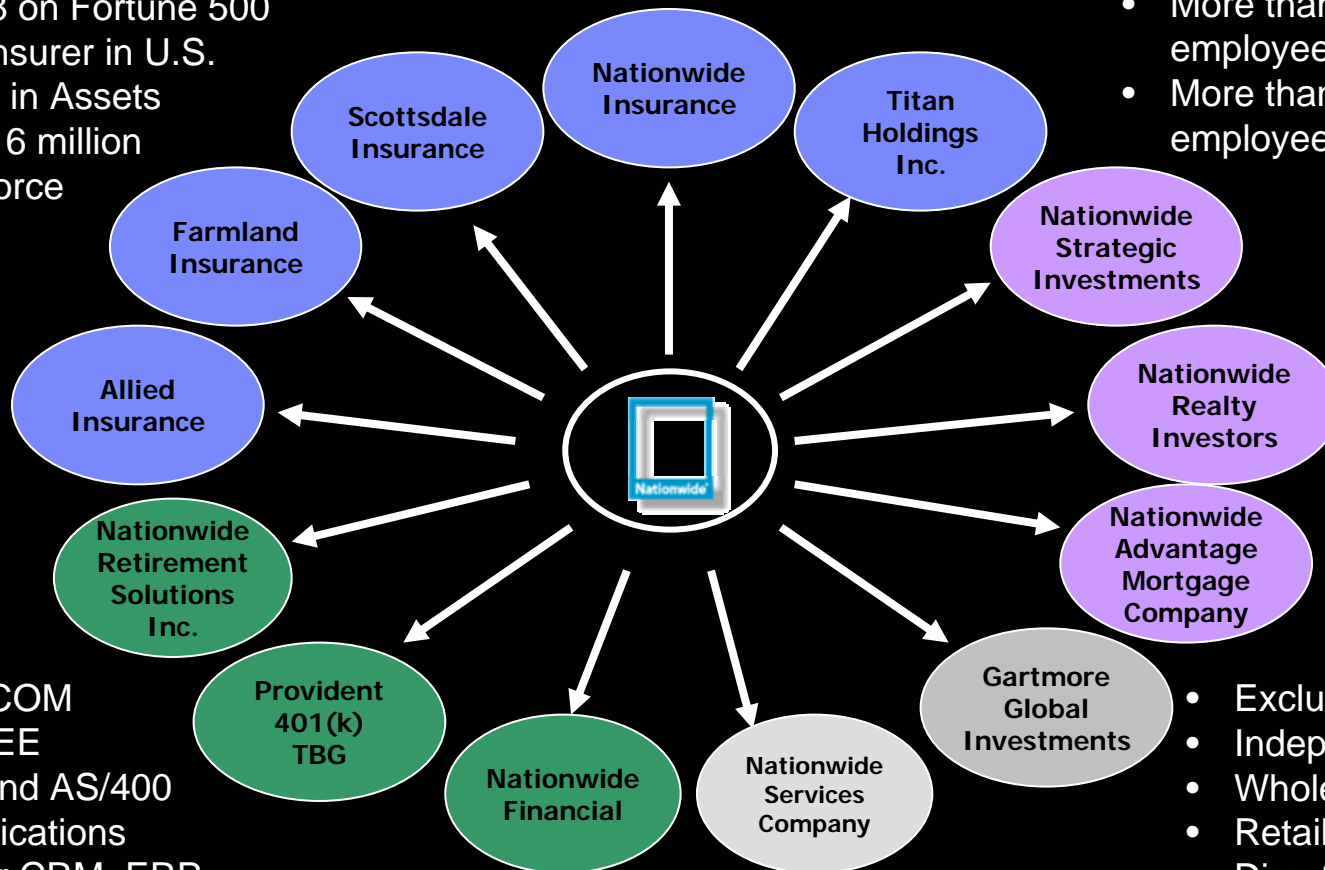
# Web Services: Redefining the Organization and Eliminating Silos

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SVP, Enterprise Chief Technology Officer  
Nationwide

