

Utilizing Technology to Making Bancassurance Work

John Gies

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The Hartford

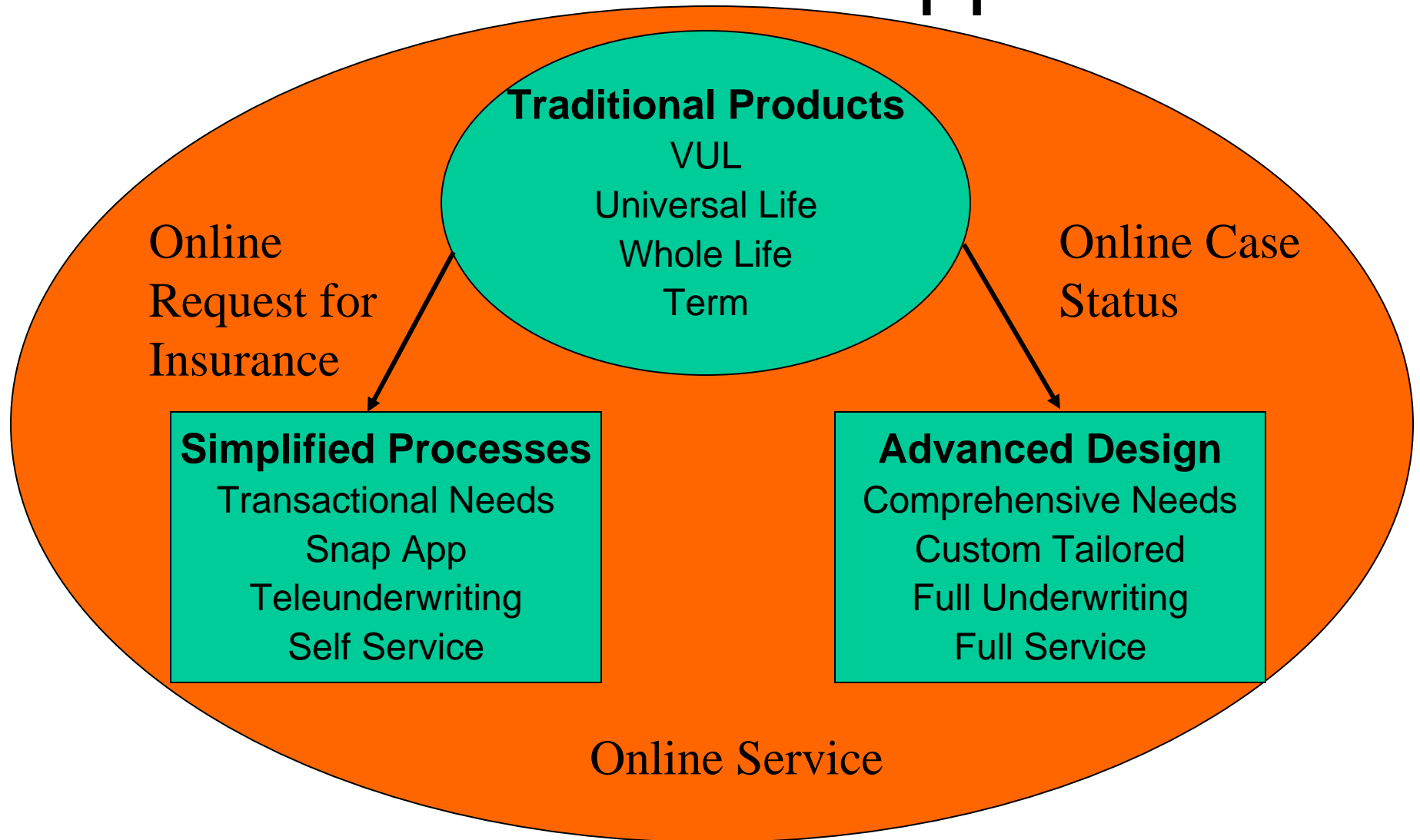
Agenda

- Product and Client Segmentation
- Focused Service & Sales Support
- Technology Services
- Unique Offerings

