

Nationwide Member Experience Strategy

Nationwide.com Redesign RFP Response - 02.08.16



Dear Mr. Schultz,

Thank you for the opportunity to respond to the Nationwide.com Redesign Request for Proposal. We have tailored our collaborative approach to deliver a compelling member-focused digital experience that dovetails with your own redesign concepts to provide a valuable, effective reason for your members to return and continually engage.

We believe IBM is uniquely qualified to help Nationwide accelerate its Nationwide.com strategic redesign effort for these specific reasons:

Our IBM Interactive Experience practice combines award-winning financial services and cross-industry expertise in digital strategy and user experience design. Our cross-discipline skills will be engaged from the outset, using our proven strategic and IBM Design Thinking frameworks, which take an outside-in approach with your members, agents and prospects. This approach results in the creation of compelling experiences that will unify your digital properties and foster the desired user behavior across lines of business.

IBM prides itself on creating digital strategies and designs than can be implemented and integrated into complex technical environments. Our team is experienced at balancing business and technical constraints with creativity. Our approach will incorporate our deep knowledge of the Nationwide environment.

IBM has unrivaled depth of experience and capabilities in strategic web and mobile design, development and project management. This includes deep expertise in both IBM and non-IBM-branded solutions, such as

Tridion CMS and leveraging Big Data and Cognitive to develop insights and recommendations that can be used to deepen customer intimacy and improve business operations.

Last, but not least, our Financial Services Industry practice, consisting of thousands of professionals worldwide, has a deep understanding of the trends and forces transforming Financial Services and is actively working with clients to realize their vision; evolving operating strategies, governance structure, experience design, implementing analytics and innovating on business models to help create and deliver an exemplary member experience.

We are delighted to present the details of our proposal and have provided a mapping of our response to your specific requirements on page 26. We also want to express our significant desire to be selected as your partner for the Nationwide.com Redesign and look forward to collaborating with you on this strategic engagement.

Sincerely,



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Imagine...

One Nationwide vision delivered.

What if you could deliver a digital experience that reflects the same personal attention, empathy, and tailored solutions to members as your best agents and advisors do through human interactions?

IBM has developed a proposal that aligns with your strategic direction and showcases how we'll deliver the future of Nationwide's digital experience. Our approach is grounded in a comprehensive understanding of how best-in-class Financial Services providers operate, which informs how we will help you achieve your three strategic business objectives:



Grow Nationwide

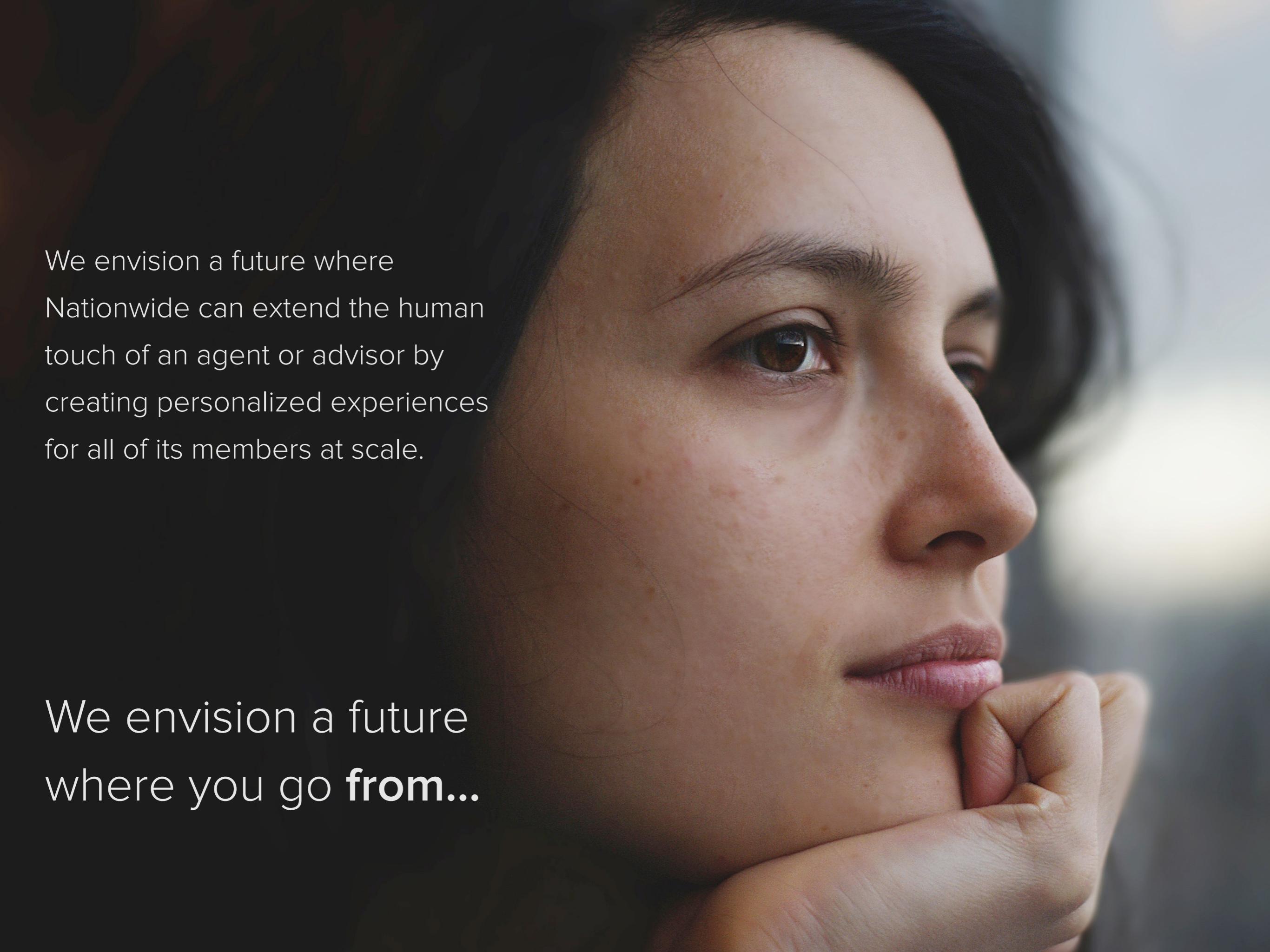


Improve the member experience



Simplify Operations

Our goal in this partnership is to place Nationwide as the front-runner in the Financial Services industry.



We envision a future where
Nationwide can extend the human
touch of an agent or advisor by
creating personalized experiences
for all of its members at scale.

We envision a future
where you go **from...**



an insurance based organization...



to a full-service financial provider.



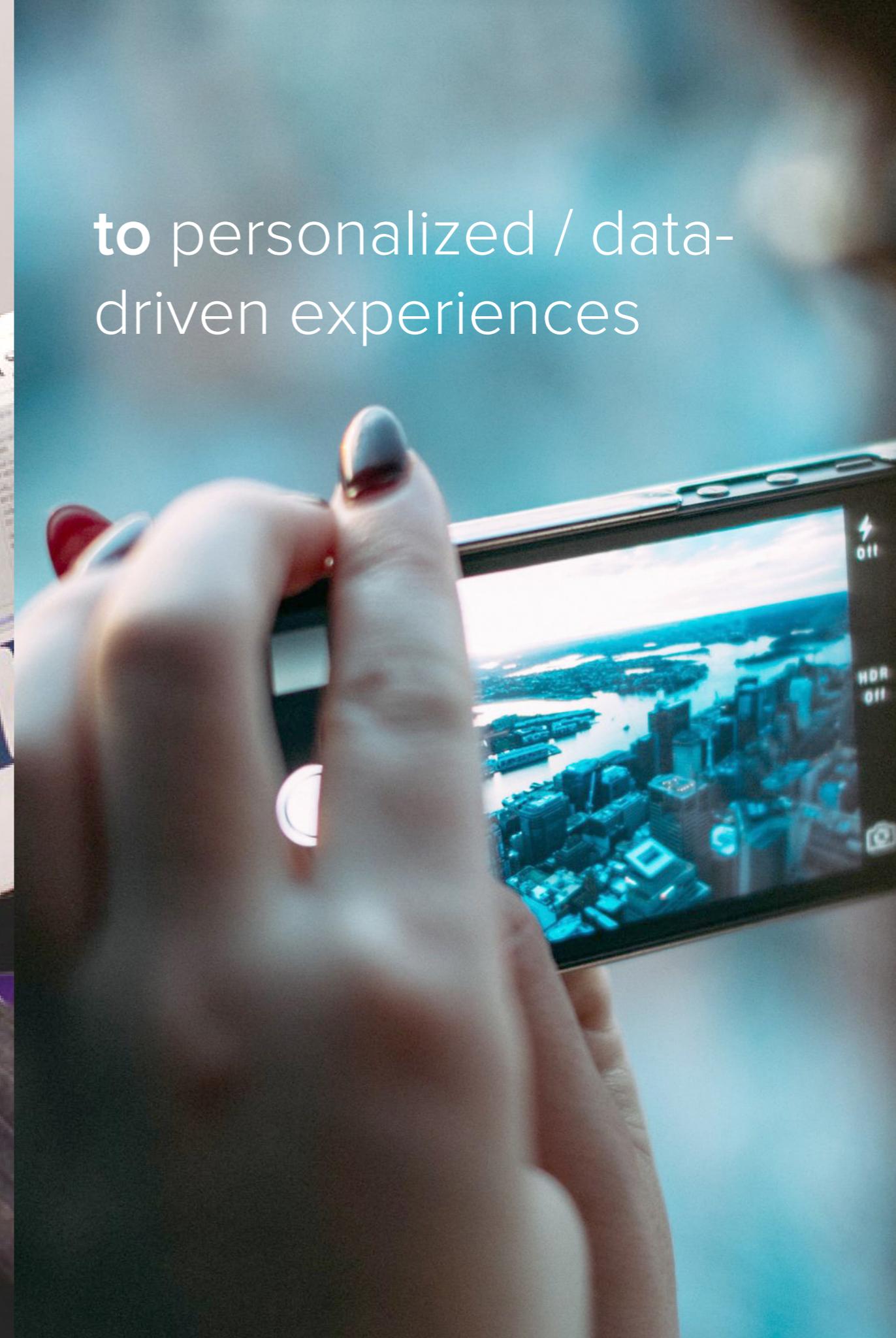
low involvement...



to high engagement.



Nationwide
business-driven sites...



to personalized / data-
driven experiences



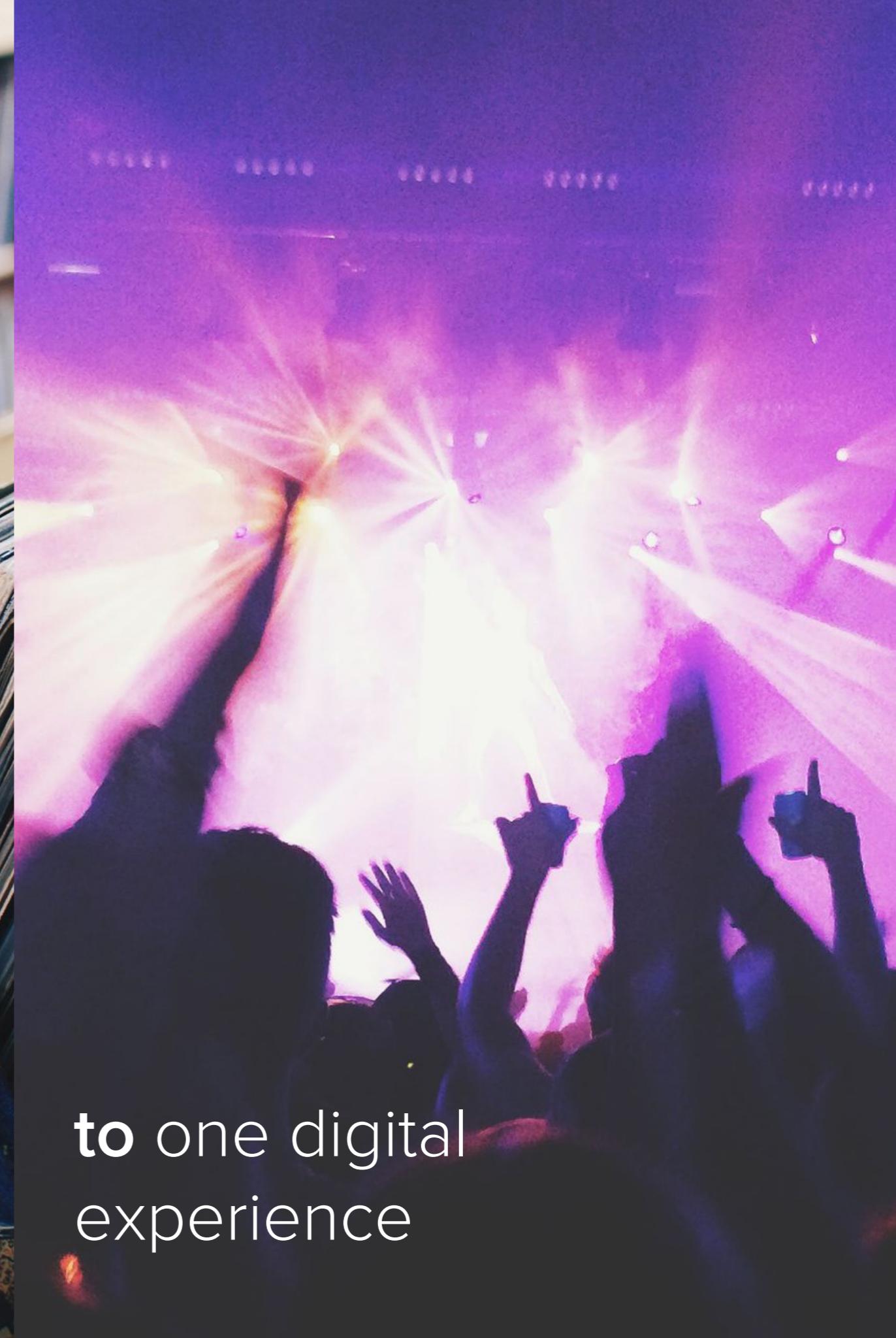
Nationwide only...



to partnerships &
ecosystems



disparate experiences...



to one digital
experience



individual products...



Your **members** own the digital experience.



Just as your best advisors and agents would start the conversation with member needs, your digital experience needs to account for a member-driven and insight-enabled interaction.



Your ability to thrive in an increasingly competitive financial marketplace is determined by your ability to leverage insight and to deliver **individual member experiences**.



We believe the ultimate goal is to infuse **cognition** into the member experience by understanding, engaging and dynamically adapting in a way that caters to your members needs.



