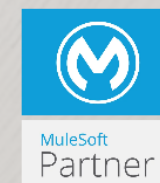


Customer Experience Transformation

Using Salesforce Financial Services Cloud for Insurers



Industry Use Cases



einstein analytics



State Farm focuses on its future with a customer-first digital transformation



Pacific Life enhances customer engagement across its U.S. retail businesses



Farmers help make their customer even smarter about insurance and empower its agents to improve that experience at each interaction



AXA Business Insurance boosts customer satisfaction with personalized journeys, better conversations, and a joined-up experience.

141k

Associates activated on Salesforce

C360

Access to all the right information, all in one place

75%

Reduction in loss reporting time from 12 mins to 3 mins

4.8

4.8 out of 5 customer rating on FEEFO, an online review platform

Insurers needs



Improve Customer and Agent experience

Deliver straight-through-processing for Quote & Buy and Offer/Proposal, Death & Benefit Claims notification, Fund Switch & Rebalancing across portfolio etc, Renewals, Billing across portfolio etc

Customer centric insights for Agents

Single Agent desktop, C360, high life-time value, cross-sell, up-sell, reduce churn




















Time-to-market

Launch new products and services quickly
Make it easy to configure, deploy and even easier to roll-back

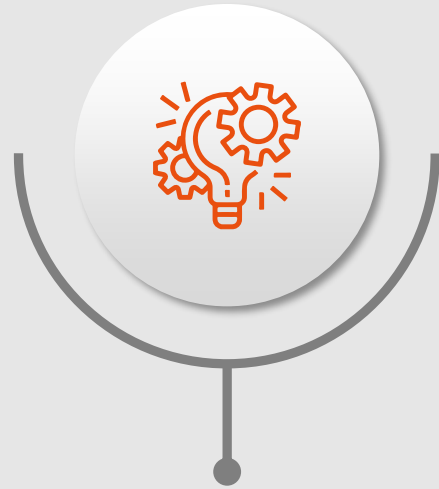
Cross channel business model

Channels may continue to evolve based on customer's touchpoint and need uninterrupted support from multiple core systems

Insurers are however grappling with their current implementation of Sales and Service Cloud

Scenarios	Multiple Systems	Disintegrated data sources	Underutilized Salesforce functionalities	Existing implementation challenges in Salesforce	Gaps in Insurance data model	Lack of integration with Industry sources	Data Quality issues	User Experience challenges
Complete customer view								
Quick Quote, Offer, Fund Illustration and Claims FNOL								
Customer service								
Cross-sell and up-sell								
Customer Insights (Churn, LTV etc)								

Salesforce FSC provides an all in one solution to enable Insurers increase Sales and improve Services



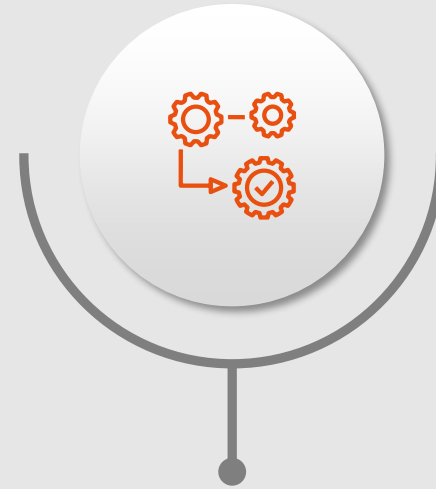
**Connected LOB's,
Channels, Systems
and Processes**

**147% ROI in
one year**



**Intelligence driven
user journeys
and events**

**40% faster decision
making**



**Insurance data
model and console**

**37% increase in
productivity**



Refreshed UI

**41% increase in
customer satisfaction**

Hexaware shall enable Insurers to achieve their business objectives through implementation / migration to Salesforce FSC



Grow Sales

- Opportunity Management
- Need Analysis
- Customer journey management
- Cross-sell and up-sell
- Reduce churn

Improve Services

- Single Agent Desktop
- Straight thru-processing
- Self-Service
- Awesome experience

