



PEGA DISTRIBUTION MANAGEMENT FOR INSURANCE

ENHANCE CAPTIVE CHANNEL SALES EFFECTIVENESS

INSURANCE

AT A GLANCE

KEY CHALLENGE

Carriers must reinvent the captive distribution model to fend off competition from price-driven, direct channels. They must be easy to do business with and demonstrate the value that tied agents and representatives add to the sales process, while at the same time meeting profitable growth targets and cultivating the next generation of insurance producers.

THE SOLUTION

With Pega Distribution Management for Insurance, every agent can execute like a top performer. Agents leverage sophisticated analytics to personalize each interaction and dynamically match offerings to the customer's unique needs. Seamless back-office integration fulfills sales activities in real time. Thanks to Pega, carriers gain an agile, intelligent sales platform to accelerate sales production and maximize book of business potential for the long term.

A PLATFORM FOR CHANNEL EFFECTIVENESS

A major U.S. carrier turned to Pega for a strategic sales platform supporting more than 200,000 agents. With Pega, the carrier can drive cross- and up-sales across lines of business, improve agent productivity, retain production from existing agency relationships and attract new agencies to grow the business.

ELEVATE CHANNEL PRODUCTION WITH PEGA'S DYNAMIC SALES SOLUTION

With Pega Distribution Management for Insurance, carriers can meet the competition head, accelerating captive channel production and ensuring agents are poised to sustain and grow a profitable book of business. Designed to suit the specific needs of captive channels, this solution bridges enterprise silos to provide sales personnel with real-time data on policyholder value, needs and propensity.

Pega marries actionable intelligence with proven sales techniques and processes that are the hallmarks of top performers, and makes this powerful combination available for every producer to leverage in any sales pursuit. Carriers can dramatically improve channel effectiveness with value-added sales activities, personalized, relevant cross-sell, up-sell, and retention offers and unprecedented agility to instantly adapt strategies to the specific characteristics of each opportunity.

- **Empower producers to sell more**

Institutionalize best practices and leverage policyholder insight with intelligent processes that engage the customer and optimize the sales interaction. Pega Next-Best-Action advises producers on the activities, processes and offers with the highest likelihood of driving conversions in real time.

- **Simplify the sales process from the front to back office**

Eliminate manual sales processes with a solution that integrates front and back office to automate fulfillment at the point of interaction, and a unified desktop that provides all of the sales tools, processes and resources needed to convert sales.

- **Rapidly respond to change**

Accelerate time to market and quickly respond to competitive challenges with a solution that can be easily configured, specialized and deployed on cloud or on premise. Powered by Pega Build for Change® technology, this solution provides business-friendly tools that make it easy to design and deploy automated sales processes that reflect your best practices and organizational goals.

PEGA DISTRIBUTION MANAGEMENT FOR INSURANCE

THE PEGA DIFFERENCE

Empower Producers to Sell Better

- Proactively retrieved data from enterprise repositories and a 360° view provide deep insight into each prospect or customer.
- Dynamic business rules and real-time decisioning deliver timely advice on the sales activities, processes and offers with the highest likelihood of acceptance.
- Pega Next-Best-Action lets carriers design dynamic sales strategies that empower representatives to personalize and adapt to each customer and sales opportunity.
- Predictive and adaptive analytics “learn” to continuously optimize interactions using real-time data to add context and relevance to recommendations.
- Detailed “What If” simulations let carriers run test scenarios and simulate results to maximize book of business potential.
- A visual reporting dashboard makes it easy to monitor and track production across all channels, segments and products

Streamline the Sales Process from End to End

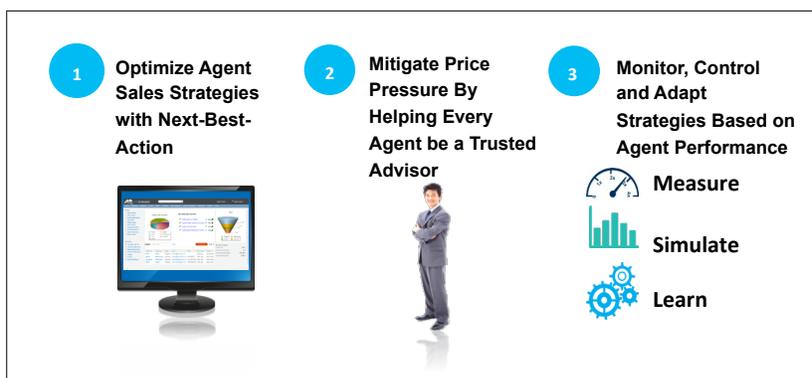
- Standards-based integration capabilities provide rapid integration with current technology so that carriers can create a single point of entry for all opportunity management needs.
- Straight-through, automated fulfillment at the point of interaction enables sales personnel to execute sales support activities in real time.
- Embedded compliance rules and processes automatically ensure compliance with corporate and governmental regulations.

Rapidly Adapt to Changing Business and Channel Needs

- Omni-channel management supports producer and policyholder channel preferences, enabling interactions to transition seamlessly between channels with no loss of context.
- Pre-defined, easily configured sales processes, rules, object and data models, interfaces and other application assets accelerate implementation time.
- Unified rules, process, analytics and case management are delivered in a single platform that is 100 percent portable between the cloud and on premise and can be moved transparently between these environments.

Leverage a Suite of Channel Management Capabilities

- Account and contact management
- Lead and opportunity management
- 360-degree view of the account, contact, organization and opportunity
- Microsoft Outlook integration for email and meeting capture
- Marketing campaign management, call scripting, email and letter templates
- Social site integration and mobile portal presentation
- Territory and account team management
- Configurable management dashboards and forecasts.



Pega Distribution Management for Insurance equips producers to rapidly grow profitable business by leveraging optimized sales strategies that increases agent effectiveness and maximize book of business potential.