

***Leveraging  
Internal-Facing Systems  
in the  
External-Facing Environment***

***Steve Yacik  
Vice President & e-Business Manager  
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The next 45 minutes . . .

## ***Leveraging Internal-Facing Systems in the External-Facing Environment***

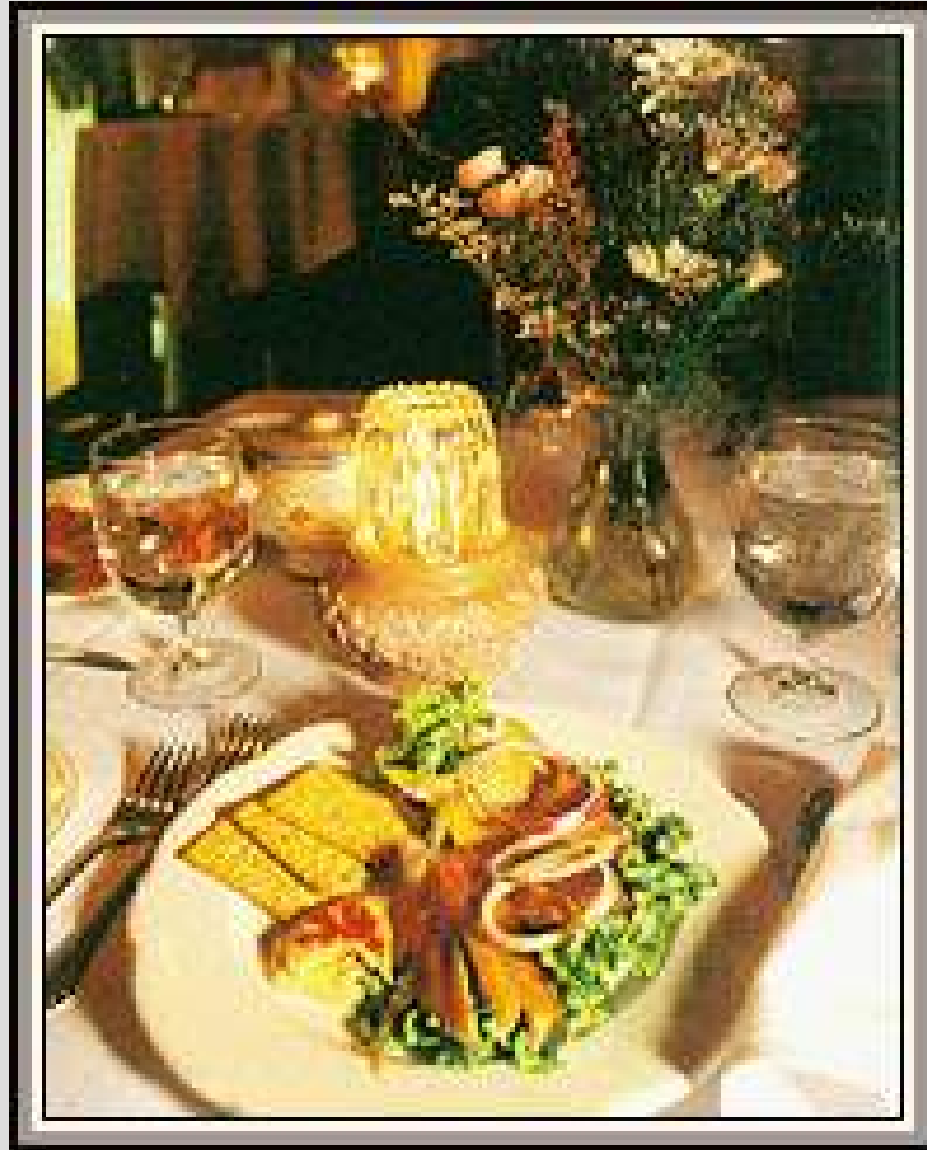
### I. The Chubb Personal Insurance “Journey”

