

Global Insurance & Financial Services Company Executive Summary

Enabling One Relationship

Discovery Summary

Mobile Adoption and Usage

Comparative Assessment (In Sector)

Comparative Assessment (Out of Sector)

Industry Trends

Current State Architecture

Current State Ecosystem

Maturity Assessment

Constituent Prioritization

Constituent Needs Assessment

Mobile Vision Statement

Mobile Roadmap

Future State Ecosystem

Mobile KPI Model

Organization and Governance

UX Guiding Principles

Global Insurance and Financial Services Co. has begun to make significant strategic investments to develop and accelerate it's digital presence.

That investment extends into the mobile space; with an ongoing exploration of the potential for mobile to impact Global Insurance and Financial Services Co.'s reach across multiple constituents to include Individuals, Intermediaries, Internal Sales Teams, Institutions and Influencers.

Mobile is digital and digital is mobile. As such, the investment that is progressing under the guise of XYZ Analytic Platform– and as encapsulated in the Digital Experience Brief – is a critical touch-stone for this mobile strategy. Much of what follows – especially as it relates to engagement of the Individual – hinges on a strategy that we have already well-defined and is in-progress through the XX Group. The IBM team has had the opportunity to explore that strategy and believes it to be a solid and future-looking approach.

The following 2 page Executive Summary provides only qualitative highlights from the strategy outputs, with particular focus on constituent prioritization, current state ecosystem, maturity assessment, mission and vision statement, high level roadmap and proposed mobile/digital CoE governance. Full details including approach and methodology, adoption and usage patterns, competitive assessment, industry trends and UX Design Principles can be accessed through the Index links to the left.

Ecosystem Assessment

While over 30 mobile services have been deployed to-date, there is significant fragmentation due to loose or non-existent centralized governance, resulting in limited or inconsistent maintenance of in-market applications. The Business Unit silo'ed nature of design, development and deployment significantly restricts Global Insurance and Financial Services Co.'s ability to 'take the next step' in it's maturity as a mobile enterprise and synergy with other digital properties.

Maturity Assessment

In relation to it's immediate peers, Global Insurance and Financial Services Co. is 'not that far behind' and, with near-term investment in a foundational infrastructure and governance model, has the opportunity to leap-frog and achieve parity. IT teams, as represented through the processes and practices of the XXX and YYY structure, demonstrate significant levels of maturity and organizationally, seem prepared to take the next step.

Constituent Prioritization

While we entered into the engagement with a strong indication of constituent prioritization, our findings led us to take into account alternate criteria from the Business Unit's during workshop. The Business Unit's collaboratively prioritized, in order of preference, Wholesaler, FA and Individual; with Institutions/Employers and Influencers falling out of immediate consideration. In spite of this, there remained strong group commitment to the concept of the Global Insurance and Financial Services Co. Relationship Model, supporting the notion that, by placing the Individual at center, that all constituent needs could be satisfied directly or indirectly.

Mission & Mobile Vision

Through a collaborative approach across Business Unit's and functional leads, we were able to arrive at a common enterprise-wide vision for mobility at Global Insurance and Financial Services Co.

- Provide our constituents with the tools and experiences to '*make it easier*' to do business with your company
- Engage with customers through insight-led experiences
- Deliver a holistic solution-oriented end-user experience that encourages frequent, deeper engagement across relevant Business Units

Roadmap

The Engagement Roadmap is paced over 3 phases and loosely timed to 12 month increments with the caveat that, in order to achieve each phase, certain criteria would need to be met. Collaborative prioritization of initiatives directed the specific sequencing. **Full details are available in expanded Strategy Deck.** A Capability Roadmap was developed to align with and highlight the technical, architectural and organizational dependencies to deliver the Engagement Roadmap. The Roadmap envisions phased delivery of solutions to multiple constituents with priority to Wholesaler. Investments in wholesaler functionality will, in most cases, result in re-use of common patterns for the FA/FP. Institutions/employers will benefit from investment, roll-out and re-use of solutions to Individuals/Participants as white-label modules. Ultimately, the Roadmap is based on the notion of creating and leveraging reusable assets based on common patterns of engagement across constituents.

Future State Ecosystem

The future state Global Insurance and Financial Services Co. mobile ecosystem will be defined by 3 key principles: Insight-Driven, Modular and, Open and Extensible. Inbound and outbound user insight will be aggregated and shareable across the organization where regulation permits; UI, design and services will be component-based to enable multiple BU's to leverage common design patterns; systems API architecture will be designed to allow Global Insurance and Financial Services Co. and it's Business Unit's to reach outside of the Global Insurance and Financial Services Co. footprint to leverage 3rd party capabilities and services. The Future State ecosystem is less about optimizing processes for internal use as it is about extending Global Insurance and Financial Services Co.'s footprint to complementary partners in the market.

Governance

A short-term centralized governance model is critical to successful implementation of the Global Insurance and Financial Services Co. Mobile Strategy. Establishing a Mobile Center of Excellence (CoE) will provide the organizational spark and initial guidance while an open and incentive-based Business Unit engagement model will ensure it's success. Key to the role of the CoE is to establish and evangelize best practice among the Business Unit's while acting as a true partner to the BU's to encourage compliance to the overall vision. Foundational investment in a scalable architecture and digital product development process is critical to the ability for Global Insurance and Financial Services Co. to service the needs of its diverse constituents in an efficient and scalable manner.