# Nationwide

- Insurance, Financial Services, Asset Management
- Ranked 118 on Fortune 500
- 6<sup>th</sup> largest insurer in U.S.
- \$113 Billion in Assets
- More than 16 million policies in force

- Global company with offices in 8 countries
- More than 30,000 employees
- More than 4000 IT employees



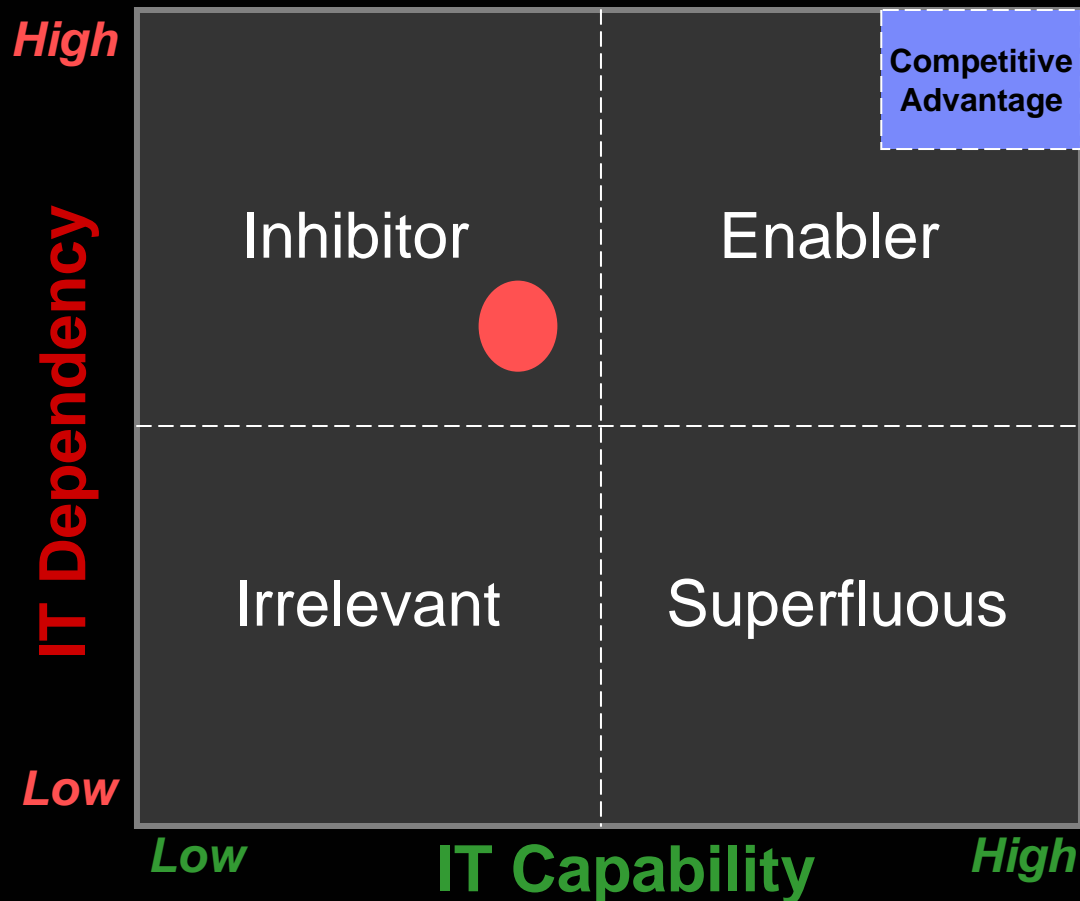
- .NET and DCOM
- Java and J2EE
- Mainframe and AS/400
- Custom applications
- Packages for CRM, ERP

- Exclusive agents
- Independent Agents
- Wholesale producers
- Retail producers
- Direct Sales Centers
- Internet

# Our Good to Great model



# Implications for IT



- Inefficient and redundant systems
- 'Boxed-in' Thinking
- 'Cowboys and Firefighter' culture
- Inadequate skills
- Breakdown silos
- Simplify Integration
- Improve speed of delivery
- Update our skills base
- Reduce TCO