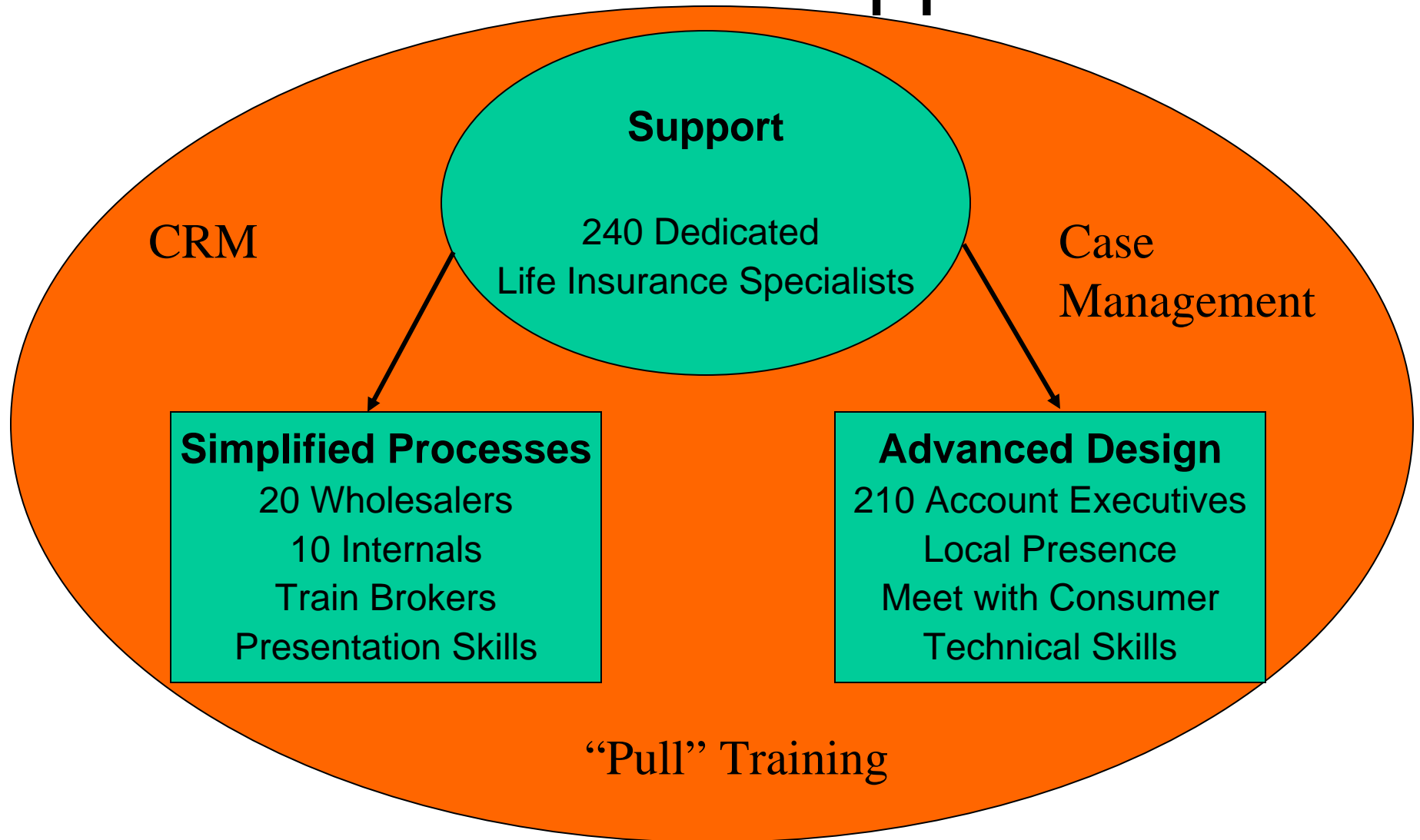
The Hartford

- Leading Variable Annuity and Life Insurance Company
 - #1 in Variable Annuities
 - #1 in Variable Universal Life
 - #1 in Wirehouse/Regional
 - #1 in Banks
 - Top 3 in Independent B/D
- “Wholesale” Manufacturer
 - Support Retailers
- “Broker Focused”
 - Dually Licensed (NASD and Life) Reps