Achieving this goal is not a one-time or big-bang endeavor. It can be achieved through an **iterative progression** of experiences that improve in tandem with your analytical and digital capabilities.



Everyone's last best experience is the minimum experience they expect everywhere.

Together we will...

...deliver the next generation of memorable experiences for Nationwide. Experiences that will enable you to move from product-focused to member-centric, through the application of cognitive capabilities in an iterative and flexible approach.



Click [link](#) or image above for video

Password: OneNationwide



This is our commitment to you.

Put Your Members First: Focus on creating experiences that matter for members, enabled by agents and direct connections with Nationwide.

Enhance Employee Experience: Building within your cultural norms to shift the employee experience to reflect modern needs for growing Financial Services Providers; respecting their needs, and professionally challenging the current models.

Build a Mobile-First Strategy: A successful engagement requires a strategy that is designed with mobile in mind. This approach will deliver new levels of integration while you manage modern complexities, including heightened security requirements and the development of seamless omni-channel member experiences.

Strengthen the Nationwide & IBM Partnership: Our combined strength and relationship of both quality delivery and proactive points of view forms the foundation for moving forward.

Leverage IBM's Global Industry Experience: The Global landscape continues to change and is shaping the requirements for success — we tap into our global capabilities to bring strategic insight, invention and innovation to practical execution for Nationwide both within and outside of Financial Services.

You are in an unique position to extend the improved Nationwide brand awareness across your services and digital channels in order to become a trusted advisor in your members' lives.

A close-up, profile photograph of a woman with dark hair and glasses, looking upwards and to the left with a thoughtful expression. She is wearing a light-colored striped shirt.

Our **understanding.**

The industry today

Today's always-connected individuals seek 24/7 access and organizational transparency, as well as greater personal influence and participation. This trend is generally not well understood across Financial Services. IBM research shows that while 54 percent of C-Suite executives across all industries say that customers directly inform their business strategy, only 39 percent of insurance executives acknowledge this customer impact.¹

Consequently, Financial Services providers are not well prepared to withstand (or adapt to) disruptive trends. Our same research demonstrated that more than 60 percent of insurance CEOs say they lack both an integrated physical and mobile strategy.

Digital technologies will continue to disrupt: value chains will fragment, industries will converge and new ecosystems will emerge.

This leads to a number of questions for leading Financial Services providers:

- What will this future of continual digital disruption entail?
- How will convergent technologies impact organizations and industries?

- What can organizations start doing today to prepare for a vastly different business environment?
- In particular, which investments, priorities and actions can set the stage for success during turbulent and ongoing change?

What customers are telling Financial Services providers is that their digital strategy should combine the traditional with the future. IBM's Financial Services industry research shows that a majority of consumers (73%) continue to favor personal interactions with a representative when buying financial services and products.

¹ IBM IBV 2015 C-Suite Study, "Redefining Boundaries, Insights from the Global C-suite Study"

The member of the future is...



Less concerned
about price alone



Advice Seeking



Expecting real-time
interactions when shopping



Expecting a
personalized experience



Open to new
products and ideas



Interacting with brands
and products across platforms



Nationwide's position in the market

The customer of the future
wants it all...they want it now...
and they want it to be simple.

In preparation for this response, IBM conducted a sentiment analysis of Nationwide and its top 5 competitors.¹

To prepare for sustainable growth, we will help you navigate the increasing complexity of members' wants and needs. We will leverage your existing work and our analytical and cognitive capabilities to understand your prospects, members, employees, and partners. This will enable you to deliver a digital experience that mimics the experience of your top agents and advisors.



300,000
SOUND BITES
SURVEYED

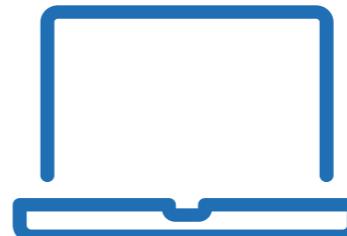
CUSTOMER LOYALTY

Web and mobile **accessibility** is so important they may consider switching due to lack of functionality. Potential members shopping for insurance online will quickly move to a competitor's due to a bad **experience**



POSITIVE SENTIMENT FOR WEB

Progressive.....	40%
State Farm.....	32%
Geico.....	31%
USAA.....	29%
Nationwide.....	27%
Allstate.....	17%



POSITIVE SENTIMENT FOR APP & MOBILE

Geico.....	72%
Progressive.....	56%
USAA.....	39%
State Farm.....	32%
Allstate.....	26%
Nationwide.....	14%

 #onyourside

¹ Sentiment Analysis conducted by IBM, using a representative sample of data dating July 14, 2015–Jan 26, 2016

#PaycheckGone

Our car insurance went down
y is mine going up?



#OnMySide

Thanks @Nationwide for your impeccable service
that was provided after @USAA dropped the ball
several times. I'm ready to do business.



#ShoutOut

nwide Bryan Huckins is an incredible asset to
! With his outstanding service, he renewed my
tionwide.



#SOS

@AskNationwide your website has not allowed me
to log on for 3 days. I waited 33 mins. on the phone
and never spoke to anyone. What is up! Help!



#MaySwitch

@Nationwide is not on your side. 12 days and still
no response from the claims rep. after repeated calls,
voicemail and email.

#QuickClaim

Nationwide for making filing a claim so
hip repair four hours after it happened
pressive! Queue jingle...



#AnyoneOutThere?

Only attempt to get a mortgage with @Nationwide if
you want to talk to a computer...No customer care or
humans involved!

#GoldStar

tive Trenesa was
ne else could. She



#LockedOut

@AskNationwide your account confirmation
codes aren't giving me enough time to access
my account so I'm locked out.

#HappyCustomer

AskNationwide you ROCK! You have the

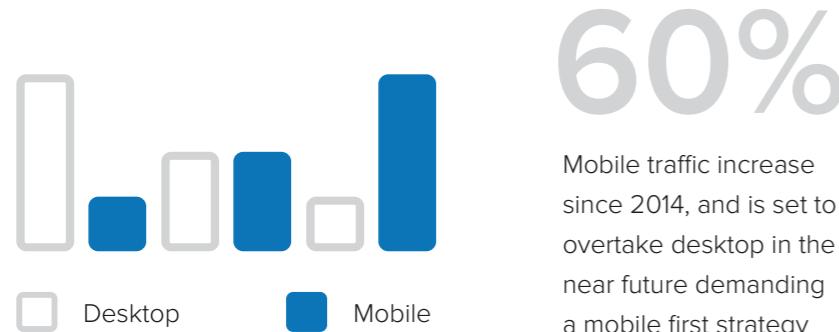


#OnWho\$e\$ide

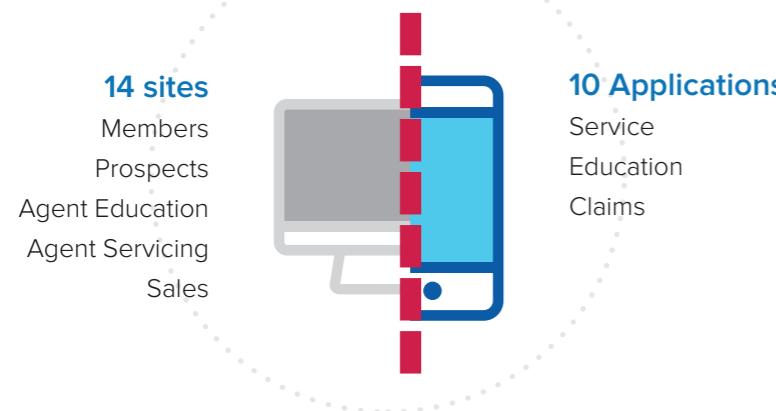
Well my @OnYourSide auto insurance bill went up...

A look at your members' experience today

Mobile Traffic

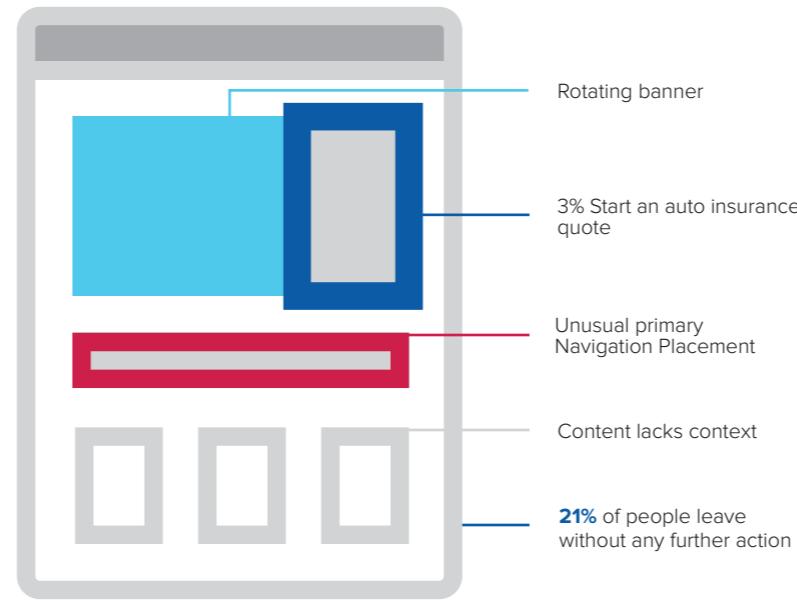


Site Ecosystem



Our team will provide a comprehensive content strategy assessment across your 14 websites and 10+ applications to determine when, what and how your teams should assimilate and sequence your redesigned One Nationwide experience across channels.

Homepage Entry



Observations

- Overall user needs not mapped to experience design
- Lack of confident message, design does not reflect diversity of offerings
- Unusual design contributes to confusion

Recommendations

- Deeply empathize with users and map actions to their needs
- Overhaul design to reflect brand positioning
- Use personalization to anticipate user needs
- Mobile 1st approach for both members and prospects

Content



3,800

Total Nationwide pages:

75%

of users go to 25 of those pages

The wide gap between the total number of pages and the actual pages visited indicates that there is an opportunity to streamline and analyze which pages and content need to be edited, retired or kept as is in the new site.

Overview of the business opportunity

We take your business challenge seriously. Given your short-term business needs, our immediate focus is to partner with you to redesign Nationwide.com and bring your four strategic themes to life.

We'll build from your in-flight efforts and will work with you to develop a robust strategy and iterative approach so that your Enterprise Digital Experience (EDE) and User Experience (UX) teams are equipped with the analytical insights, intuitive member-focused experiences, and relevant industry insights to bring Nationwide's digital experience to life.



Create **balance** between **members and prospects** to ensure the website is **member focused** and not company focused



Support the entire suite of **enterprise products and solutions** without overwhelming users



Create a **tailored experience** for users



Redesign an **iterative and flexible approach** to account for current ongoing website enhancements and updates (i.e. on-site search, website templates, website components)



Our perspective.



Our perspective is grounded in experience.

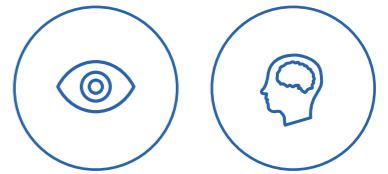
You have laid out a number of strategic questions that need to be addressed during the delivery of the strategy engagement. In order to frame our work together, we think it's important to give you a perspective on how we think about the topics you have outlined in the RFP.

While many in the market have focused on “digital as the destination,” we believe that digital is the means to an end. Digital can be used to craft the relationships individuals have with brands, which are shaped by specific member insights, creative engagement, and the flexibility of experiences to change over time. The destination is cognitive; it needs to work in your current model and grow with the members’ evolving needs.

Today the experience is static, tailored for very few, and serving as the utility for your digital channel.

Tomorrow it needs to reflect the dynamic nature of the business, and truly engage with members like a human would, with cognition and anticipation, applying capabilities available right now...

Your focus, our thoughts



We understand the purpose of this engagement is to provide our point of view on your three strategic areas of focus: user behavior, website experience and website delivery. Here are our initial thoughts...

1. User behavior

As we stated in our opening, you don't control the user experience; your prospects and members define how they will interact with you and your digital capabilities. It follows then, that the experience needs to support multiple, concurrent paths for both prospects and members that engage them regardless of how they access your site/channels.

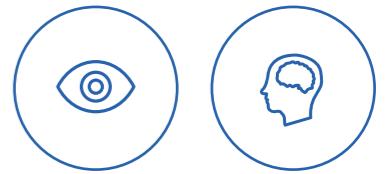
Leaders both inside and outside Financial Services have developed strategies to simplify and navigate users through their experiences, understand the information required and engage meaningfully without the need to wade through pages and pages of content that is not relevant for their needs.

As an example, a global insurance firm engaged IBM to define their Enterprise Internet Strategy to promote a differentiating and forward looking customer experience. The new Internet strategy will allow the firm to deepen customer relationships, acquire new customers,

and effectively compete across multiple lines of business. In addition, the strategy will allow the firm to prioritize its Internet investments in alignment with the Enterprise Business Strategy and develop a stronger, more holistic customer view across business units and channels.

You mentioned it in your RFP, and we strongly believe it to be the case as well – MobileFirst is not just a design choice, it's a shift that has and will continue to drive simplicity and usability in every digital interaction. Consumers want the digital experience to be as simple as it is on apps across all their interactions. MobileFirst defines how we lead clients through the user journey by providing a guided, simplistic experience across all digital channels and by thinking about mobile interaction as the primary design paradigm.

Your focus, our thoughts



2. Website Experience

We believe that developing a website experience aligned to the member interaction lifecycle (as different from lifestyle or lifestage) will capture the most uplift in your prospect universe as well as enable multiple product teams at Nationwide to serve their members. Moving product teams to a mindset where every prospect/member has a beginning, middle and future to their journey with Nationwide will help you focus on delivering a member-driven experience through Nationwide.com and your digital channels.

We have worked with many clients to use data to drive the specific experience for users. That ability to dynamically drive the experience is no longer about content placement, but about experiences that are truly different for individual users. Technology is no longer the constraint. It can be delivered today, with minimal cost. The most significant cost is the organizational and cultural change required to move Nationwide to the point where you can generate the insight, content and design that will bring experiences to life. That is the most fundamental change required to make a strategy successful.

Your focus, our thoughts



3. Website Delivery

Your questions cover both the strategic—how do we ensure the overall website program is integrated into other initiatives—and the tactical—what is the approach for iterative delivery.

Strategic; using the depth of data we know about the user—external and internal, social and authenticated—we can use prescriptive analytics and cognitive design to push reliably relevant and valuable content to the user.

