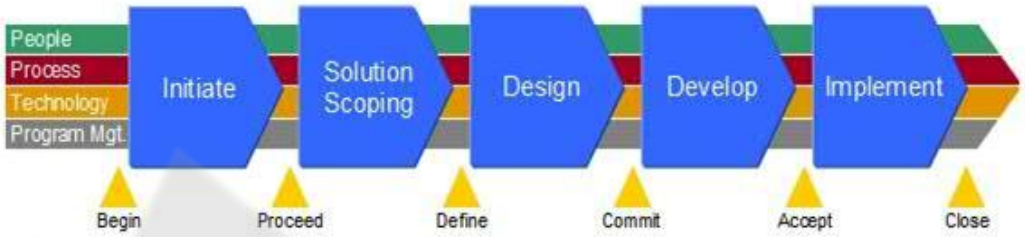
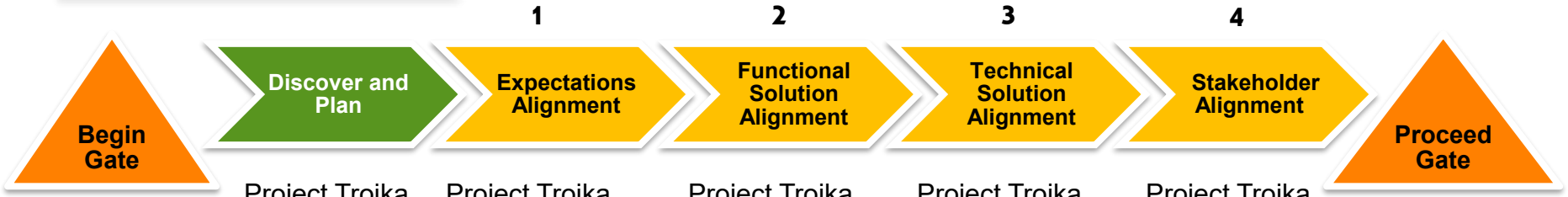
Consolidated Stakeholder Alignment

Rapid Alignment Overview





Project Troika seeks to understand the Project

Project Troika validates expectations with Project leadership

Project Troika generates agreement on scope boundaries

Project Troika generates agreement on solution approach

Project Troika confirms alignment with key stakeholders

Project Troika is Project Manager, Requirements Analyst Lead, Business Lead and Architect

Session Purpose

- Validate understanding of why the project is being executed and what the project will accomplish and how.
- Validate consistent understanding of the architectural decisions, technical impact of the solution approach and stakeholder impacts
- Establish methodology strategy

Session Goal

- Achieve alignment on project scope
- Specify methodology approach
- Identify key risks, issues and assumptions

Inputs

- Discover and Plan
- Expectations, Functional and Technical Solution Alignment sessions

Stakeholder Alignment

Problem Statement

Participants agreed this project should address the following business problem/opportunity:

Problem/Opportunity:

To be competitive in the marketplace, E&S/Specialty Contract P&C needs to have a complete rating and quoting solution that will be widely accepted by our customers and help us connect to the changing demographic of users. Our existing solutions have limited capabilities and provide an outdated user experience resulting in customers choosing competitors with better solutions.

While a full solution is needed to position us as a leader in this marketplace, there's an urgent need to stop the premium loss that is occurring. Implementing a short term solution in 2016 and getting the long term solution underway puts us in a position to minimize the existing technology gaps quickly and work towards closing the gaps altogether.

This project will focus on rating and quoting and will be a stepping stone towards the complete quote through issuance solution for Contract P&C.

Benefits and Strategic Alignment

Participants agreed that the project will realize the following benefits and align to the Nationwide strategies in the following aspects:

Benefits	Strategic Alignment
Maintain the ability for updates within a day.	To deliver Contract P&C rating from a single source.
Provide more functionality (ex: save, copy, multiloc/multiprog,lists etc.) for rating and quoting process.	Increase usability by providing one robust solution that all customers can use.
Build a foundation to position for transition to issuance system.	Enhances ease of doing business with E&S/Specialty Contract P&C Business Unit.
Provide data to make better business decisions.	Support Contract P&C program rating consistency amongst all E&S/Specialty customers.
Meet Agent needs with Web Service and UI Be flexible in meeting diverse customer needs;	Allows growth in customer markets that are tech savvy and also those that are not.
Retire multiple legacy solutions	Align with NW direction on technology.