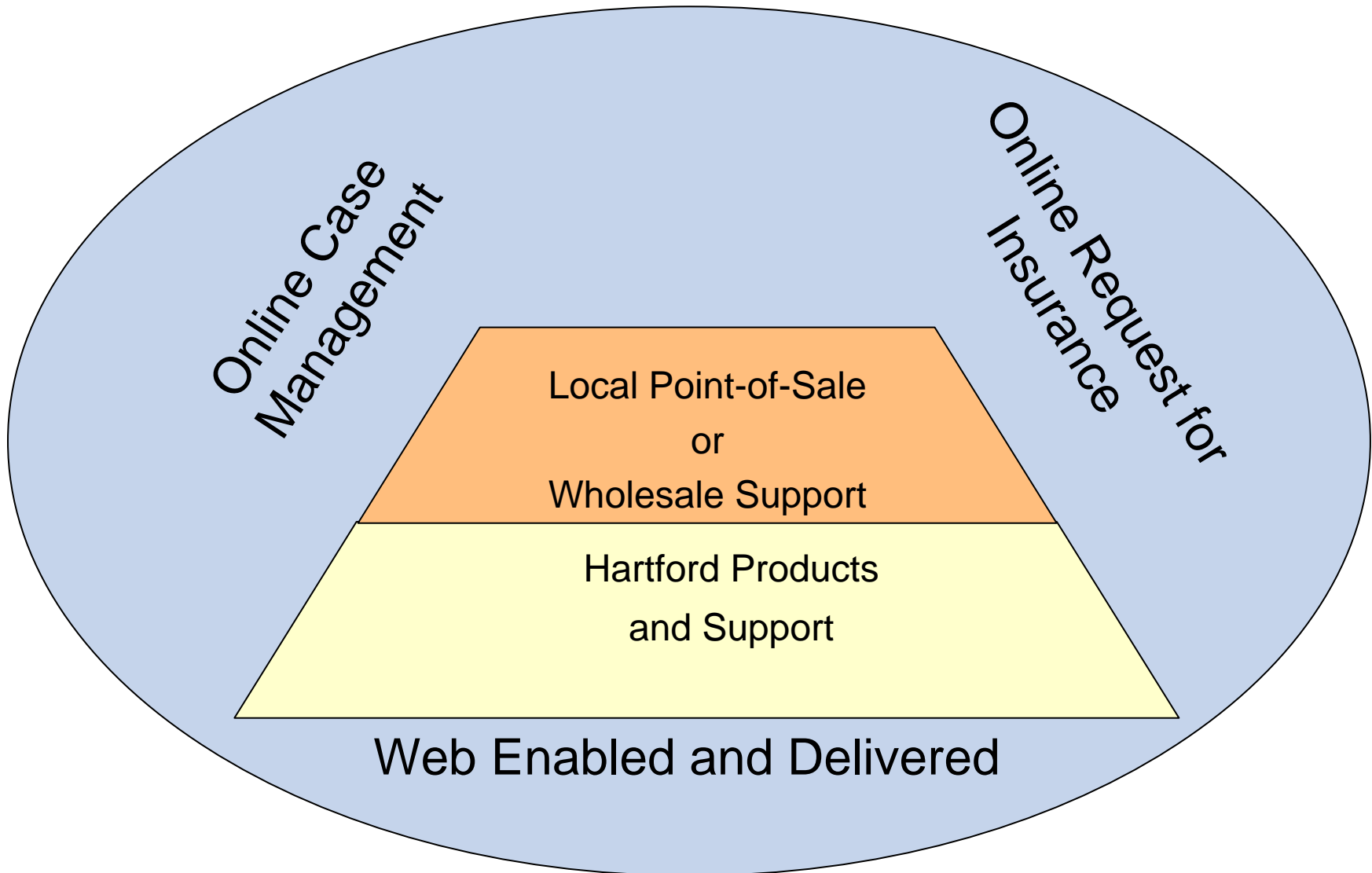
Parallel Process Approach



Parallel Sales Approach

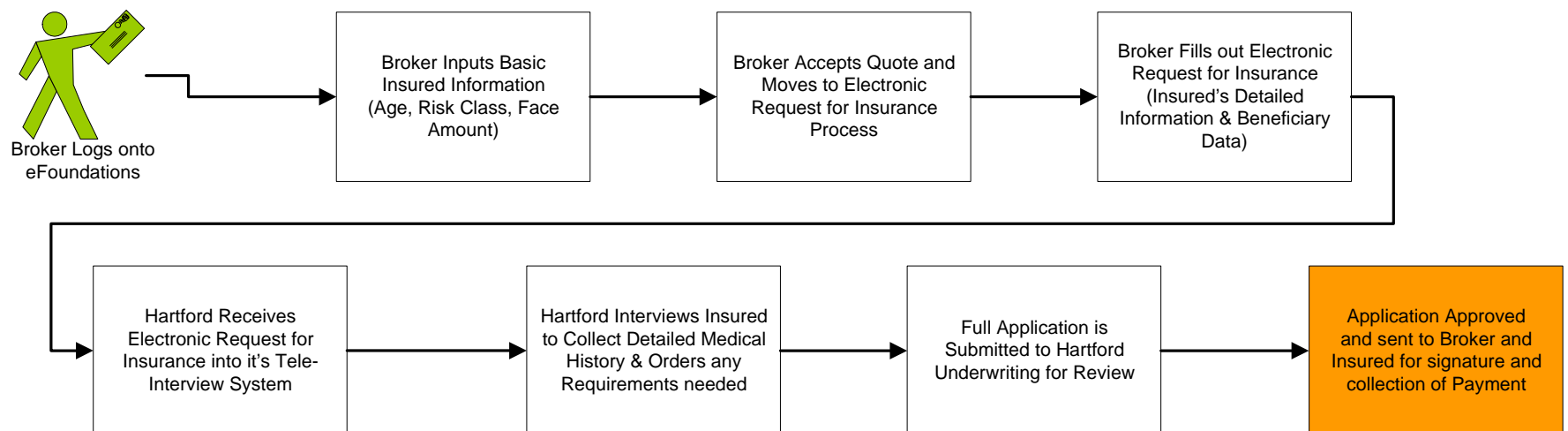


Next Steps?



Technology Services

- Simplifying the Point of Sale Process
 - Electronic Request for Insurance (eFoundations)
 - Request for Insurance Short form (Electronic and Paper)
 - Tele-Underwriting
 - Requirements Ordering




Technology Services

- Integrating with the Bank's Back Office
 - Data Exchange
 - Leverage NSCC/DTCC Standards for Commissions, Positions, and Financial Activity Reporting
 - Enables Banks to track & receive commissions, in force business inventory, and client activity on an in force policy within their own systems

Technology Services

- Easy access to Information via Hartfordinvestor.com
 - Broker Book of Business (Policy Values, Client Information)
 - Pending Status
 - Product Literature & Sales Concepts
 - Product Forms
 - Illustration Software
 - Financial Planning Tools



The screenshot displays the Hartford Investor Financial Professional website. At the top, there is a navigation bar with links for Home, My Profile, Appointment Status, Site Map, Contact Us, and Logout. The main header features the Hartford logo and the text "Hartford Investor Financial Professional" along with the NCAA logo and "Official Corporate Partner of the NCAA". Below the header is a menu with categories: Annuities, Mutual Funds, Life Insurance, Qualified Plans, and College Savings. A secondary navigation bar includes links for Tools, My Clients, Performance & Rates, Sales Tools & Illustrations, Forms, and Order Materials.