- Where We Were
- Where We Are, and How We Got Here
- Where We Are Going

### II. The Canal Boat, the Locomotive and ACORD

### III. Q & A

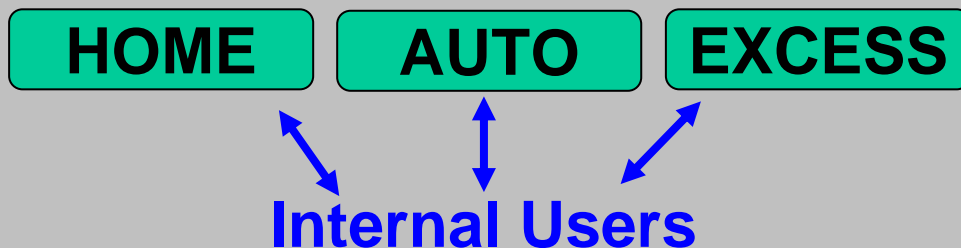
## What's different about eating in a fine restaurant?



## Where We Were: System Development

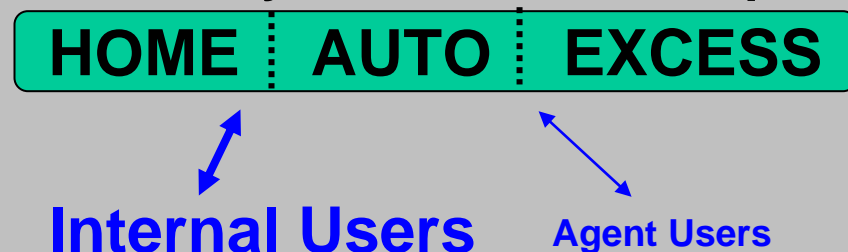
**1970's: Separate "green screen" policy administration systems for each Line of Business**

- Used exclusively by internal staff



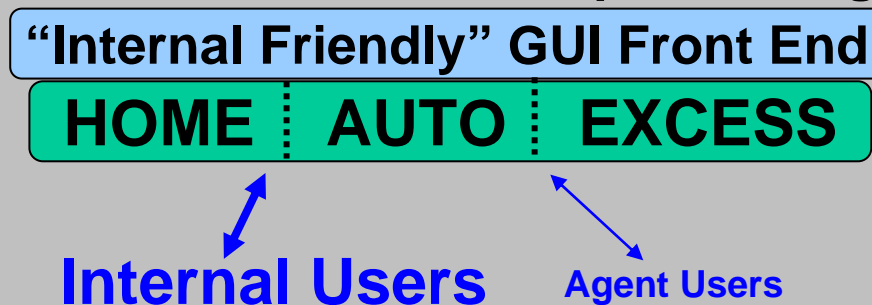
**1980's: Single, consolidated "green screen" system across multiple Lines of Business**

- Used predominantly by internal staff



**1990's: "Internal Friendly" GUI front end built onto 1980's processing and database**

- Used predominantly by internal staff



## Where We Were: About Our Internal-Facing System

### HOME | AUTO | EXCESS

- ✓ Largely automated, highly sophisticated Rating
- ✓ Largely automated, highly sophisticated Underwriting
- ✓ Fully automated, highly sophisticated Policy Issuance/Print
- ✓ Significant agility / flexibility for Rate/Rule/Product changes
- ✓ Support for 50 states across multiple Lines of Business
- ✓ Extremely strong / resilient data model

# Where We Are: A Glimpse At Our External-Facing Site

The screenshot shows the Chubb Personal Insurance website. At the top, the logo 'Chubb Personal Insurance' is on the left, and navigation links 'Home', 'Go to @chubb', 'Help', and 'Site Index' are on the right. Below the logo is a dark navigation bar with links: 'COVERAGE OPTIONS', 'MY POLICIES' (highlighted in yellow), 'THE CHUBB DIFFERENCE', 'COLLECTORS', and 'LEARN MORE'. The main content area is titled 'My Policies - Online Desktop' and includes a sub-header 'Report a Loss' on the right. The text below the title says: 'To view more information for this customer's policy, click the links in the Details column below.' A table with three columns is shown: 'Policy #', 'Policy Tied?', and 'Details'. The first row contains the policy number '1119311001', 'No', and a list of links: 'policy information', 'bill', 'claims', and 'appraisals'. Below the table is a link for 'System Availability'. The footer contains 'Internet Privacy Policy', 'Important Notice', 'Help', and a copyright notice: 'Copyright ©1995-2001 Chubb & Son, a division of Federal Insurance Company. All Rights Reserved.'