Objectives and Critical Success Factors

Participants agreed to the following objectives and critical success factors for measuring the success of the project:

	Objective	Critical Success Factor
1	Implement a rating and quoting solution that will support E&S/Specialty Contract P&C's targeted growth goals.	• Increase usage of web based program rating/quoting tool by 25% within 1 year of full implementation (Program Calculator baseline, rate retrieval average ~~12~~ 40k/mo hits) technology & Contact P&C
2	Ensure E&S/Specialty is seen as a leader in the Contract P&C market enabled by technology solutions that provide best in class user experience for UW and General Agents.	• Nationwide shows up as in the middle to top of E&S carriers in surveys of underwriters regarding best technology by mid-2017. Nationwide shows up as in top 3 E&S carriers in surveys of underwriters regarding best technology by mid-2018. Decrease negative feedback by 25% in Customer Experience surveys by mid-2017.
3	Implement quickly with a smooth and strategic transition from short term to long term solution.	• Increase highly valued features or functionality with long-term solution as demonstrated by increasing satisfaction in Customer Experience surveys and direct feedback from customers. Agent Advisory Board, etc • ~~Increase usage (baseline # of quotes and # of agents **existing or short term?)** by additional 25% within 6 months of implementation of long-term solution~~. • Don't' lose any existing customers
4	Retire existing Contract P&C rating and quoting solutions.	• Rackley Program Rater no longer be supported at end of 2016. • ~~Decommission~~ Retired(can no longer be used) Web Calculator ~~by end of Q1 2017~~. after long term solution. • Easy Rater and ISO will be decommissioned after long term solution.
5	Retain business' ability to quickly update rates, rules, and FormsLists.	• Ensure business has ability to make updates as defined in the project.(TBD)

Business Context Diagram

Participants agreed the following internal and external entities will interact with the solution:

Business Context Entity Interactions

ID	Business Entity	Interaction
1	General Agents (GA)	• User will enter risk information via UI to obtain rate and/or quote • Some offices have their own rate/quote systems and just need our program information and rating algorithms via Web Service • Ability to Import and export for the end user information in to quotes • . (Bulk and individual) • Ability to import
2	Retail Agents (RA)	Indirect interaction: receives quote letter and forms list from GA click and retrieve the quote/Image via hyperlink
3	Contract Underwriting (UW)	• Works in the UI to rate and quote risks, validate quotes, and respond to agent inquiries • Assist users with tool questions/issues and help GA's rate . • Identifies program updates and sends to BAD to implement the changes • Point of contact for GA's to raise issue/incorrect information; if changes are needed they submit them to ~~CI~~ BAD • Participate in enhancements ie functionality
4	Customer Innovations (CI)	• Provides business and customer support • Receives notice to update program information from BAD ~~Contract UW~~, implements the changes and tests the changes are working as requested; this could be program updates *and/or* fixing incorrect information (update or fix dictates urgency/turn around SLA) • Maintains business/administrative information within the solution
5	Business Agency Development (BAD) (Product Group)	• Test and validate the program updates made by CI to ensure the changes produce the desired results • Participate in enhancements ie functionality
6	Information Technology (IT)	Will implement a support model consistent with vendor management/IT asset management for each solutions. All Data updates

High Level Features/Needs

Overview

- Participants agreed the subsequent slides titled “High Level Features/Needs” represent the ***capabilities and expectations*** needed
- Each feature includes a comment for the business needs in the short term and long term solutions
- Both short term and long term are rate and quote with forms list solutions
- Short Term is time driven with possibility the following may occur to meet schedule needs:
  - flexibility on scope (will track changes if items de-scoped)
  - “how” may require manual intervention to meet time
  - incremental deployment of programs
- Long Term transition needs to be strategic:
  - functionality distinctions so internal and external users see value in transitioning from short term
  - “how” should not include manual; must meet all automation needs
  - implement when all programs are ready to deploy (i.e. not incremental)
  - foundation laid for future projects to extend thru issuance
- ~~Directive~~ Desire to convert to long term in 18 months after short term has been deployed:
  - created with impact to users in mind (avoid users having to adopt twice too closely together)
  - 18 months starting with first set of programs deployed in short term solution (June 2016)
  - reconcile this directive with long term solution scope; if concerns, explore and present options
- Agents need to be provided a window to convert from short term to long term solution:
  - may be different conversion timeframes for UI and Web Service
  - for a while, both will solutions will be running in parallel
  - Agents will be notified when data is available to use after data conversion