The main content area is titled "Life Insurance" and contains several sections:

- Life Insurance:** A text block stating, "Your affluent clients who want to leave a lasting legacy may need additional planning to help ensure effective and efficient wealth transfer. Find out how Hartford Advanced Last Survivor UL can help your clients in this [brochure](#)." To the right, it mentions, "The Individual Life Division has won both the 2004 DALBAR Customer Service Award and Financial Intermediary Service Award once again, shutting out the competition. See details in this [flyer](#)." There are two circular award icons.
- Hartford Variable Universal Life Insurance Products:** Includes a book icon and a list of products: Overview | Hartford Quantum Life VUL | Stag Protector II VUL | Stag Accumulator II VUL | Stag Variable Life Last Survivor II | Stag Wall Street VUL.
- Hartford Universal Life Insurance Products:** Includes a book icon and a list of products: Overview | Hartford Advanced UL | Hartford Advanced Last Survivor UL | Stag UL.
- Stag Whole Life Insurance:** Includes a book icon and a link: Stag Whole Life Insurance.
- Stag Custom Term Life Insurance:** Includes a stag icon and a link: Stag Custom.
- Marketing Concepts:** Includes a book icon and a link: Marketing Concepts.
- Sales Support Directory:** Includes a book icon and a list of resources: PowerPoint Presentations | Field Bulletins | ESI Newsletters | Conference Calls | Seminar Selling | Underwriting | Procedures and Learning Center.