Manage Producers

- Agency on-boarding
- Agency book of business
- Agency commissions
- Agency Training
- Campaign Management

Accelerated by our methodology and solutions for Salesforce FSC implementation / migration

1 Rapid Assessment

- Fit / Gap Assessment against FSC
- Feature fitment for Customer360, Household 360, Agency360
- Einstein BOT for FSC Assessment
- Assessment for Insurance Analytics Cloud for Sales Execution

Code Compare Tool

Lightning flows for Insurance

2 User Experience Design

- Design Thinking
- Envision multi-channel experiences through research and design
- Use data to drive better experiences and intelligently iterate

Lightning Design Toolkit

3 Implementation

- Migrate to Salesforce FSC
- Implement GW SRE / PE
- Transform from Individual customer model to Person Account model
- Assess Action Templates, Business Events, Policy and Claim reporting
- Data Mapping and migration

Lightning Migration and Bolt Solution

Lightning data model
(extension to FSC model for Ins)

Data Migration tool

Test automation

4 Integration

- Cloud-native and on-premise Service factory and API factory
- Container based architecture to handle volume , country and LOB level variation and speed to market

API Library



Reference journeys developed for
other customers





JOHN M.
INSURANCE AGENT

INSURANCE FIRST PORTFOLIO ACCOUNTS POLICIES CLAIMS ACTIVITIES COMMISSION LEADS

Welcome, John
Last login on 15/01/2019

RECENT ACTIVITY

05	Quotes Submitted	02	Claims Submitted	03	Installments in Nov	04	Renewals in Dec
----	------------------	----	------------------	----	---------------------	----	-----------------

Policy Summary

Customers	35	Total Policies	50	Premium	\$25955
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Claims Summary

Customers	08	Total Claims	10	Amount	\$12650
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MY LEADS

MY PERFORMANCE

Portfolio mix

Portfolio Profitability

QUICK LINKS

- COMPARE PRODUCTS
- ASSET VALUATION
- AGENT FORUM

TRANSACTION

- #Get Quote
- #Update Quote
- #Submit Claim
- #Pay Premium
- #Renew Policy
- #Search Repairer

