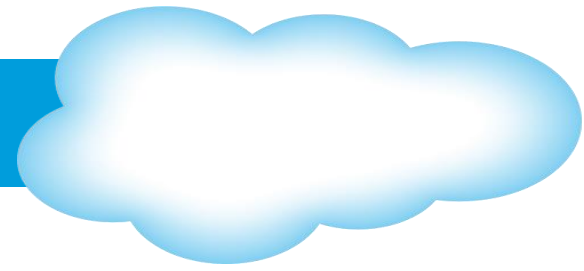




Deloitte & Salesforce.com

Insurance Breakout

AGENDA



Welcome & Introductions

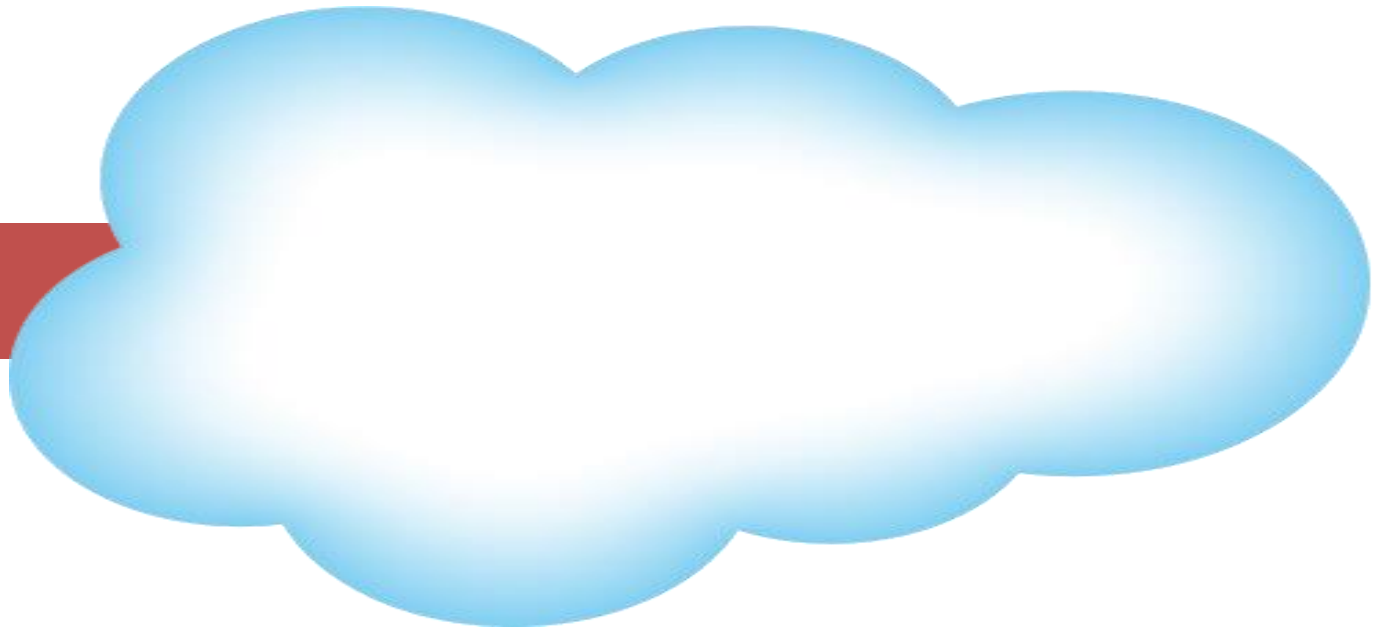
Trends in the Insurance Market

Salesforce.com's view on Insurance

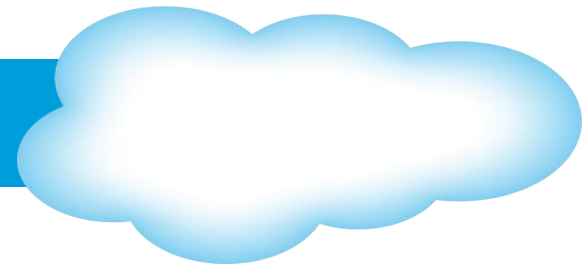
From Vision to Reality

Next Steps

INTRODUCTIONS



Deloitte + Salesforce.com = LIKE

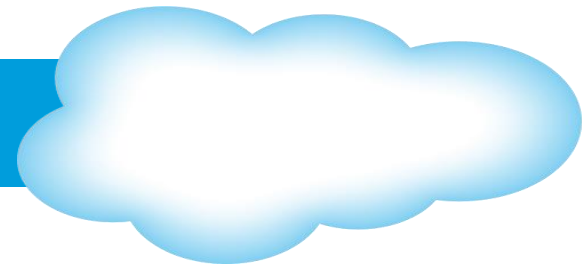


Darshan Chandarana
Director, Deloitte EMEA FSI



Derek Mc Donnell
Salesforce.com CIS

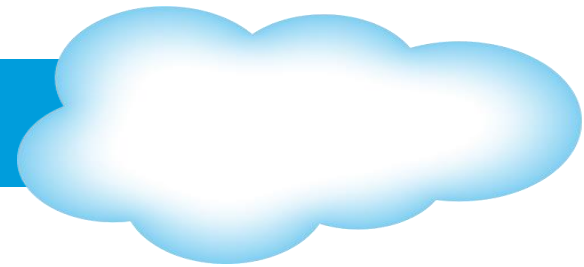
WHY ARE WE HERE?