# Web Services - Benefits

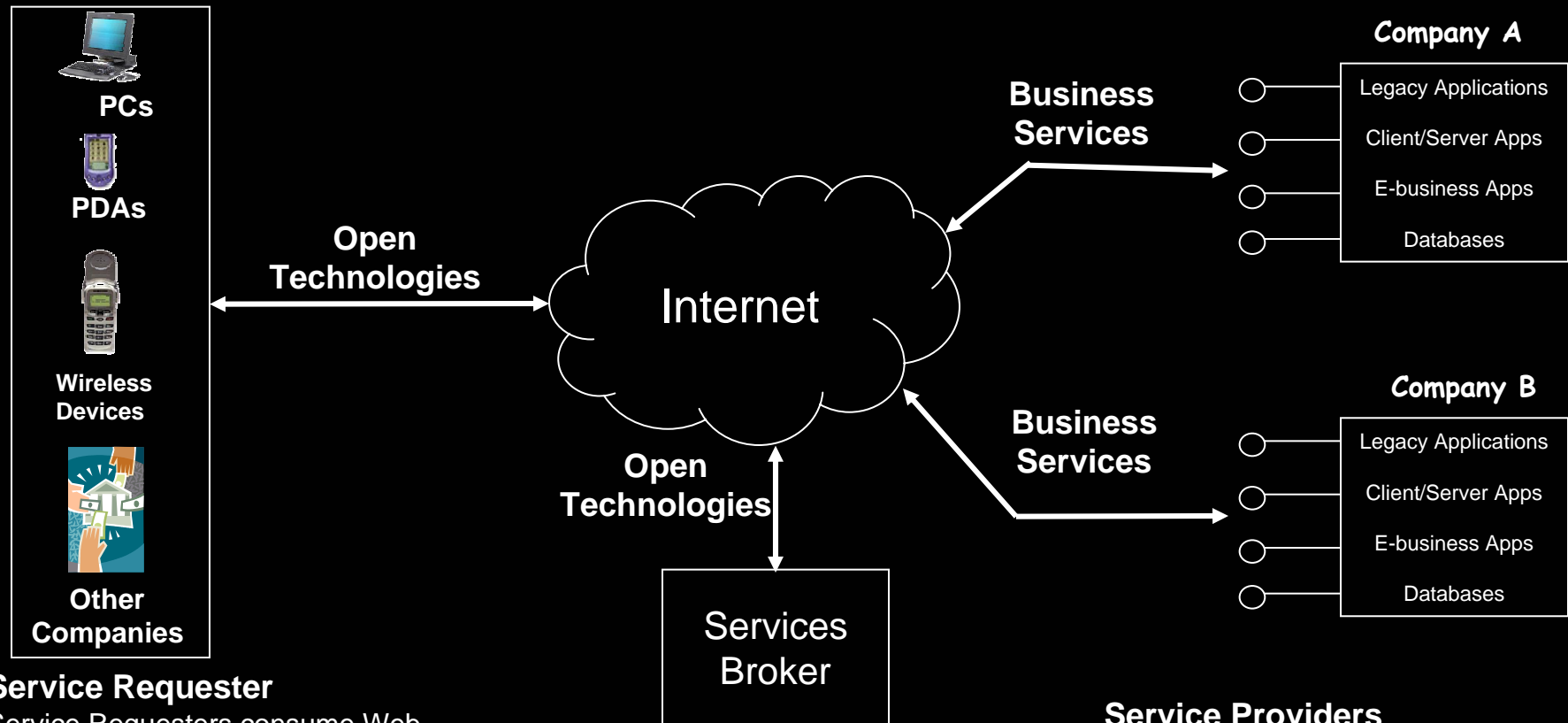
- Simplify integration through loose coupling
- Streamline B2B links with vendors and partners
- Reduced integration costs
- Easier skills to learn
- Faster speed to market
- Open Technologies and Platform portability
- Widespread vendor support

*Web services do not represent a silver bullet but they may be our best shot*



Web services alone are not enough, they need to be supported by a

## Services Oriented Architecture



### Service Requester

Service Requesters consume Web Services provided by Service Providers. They find these Web Services and Service Providers using a Service Broker.