TODAY'S EVENT

- Anniversary of William Greetings
- Birthday of James Greetings

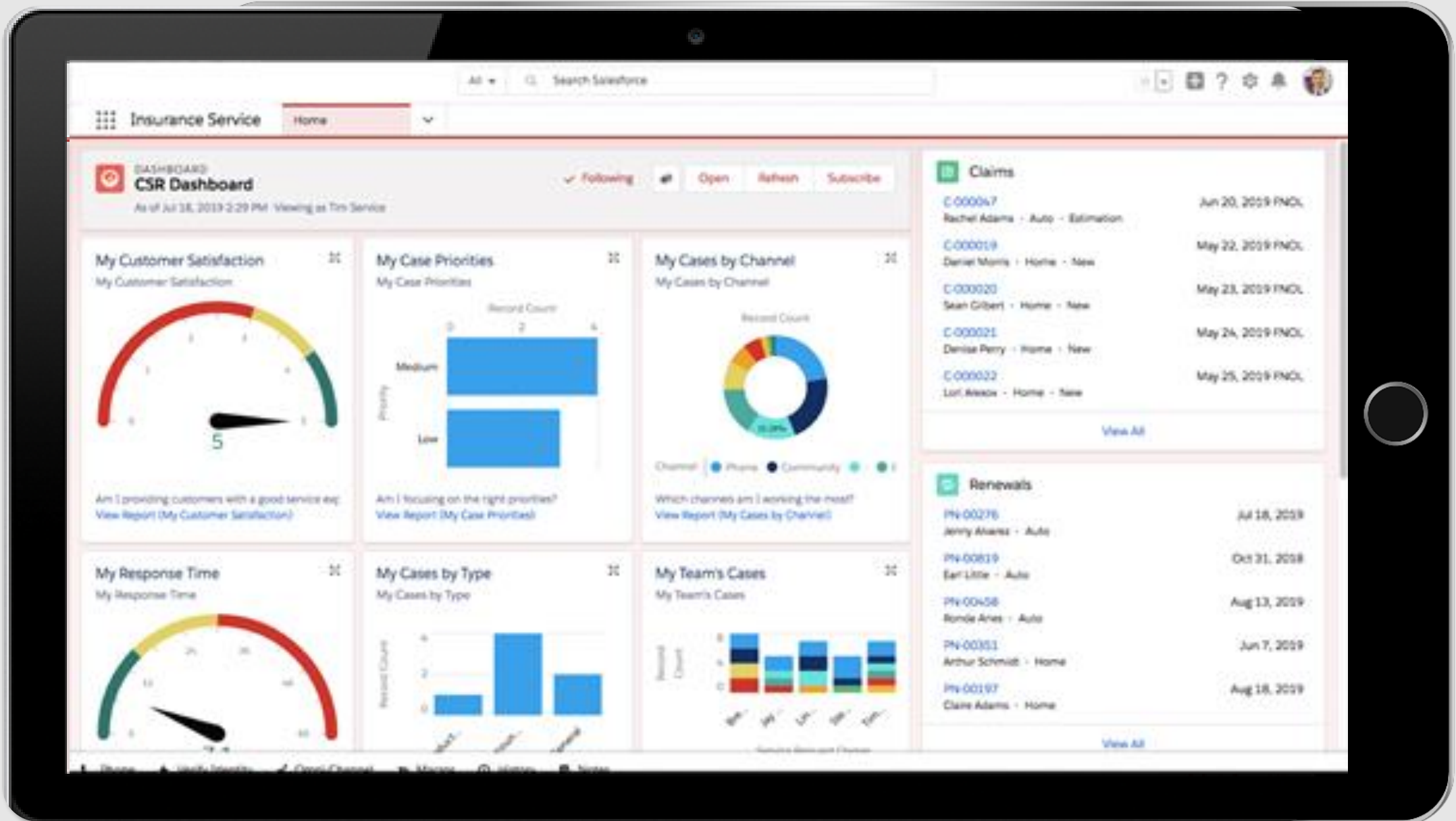
INSTALLMENT ALERTS 2

CLAIM ALERTS 1

RENEWAL ALERTS 2

1

2



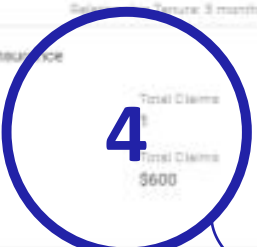
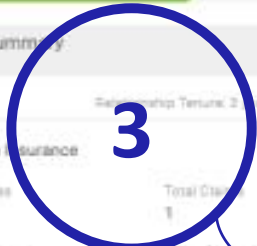
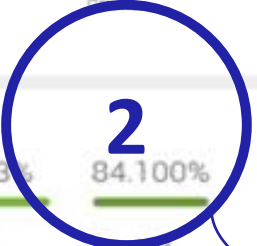
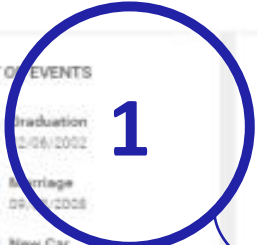
Complete portfolio view with actionable insights