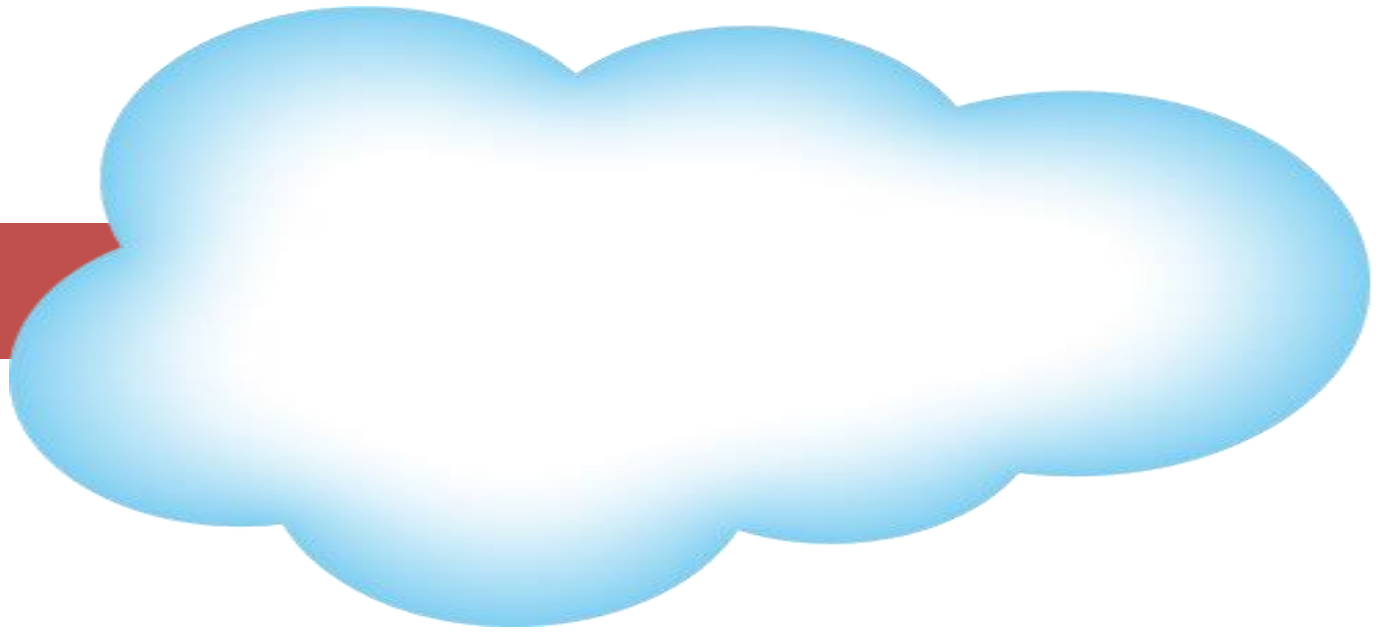
- Share with you some of the trends and drivers that are changing the face of Insurance across EMEA
- Share with you how Salesforce.com is being used today within your industry – and what's being achieved
- How Deloitte can help you move forward, taking the vision and making it a reality

SO WHY ARE WE REALLY HERE?