Chubb Personal Insurance [Home](#) [Go to @chubb](#) [Help](#) [Site Index](#)

COVERAGE OPTIONS **MY POLICIES** THE CHUBB DIFFERENCE COLLECTORS LEARN MORE

[Report a Loss](#)

## My Policies - Online Desktop

To view more information for this customer's policy, click the links in the Details column below.

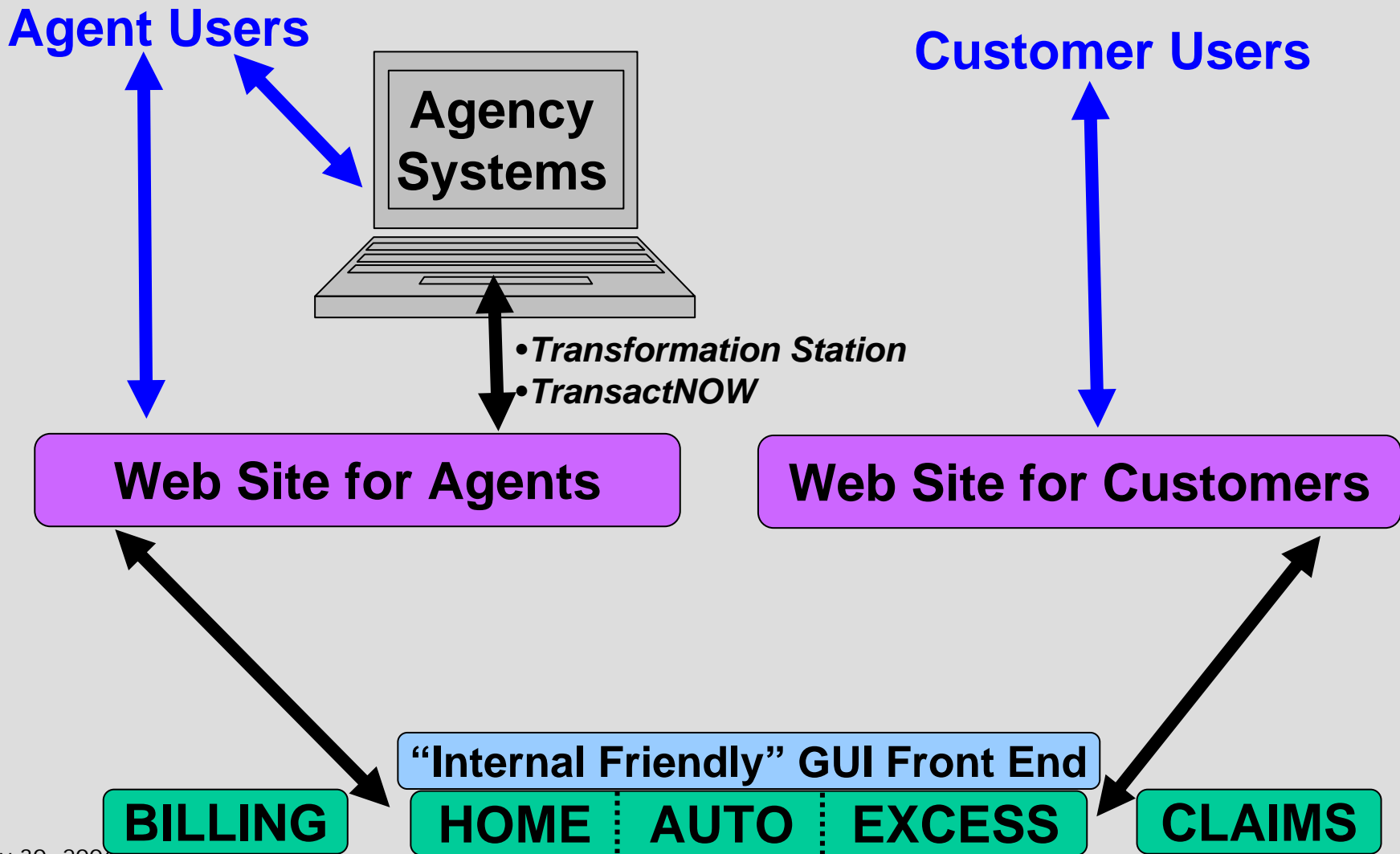
Policy #	Policy Tied?	Details
1119311001	No	<a href="#">policy information</a> <a href="#">bill</a> <a href="#">claims</a> <a href="#">appraisals</a>