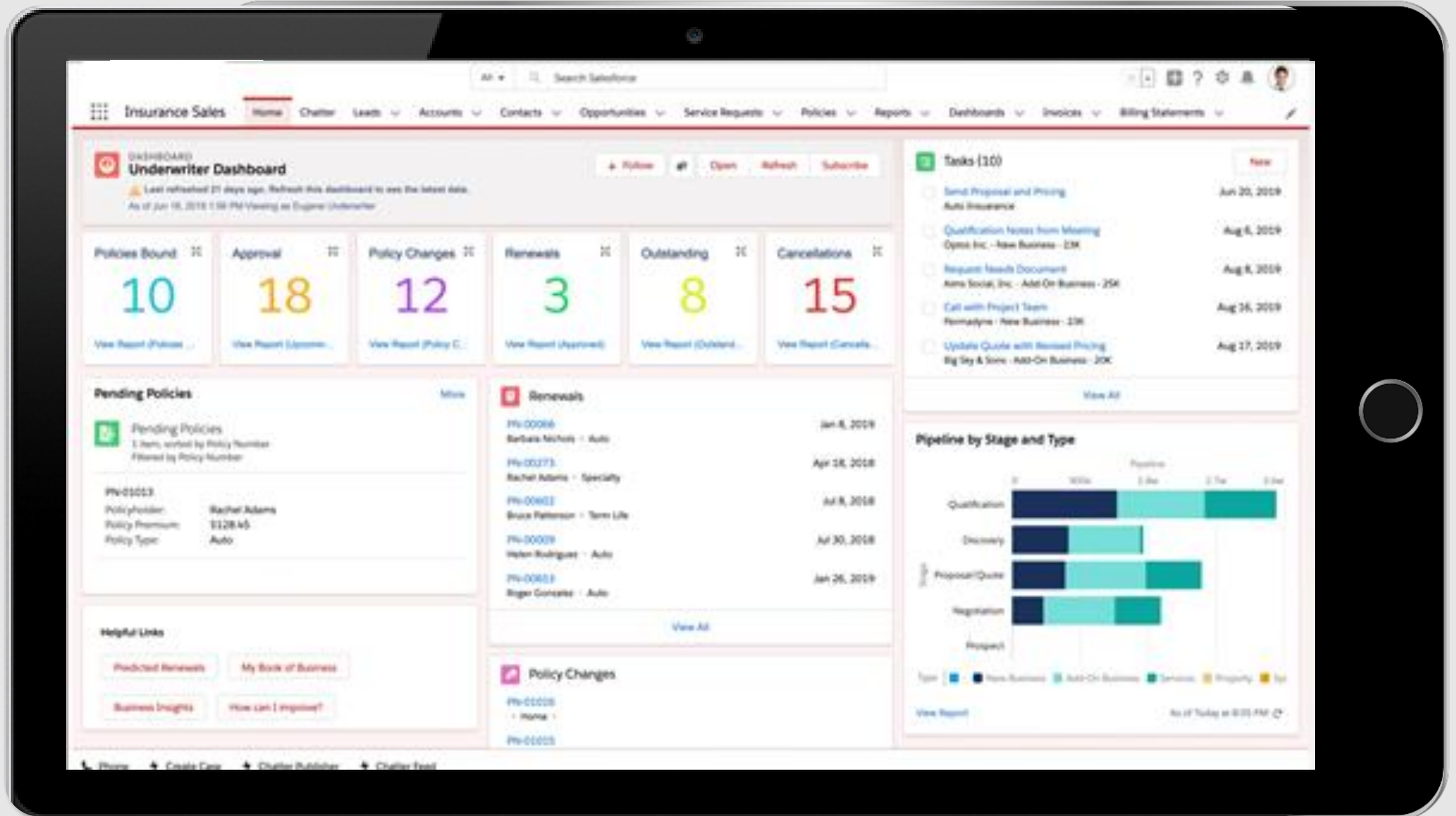


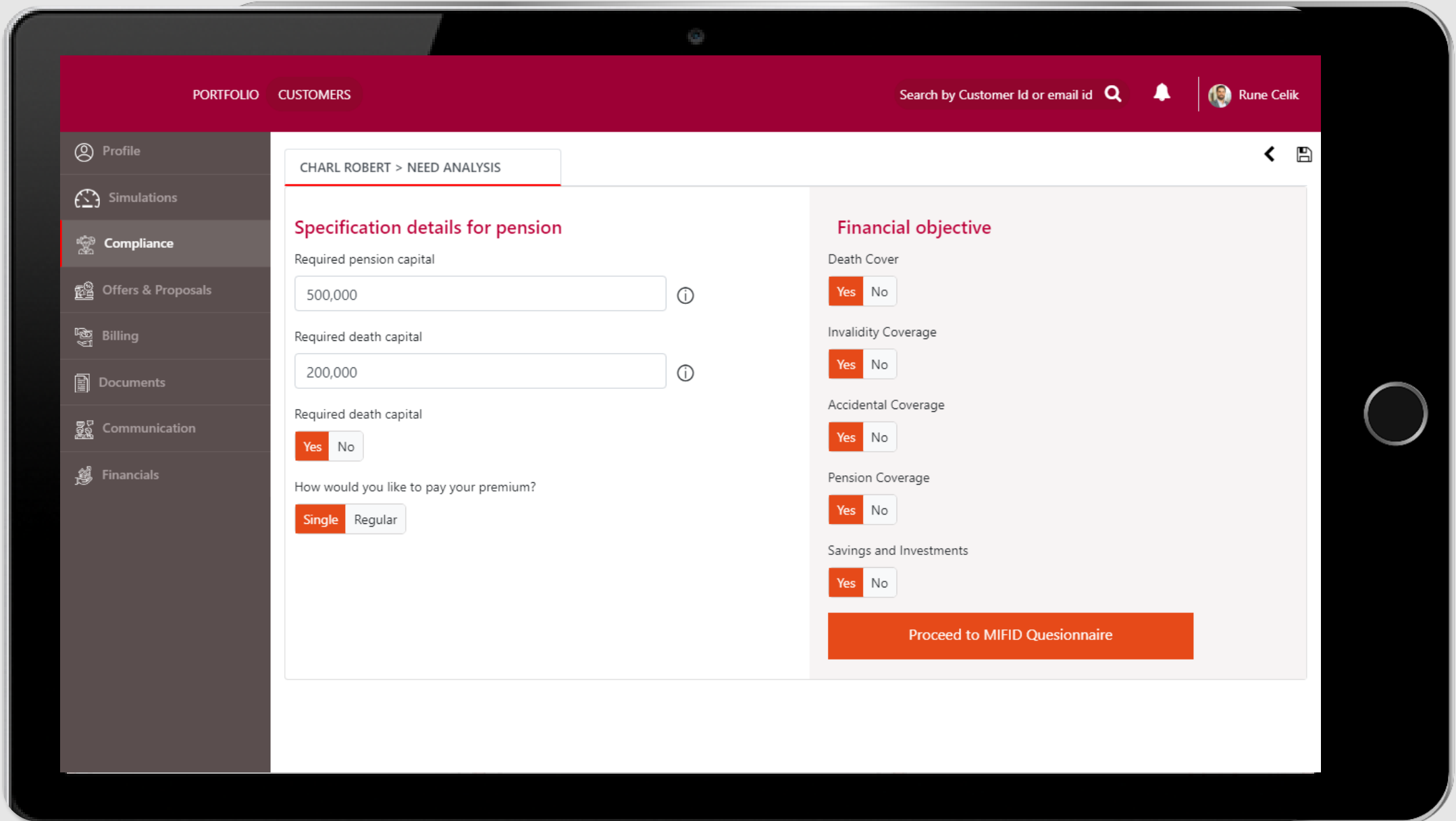
ANNA MENDES
PRIMARY MEMBER
ANNA'S HOUSEHOLD

The dashboard provides a comprehensive view of Anna Mendes' financial and insurance portfolio. It is organized into several key sections:

- RECENT TRANSACTIONS:** A summary of recent activity including 03 Claims Submitted, 01 Claims Submitted, a Last Premium of \$180, and 00 Renewals.
- SERVICE INDEX:** Four gauges representing different service areas: Product, Sales, Policy, and Risk. Each gauge shows a performance level from High (green) to Low (red).
- DRIVING SCORE:** A horizontal bar chart showing risk levels from High Risk (0.16%) to Excellent (84.100%).
- ACCOUNT PERFORMANCE:** A summary of the overall portfolio with a CLTV of \$121,200 and a 'High' performance indicator.
- SELF & SPOUSE:** Detailed views for 'SELF' (Auto Insurance) and 'SPOUSE' (Home Insurance), showing policy counts, total claims, and premium amounts.
- QUOTES:** A section for quotes from Cathy Candy LLC, including company details like industry (35), location, and annual revenue (\$470,000).
- LIST OF EVENTS:** A vertical timeline of life events such as Graduation, Marriage, New Car, Child, Own House, Change of Job, and Retirement.
- Family & Business Diagram:** A central diagram showing Anna Mendes connected to Cathy candy LLC, Greg (Spouse), and Bill (Child - Son). It also indicates associated policies like Auto, Industrial, and Home.