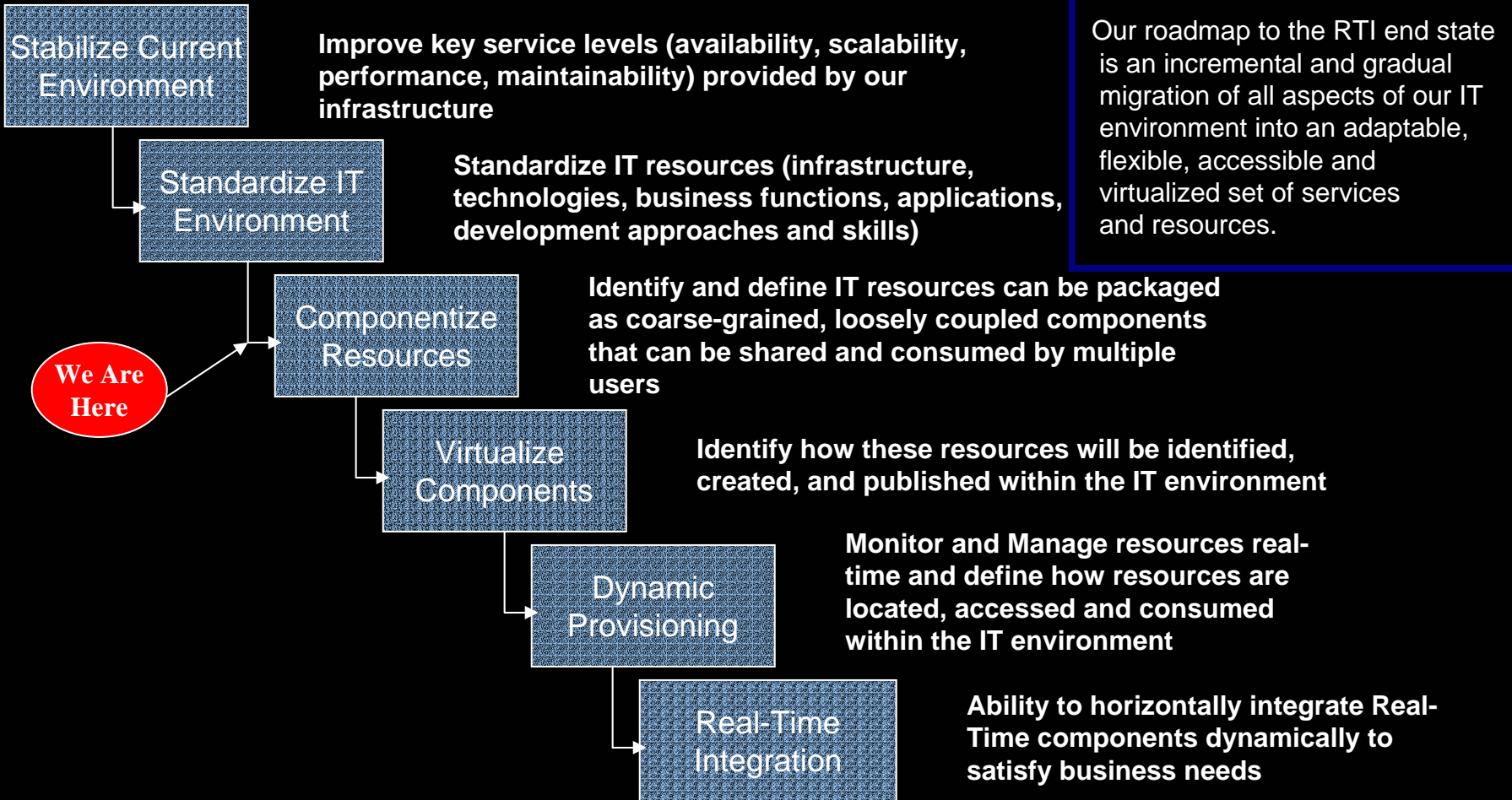
### Service Broker

Service Brokers register available services from Service Providers and make matches with requests from Service Requesters.

### Service Providers

Service Providers create and publish web services that supply Service Requesters with tasks necessary in the Requester's application.