[System Availability](#)

[Internet Privacy Policy](#) [Important Notice](#) [Help](#) [Copyright ©1995-2001 Chubb & Son, a division of Federal Insurance Company. All Rights Reserved.](#)

# How We Got Here: By Leveraging Our Internal-Facing Systems

***“Real Time” Inquiry for Agent and Customer Users:***

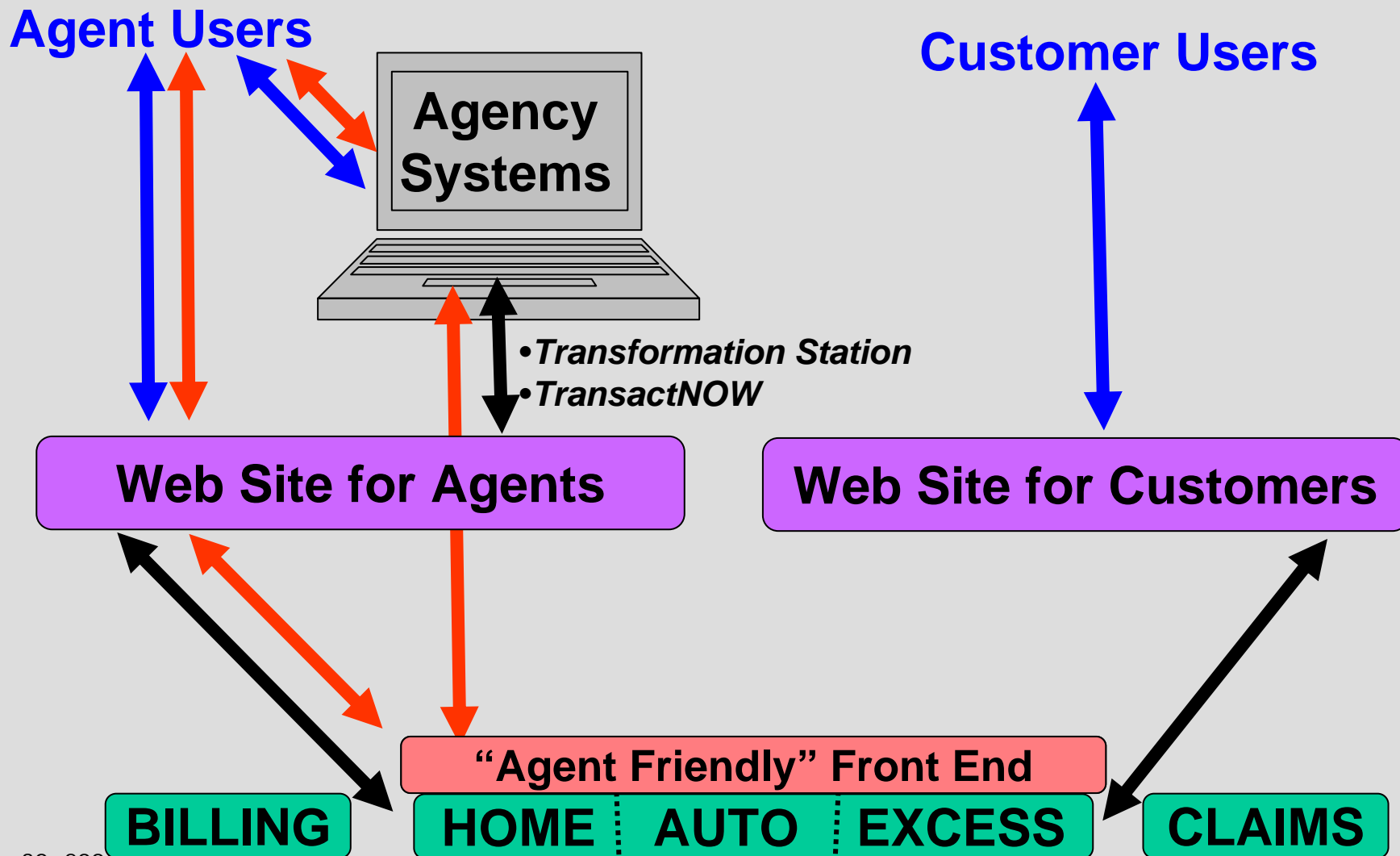


## Where We Are: About Our External-Facing Site

- ✓ Agents commonly use our site to answer their own questions about Policies, Billing, Claims, Rate & Rule manuals, etc.
- ✓ Agents no longer receive paper Policy documents. Instead they receive customized “alert” notifications via email, with link to online documents on our site
- ✓ Additional opportunities to enhance site are continually being explored, evaluated and pursued

