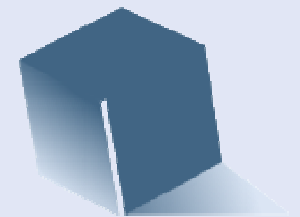


May 21, 2007

Differentiating Through a Customer-Focused Online Experience - Industry View

Karen Pauli

Senior Analyst
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TOWERGROUP_{SM}

The Power of Knowledge

Realize High Value in Sales/Service Delivery

Agent portals are now a cost of doing business

- ▶ **Attract and retain profitable business**
 - Top-tier distributors and policyholders
 - Increase brand loyalty
 - Deliver personalization

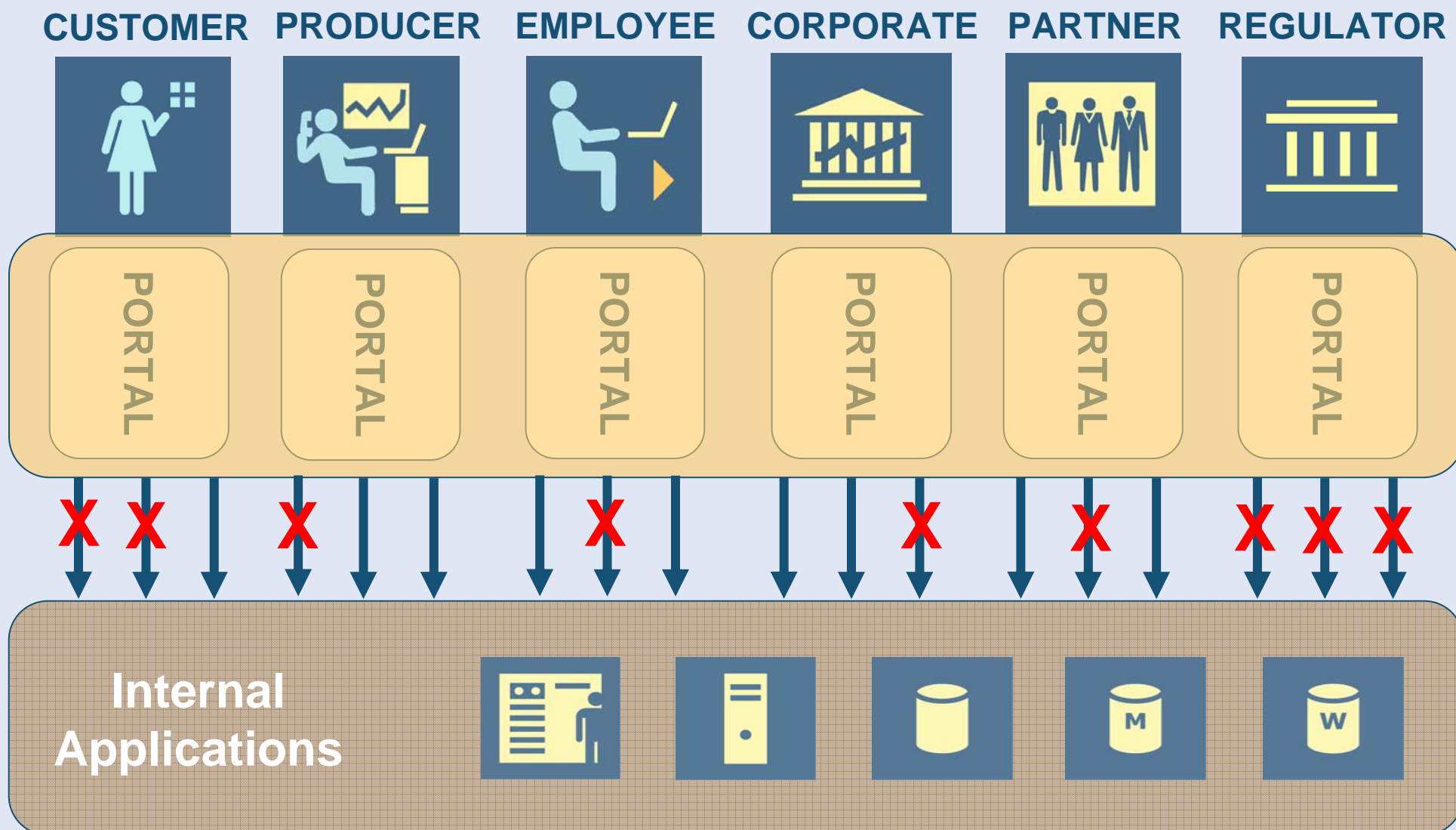
- ▶ **Competitive advantage**
 - Create frictionless service experience
 - Customized products and services
 - Right-time, any-time, my-time access to information and support