High Level Features/Needs

ID	Feature Name	Feature Description	Short Term	Long Term
1	Line of Bus (LOB)	Users will be able to rate and quote risks for General Liability, Property, and Package (both).	Yes	Yes
2	Program Information	Users will be able to rate and quote risks for all programs: a)as defined and maintained in the Data Connect Web Services, UW Guides, Classification and Topical Guides, and Program Guides to get all necessary information (ex: programs, classes, territories, rates, coverages, etc.) b)updates and new programs will be available c)apply hierarchy to filter to get to risk specific d)ability to handle agent specific programs (Long term)	Phased Hybrid 1 Week Yes	All at once Yes 1 Day Yes
3	ISO	Users will be able to rate and quote risks for all ISO classes (same functionality as programs).	No	Yes
4	Multiple Location/ Multiple Program	Users will be able to rate and quote a risk that includes one or multiple locations and states, and one or multiple programs.	Yes	Yes
5	User Interface (UI)	The solution will include a user interface that: a)prompts user to enter the right information at the right time based on users intention (rate or quote) b)incorporates feedback from General Agents c)adheres to user experience best practices d)optimal response times	Yes	Yes
6	Calculations & Modifiers	The solution will combine data entered by the user (UI), program information, and NW rating algorithms to: a)calculate a rate b)calculate and apply minimum premiums and minimum rates c)calculate and apply optional coverages d)calculate and apply debits and credits ~~including User Mods~~ e)apply ~~line of business (LOB) class~~ modifiers f) Calculate State Tax and Fees (No and Yes)	 Yes Yes Yes Yes Yes	 Yes Yes Yes Yes Yes
7	Add, Copy, Save, Edit, Search & Delete	Users will be able to add, copy, save, change/update, and delete quote information: a)users can search for a specific quote b)agents will be able to view and edit quotes for other users in their office c)internal users will be able to view all quotes d)Ability to link previous records while copying	Yes	Yes

High Level Features/Needs

ID	Feature Name	Feature Description	Short Term	Long Term
8	~~Renewal of Quote~~ Change the Date	Users can update the rate date to a future date and prompted by solution to update applicable items. (ex: previously selected programs no longer available, new class codes for a program previously selected).	Yes	Yes
9	Increased GL Limits	The solution will include all Increased GL limits ~~correctly~~ currently in the UI and/or Web Service and also includes the flexibility to include any future update to limits.(includes 2M ,3M etc)	Yes	Yes
10	Manual Rating Elements/Premium	The solution will include Manual Rating Elements/Premium capabilities. **New Feature** Overwrites	No	Yes
11	Risk Meter	The solution will use NW risk meter to determine distance to coast; risk meter contract based on per transaction basis and will need to investigate options to keep costs reasonable.	Yes	Yes
12	FormsLists	Users will be able to view formslists at the risk level and can select the image via hyperlink. Capture not prefill FormLists: Risk Specific Formslists. No viewable Image in Short term Ability Search Criteria (No and Yes) Ability to select/deselect (No and Yes)	VPI Link	Supportable through Issuance
13	Underwriting Guides	Users will be able to access the following from within the solutions: a)Program Guides b)Contract Underwriting Guides c)Non Program (ISO) Guides d)General Guides ~~Casualty Guides~~ ~~Property Guides~~	 Hyperlink Hyperlink Hyperlink No	 Hyperlink Hyperlink Hyperlink Hyperlink
14	User Roles	Roles and privileges will be defined for internal and external users to ensure control over who can see and edit what information and who can perform which functions.	Yes	Yes
15	~~Admin Role~~ Power User Role	Administrative rights will be assigned to one or more internal associates and will provide them with the additional privileges needed to test program updates: a)ability to rate or quote using an effective date other than the current date (prior or future) b)ability to see the call/response language	Yes	Yes

High Level Features/Needs

ID	Feature Name	Feature Description	Short Term	Long Term
16	Outputs	Users will be able to view and export Quote Recap, Quote Letter, Forms List, Rating Summary, and Rating Worksheets. Word and Pdf	Yes	Yes
17	Data Repository	Business will have access to rating quoting solution data.	Yes	Yes
18	Reporting	Define standard reports for users to run as needed with access controlled by role.	No	Yes
19	Web Service	The solution will include a web service for General Agents that want to access NW program information and rating algorithms and perform rating and quoting within their own systems.	Exceptions Only	Yes
20	ACORD	Schema for the Web Service will be compliant with ACORD standards.	~~No~~ Yes	Yes
21	Email Workflow	The solution will include a workflow system (able to specify rules to route work) with notifications (emails when work is sent to a queue). (Technical dependency)	No	Yes
22	Backlog Items	The following backlog of enhancements for the existing calculator or Data Connect Web Service need to be addressed: a)Fix ISO Load update (EPIC 574994 b)Program inquiries returning wrong response scenario (EPIC 578178)	No	Yes
23	Access & Authentication	User can access the solution from each of the following: a)internally = enterprise tools/browsers/networks b)externally = all common modern browsers	Link & Log in again	Single sign-on
24	Audit & Controls	Ensure all entries and updates are tracked; who did what when	Yes	Yes
25	Availability/Recovery	UI and Web Service will comply with Gold Level application availability and recovery SLA's	No (7 days)	Yes
26	Capacity/Growth	Solution will be designed with growth/expansion in mind: a)additional functionality (more LOBs, issuance; see Business Out of Scope slide) b)increase volume of users c)Comply to IT ROADMAP	No Few hund concurrent users	Yes More