The screenshot displays a financial application interface on a tablet. The top navigation bar is dark red with 'PORTFOLIO' and 'CUSTOMERS' on the left, and a search bar, notification bell, and user profile 'Rune Celik' on the right. A left sidebar contains menu items: Profile, Simulations, Compliance, Offers & Proposals (highlighted), Billing, Documents, Communication, and Financials. The main content area is titled 'CHARL ROBERT > TOP HAT PLUS PLAN'. It features several sections: 'Risk and Investment Profile' with a risk profile of 'Defensive' and a 'B21%' slider set to 65; 'Fund Information' showing 'B21 with Profit Sharing' (Equities Monetary) and 'B23 with no Profit Sharing' (Equities Monetary); 'Rider' section with checkboxes for Death, Death by accident, Incapacity, and Waiver of Premium; 'Cover Data' with input fields for Death Capital (250,000) and Incapacity Capital (250,000); and a 'Commission' slider set to 100. A 'Mandatory Insured Data' section is partially visible at the bottom.



80% Simulation #173753 created!

Summary

Estimated Legel Pension:	€ 42,400
Fiscal Optimization:	€ 24548.67 (100%)
VAPZ:	€ 3256.87
IPT:	€ 21291.80



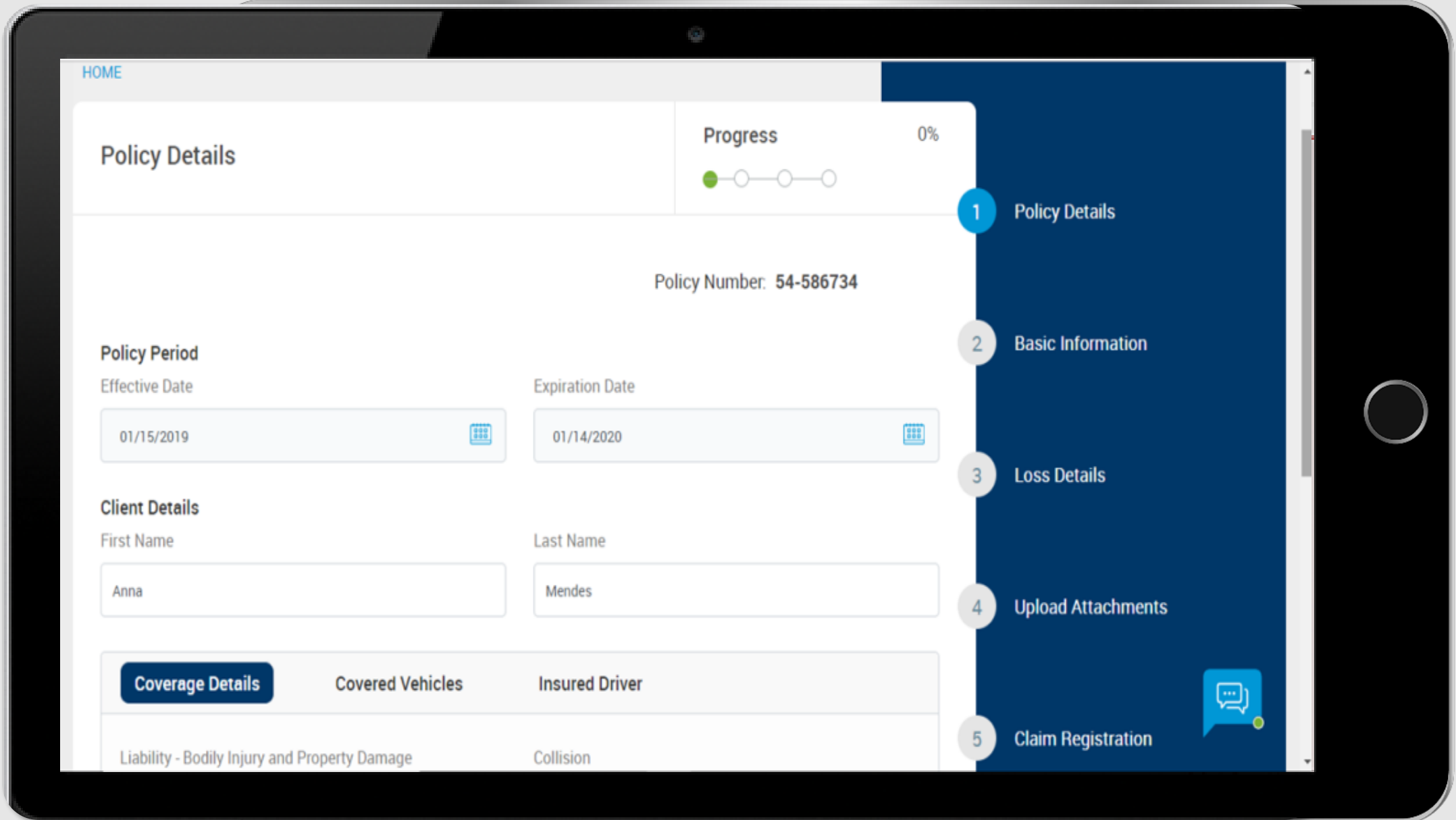
Print Simulation



Email Simulation

Would you like to?

- Make this simulation an Offer
- Make this simulation a Proposal
- Perform Need Analysis
- Go back to Charl's Profile



Why Hexaware?



Gold Partner for Salesforce

400+ certified workforce with 30+ customer proof points



Leading Systems Integrator and Value-Added Reseller Partner with MuleSoft

We have helped Insurers to define their digital architecture using Mulesoft and Salesforce



Mobiquity is now part of Hexaware

Digital consultancy, design thinking, UX and engineering from one-team



Focus on Insurance Domain

50+ certified consultants with prior Insurance Industry experience



Automation first approach