By identifying and displaying the right content at the right time in the perfect context, the answers to your questions—such as how do we simplify the experience and balance multiple lines of businesses—become clearer. The future is cognitive...by applying cognitive capabilities to your questions we can sift and mine the broad and deep sets of data to ensure your members are getting what they're looking for.

In the seamless digital world we live in today, context is everything—mobile or tablet, home or office, wearable, connected home or smart cars—how and when a user consumes that content is paramount. Cognitive design will create focused, intimate experiences for your users.

Tactical; in order to achieve your desired end state, we can lead you through a deeply collaborative IBM Design Thinking process. We recognize that when multiple groups within an organization come together it exposes many silos between them. This approach, rooted in user needs, deep collaboration and iterative design ensures that the proper sequence of the delivery is driven by business needs and user focus.

Our approach.



Mapping our response to your requirements

-
1. Describe, in detail, the overall approach to developing a redesign strategy....Including...

Detailed plan for developing the redesign strategy and individual initiatives...

Please refer to “Our Approach” section, on pages (31–35)

Plan for addressing individual redesign strategic themes...

Please refer to “Our Approach” section, on pages (31–35)

Plan for addressing digital marketing strategies, including SEO...

Please refer to “Our Approach” section, on pages (31–35)

Plan for ensuring the member’s needs are at the forefront of all decisions...

Please refer to “Our Approach” section, on pages (30–35)

Data required to support the strategy and recommendations...

Please refer to “Our Approach” section, on pages (31–35)

Internal Nationwide resources needs...

Please refer to “Our Approach” section, on pages (36, 37)

Timeline...

Please refer to “Our Approach” section, on page (29)

Cost (see pricing section of this document)...

Please refer to “Our Approach” section, on page (39)

2. Describe the engagement interaction model...

Please refer to “Our Approach” section, on page (36)

3. Provide descriptions of the work that Nationwide employees will need to provide...

Please refer to “Your Questions...Our Answers” section, on page (37)

4. Provide a list of Key Resources who will be assigned to this engagement...

Please refer to “Your Questions...Our Answers” section, on page (73)

5. Describe your proposed team structure including FTEs by role...

Please refer to “Your Questions...Our Answers” section, on page (36)

6. Provide and clearly spell out which party is responsible for major project deliverables...

Please refer to “Your Questions...Our Answers” section, on page (80)

7. Provide references for two of your current customers with similar volumes to Nationwide...

Please refer to “Your Questions...Our Answers” section, on page (80)

8. Describe any working relationships that you currently have with other companies...

Please refer to “Your Questions...Our Answers” section, on page (80)

9. Describe any subcontracting arrangements that you will utilize...

Please refer to “Your Questions...Our Answers” section, on page (80)

10. Provide 1-2 case studies featuring major redesigns completed by the agency...

Please refer to “Our Work” section, on page (57–65)

11. Submit examples of an executive level presentation deck...

Please see supplemented documents using this [link](#)

12. Provide a white paper describing recent shifts in the digital space...

Please see supplemented documents using this [link](#)

13. Provide a white paper describing the legal risk that currently exists...

Please see supplemented documents using this [link](#)

Making your redesign a reality



To define a sustainable strategy, you need an approach that is grounded in an understanding of how it will drive value to the business, in addition to deliver differentiated and delightful experiences to your members.

IBM's proven approach will:

1. Enable the creation of market-disrupting member-centric experiences
2. Develop an achievable strategy by keeping what works and re-working (or discarding) what doesn't
3. Be co-created by a team of experts who will bring ideas unfettered by legacy constraints
4. Embed continuous feedback loops into each sprint to ensure alignment in vision across teams through a series of playbacks
5. Include a 2-3 day IBM Design Thinking workshop that addresses many of the key activities, and will be attended by a small team made up of both Nationwide and IBM professionals

Our approach:

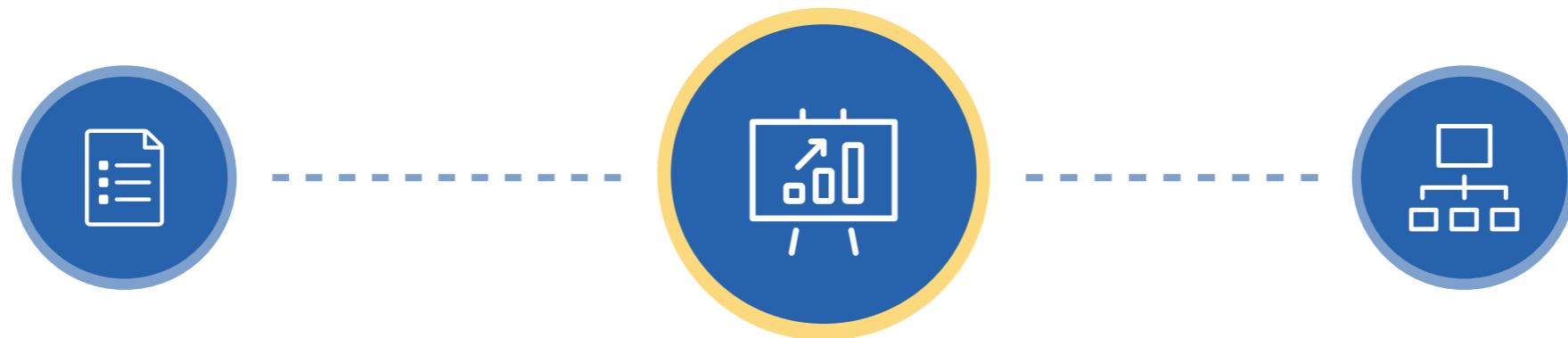
1. Is high impact/low risk, transformational in nature and based on lean process frameworks, stressing outputs over documentation
2. Engages stakeholders across a series of workshops in order to drive organizational alignment

With this approach, we can address the practical issues you face today--multiple brands, 14 individual web properties, and 10+ different mobile apps--while designing consistent, simple and member-centric digital experiences.

Our role in your redesign

While our primary focus will be to create a strategy,

we assume some upfront discovery and preparation for a seamless transition will be required. We will accelerate our understanding of the work done-to-date by requesting your user research materials ahead of our start date and work iteratively to gain alignment with your strategic objectives.



Intake current state

- 100+ Interviews with Business & Marketing stakeholders
- List of short-term website tactics
- Executive interviews for EDE roadmap

Create Strategy

- Evaluate, Envision, Enable
- Embed continuous feedback loops to ensure collaboration with EDE and UX teams

Mobilize Team

- Create tactical plan for seamless hand-off and set up your digital planning and EDE teams for long term success

Create strategy: high-level approach



	Evaluate	Envision	Enable	Deliverables
Member Experience Strategy (Workstream 1)	<p>Supplementing work done-to-date with additional discovery materials</p> <p>Validated and prioritized personas</p> <p>Validated as-is member journeys</p>	<p>Define the target-state experience for Nationwide.com</p> <p>2-3 Day IBM Design Thinking workshop</p> <p>Initial to-be member journeys</p>	<p>Build the tactical plan, both from a business and technology standpoint, for the future of Nationwide.com</p> <p>Visualization of target-state member journeys</p>	<p>Key work products delivered through the engagement.</p> <p>NW.com Target-state Vision</p>
Capabilities & Gap Assessment (Workstream 2)	<p>Inventory of business capabilities</p> <p>Validated business capability framework</p> <p>Defined set of technology enablers</p>	<p>1-day Capability Maturity Model workshop to validate current-state capability maturity and define target-state capability maturity</p> <p>Framework for gap enablers (e.g. people, process, technology, data)</p>	<p>A set of initiatives to close the business and technology capability gaps</p>	<p>Capability Maturity Assessment</p> <p>Target-state Architecture</p>
Roadmap & Recommendations (Workstream 3)	<p>Inventory of in-flight initiatives</p> <p>Inventory of key performance metrics</p>	<p>Value case framework</p> <p>Proposed set of initiatives</p>	<p>Alignment of in-flight projects to additional roadmap recommendations</p> <p>Prioritized set of initiatives based on target- member experience and quantified business value</p>	<p>Roadmap and Value Case</p>
Sprint Schedule	Sprint 1 (2-4 Weeks)	Sprint 2 (3-4 Weeks)	Sprint 3 (3-4 weeks)	8 – 12 Week Engagement

An introduction to IBM Design Thinking.

Human-centered outcomes require you to develop empathy with the people you serve. IBM Design Thinking helps teams understand peoples' needs, form intent and deliver outcomes to satisfy those needs, at speed and scale.

For more information on IBM Design Thinking please click [here](#).

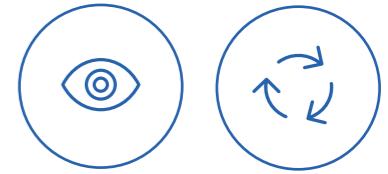
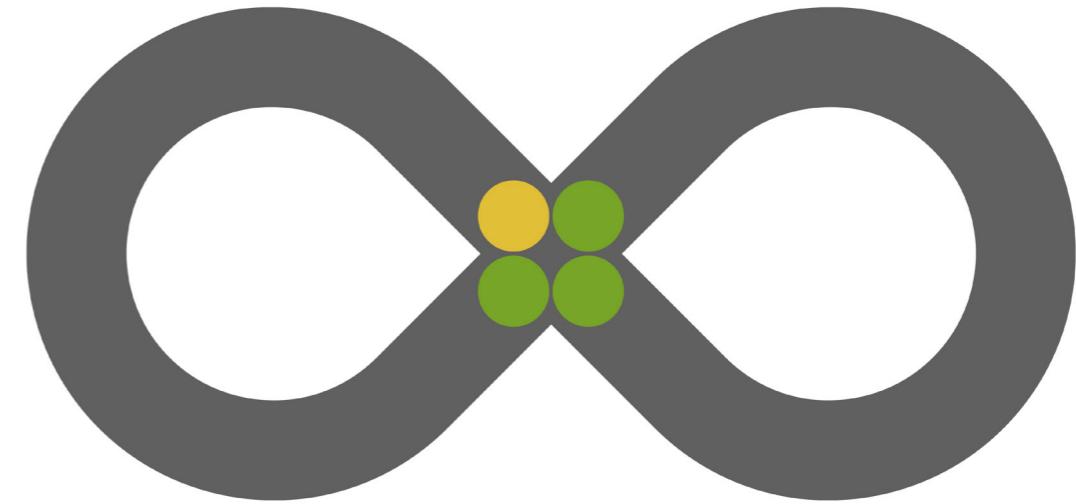
“ IBM Design Thinking is fantastic—I want all my teams using it ”

—IBM client

Observe

Reflect

Make



- An approach for leaders to guide their teams to achieve user & market outcomes
- An approach for project teams (business, design, & technology) to develop exemplary strategies
- An approach to transform companies into becoming client-centered

Workstream 1 - Member Experience Strategy

We understand you want to create a member-centric experience that drives deeper and more frequent engagement across your portfolio of products. Our IBM Design Thinking framework will support that objective, extend the strategy through a highly customer oriented and visual design approach, and set the groundwork for an actionable blueprint and roadmap for change.

What we will do together:

- Understand existing persona and customer journey work done-to-date, and supplement with additional data and insights as needed
- Align line of business (LOB) strategies with the target-state vision
- Drive consensus with key stakeholders on how to balance the journey map vision with solution feasibility
- Identify the business capabilities required to support the target-state vision
- Create a visualization of the member journey

Insights IBM will bring to drive acceleration:

- The needs of digitally savvy members will drive digital experience requirements; uniquely for each target segment
- Interactions across multiple devices highlight the need for centralized customer information
- Prioritize key scenarios in order to curb developing capabilities for outlier scenarios

Key Activities:

- **Align business strategies with One Nationwide vision**
 - Understand LOB objectives (e.g. 14 websites, 10 mobile apps)
 - Review and evaluate existing work efforts (e.g. persona, customer journey)
 - Conduct initial interviews as needed (with stakeholders, members, etc.)
 - Validate strategies with leading practices research
- **Co-create One Nationwide vision and build member journey**
 - Select up to 2-4 high-priority personas to represent the targeted customer segment
 - Optional step: As part of our proposal we would include an exploratory trip to start-up and traditional digital leaders
 - Conduct an IBM Design Thinking workshop
 - Design and develop customer journey map(s), one per persona

Deliverables:

- **NW.com Target-state Vision** - identifies a set of prioritized personas, defines the desired customer experience and sets the parameters to drive efficiencies for Nationwide.com

Workstream 2 - Capabilities & Gap Assessment

To truly understand the effort it will take to get to your target-state, we need to take an honest assessment of where you are today across your business and technical capabilities. The Capabilities & Gap Assessment workstream will validate the current-state maturity for your business, data, technical and analytical capabilities and outline key gaps (e.g. people, process, technology) we need to fill in order to realize your vision.

What we will do together:

- Leverage any existing Nationwide capability frameworks and apply our digital customer experience capability model
- Assess business and technology capabilities against IBM maturity frameworks
- Identify capability gaps based on target-state vision
- Create initiatives to address capability gaps

Insights IBM will bring to drive acceleration:

- An understanding of the detailed analytics and data required specifically for Nationwide to take advantage of your current information assets
- Cognitive data model and architecture
- Leading digital experiences integrate service, feedback, and customer-to-customer interactions

Key Activities:

- **Align customer capabilities**
 - Review and evaluate existing work efforts
 - Define and socialize high-level to-be user interactions
 - Customize a Capability Maturity Model (CMM) to include capabilities relevant to the One Nationwide objectives
 - Assess current state and create a straw model for the target future state for each capability
 - Conduct CMM workshop to identify and prioritize Know Me Initiative capabilities (between 20-25 capabilities)
 - Prioritize the gaps between current and target state
 - Create a summary level depiction of the capability maturity assessment output
 - Document how the target state vision and business capabilities align
- **Conduct a current-to-target state gap assessment (data, technology, analytics etc.)**
 - Identify existing tools, capabilities, and data assets across One Nationwide
 - Assess capability gaps
 - Define initiatives for roadmap

Workstream 2 - Capabilities & Gap Assessment (cont'd)

- **Target state information architecture definition**

- Analyze Nationwide.com infrastructure components
- Review Nationwide.com capability gaps
- Review priority capabilities required to achieve the target-state vision
- Propose a target-state information architecture
- Review and validate proposed information architecture with key One Nationwide stakeholders

Deliverables

- **Capability Maturity Assessment:** outlines Nationwide's business capability framework and the current-to-target state maturity assessment
 - **Target-state Architecture:** outlines the customer-focused, conceptual architecture for Nationwide.com
-

Workstream 3 - Roadmap & Recommendations

The roadmap provides an actionable set of initiatives and a phased implementation plan (24-36 months) for rolling out capabilities that help strategically consolidate Nationwide's digital properties (Web and mobile). The set of recommendations are feasible, implementable and will positively impact Nationwide's growth initiatives (as determined through the value case).