High Level Features/Needs

ID	Feature Name	Feature Description	Short Term	Long Term
27	Data Retention (Web Service)	Users need to be able to access enough data to support updates and renewal (18 -24 months). Additionally, up to 5 years of historical data needs to be retained to support research needs (ex: confirm rate values as of specified date) and can reside outside the solution if necessary.	Yes	Yes
28	Security (vendor/NW)	Mutual authentication is needed between NW and each vendor. (Web Service)	Yes	Yes
29	Security (vendor/GA)	Mutual authentication is needed between vendor and GA.	No	Yes
30	Training	Materials, communications and support will be needed for internal and external users.	Yes	Yes
31	Transition - Data Conversion	All risk data in the short term solution must be converted to the long term solution.	N/A	Yes
32	Transition - Functionality	Additional functionality introduced with short term solution must be included in long term solution (ex: Google Maps).	N/A	Yes
33	Retire Existing Tools	Retire Rackley Rater and Program Calculator. Rackley ISO, Easily Rater	Q4 2016	N/A

Organization, People, Process Scope and Impact

Participants agreed the following org/people/processes will be impacted by the rating and quoting solution:

Stakeholder Group	Description of Impact	Level of Impact	Related Business Processes	Related Process Impacts
General Agents (GA)	Same process, better tools; adoption of two tools over time	**High** – will now consider us as a market for ease and convenience where we were not considered before; anticipate both solutions are initiative and easy to use (min training needed)	• GA onboarded by Contract UW for Rate and Quote a Risk • GA onboarded by CI to use Web Service	• **High** – new solution, new features • **Low Short Term and High Long Term** – new schema for web service (but only available on exception basis for short term)
Retail Agent (RA)	No change to quote letter	**Low** – recipient of an output	Receive Quote Letter from GA	**None** – no change for how GA communicates with RA.
Contract Underwriting (UW)	• Same process, better tools; adoption of two tools over time • New data available for decisions (compiled by UW Admin, Actuarial)	**High** – will allow UW to focus on production and profitability and not on lack of technology solutions; affects interaction with customer.	• GA onboarded by Contract UW for Rate and Quote a Risk • Program Updates/Corrections	• **High** – new solution, new features • **None** – no change for how Contract UW communicates program updates/corrections to CI.
Business Agency Development (Product Group)	New data available for decisions (compiled by UW Admin, Actuarial)	**Medium** – additional complexity introduced by maintaining program information across multiple systems; should lessen with long term.	Validate Program Updates	**Low** – no change for what to validate just how/new tools
Customer Innovations (CI)	Same process and tools ***plus more*** for short term; by long term should be back down to one	**High**– additional time needed and complexity introduced by maintaining program information across multiple systems (short term); should lessen with long term.	• GA onboarded by CI to use Web Service • Program Updates/Corrections	**Low** – no change for what to test just how/new tools
Information Technology (IT)	Existing team involved in retirement of existing tools; run team to be identified and determine support model consistent with vendor management/IT asset management for each solutions	**High**– these are normal run team activities but learning curve needed and understanding the support model with vendor solutions.	• Agile Cadence • Support Model	• **None** – no change for how run teams operate • **Medium** – need to understand best model and reconcile concerns

Business Out of Scope

Participants agreed the solution must not impact the following capabilities, organizations, people or processes:

- Program Rates Manager will continue to be the source of record for defining and maintaining program information
- Other Contract departments (transportation and personal lines use SIRIS)
- No plan or need to retire Data Connect Web Service
- Public Entity and Professional Lines

Participants agreed the following features will not be included with this project ***but is in scope for 2017 and beyond***:

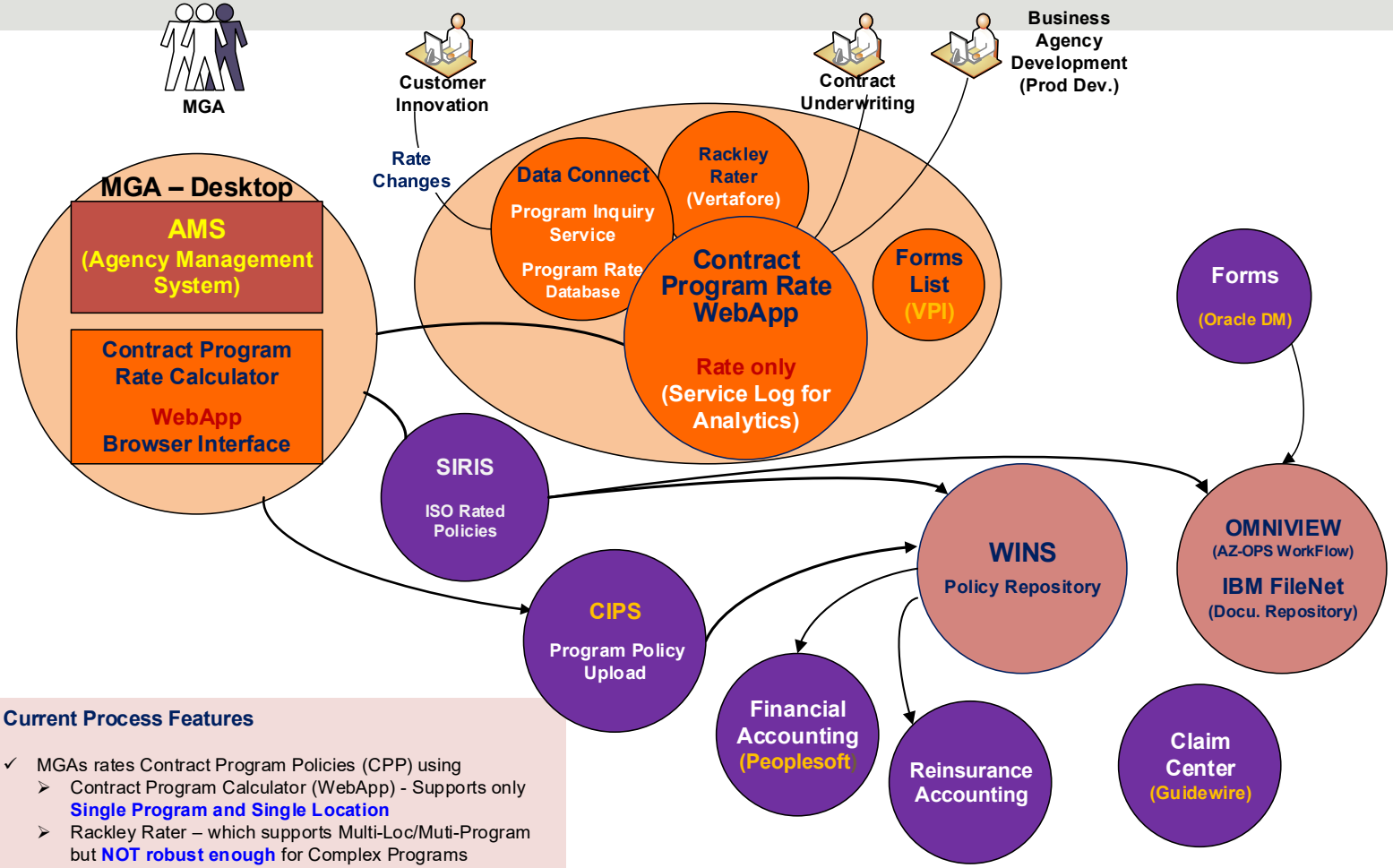
- Additional Lob's (ex: Inland Marine, Excess Umbrella)
- Bind and Issuance
- Endorsements and Post Issuance Transactions
- UW Audits and Reviews
- Policy Renewals
- Submission Processes (integration with existing or new solutions)
- Formslists with Issuance (auto-populating forms with issuance content entered in UI)
- Rate and Quote Agent Specific Programs

Technical Out of Scope

Following Technical Changes/ Enhancements are out of scope

- Enhancement / Refactoring / Fix of
  - ❑ Current functions/code for existing Program calculator (WebApp)
- Derivations/comparison of log information that is maintained (Analytics/Reports)
- Publishing / Maintaining Rates (CI Managed – Manual Process)
- Implementation of Enterprise User Experience (UX) designs (as both are Vendor Solution – Logo/Branding standard will be adopted)
- For Short Term (ClarionDoor Implementation) following are out of Scope
  - ❑ Add Manual Rating Elements/Premium,
  - ❑ ISO Rates and Quote/Bind for ISO Rated Products
  - ❑ Interface to any external Application other than Data Connect or VPI (Forms List), Google (maps), or Risk Meter
  - ❑ Exposing ClarionDoor Web Service to GA (any exceptions will require Arch/Steering approval)
  - ❑ Data Connect Service Changes
- For Long Term (ISCS SPI Implementation for Rate/Quote) following are out of Scope
  - ❑ Interface to other Issuance system (e.g. SIRIS)
  - ❑ Web Services (Agent facing) other than the Rating Service
- Forms Generation issuance/pre populated quote data