# Roadmap to our SOA



*Standards are critical - We are building on ACORD, WS-1 and Liberty Alliance*

# Our SOA Blueprint



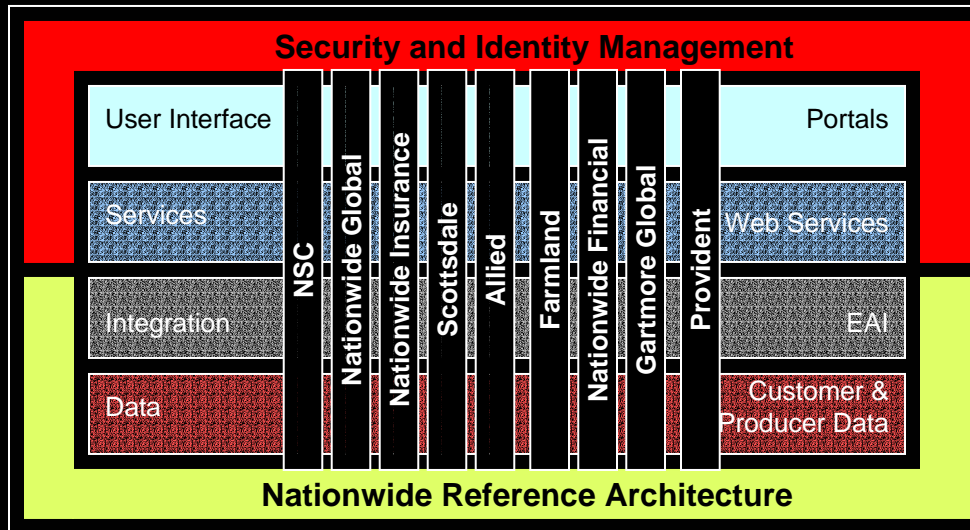
Data exchange with financial partners  
EFT and Bank card transfers  
Claims and repair information

## Partners



## Agents Producers

Agency Management & Support  
Agency data upload and download  
Customer Acquisition System  
Commissions



## Customers

Customer Self Service  
Portfolio Management  
Online Trading  
Policy Processing  
Claims Processing  
Loan Processing  
Electronic Bill Presentment  
Electronic Bill Payment  
Electronic Library

## Employees



Employee Focused  
Employee Self-Service  
HR Applications  
Electronic Library

Externally Focused  
Electronic Library  
Call Center Applications  
Knowledge Management