What we will do together:

- Define the business value delivered throughout the transformation
- Sequence the identified initiatives to create a multi-period roadmap

Insights IBM will bring to drive acceleration and certainty

- Look for reusable capability assets that can be leveraged across LOBs
- The value case allows us to prioritize initiatives against business needs

Key Activities:

- **Align in-flight projects to in-scope initiatives and capabilities**
 - Inventory planned, in-flight and existing digital experience projects
 - Align projects to Nationwide.com initiatives and target-state vision capabilities
 - Recommend which projects should start, stop or continue based on target state vision

- **Create a blueprint illustration for supporting the Nationwide.com target-state vision**

- Understand current business and technical architecture supporting the Nationwide.com initiative
- Identify required process, technology and organizational enablers to support the target vision and close the capability gaps
- Conduct a high-level gap analysis between current and required technology
- Review and validate the blueprint with the core team (IBM & Nationwide)

- **Roadmap**

- Incorporate prioritization of proposed, in-flight and current projects
- Proposed initiatives to close the agreed-upon current-to-target state gaps
- Prioritize initiatives based on value and complexity (i.e. order of magnitude estimates)
- Develop a 24-36 month roadmap of initiatives with multiple phases/waves
- Conduct workshop to validate the roadmap with key Nationwide stakeholders
- Develop plan to address digital marketing strategies

Workstream 3 - Roadmap & Recommendations (cont'd)

- **Develop the value case**

- Review Nationwide's business objectives and additional strategic initiatives under way for potential synergies
- Develop framework for measuring benefits (i.e. "Value Driver Tree")
- Document and analyze metrics and key performance indicators (KPIs), and align to value tree framework
- Partner with stakeholders to define financial drivers that will measure success in executing the customer insight vision and roadmap
- Document inputs and assumptions

Deliverables:

- **Value case:** provide a quantitative view of the value and benefits aligned with the roadmap projects
- **Roadmap:** define, prioritize and sequence key initiatives required to enable the business and technical capabilities that achieve the One Nationwide vision

One team

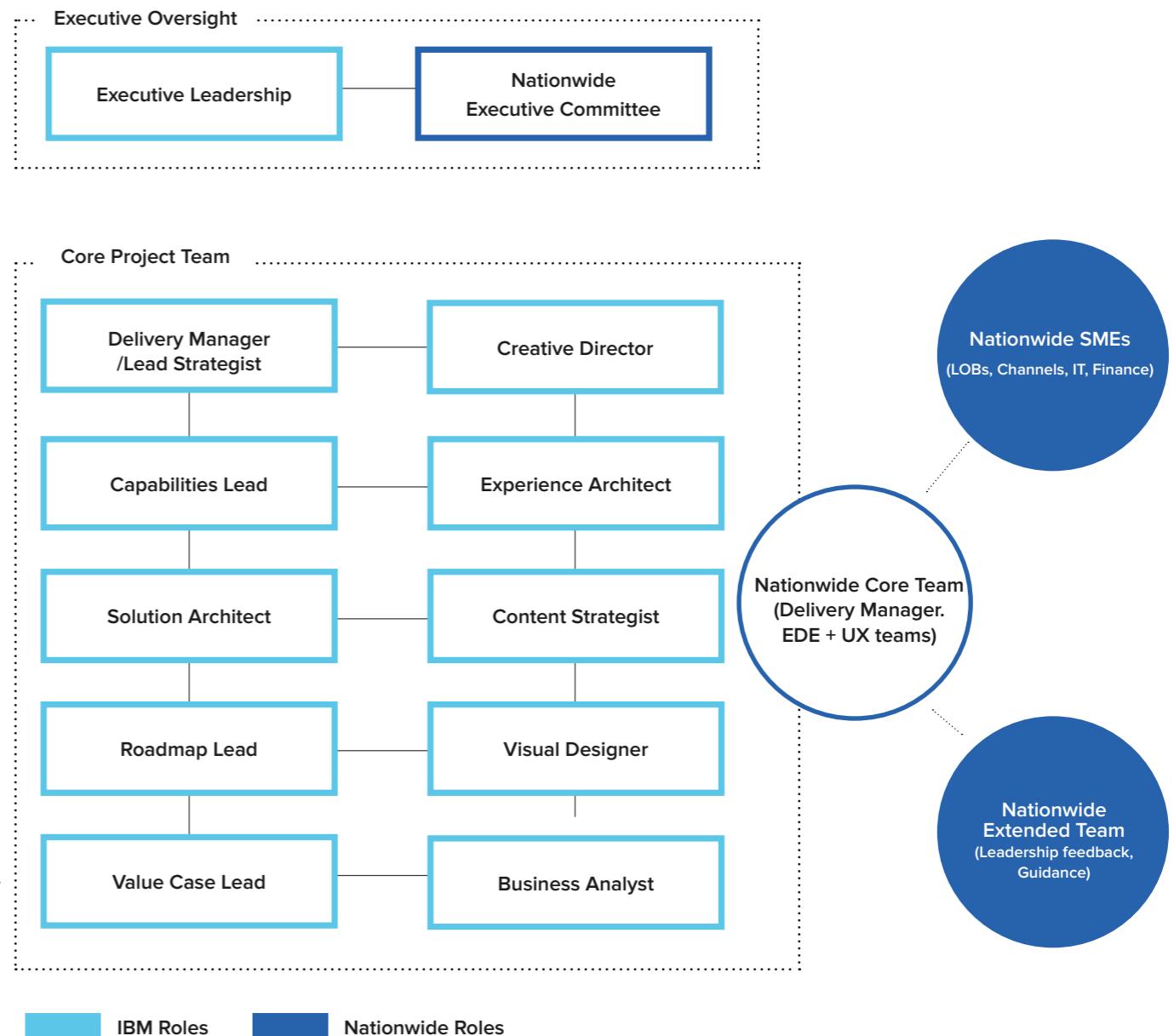
We have assembled a team tailored to your specific business objectives.

Because our experience has shown that a collaborative teaming model is critical to an engagement's success, we have proposed an integrated team structure that will closely integrate with the EDE and UX resources dedicated to the engagement. This structure will also support the inputs of a broader community of business and technology stakeholders.

Additional role descriptions and bios available in section "Your questions, our answers."



Our Collaboration Model



Our ask of you

Senior Stakeholders (Leadership Feedback and Guidance)	Nationwide Stakeholders <ul style="list-style-type: none">Senior representatives from in-scope areas of the enterprise impacted by the capabilities	What's Expected <ul style="list-style-type: none">Provide insights and objectives as it relates to desired strategy, products, data, analytics, and associated experience capabilitiesProvide frequent feedback and guidance to the IBM/Nationwide teamIdentify delegate for core team participation	How Often <ul style="list-style-type: none">Key Stakeholder Interviews (1 round, beginning of project) and Workshops (2-3)Monthly reviews (participation may vary depending on the phase and work product reviewed)
Nationwide Core Team	Nationwide Core Team <ul style="list-style-type: none">Representatives with enterprise-wide perspective, enthusiasm for target experience and global corporate payment capabilities, and an understanding of internal dynamicsTeam Lead(s) (reports to one of the project sponsors)Participants representing product, operations, customer experience, analytics and IT	What's Expected <ul style="list-style-type: none">Daily feedback and participation in activitiesFacilitate access to necessary documentation and the Extended TeamEnsure project sponsors and executive stakeholders remain updated/engagedReview and validate assessments, recommendations and work products	How Often <ul style="list-style-type: none">Will vary, depending on project phase/ deliverables – 75-100% participationEntire core team: participate in weekly team meetings (at least)
Nationwide SMEs	Nationwide SMEs <ul style="list-style-type: none">People on the ground, middle to junior level, representatives of: LOBs, key user segments, Operations, Channels and IT	What's Expected <ul style="list-style-type: none">Participation in initial discussions and interviewsProvide input for work products (e.g. current state assessment, target state vision, target state architecture)Provide feedback/validation (via Core Team)Participate in 1-2 workshops / reviews	How Often <ul style="list-style-type: none">Initial round of analysis, interviews and reviews – 50% participationValidation and feedback sessions every other week to supplement knowledge of the Core Team

What you can expect

IBM Design Thinking – We will bring our proven IBM Design Thinking methodology to bear, grounded in an understanding of your members' wants and needs.

Agile-in-Practice – Agile is more than an approach to IBM...it's a necessity. We believe applying these methodologies to every form of delivery allows visibility and flexibility

Practical roadmap considerations – We will not be shy about expressing our opinion about how Nationwide should think about their strategic roadmap

We are looking forward to the opportunity to partner with you on this strategic engagement.

Our pricing model

IBM is excited about this opportunity and are open to further dialogue to confirm scope, approach and resources to meet Nationwide's objectives and constraints.

We estimate between 8-12 weeks of direct engagement will be required to accomplish the aforementioned objectives defined in this proposal. We estimate professional fees for this engagement will be a fixed price of between \$745,000-\$990,000 (excluding taxes and out-of-pocket expenses) for 8-12 weeks, respectively.

Travel expenses will be billed in addition to the professional fees and are estimated at 12–15% of fees.

Please see requested excel document [here](#).

It's about the **journey.**



Setting the stage



In order to envision the potential of a re-imagined Nationwide.com, our team has spent time developing personas, narratives, and visual concepts to present our initial thoughts on innovative ways Nationwide can engage its members. While not intended to be design-forward components, they can lay the foundation for how we will work with you.

What if Nationwide could extend the human touch of an agent/advisor, creating personalized experiences for all of its members? Digital presents the opportunity to deliver tailored experiences at scale. We've taken that concept and created a persona, "Natalie," to represent the future Nationwide digital experience.



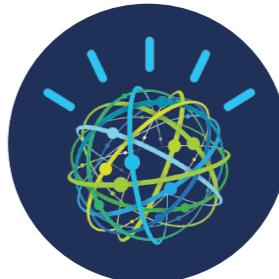
Natalie

Nationwide.com site



Meredith

Member



Watson

Natalie's right hand man

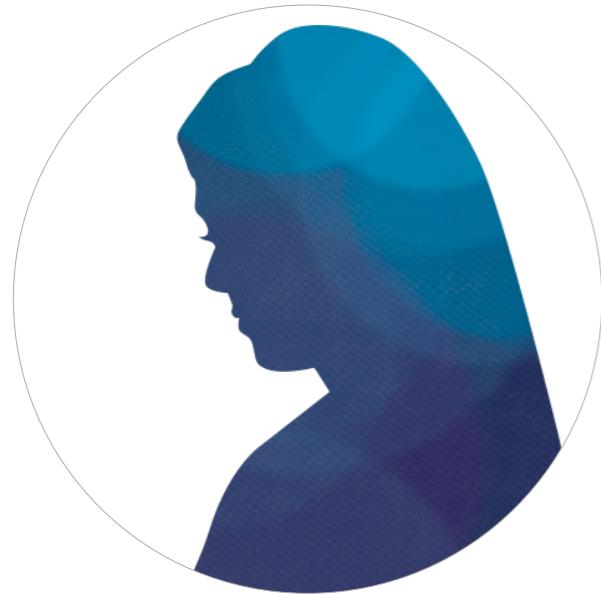


Allen

Agent

Meet Natalie

Nationwide.com



“

I want to be essential to my members, always on their side. I'm here to help protect the most precious parts of their lives.

”

Meet Natalie. Natalie knows Nationwide. From insurance, to banking, to other financial service products, she's well versed in a multitude of client solutions. As a passionate advisor, her goal is to guide clients through their experience. She takes pride in delivering outstanding customer satisfaction and wants her members to consider her a trusted advisor.

Natalie is extremely busy. Managing, maintaining, and growing her prospect relationships keeps her on the go. From time-to-time it's difficult to balance the diverse needs of her members. Her goal: is to ensure all members remain satisfied with their level of individualized coverage, advice, and service, and also prospective members have the right information to make confident product decisions every time.



Pain Points

- Converting prospects to members
- Transparency into specific member's needs and preferences
- Balancing diverse products and services
- Missing opportunities to bundle or cross-sell



Goals

- Keep the customer experience simple
- Be confident in her coverage/advice recommendations
- Provide curated, personal content for each member
- Grow her business with members and prospects

Meet Meredith

Member

“

I'm constantly on the go, jumping from one thing to the next. I need a way to keep focused and on track to reach my goals.

”



For Meredith, work is her passion. She graduated at the top of her class from Ohio State and is now a landscape architect. There is never a moment when she's not working or planning for her future. Meredith hopes to start a family and own a small business. At 25, she is ambitious but unclear on the specific and logical steps she needs to take to reach her goals. However, she is confident that she can find answers through online research and with her friends.



Pain Points

- Unclear about the insurance process
- Needs more education on coverage options
- Has limited time
- Finds it difficult to manage her various financial and insurance services
- Overwhelmed with planning her future

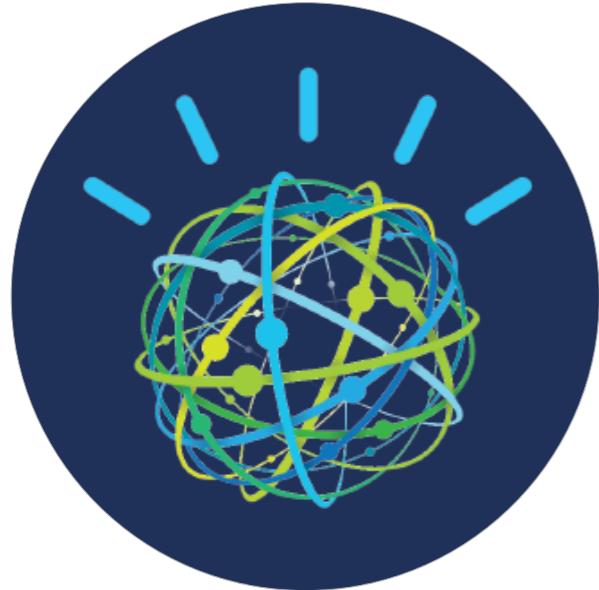


Goals

- Get the best value and service
- Make confident and informed decisions
- Feel secure in her coverage
- Start her own business
- Raise a family

Meet Watson

Ever-anticipating cognition



“

I have a bottomless appetite for knowledge. As Natalie's right hand man, I'm on the lookout for ways to make her life and the lives of her members easier.