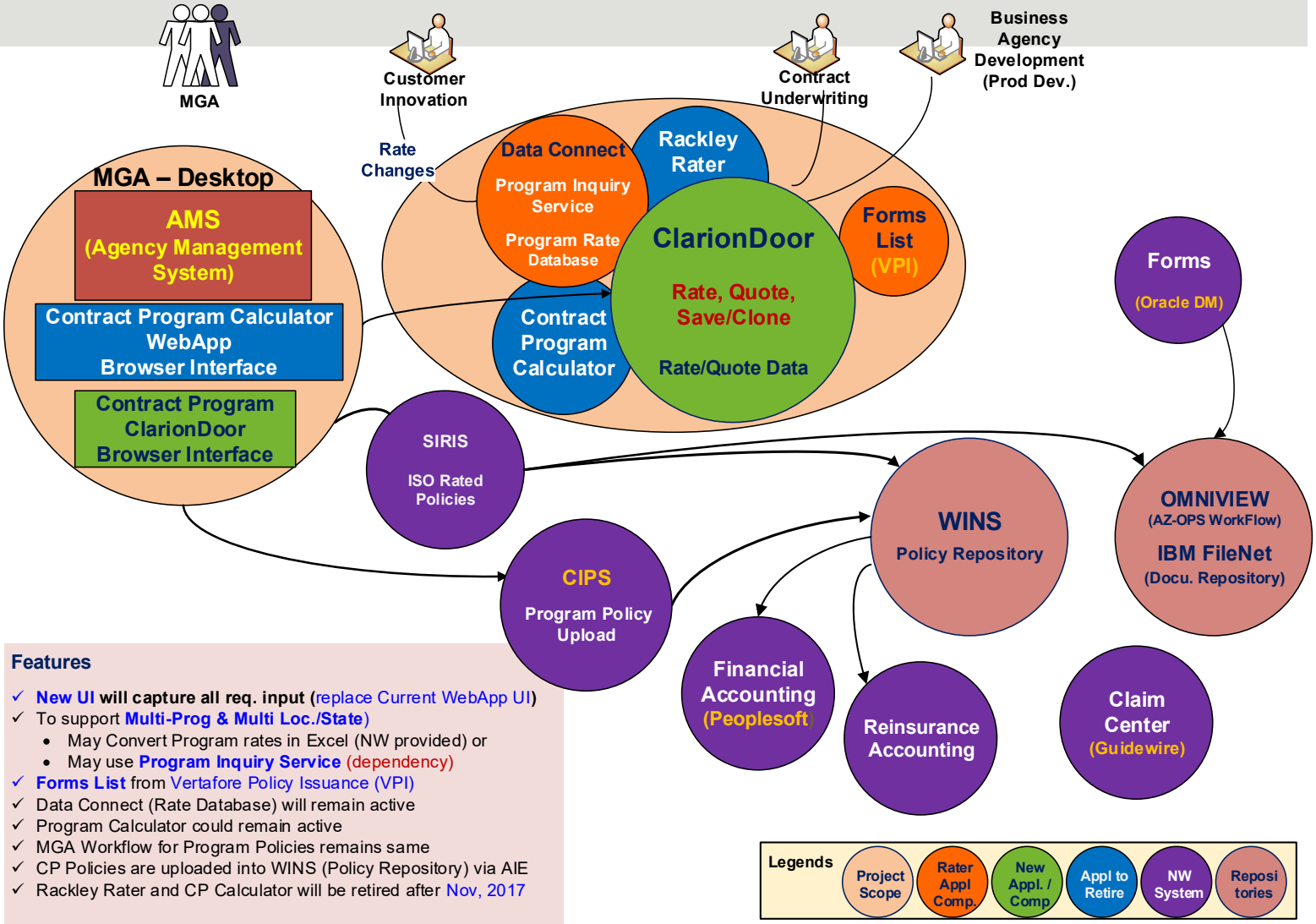
System Context Diagram - Current



Current Process Features

- ✓ MGAs rates Contract Program Policies (CPP) using
  - ➢ Contract Program Calculator (WebApp) - Supports only **Single Program and Single Location**
  - ➢ Rackley Rater – which supports Multi-Loc/Muti-Program but **NOT robust enough** for Complex Programs
- ✓ Both Appl. **do not save the Data for future retrieval**
- ✓ Premium Indication (PDF/Word) Doc converted to Quote
- ✓ CPP are captured by MGAs into AMS and Documents
- ✓ CPP are uploaded into WINS (Policy Repository) via AIE