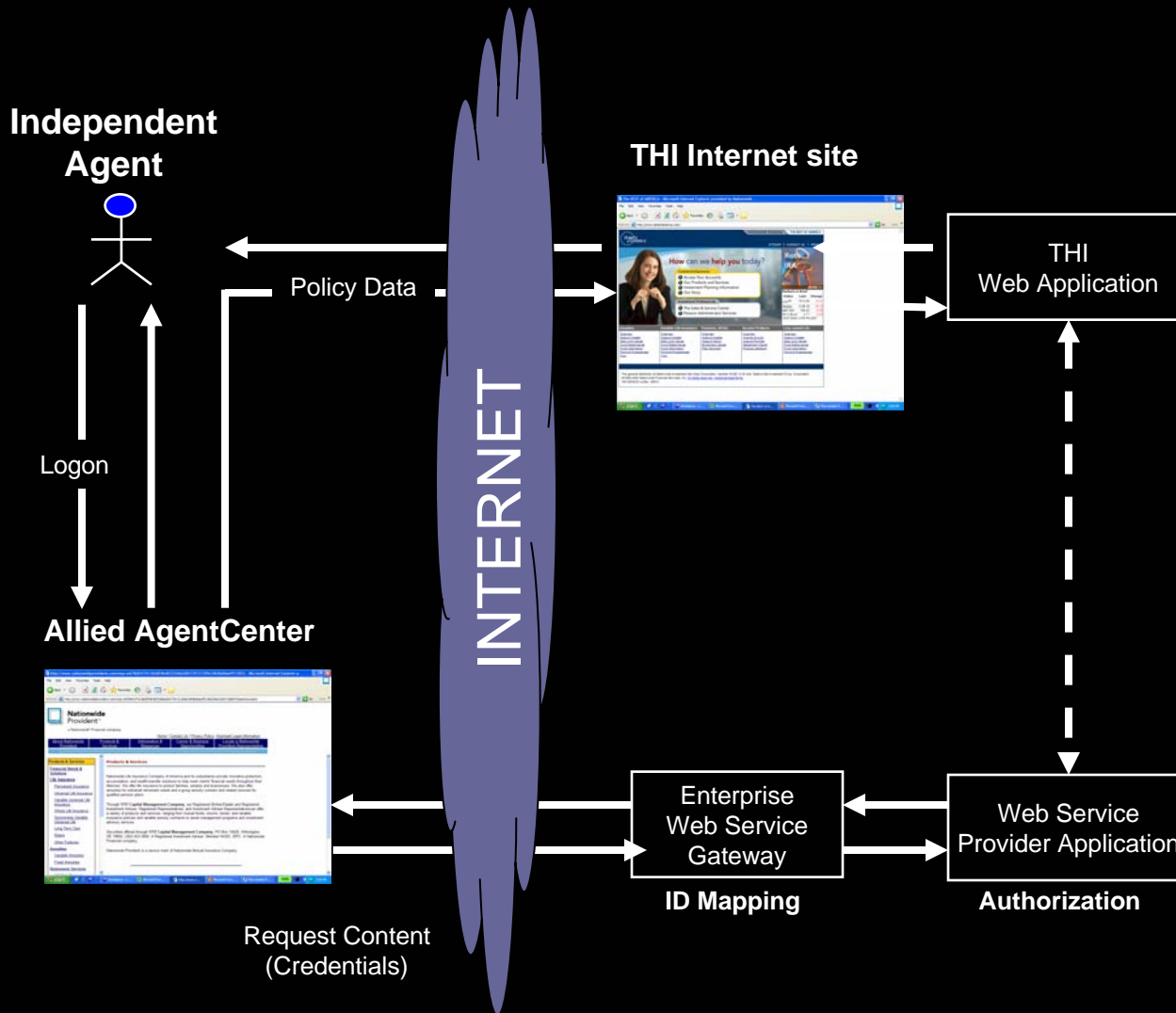


# Applications for Web Services and SOA

	Private	Partner	Public	
WHAT (Complexity)	Customer web services such as 360° view, Set Opt-out options and View customer are available to all enterprise applications	Allied agents are able to seamlessly connect to THI's web environment to quote and bind specialty auto policies	Automated applications use public registries to assemble a complete value-chain, negotiate terms, bind contracts, and executes an order.	Business Process
	Claims Notice of Loss is set up as a web service that can be accessed from multiple channels	Blue ribbon body shops access a claim that they are working on and update repair details	Nationwide's rating engine is exposed as a web service that can be called by external entities	Business Transaction
	Functions such as Agent Locator and Employee Locator are accessible as a web service	Scottsdale's Claims History reports are exposed as a web service that is used by General Agents on the Scottsdale GA Portal	The Agent Locator and driving direction functions are used by eNationwide our customer facing web site	Business Information
	WHO (Level of Security)			



# Selling Specialty Auto



ACCESS TO CURRENT INFO.	●
ANYTIME / ANYWHERE ACCESS	●
LOOSELY COUPLED ARCHITECTURE	●
LOWER INTEGRATION COSTS	●
STRAIGHT THROUGH PROCESSING	●
FLEXIBLE B2B INTEGRATION	●
USE OF STANDARDS	●
PLATFORM INTEROPERABILITY	●
TIME TO MARKET	●

# The Future – The Services Grid

- ✓ Moving applications to a standard reference architecture that is supported by a robust and consistently managed infrastructure
- ✓ Expose application and computing resources available as Services using Web Services and OGSA
- ✓ Leverage services available on the grid through desktop scavenging and distributed resource management
- ✓ Use the Services grid to solve computing intensive technical and business problems including Scalability on Demand, Customer propensity models and Actuarial algorithms



***Integration***

***Interoperability***

***Innovation***

**Thank you**

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