# Where We Are Going: "Real Time" Transactions

## "Real Time" Transaction Processing for Agent Users:



## Where We Are Going: System Re-Engineering

***Moving to a component-based architecture “by stealth”:***

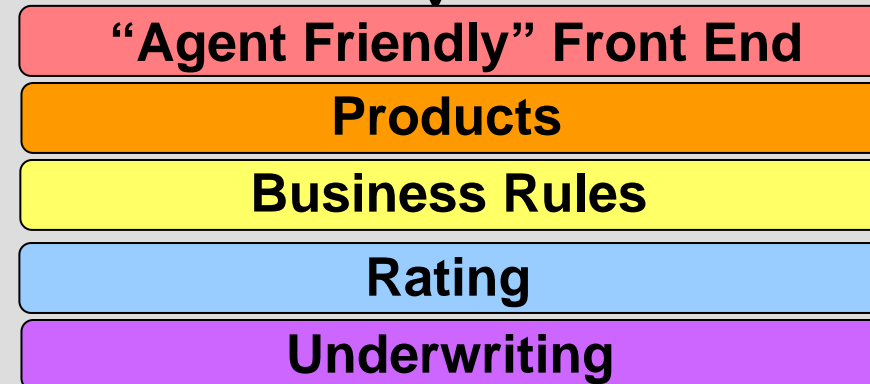
**Step 1:**



**Step 2:**



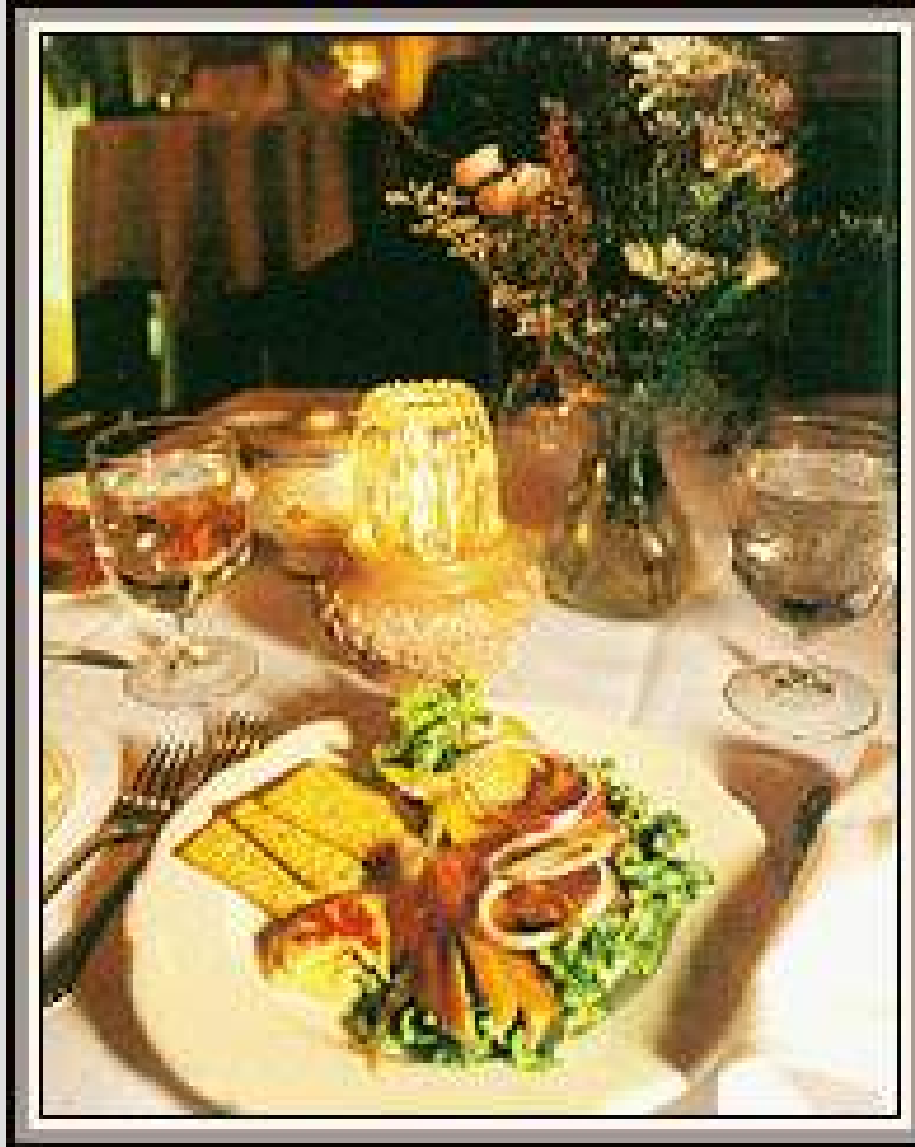
**Step 3:**



## What's different about the external-facing environment?

### Internal-Facing

- **Requirements:** SME's & User representatives are in your organization
- **Technical Platform:** Known & fairly homogeneous
- **UI Design:** System may be the only one users use
- **Training:** Instructor led often viable