”

Watson loves learning and helping in any way possible. He loves to read and consume vast amounts of information at a rapid pace, and learns primarily through experience. By monitoring customer behavior, trends, and habits, Watson is able to help Natalie better serve her members and tailor experiences toward their unique preferences. Through observing each interaction Natalie has with her members, Watson is able to anticipate potential untapped opportunities that may arise.



Pain Points

- Convoluted data streams



Goals

- Predict issues before they happen
- Catch details Natalie might miss
- Build Natalie's reputation
- Help Natalie make more informed decisions

Meet Allen

Nationwide Call Center Agent



“ I want to excel at my job and leave everyday with my members satisfied, but sometimes I get overwhelmed with how I can serve all of their diverse needs. ”

Allen is an ambitious agent who is experienced in the insurance industry but new to Nationwide. He is eager to learn the tools to help serve members across all lines of business.

His job requires frequent multitasking. Allen is overwhelmed with the amount of information at his fingertips, and often finds that he spends more time searching documents and finding policy information than servicing members.

Allen often finds that prospective members, especially millennials, can get discouraged from asking questions.



Pain Points

- Struggles to access product information quickly
- Sees different information and recommendations than members see on their screen
- Limited search capabilities
- Has difficulty recommending “next best action” product or coverage option
- Needs to be able to make recommendations with a single, compelling talking point



Goals

- Provide proper benefits based on his members needs
- Find a mentor who can guide his career path
- Create trusting relationships with his members
- Gain experience and knowledge and ultimately grow his career at Nationwide
- Make his members satisfied so he feels accomplished at the end of the day

And so it begins...

Meredith, a 25-year-old from Ohio, recently graduated with a Master's in Landscape Architecture. She is unsatisfied with the sudden increase in her current auto insurance premium and begins shopping for a new policy.

Meredith begins by researching online and casually surveying her friends and coworkers. Initial recommendations take her to **Natalie** (Nationwide.com); she wants to learn more.

Natalie sees that there is a new visitor to her site. Since this is the prospect's first visit, Natalie can only tell that the prospect navigated to the auto insurance page through an Internet search for "Nationwide auto insurance."

Knowing little else about the prospect, Natalie asks the customer to enter her zip code to start an auto insurance quote.



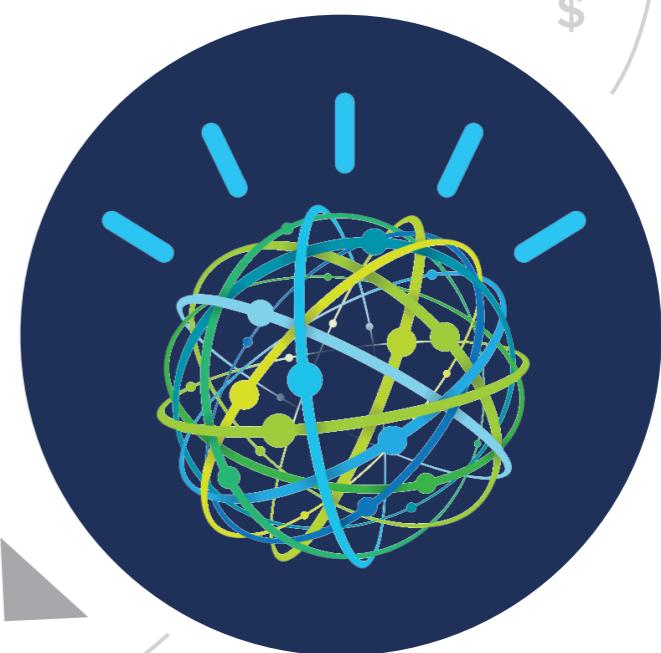
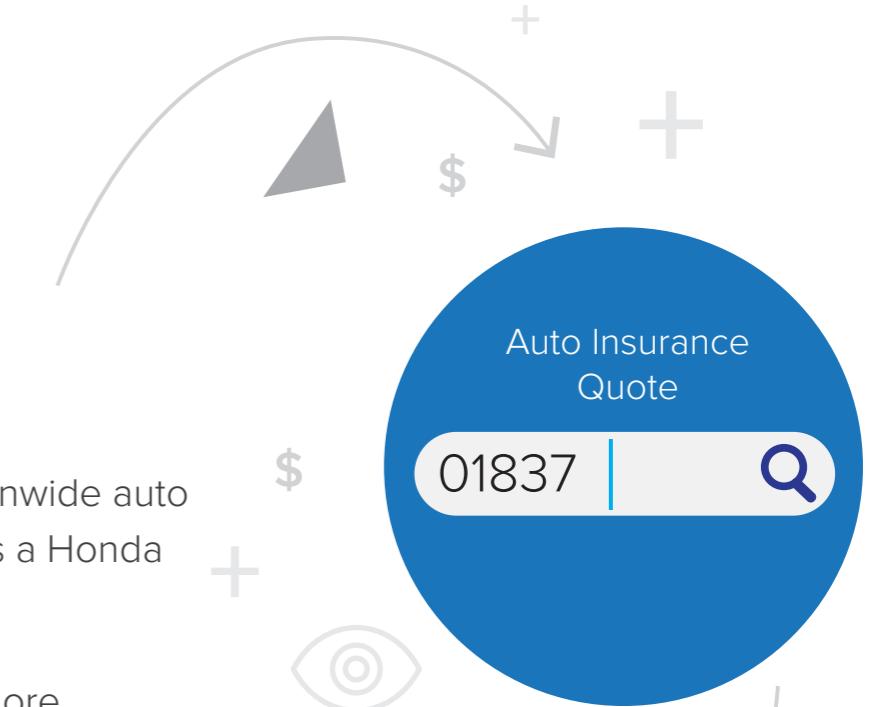
Utilizing a zip code,
Natalie and Watson data dive
to compose Meredith's
unique profile.





Natalie can see that the prospect lives in a zip code covered by Nationwide auto insurance. Personal details about Meredith, the 25-year-old who owns a Honda Accord, are revealed to Natalie.

Natalie and her assistant, **Watson**, consume this information to get a more detailed picture of Meredith and respond with accurate quote.





Natalie is able to give Meredith three coverage options based on Meredith's stated information and unique needs. Satisfied that she is choosing the right coverage, Meredith purchases her policy online.

Meredith is also a **Plenti** member and is excited to see that Nationwide is a Plenti partner, so she links her two accounts while checking out.

After her purchase, she sees a screen: "People Like You" also purchased renter's insurance. Having just moved recently, Meredith reads further about the benefits and decides to bundle renter's insurance with her current auto insurance policy.

Through frequent check-ins, **Natalie can see** that Meredith is excelling at work and increasing her spending habits. She sends Meredith videos to teach her about the basics and rewards of investing early on in life. Meredith is curious but wary, so Natalie recommends a call with Nationwide agent, **Allen**.

Watson shows Allen Meredith's "online customer footprint" so that he can immediately see a 360-degree view of Meredith and her product portfolio. Allen walks her through determining how much of her salary to invest and how to start a diversified portfolio.

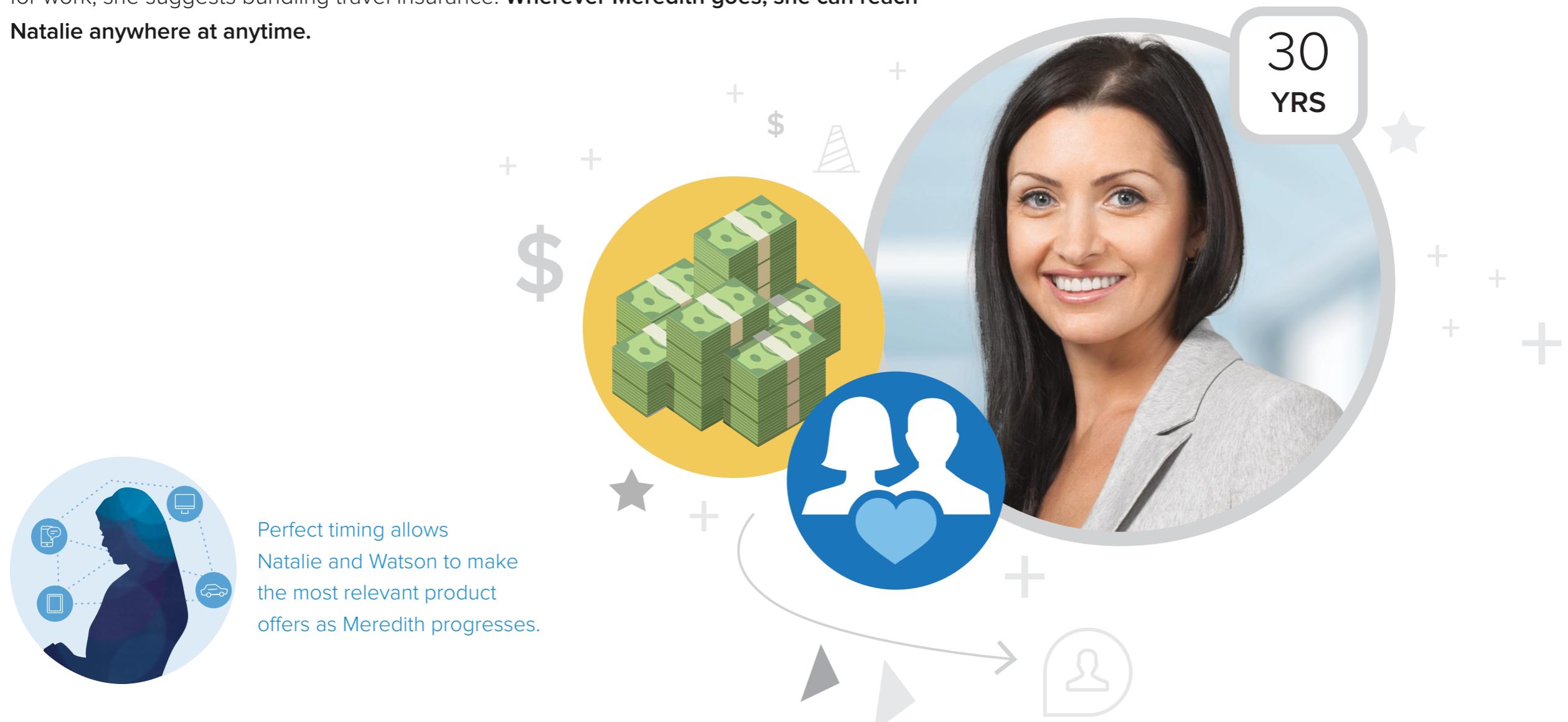
With Watson's cognitive capabilities, Natalie also gives Meredith a picture of how "People Like You" are investing and how she compares.



Five years have passed, and a lot has changed in Meredith's life. She received a promotion at an architecture firm, and has been dating her boyfriend, Mark, for two years. Throughout these life changes, Natalie, Watson, and Allen have been a constant source of support and continue to be one step ahead.

As Meredith drives home from work, Natalie will send her weather alert push notifications to caution her about storms in her area. When Meredith gets a flat tire far from home, Natalie is accessible through her dashboard to direct her to a repair shop nearby.

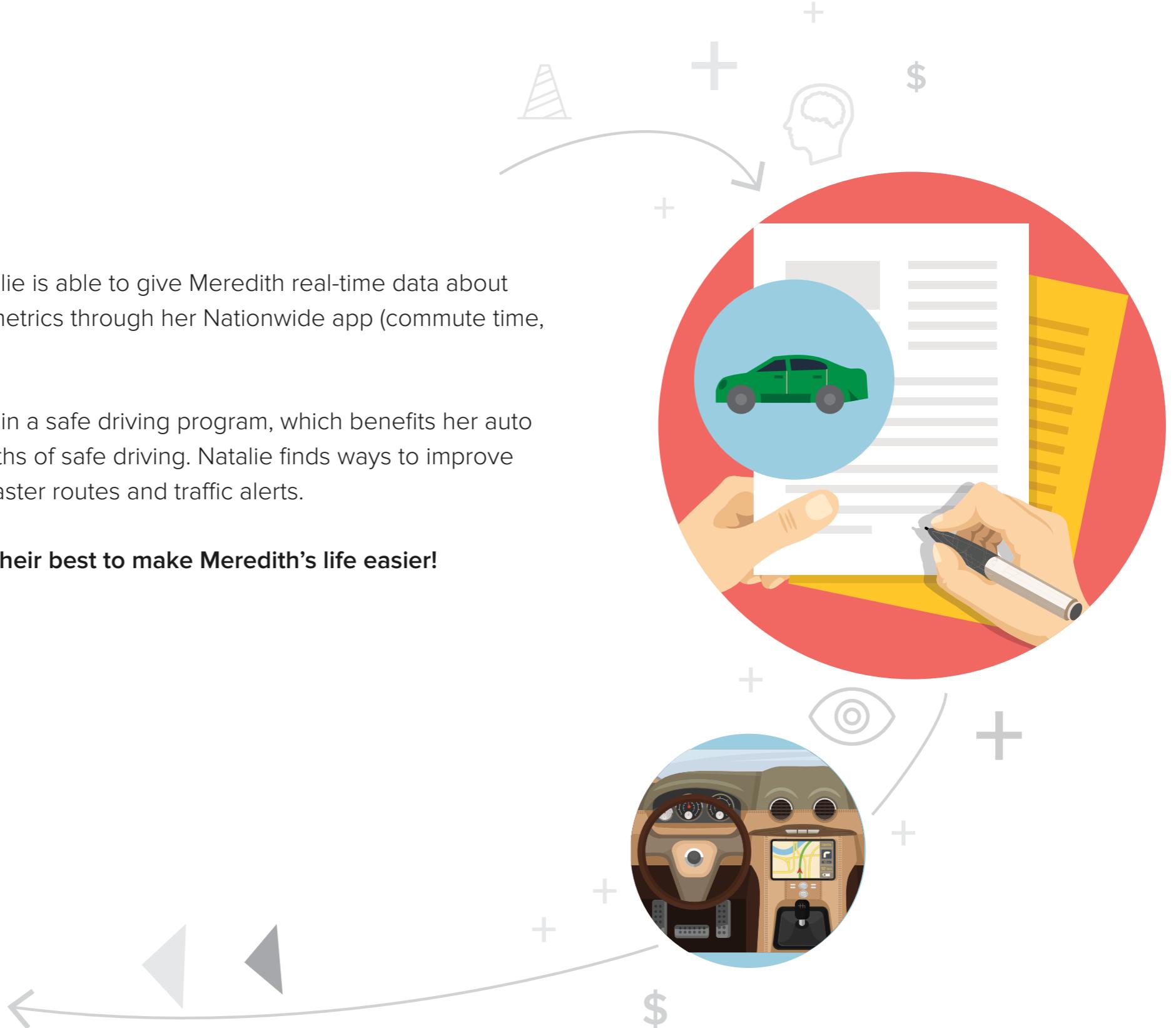
When Natalie notices through data from Meredith's smart watch that she is traveling more for work, she suggests bundling travel insurance. **Wherever Meredith goes, she can reach Natalie anywhere at anytime.**



Fed by **cognitive capabilities**, Natalie is able to give Meredith real-time data about her personal driving patterns and metrics through her Nationwide app (commute time, speed, distance, gas usage, etc).