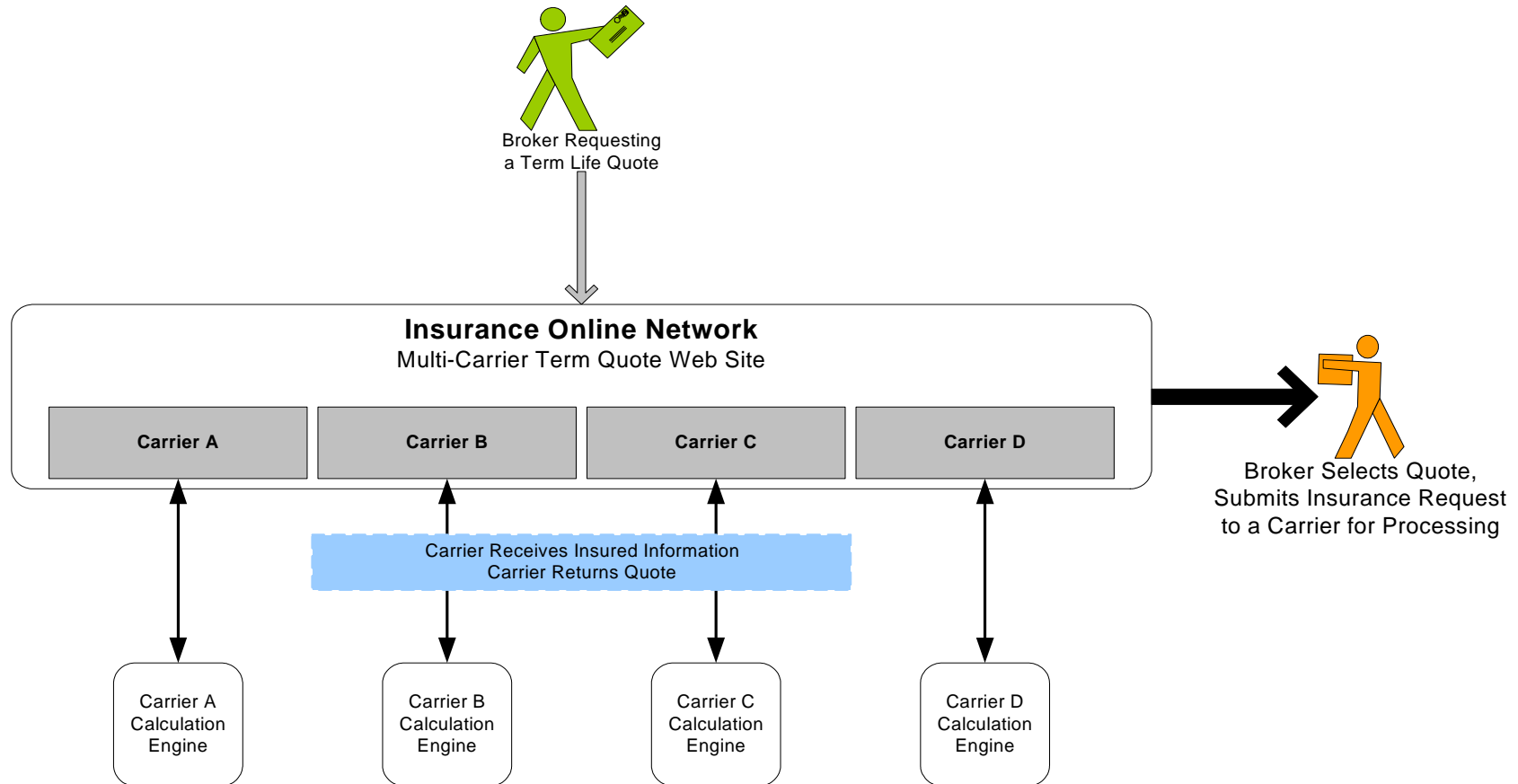
At the bottom of the page, there is a footer with links for Rate this Site, Privacy Policy, Legal Notices, and System Requirements. It also contains a copyright notice: "© Copyright 2005 The Hartford Financial Services Group, Inc. All Rights Reserved." A prominent warning states: "NOT FOR USE WITH THE PUBLIC. Marketing material may not be available in all firms." Below this is a disclaimer: "NOT FDIC/NCUA INSURED | MAY LOSE VALUE | NO BANK GUARANTEE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY" with FDIC and BANK logos. At the very bottom, it notes: "NCAA, Final Four and March Madness are licensed to or trademarks of the National Collegiate Athletic Association."