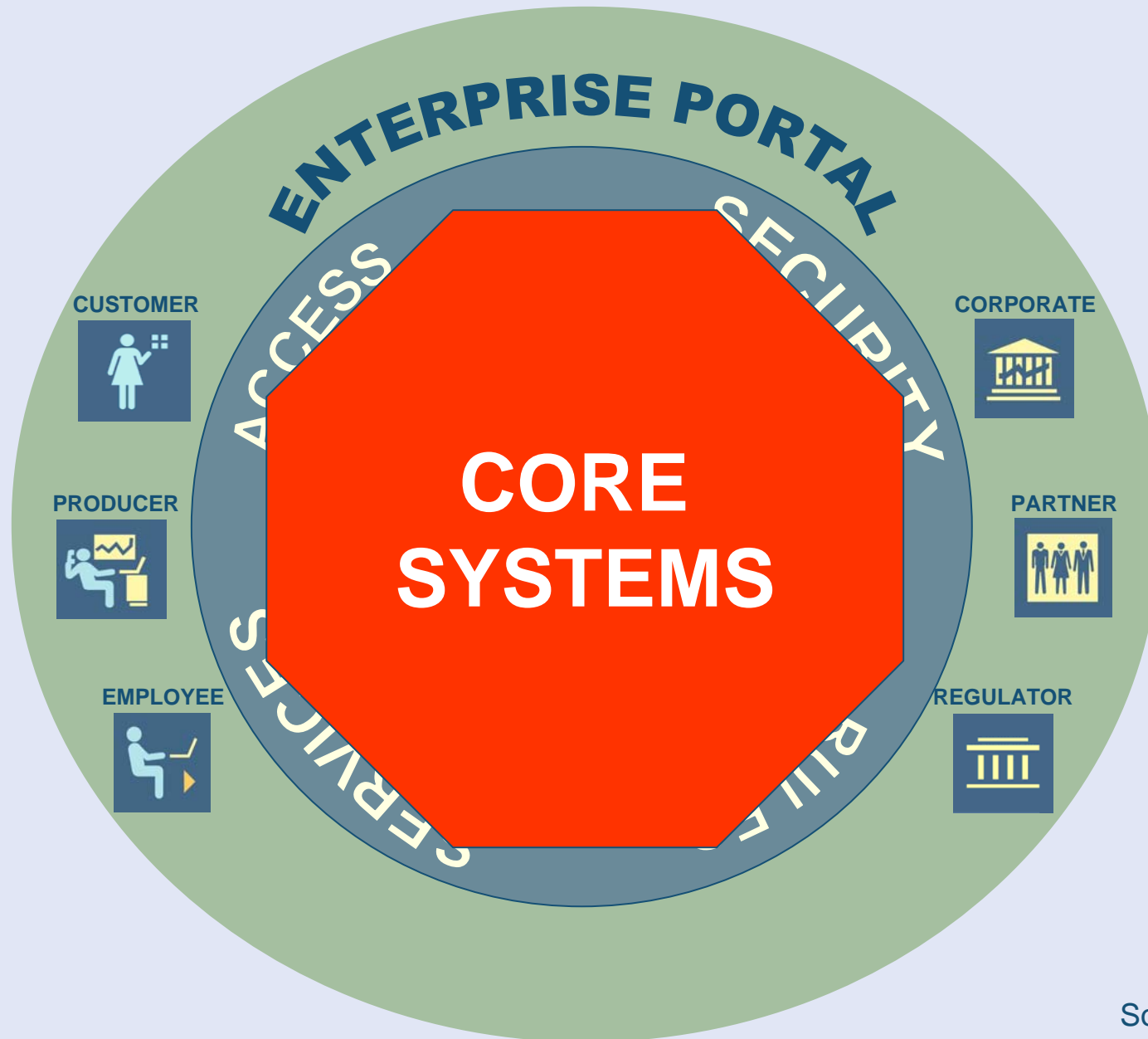
Source: TowerGroup

Fragmented Portal Solutions Lack Continuity

Portals are strategically important investments