- **Adoption:** Users are paid to use the system
- **Integration with 3<sup>rd</sup> party systems:** Can use work arounds

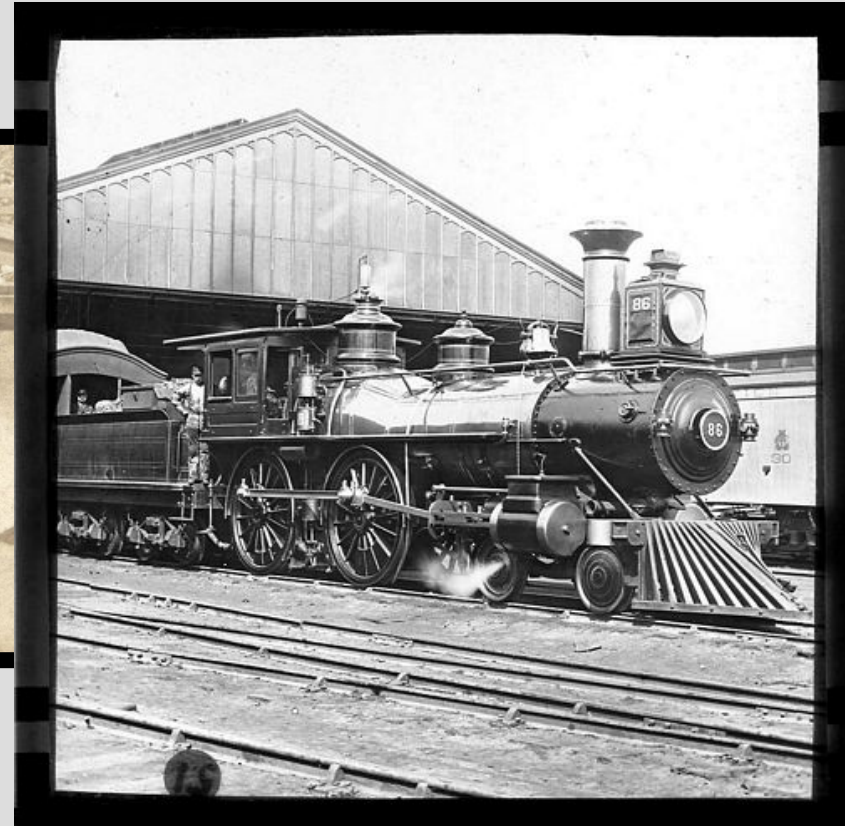


### External-Facing

- **Requirements:** SME's & User representatives are in multiple organizations
- **Technical Platform:** Somewhat unknown & varied
- **UI Design:** System is one of many that users use
- **Training:** Instructor led often impractical
- **Adoption:** Use of system may be voluntary (ROI?)
- **Integration with 3<sup>rd</sup> party systems:** IS CRITICAL

# The Canal Boat, the Locomotive and ACORD

## Which is better?



## Questions & Answers

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