She incentivizes Meredith to enroll in a safe driving program, which benefits her auto insurance premium with more months of safe driving. Natalie finds ways to improve Meredith's commute to work with faster routes and traffic alerts.

Together, Watson and Natalie do their best to make Meredith's life easier!





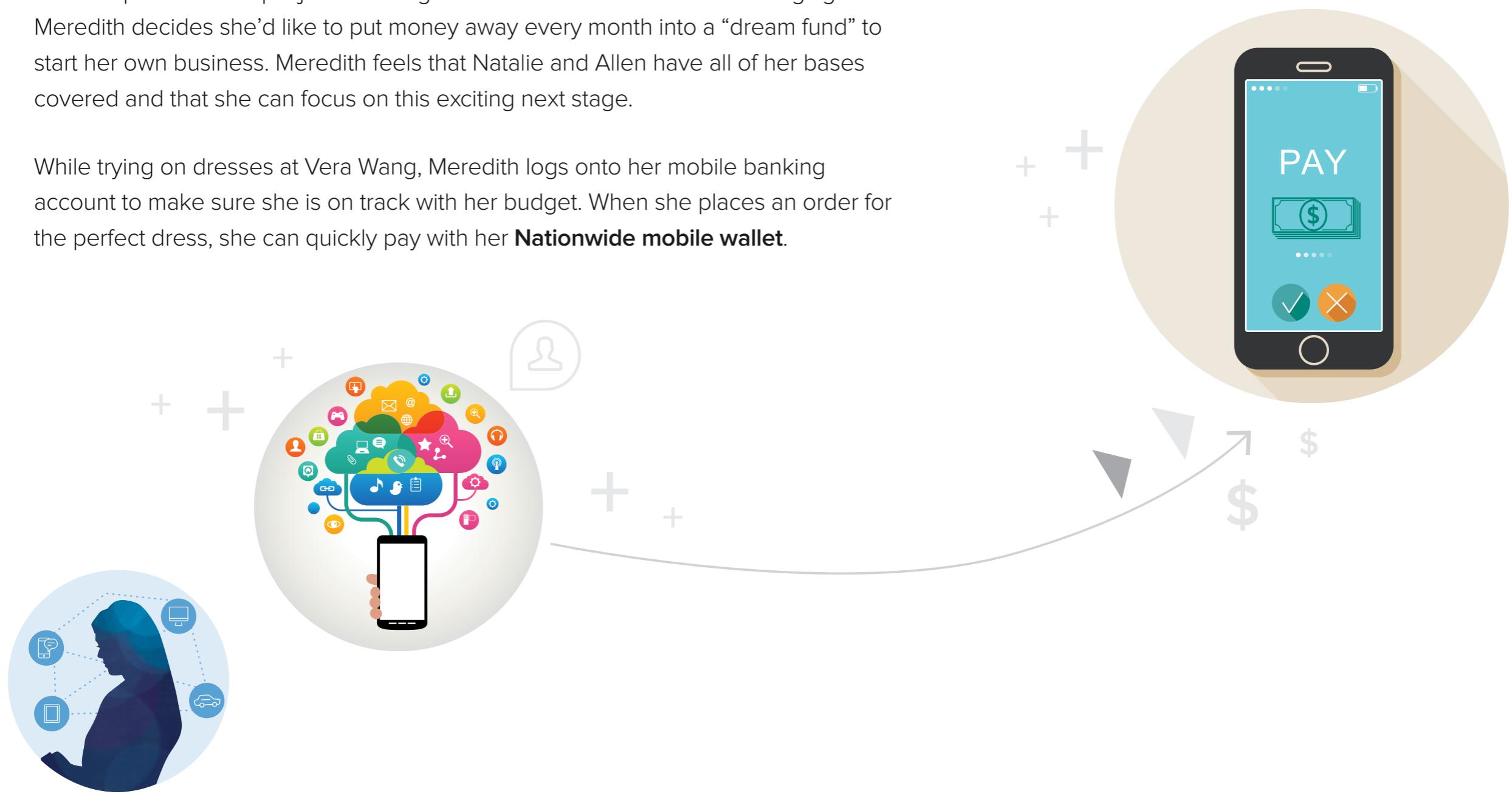
Meredith announces her engagement to Mark on **social media**. Natalie is thrilled for Meredith and wants to help her begin planning for her future. She sends Meredith a text: "congrats on your engagement! I'm so excited for you and Mark. It might get overwhelming as you start planning, but I'm here to help! Have you started saving for your wedding? I'll send you a few options, and let me know what you think."

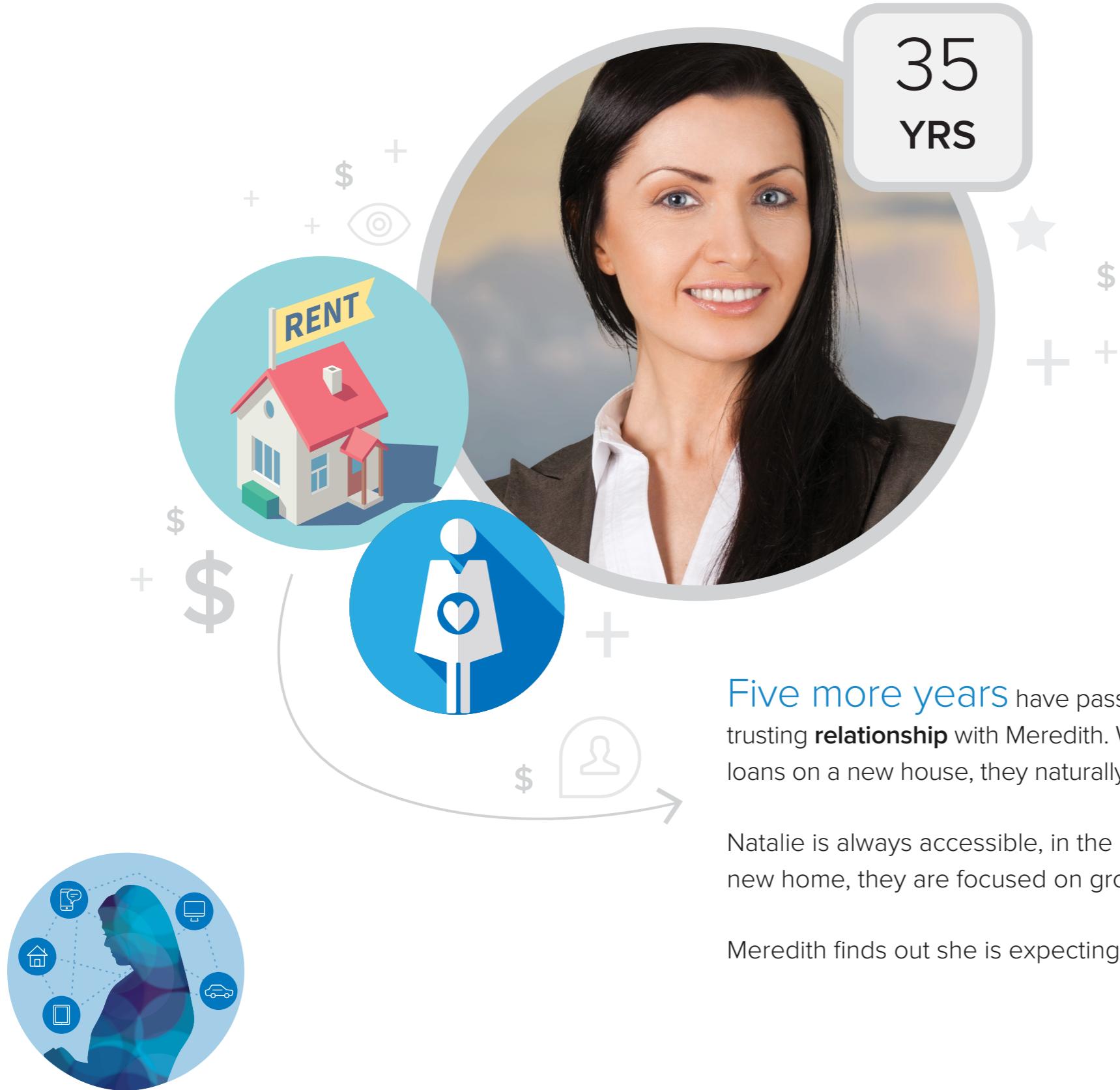
Natalie additionally pushes Meredith Plenti discounts on marthastewart.com and sends information on wedding insurance.

Over the next year, Meredith and Mark decide to combine banking accounts. Natalie, Watson, and Allen have provided exceptional and reliable support to Meredith over the past 5 years; it's an easy decision to expand her Nationwide portfolio beyond insurance to banking.

Natalie and Allen help the newlyweds tackle the challenge in combining **finances**. Allen helps them set up a joint banking account and asks about their savings goals. Meredith decides she'd like to put money away every month into a "dream fund" to start her own business. Meredith feels that Natalie and Allen have all of her bases covered and that she can focus on this exciting next stage.

While trying on dresses at Vera Wang, Meredith logs onto her mobile banking account to make sure she is on track with her budget. When she places an order for the perfect dress, she can quickly pay with her **Nationwide mobile wallet**.





Five more years have passed, and Natalie has established a deep, trusting **relationship** with Meredith. When she and Mark need to look into loans on a new house, they naturally turn to Natalie for advice and help.

Natalie is always accessible, in the car, at home, at work. Settled into their new home, they are focused on growing their career and family.

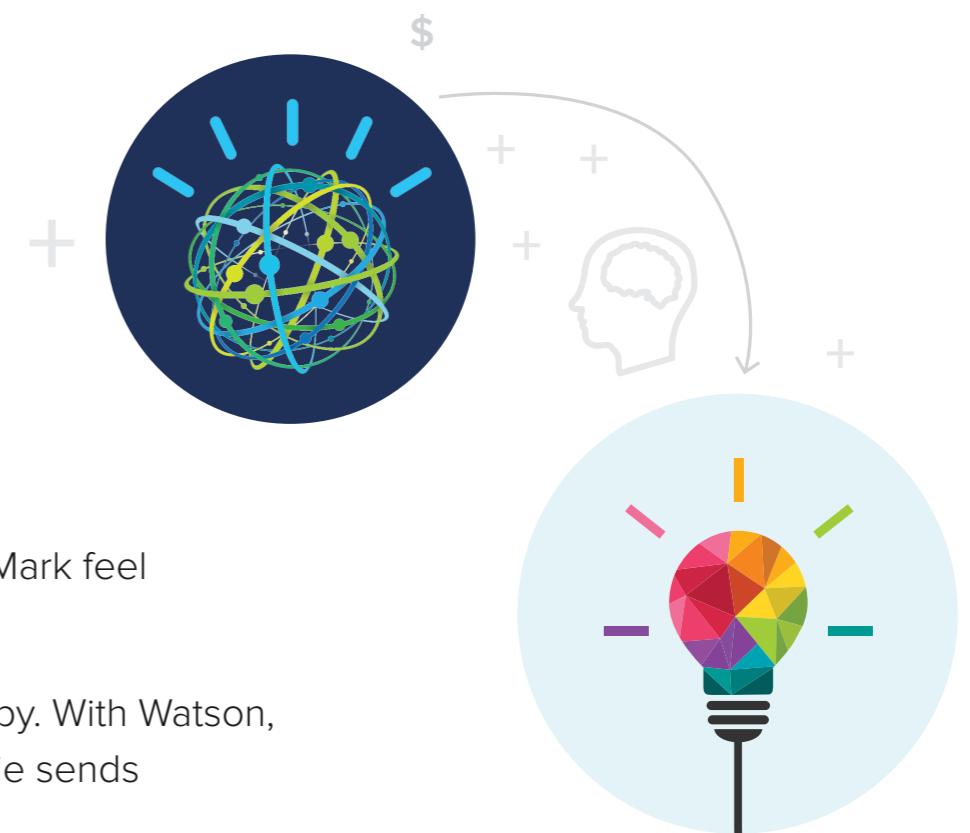
Meredith finds out she is expecting her first baby.



Natalie regularly checks in over the next 9 months making sure that Meredith and Mark feel ready for their new arrival.

She sends them tips on how to “Make Safe Happen” to prepare their home for a baby. With Watson, she can recommend next steps that Meredith may not have even considered. Natalie sends Meredith and Mark information on **life insurance**.