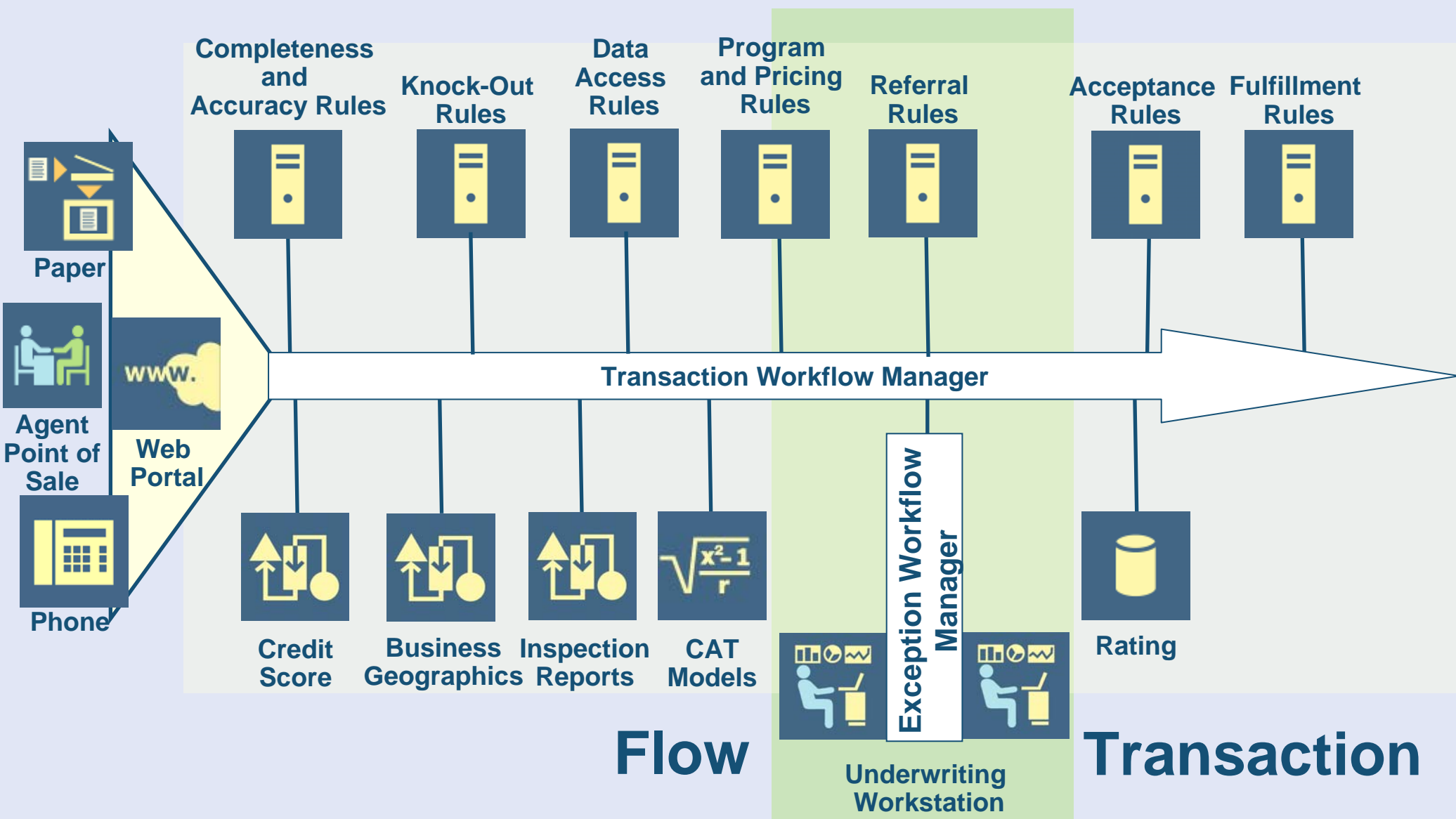


Enterprise Portal Architecture Unleashes Value



Source: TowerGroup

Straight-Through Processing New Business Simplified Example (2007)