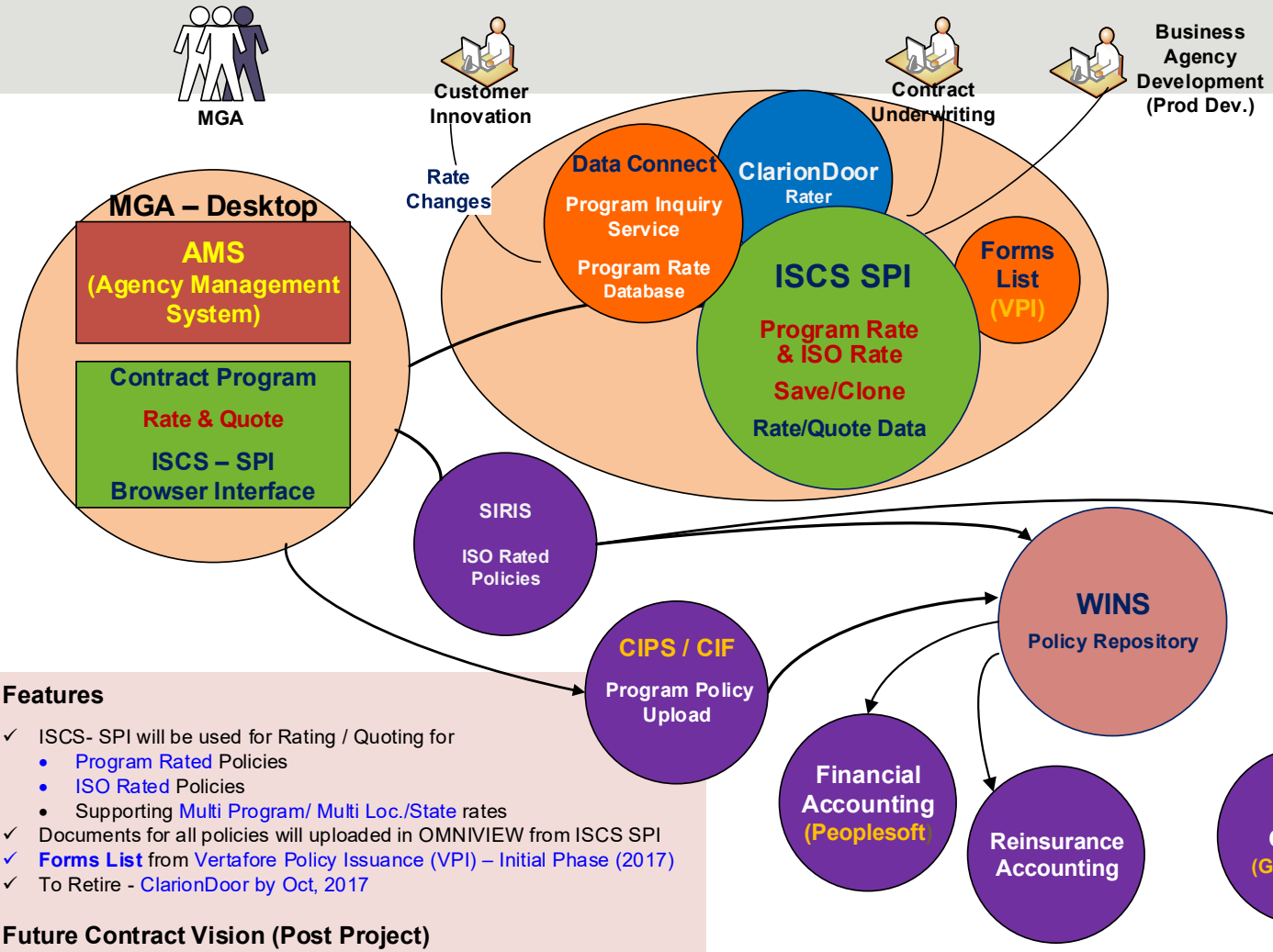
System Context Diagram - Short Term



Features

- ✓ **New UI will capture all req. input** (replace Current WebApp UI)
- ✓ To support **Multi-Prog & Multi Loc./State**)
  - May Convert Program rates in Excel (NW provided) or
  - May use **Program Inquiry Service** (dependency)
- ✓ **Forms List** from Vertafore Policy Issuance (VPI)
- ✓ Data Connect (Rate Database) will remain active
- ✓ Program Calculator could remain active
- ✓ MGA Workflow for Program Policies remains same
- ✓ CP Policies are uploaded into WINS (Policy Repository) via AIE
- ✓ Rackley Rater and CP Calculator will be retired after Nov, 2017