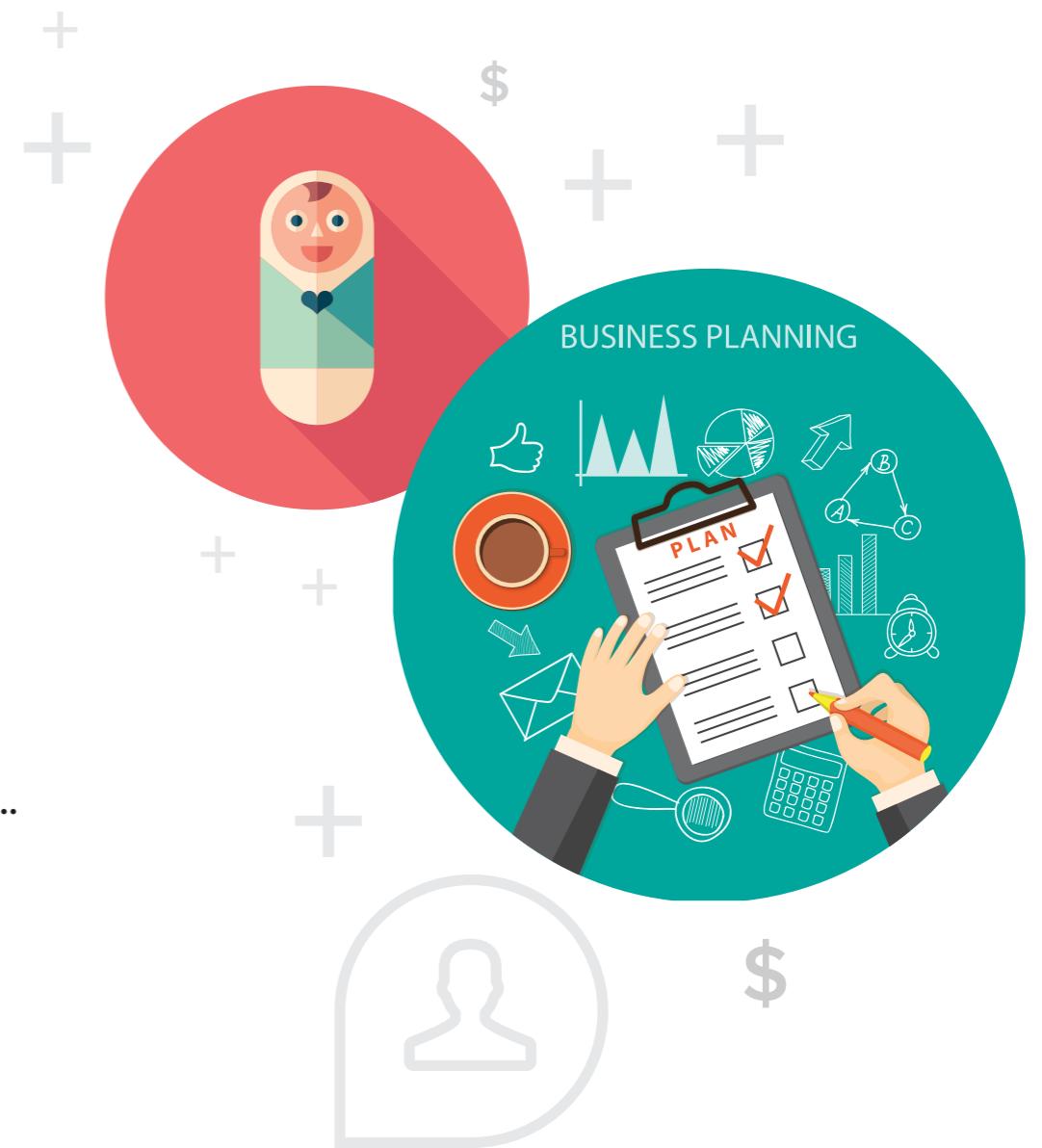
Allen follows up to discuss their options and walk them through this major decision. Collecting information from Meredith’s **Fitbit**, Watson suggests fitness and diet tips to keep Meredith healthy throughout her pregnancy.



A year after the baby is born, Meredith feels ready to go back to work. With Nationwide's **financial planning** support, she has saved enough to open her own business. With this next step, she turns to Natalie and Allen for advice on how to get started.

Allen guides Meredith through the breadth of options Nationwide can offer, including the **Business Owner's Policy**, and starts a business insurance quote.

With Natalie, Allen, and Watson on her side, Meredith's goals are within reach..



Our **work.**

A photograph of a woman with long brown hair, wearing a light blue t-shirt and white shorts, sitting on the edge of a large, mossy rock. She is looking out over a vast, green mountain range under a bright blue sky with scattered white clouds. The perspective is from behind her, looking out over the horizon.



together

Moving from impersonal
touch points to **dynamic
interactions**





Situation

Tangerine sought to deliver differentiated client experiences by aligning their omni-channel strategy with their corporate goal of consistently delivering an extraordinary customer experience – one that is simple, enjoyable, and memorable.

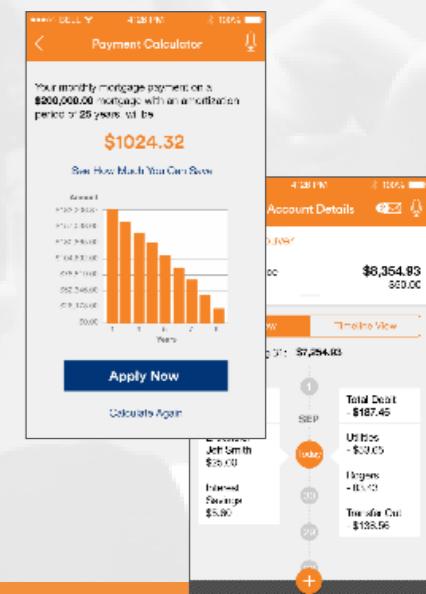
Strategy

IBM created a strategy to deliver a new integrated omni-channel platform to enable consistent, high-quality experiences across channels at a reasonable cost-to-serve.

The platform features a new Interactive Voice Response system with enriched capabilities, Intelligent Routing, Co-Browse, Click to Call, Callback, Social Media, Interaction History across all channels, Speech Analytics, Workforce Management, Quality Monitoring, Reporting, Training and Agent Metrics.

Results

The integrated platform allows customers to interact with Tangerine across more channels and move seamlessly between channels, without disruption. This effort will also increase sales opportunities and decrease operational costs through agent efficiencies and call reductions.



STARBUCKS®

Serving up **strategy**
through analytics



Situation

Starbucks did not have an understanding of the types of customer behavior that influenced coffee and food product consumption in their retail stores. As a result, they could not determine what demand-generation techniques to apply. The company was not sure how to drive larger purchase amounts more frequently and influence customers to buy more than just coffee.

Strategy

IBM conducted a customer and store analysis and set of predictive models to identify growth opportunities. To do so, every customer was assigned a “license plate” code that represented their buying behaviors and patterns. The insights were then translated into tailored cross-sell / up-sell offers and store actions to drive growth and increase engagement.

Results

New cross-promotions drove over \$10M incremental revenue by moving 5% of the bottom purchaser segment to the median spend level.



STARBUCKS®

A group of four people are smiling at the camera. From left to right: a woman with blonde hair in a ponytail wearing a white tank top; a man with a beard and mustache wearing a grey t-shirt; a young girl with dark hair and freckles wearing a dark t-shirt; and a woman with red hair wearing a blue and white striped shirt. The background is a bright, overexposed sky.

BCP

Banking
reimagined.



Situation

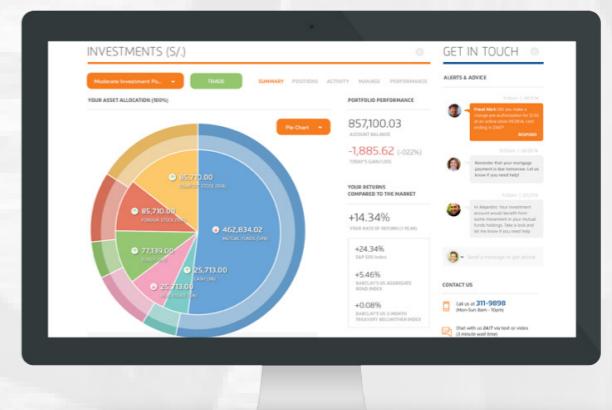
In the 12 years since BCP launched its website, the needs of its customers changed as consumers became more technologically savvy and dependent. Additionally, new variables in banking emerged, such as multichannel, mobile and social banking. BCP set out to engage their customers through the digital world with relevant and forward-looking capabilities, a compelling user experience and a one-stop-shop approach to banking.

Strategy

IBM crafted a strategy for BCP's digital banking experience, delivering a forward-thinking homebanking experience across its digital channels. Together we used customer's current and future financial state, the crowd power of social engagement, and the reality of security to cater to their customers' needs.

Results

The strategy phase produced a prototype and vision blueprint, including design artifacts (user journeys, wireframes, designs) to illustrate the 3-5 year future vision for BCP. Analysis around business impact, technical feasibility, and business benefit was used to formulate an implementation roadmap. Leveraging the power of big data, analytics, and cognitive computing, the roadmap envisioned a future state for BCP to create a compelling, personalized banking experience for their customers.





Fortune 100 -
Large Financial Institution

A close-up, slightly blurred photograph of a person's hand holding a gold-colored corporate credit card. The card has a white magnetic strip and some embossed text. The background is dark and out of focus.

**Exceeding personal
expectations** with the
corporate card experience

Situation



A leading corporate payments organization underinvested in infrastructure for years. As a result, competitors were threatening the marketplace, and their products are outdated and no longer met customer needs.

Strategy

IBM conducted a 12-week strategy and visioning engagement to define a tactical plan forward for the corporate payments business unit. As part of the engagement, IBM hosted a Design Thinking workshop to identify five high-value personas (both internal and external roles), and create the foundation for future state experiences and product strategy and development. Of the five customer experiences identified during the IBM Design Thinking workshop, the IBM team is now delivering three of them. The work includes an iOS mobile application for business travelers, a web-based application for CFOs and a redesign of the digital servicing portal for account servicing.

Results

The strategy engagement resulted in a 3-year, tactical roadmap for the corporate payments team to execute against. The digital experiences defined in the roadmap directly address top pain points and context-specific needs for the prioritized personas. Our team laid the foundation for best-in-class digital experiences and capabilities that will streamline the customer experience, increase customer engagement and adoption, and increase operational efficiencies across multiple new products.



Who **we** are.



We think bigger than an agency and more creatively than a consultancy, with the power to integrate the whole system.

We are a next-generation services company, dedicated to creating transformative ideas that get our clients to the future first. Our network of global studios put our client's members at the heart of everything we do. From strategy, creative and design to scalable digital, commerce, mobile and wearable platforms our agile teams sit side-by-side with our clients to invent and co-create innovations that drive results.

What We Do

We stand at the intersection of business, design and technology. We understand that in order to grow in the digital era, businesses need to do more than keep up — they must predict future trends and act on ideas. In this rapidly changing world, our teams transform brands, grow businesses and delight customers by identifying opportunities and acting with agility to design innovations that scale for the global economy.

As Nationwide's partner, we will help you become a more member focused company. We will help you meet the challenge of overcoming siloed member experiences and inefficient operations by embedding transparency, personalization, and prescriptive analytics into the new, One Nationwide.

Making your One Nationwide vision a reality requires a partner with a global perspective, comprehensive understanding of the highly regulated Financial Services environment, proven eminence in user experience and design, and a well-established process for flexible and scalable application development.

Our differentiators

IBM Interactive Experience (iX) approaches our clients' biggest business problems holistically - tapping into our strategy, creative, technology, and industry expertise to deliver a 360-degree solution. We know that to help you truly succeed in today's competitive marketplace, we must help you design experiences that are remarkable and bring One Nationwide to life for your members.



Equipped with our **user research practice**, we provide a range of services, including user interface (UI) research, user requirements, user needs and task analysis, heuristic evaluation, UI architecture, interface design, prototyping, accessibility, usability testing and more. In addition to our product user research capabilities, we offer world-class **thought leadership** and deep subject matter expertise on relevant topics such as behavioral science and gamification. IBM Research is the largest commercial research organization in the world, with twelve labs on six continents, and more than 3,000 scientists and researchers.

Beyond our commitment to customer testing and behavioral design, **IBM's predictive insights** and **cognitive computing capabilities** place us in an unique position to leverage our access to data in order to drive digital personalization, feedback loops, and deeper customer engagement. Our breakthrough cognitive capabilities, powered by **IBM Watson Cognitive Intelligence**, and analytical assets are modeled after human behaviors (i.e., observe, interpret, evaluate, decide, learn, refine, repeat) and allow us to massively scale decision-making in the digital space.

To bring our expertise and capabilities one step further, IBM recognizes the importance of engaging in **partnerships** with other companies in order to deliver unique and valuable products/services to our customers. Some of our existing partnerships include The Weather Company, Apple, Twitter, Box, Facebook, Adobe, Oracle, Toshiba, Sitecore, Genesys, Microsoft, Concentrix, SAP, and Salesforce.

The power of our studios...

Global Footprint

With 22 IBM Interactive Experience studios in major cities around the world, we can leverage our global network of studios to meet our clients where they are. In the US, we have studios in New York, Boston, Chicago, Atlanta, and soon San Francisco. The physical space of the Interactive Experience studio is like a living, breathing member of the Team. It facilitates the way we work. It also communicates the right messages to the teams, including openness, community, iteration, and experimentation.

iX Investment

We have invested \$100 million in the infrastructure, in new talent, physical space for our network of studios and IBM Interactive Experience. We are bringing in diverse talent--who understand the digital economy, understand the empowered consumer, understand how to leverage mobile, social, web.

We are excited to bring the power of our studios to Nationwide.

Photographs by John Muggenborg

IBM Interactive Experience for Nationwide



**RESOURCE
AMMIRATI**



...is growing

IBM has recently announced a definitive agreement to acquire Resource/Ammirati, a digital marketing and creative agency that excels in building brands and next generation digital experiences. Resource/Ammirati complements the existing IBM iX portfolio with extensive brand building, digital marketing and creative design capabilities in the North American market. Resource/Ammirati can support IBM's position in strategy and experience design, grounded in data, analytics and mobile technology. As one of the top, digitally-led creative agencies in the US, Columbus, Ohio-based Resource/Ammirati will help IBM build on the success in North America and join over 10,000 IBM iX employees to support demand for its services in this fast-growing market. Resource/Ammirati's 300+ associates across its offices in Columbus, Chicago and New York will continue to serve a diverse roster of clients.

[Press Release](#)

[Fortune Article](#)

[AdAge Article](#)

We continually add to our digital portfolio; IBM announced its intent to acquire two additional digital agencies located in Germany. For more information click [here](#).

A professional photograph of two men in business attire. One man, wearing glasses and a suit, is in the foreground, pointing a pen at a white tablet screen. The other man, also in a suit, is looking on. They appear to be in a modern office setting with a large window in the background.

Your questions, our **answers.**

Please refer to the following [link](#) for complete set of supplemental materials.

1. Describe, in detail, the overall approach to developing a redesign strategy that addresses the key strategic objectives, the themes of the redesign and provide thoughts around the approach to sequencing the dependent initiatives.

The submitted approach must include:

Detailed plan for developing the redesign strategy and individual initiatives

Please refer to pages (31–35) for our detailed plan and timeline for developing the redesign strategy and individual initiatives.

Plan for addressing individual redesign strategic themes

Please refer to pages (31–35) for our detailed plan on individual redesign strategic themes.

Plan for addressing digital marketing strategies, including SEO, to drive traffic to the website for a company with a diverse set of products and solutions

Please refer to pages (31–35)

Plan for ensuring the members' needs are at the forefront of all decisions.

Please refer to pages (30–35)

Data required to support the strategy and recommendations.

Please refer to pages (31–35)

Internal Nationwide resources needs

Please refer to page (37)

Timeline

Please refer to page (29)

Cost

Please refer to page (39) to see details on our pricing model. Please reach out to Rich Berkman (reberkman@us.ibm.com) if you have any questions surrounding specific costs.

2. Describe the engagement interaction model that will be utilized between your firm and Nationwide employees. Nationwide expects supplier personnel to be on-site at Nationwide headquarters in Columbus, Ohio.

Please refer to page (36) for detailed outline of our engagement interaction model.