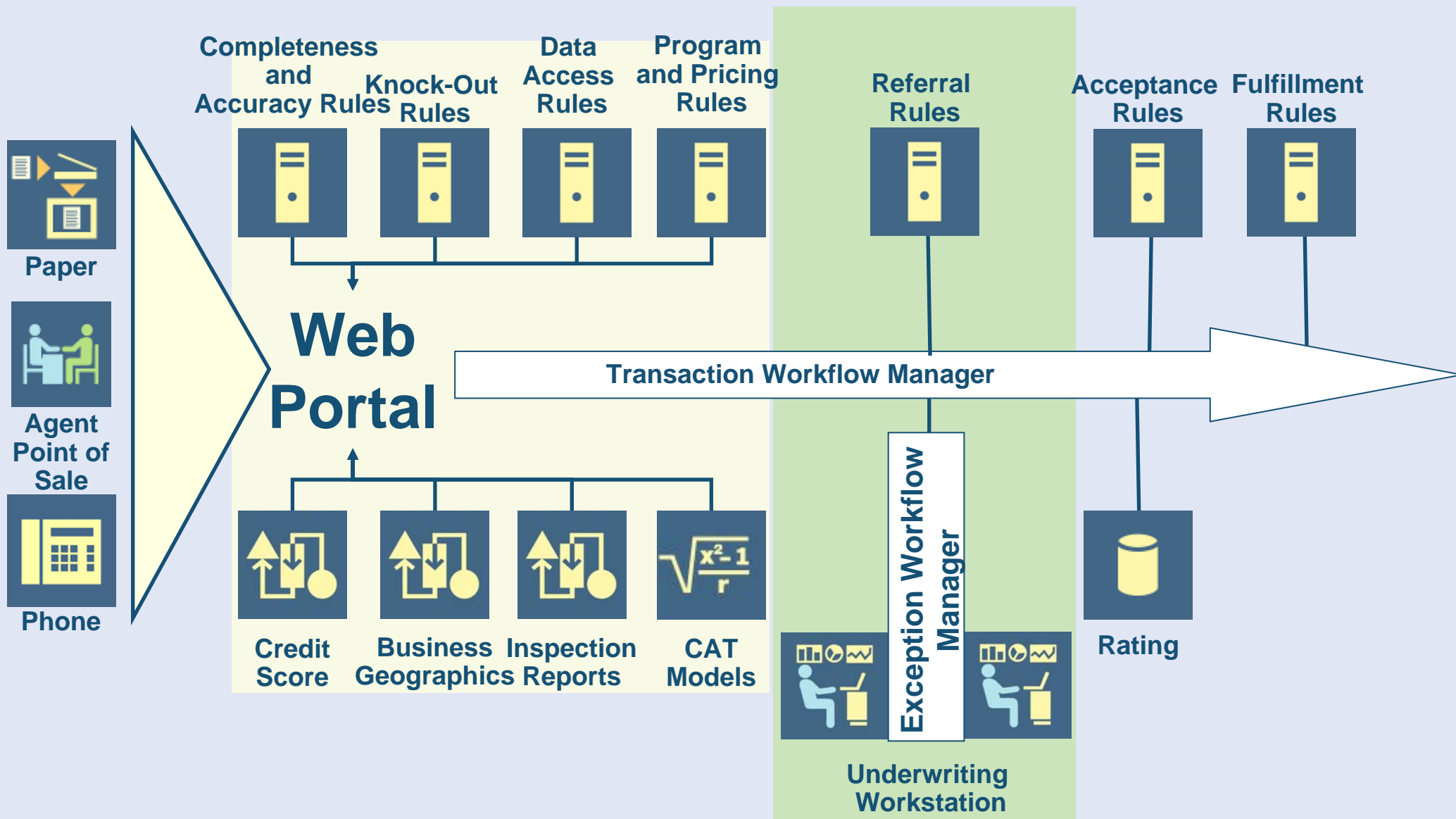


Flow

Transaction

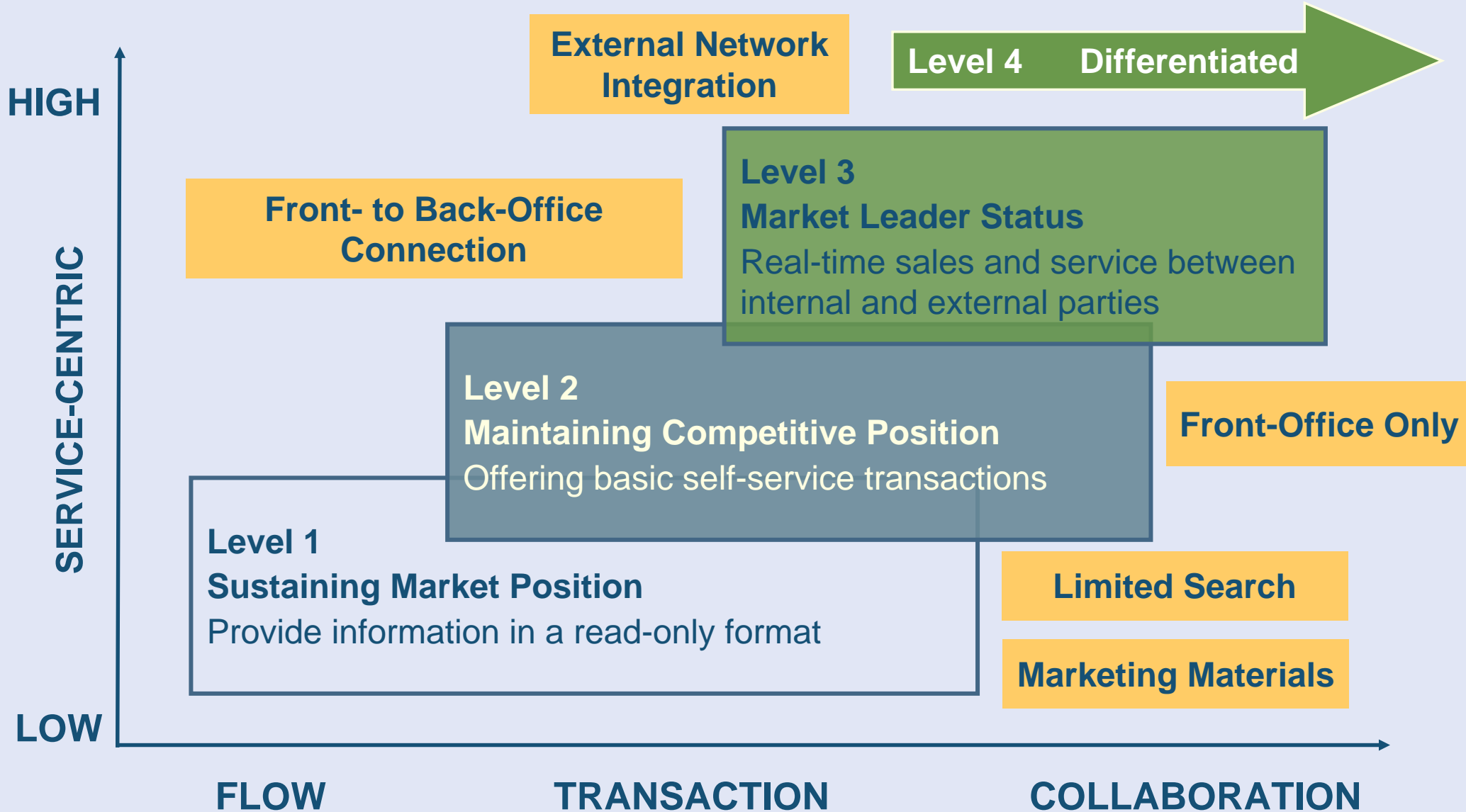
Source: TowerGroup

Next Generation – Distribution Portal for Customer Service (2007)



Source: TowerGroup

Portal Operational Model



Source: TowerGroup

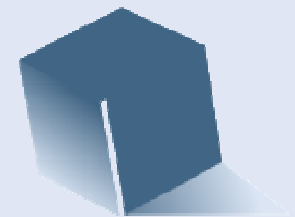
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