Technology Services

- Integration with Bank Intranets to Hartfordinvestor.com
 - Direct links from Bank Intranet to Hartfordinvestor.com Forms, Illustration Software, or Product Literature
- 3rd Party Information Aggregators
 - Leveraging Industry Partners to Distribute Hartford Product Information and Forms to the Broker
 - iPipeline – Access to Term Quotes, Product Literature, and Forms
 - Finetre – Annuity Electronic Processing

Multi-Carrier Support

Partnered with Protective Life to develop Multi-carrier Term Quote System

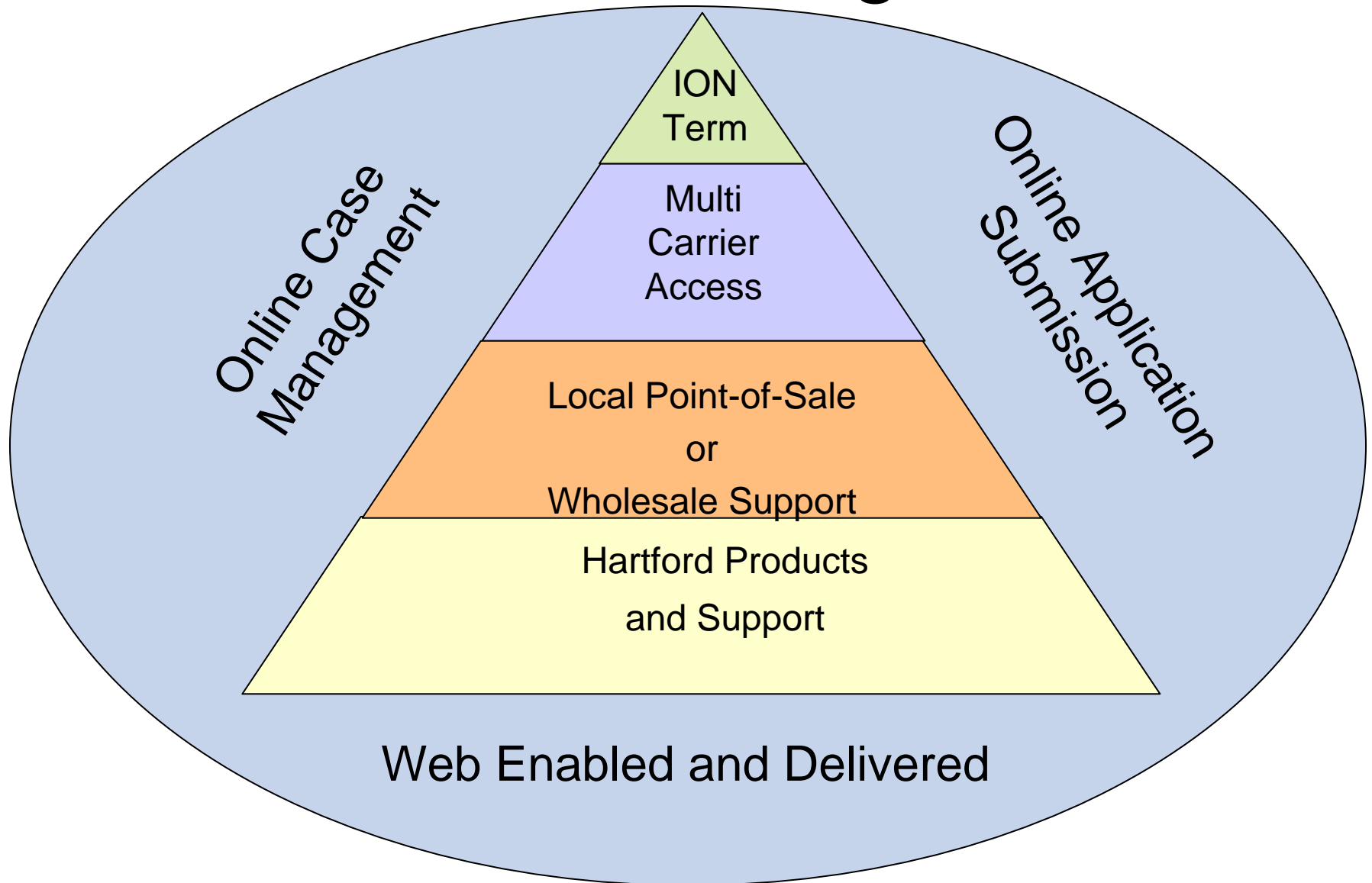


M-CAP

Multi-Carrier Access Program

- Expands the services provided by the Hartford by adding access to products of other quality carriers when our product is not suitable
- Increase our distribution partners sales of life insurance products by making it easier for brokers to sell life insurance
- The Hartford Insurance Specialist stays engaged as the single point of contact with the Broker throughout the process

New Paradigm



Summary: Reinvent!

- Channelize: Banks need Carriers who are focused on their unique needs
- Simplify: Carriers must ease the process for submitting business...for Simplified and Advanced Needs!
- Modernize: Distribution Partners want key Life Insurance data fed to their systems
- Differentiate: create unique service and technology offerings bridging product and support gaps.

Questions?

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