IBM's engagement model is flexible to Nationwide's requirements and preferences. Our teams are flexible to working on-site at your corporate office in Columbus, Ohio and in our IBM iX Studios, in order to ensure our team leverages the in-flight efforts your Digital Planning and User Experience teams are developing.

In addition to the onsite model, we can offer the opportunity for you to engage with our teams and experts at the appropriate time (key workshops) at one of our IBMiX studios. This model will give you the opportunity to gain exposure to cross-industry experts and experiences that will enhance the development of your strategy.

3. Provide high-level descriptions of the work that Nationwide employees will need to provide to you and any associated dependencies.

Refer to page (37) in our response, under “Our ask of you”.

4. Provide a list of Key Resources who will be assigned to this engagement and in what capacity. Resources must be available for immediate engagement.

We can commit to the following key resources until March 7th, 2016:

Key Resources:

Richard Berkman, Delivery Executive
Darcie Campbell, Lead Strategist
Kim Morgan or Randy Harbin, Creative Director
Robert Juarez, Roadmap Lead / FSS SME

The following resources cannot be confirmed:

Additional Representative Resources

Colleen Kaman, Content Strategist
Panama Marquand, Capabilities Lead
Jennifer Vu, Business Analyst
Susan Buenafe, Experience Architect
Nina Greel, Visual Designer
Hung Nguyen, Solution Architect
John Gessler, Content Management SME
Emily Lee, Value Case Lead

Additional information for each of our resources can be found over the next few pages:

Executive Leadership

Rich Berkman

Partner



“ I wake up every morning excited to help clients become more effective by applying and implementing proven digital strategies, processes and technologies. ”

Rich is a Partner and Delivery Executive with IBM Interactive Experience. An innovative collaborator and leader, Rich works closely with clients and cross-functional teams to co-create and deliver exemplary experiences using IBM Design Thinking, User-Centered Design, and Agile frameworks. He specializes in strategy, solution design, and the delivery of complex, cognitive, and analytic-driven applications for digital, mobile and multichannel initiatives.

With more than nineteen years of experience working with start-ups, up-starts, and large national and multinational firms, Rich combines an expertise in financial services with a breadth of experience across enterprise software, technology, consulting and digital industries. He has designed, developed and implemented Web, Intranet, Extranet, Portal, eCommerce and mobile applications that exceed expectations and over-deliver results.

Recognized as a pioneering leader in marketing and experience design, Rich has published numerous articles and spoken on user experience, sales enablement and web/ predictive analytics. Prior to joining IBM, Rich co-founded the world's first retail store for online shopping. He also envisioned and developed the first Super Bowl Promotional Retail Site and orchestrated the first eCommerce transaction from outer space (Energia/Mir Cosmonauts).

Rich resides near Boston and enjoys spending time with his lovely wife of eighteen years, two wonderful children and chocolate lab. An optimist by nature, he appreciates life's wonders, focusing what's important and not sweating the small stuff. He loves photography, attending sporting events and concerts, traveling and visiting with friends near and far.

Key Resources¹



Darcie Campbell
Lead Strategist

Darcie is a Managing Consultant in IBM Interactive Experience, with a focus on Financial Services clients. Most recently, she has managed the Agile transformation of a digital customer experience for an insurance provider. Over her career, Darcie has had experience at a number of leading banking, insurance and retail firms for sales, service, marketing strategy and digital transformations, specifically concerning online, mobile and social channels. She has successfully helped clients achieve strategic business transformation and other business and IT initiatives such as project management, business analysis, target operating model and capability maturity assessments.

Embracing her California roots, Darcie enjoys all things outdoors (hiking, swimming and running), traveling (Thailand, Vietnam and Hawaii), savoring a good glass of Chardonnay with friends and, of course, rooting for her beloved San Francisco Giants.



Randy Harbin
UX Creative Director

Randy is a Creative Director of Experience Architecture with IBM Interactive Experience. For the past seventeen years, Randy has been leading cross-functional creative teams in the creation of innovative and meaningful experiences for his clients across all channels: web, mobile, in-store and beyond. In this role, he finds fulfillment in being an agent of change to tackle and solve some the world's biggest challenges. He believes that the best work can only be achieved through deep collaboration, empathy for the user and learning through iterative design--whether creating the first generation of customer service and commerce mobile experience for retailers or helping a publisher consolidate their digital network into a single online experience.

In his spare time, Randy enjoys spending time with his wife and wrangling his 2-year old daughter. He also enjoys discovering new music and day trips exploring the rich history of the New England towns.

¹ Presuming start date of March 7, 2016, these resources are confirmed for this engagement

Key Resources¹



Kim Morgan
UX Creative Director

Kim is a Creative Director of Experience Architecture with IBMiX. She specializes in helping clients tell their story through compelling digital, brand, and marketing experiences. Kim is a thoughtful leader, always looking for ways to inspire and empower her teams. She has been a creative thinker, designer and problem-solver her entire life. Prior to joining IBM, Kim helped solve clients' creative and user experience challenges with Deloitte Digital, consulting with Fortune 500 companies across retail, entertainment, restaurant, and automotive industries.

Personally, Kim lives just outside of Boston. Besides drinking great wine and having heated debates about the future of technology with her tech-driven husband, she spends most of her time traveling and enjoying friends and family.



Robert Juarez
Roadmap Lead / FSS SME

Robert Juarez is a Managing Consultant in IBM Interactive Experience, with a focus on Financial Services and Insurance. He has 8+ years of consulting experience in the banking, insurance, and government industries, spanning all phases of project management. He has worked on projects across various functional areas: marketing campaign contact strategy and next best communication, innovation and prototype methodology and approach, gap analyses via current and target state maturity assessments, roadmap development, value case development, full software development lifecycle management, and business process redesign.

After getting his BA in Economics at University of Virginia, Robert received his MBA in Strategy & Finance from University of Michigan. In his free time, he and his wife enjoy being outdoors, fishing, and traveling.

¹ Presuming start date of March 7, 2016, these resources are confirmed for this engagement

Representative Bios¹



Colleen Kaman,
Content Strategist

With more than 15 years of experience in innovative media and service design, Colleen brings an expertise in cross-platform engagement, information design and creation, social media strategy, and media campaign development and management. Previously, she was an award-winning journalist and media producer, receiving an Emmy nomination, two Cine Golden Eagles and a Gracie Allen award. Her work has appeared on CNN, NBC, Discovery, National Geographic, and the New York Times, among others.



Panama Marquand,
Capabilities Lead

Panama is a Strategy and Analytics Consultant in IBM Interactive Experience. She has a passion for agile delivery, as well as experience in Smarter eCommerce and omni-channel strategy work. During her time at IBM iX, she has gained experience in collecting business requirements, user experience design, and end user training. Her specific financial and retail industry knowledge and strong work ethic make her a valued team member.



Jennifer Vu,
Business Analyst

Jennifer is a Business Analyst with IBM Interactive Experience. She consistently demonstrates the ability to jump in and deeply understand clients' core business practices/objectives and end users' needs. She has broad functional experience, including business requirements gathering, project management, end user training, and usability research for clients across Financial Services, Retail, and Education. Jennifer is a strong communicator, bridging the gap between creative, technical, and business teams to craft successful user experiences.



Susan Buenafe,
Experience Architect

Susan is a Senior Experience Architect at IBM Interactive Experience in Cambridge, MA. As a part of IBMiX, Susan has worked with top Financial Services clients to conduct user research and usability tests, create wireframes, and design user flows for both mobile and web. She also has experience designing for accessibility and leading service design. Before joining IBMiX, Susan worked in various art-related industries, such as the printing, community art education and web.

¹ All resources cannot be confirmed at this stage

Representative Bios¹



Nina Greel,
Visual Designer

Nina is a visual designer at IBM iX. During her time at IBMiX, she has worked for clients within Financial Services, Insurance, and Pharmaceuticals. Her main strength is creating dynamic and visually appealing user-centered designs while teaching the importance of enhancing user experience for IBM clients. Nina is trained in consulting clients individually and as a team by strategizing interactive solutions, accelerated visioning, and user interfaces for various platforms such as mobile and web.



Hung Nguyen,
Solution Architect

Hung is a Solution Architect for Interactive Experience, specialized in real-time, event-driven cross channel marketing and operations. He has led strategy and roadmap engagements as well as full-lifecycle implementations of real-time customer interaction management platforms for Financial Services clients. Hung joined IBM in 2010 after an engagement as Chief Strategist/EPS for an IBM partner firm, and prior to that, he was a Principal Consultant at PwC. Hung has 30 years of consulting experience, working with the largest P&C insurance and banking organizations in the US.



John Gessler,
Content Management SME

John is a Senior Managing Consultant in Content Management, with over 23 years of experience in delivering complex programs in a broad range of highly-regulated industries. As an Architect in our ECM practice, John is familiar with the capabilities and function of many CMS products, including Tridion. He is an IT operations expert with both domestic and international experience in the areas of PMO, Program/Project Management, Enterprise Architecture, Business Application Delivery & Integration, IT Performance, Portals, Business Process Management (BPM), and Records Management.



Emily Lee,
Value Case Lead

Emily is a Senior Consultant in the Interactive Experience practice, with a focus on Financial Services clients. She has helped clients with both strategy initiatives and implementation engagements. During her career, she has worked in both business and technology capacities with experiences in building business cases, data analysis, roadmap development, and project management.

¹ All resources cannot be confirmed at this stage

5. Describe your proposed team structure including FTEs by role along with a description of each role. Key leadership roles must be identified in your response with an associated name and bio/resume for each. The provided name and bio must be the actual person the supplier will place on the project if selected.

Executive Partner (Part Time) - Accountable for executive oversight and management. Sets overall direction, objectives and deadlines. Provides support to project team and empowers them to deliver against program objectives.

Delivery Manager / Lead Strategist (Full Time) - Manages day-to-day operations and program performance, including schedule, issues, risks, reporting and communications. Responsible for leading strategic work products and infusing strategic process into the engagement.

Capabilities Lead (Full Time) - Provides deep Financial Services and Insurance expertise in the context of business capabilities and competitive landscapes. Responsible for identifying relevant business capabilities to achieve the desired member experience, tailoring and customizing the capability for use in the assessment. Responsible for aligning the capabilities to the initiatives and project enablers in the roadmap.

Creative Director (Part Time) - Provides deep expertise both within the Financial Services industry, and outside, in addition to expertise in multi-channel user experience strategy and design. Responsible for leading creative process and providing feedback to the future-state user experience, in alignment with business objectives and brand.

Solution Architect (Part Time) - Provides technical leadership for the vision and alignment of IT strategy with business goals. Translates vision into a set of capabilities and assesses the variance between the current and desired states of the various capabilities to devise an implementation roadmap.

Roadmap Lead (Full Time) - Works closely with the Capabilities Lead and Solution Architect to define a set of initiatives to achieve target-state vision and prioritize them over the course of the roadmap. Responsible for delivery of the roadmap, in close collaboration with Nationwide.

Value Case Lead (Full Time) - Responsible for collecting quantitative and qualitative metrics for business case. Customizes a value-driver framework based on Nationwide's KPI's and strategic business objectives.

Experience Architect (Full Time) - Co-leads definition of the user scenarios with the UX teams, and works closely with the Creative Director. Applies creative thinking and expertise in leading and emerging user experience design across industries.

Content Strategist (Full Time) - Responsible for defining content strategy. Works closely with the team to ensure content strategy is accurately reflected in the work products, particularly in the target-state vision and capability assessment. Has an understanding of Nationwide's current content management solution.

Visual Designer (Part Time) - Creates design elements and customer journey maps, in alignment with the user needs, design goals and principles and brand, taking direction from the Creative Director.

Business Analyst (Full Time) - Leads the identification of the business objectives driving the project; represents these objectives over the course of the effort to ensure that the project is achieving the intended business results. Leads the articulation and detailing of key application capabilities, requirements, business rules, etc. to support design and development activities.

SMEs (Part Time, as needed) - Provide specific insight and input on content and design related to their respective domains.

6. Provide and clearly spell out which party is responsible for major project deliverables and assumptions.

IBM expects to work closely with your EDE and UX teams throughout the course of this engagement, but is responsible for and the owner of all major project deliverables and assumptions.

7. Provide references for two of your current customers with similar volumes to Nationwide in terms of size and complexity.

Scope of work must be similar in nature to that of this RFP.

In the interest of protecting our clients' privacy and security, we keep current client names and details of work confidential. If selected for your short list of candidates, we would be happy to provide additional details on specific client experiences and scopes of work.

8. Describe any working relationships that you currently have with other companies to deliver products/services to your customers.

IBM recognizes the importance of engaging in global partnerships across a breadth of capabilities and services in order to deliver unique and valuable solutions to our clients. Some of our existing partnerships include The Weather Company, Apple, Twitter, Box, Facebook, Adobe, Oracle, Toshiba, Sitecore, Genesys, Microsoft, Concentrix, SAP, and Salesforce.

9. Describe any subcontracting arrangements that you will utilize if selected to proceed with this engagement.

IBM does not plan to engage in any subcontracting agreements if selected for this engagement. Our in house talent is equipped with the skillset and experience to deliver a creative and focused redesign strategy for Nationwide.com.

10. Provide 1-2 case studies featuring major redesigns completed by the agency with similar challenges to Nationwide. Also, provide 1 case study that the agency completed that had different challenges than mentioned in the RFP, but showcase the capabilities of your company. Please provide a case study that showcase work in the financial services / insurance industry.

Please refer to section "Our work", pages (57–65)

11. Submit examples of an executive level presentation deck.

Please see link below for executive level presentation examples.

[Link here](#)

12. Provide a white paper describing recent shifts in the digital space, as well as, emerging trends that are applicable to financial services / insurance industry.

Please see link below to “Capturing hearts, minds and market share; How connected insurers are improving customer retention” by Christian Bieck and Lee-Han Tjioe

[Link here](#)

Please see link below to “Integrated Teams: Delivering 90 Day User Experience Evolution,” by Rich Berkman.

[Link here](#)

13. Provide a white paper describing the legal risk that currently exists and upcoming threats that should be addressed in the digital space for the P&C insurance, banking and financial services industries.

Please see link below to “Winning the face-off against fraud,” by Wilson Davis and David Dixon.

[Link here](#)

Supplier Diversity

IBM consistently ranks in the top 25 companies in Fortune magazine's World's Most Admired Companies. By leveraging our brand and world-class talent acquisition methodology, IBM earns global recognition for our ability to attract and retain top talent. We are Diversity Inc's #1 company for Global Diversity, #8 company for Recruitment and we're consistently ranked in the top 10 for Working Mother's 100 Best Companies.