System Context Diagram – Long Term



Features

- ✓ ISCS- SPI will be used for Rating / Quoting for
  - Program Rated Policies
  - ISO Rated Policies
  - Supporting Multi Program/ Multi Loc./State rates
- ✓ Documents for all policies will uploaded in OMNIVIEW from ISCS SPI
- ✓ **Forms List** from Vertafore Policy Issuance (VPI) – Initial Phase (2017)
- ✓ To Retire - ClarionDoor by Oct, 2017

Future Contract Vision (Post Project)

- ✓ **Forms Generation – through new application – Longer Term** (2018)
- ✓ **Additional functionality** - Submission, Underwriting, Bind/Issue Policy, Policy Admin (Renewal/Endorsement) – will be implemented in future (outside the scope of this project)

Legends: Project Scope | Rater Appl Comp. | New Appl. / Comp | Appl to Retire | NW System | Repositories

Technical Dependencies

Participants agreed that the solution will have the following technical dependencies :

- Security
  - ❑ Sign-on/User Access – There would be changes as both ClarionDoor and SPI will be hosted externally
  - ❑ Addition and maintenance of New Users and New User Role (specially for SPI implementation).
  - ❑ Multi-Factor Authentication (MFA) / Single Sign-On (SSO) will be implemented by 2nd half of 2016
- ClarionDoor (Short term solution) Program Calculator
  - ❑ The access channels for UI (HTTPS, Portal, Browsers).
- Data Connect Suite (Apps, Services)
  - ❑ Role as Rate Provider (Program Inquiry Service) will have to be assessed for Performance & Capacity
  - ❑ CI will still Maintain Program Rates (Long Term – assess Program Rate Administration Model)
- Environment Contention
  - ❑ Vertafore Policy Integration (VPI)
  - ❑ Data Connect

Methodology Strategy

Participants agreed that the methodology strategy is:

- To complete Initiate phase using the Rapid Alignment process and subsequent phases will be completed as applicable for short term and long term solutions. (this project has been reset)
- To coordinate our methodology with the Agile/Iterative methodology of the vendor (ISCS) and the Iterative approach of the ClarionDoor vendor
- We expect Blueprint documentation ~~from~~ to ISCS and none from ClarionDoor
- To work in partnership with the ClarionDoor vendor (Short-term solution) and the ISCS vendor (long-term solution) to complete project work and ensure successful hand off to Run Support
- Testing defect tracking will be clearly defined in the ISCS SOW (define tools/process to be used)
- To utilize the Agile process where agile lines are assigned by the BSA/ADC including testing inside the agile line whenever possible.

- To release ~~Products~~ Functionality in a phased approach for the Programs for short-term and Functionality for longer-term solution

Key Risks, Issues and Assumptions

Participants agreed that these key risks, issues and assumptions have already been identified and will need to be managed by the project team:

Key Risks

- The E&S/SG Leader communicated completion date of October 2016 for E&S/SG to deliver the Program Calculator, if the date is/ missed, this may result in a loss of business and may impact our reputation.
- If project team needs to work with 3 different methodologies (ClarionDoor, ISCS and ESDm) then acceptance of deliverables based on each vendors methodology and gap analysis with ESDm needs to be agreed upon.
- If ClarionDoor Web services is out of scope then each agent considered for exception needs to be vetted by architecture and the project steering committee (Move this to process)
- If ClarionDoor requires IT systems to change, impacts will be assessed, this may result in schedule delay
- ~~If ISCS does not meet the project deadlines due to any unforeseen reasons, then schedule delays and additional costs could ensue~~
- ~~If ClarionDoor solution does not meet the project deadlines due to any unforeseen reasons, then schedule delays could ensue~~
- If the business/IT is unable to provide the data and product information as needed by both vendors, then schedule delays could ensue
- Due to the aggressive timeline and dependencies working with vendors, any delays result to schedule delay

Key Risks, Issues and Assumptions cont.

Participants agreed that these key risks, issues and assumptions have already been identified and will need to be managed by the project team:

Assumptions

- Single sign on will not be available for the initial release of ClarionDoor workstream, but will be required by end of year
- ClarionDoor solution has no impact on any IT systems
- We plan to implement the ISCS longer term solution in parallel, with the ClarionDoor delivery prioritized as first releases
- Long-term business capabilities and technology roadmap will be finalized and approved in 2016, this is outside the scope of the project
- ClarionDoor Scope is defined as what is listed in SOW and the Rapid alignment deck, then any additional details around scope will be driven by schedule and ability to hit deadlines by the vendor. Change request will be created
- ClarionDoor are aligned with our SOW and Rapid Alignment