10+ tools & accelerator for Salesforce FSC



Customer's Success story



No holistic view of Customer Journey & Relationships



Deteriorating customer experience due to multiple disparate systems



Manual decision-making process dependent upon the intelligence of agents

40%

Improvement in decision-making time

42%

Increase in Customer Satisfaction

21%

Increase in Customer Lifetime Value

360

Comprehensive view of Insurer, Agent & Carrier for high transparency & better insights



Agents had to access 3 different internal systems and 4 broker systems to service customer calls



Lack of single source of truth due to duplicate customer records



High cost and time to settle claims



Complex quote process and high drop rates

27%

Reduction in average call handling time

5x

Faster quote creation

80%

Call drops reduced

\$

Call center cost reduction



Hexaware and Insurance Overview



Our Strategy

Everything we do, we approach it from Customer Experience Lens.
Automation and Cloud are levers to enhance Customer Experience



AUTOMATE EVERYTHING –

To reduce operational costs.

We have delivered ~40% savings in already outsourced environments using Automation

CLOUDIFY EVERYTHING –

To gain new capabilities.

We help across cloud consulting, cloud migration, cloud optimization and cloud native development at scale. We specialize in moving complex legacy environments to the cloud

TRANSFORM CUSTOMER EXPERIENCE –

To enhance experience for your customers.

We help with strategy formulation, creating experiences & delivering customer platforms

AUTOMATE EVERYTHING

CLOUDIFY EVERYTHING

TRANSFORM CUSTOMER EXPERIENCE

- Industry Leading Revenue Growth **\$ 793 Mn** (FY 2019)
- **27+** years of Delivery Excellence
- **20000+** employees worldwide
- **255** Global customers
- **25+** Fortune 500 clients

Thank You

February 2020