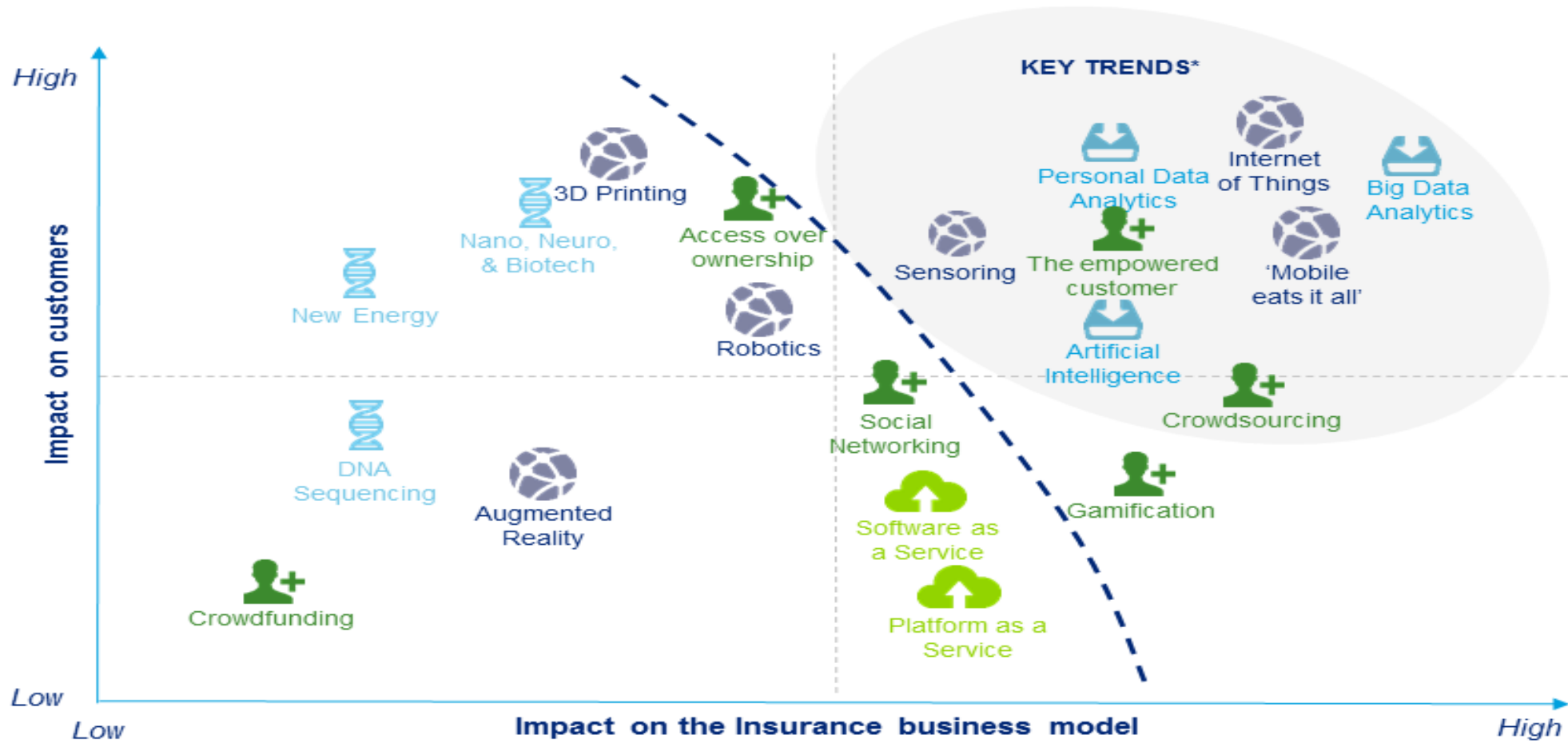
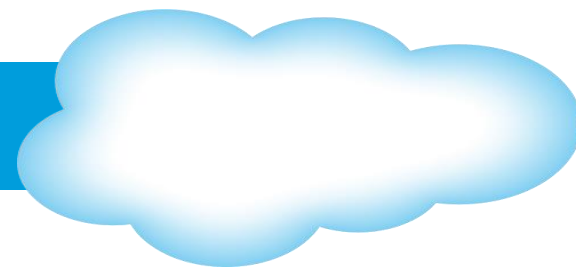
AXA's success story video



TRENDS & DRIVERS

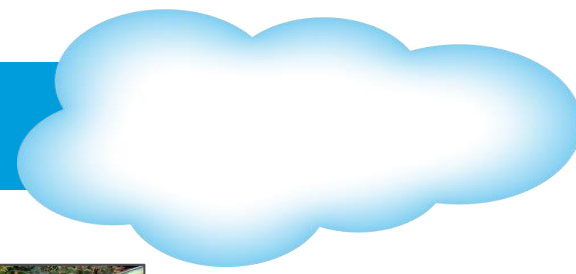


SOCIAL & TECHNICAL MEGA-TRENDS



Megatrends: (1) Data (2) Mobile (3) Social (4) Cloud (5) Bioscience, Energy and Materials

SOME OF THE INSURERS CHALLENGES



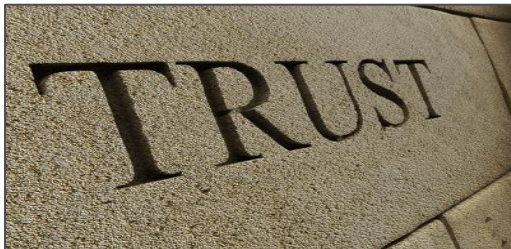
Price is transparent



Service drives growth



Fraud is up



Trust is low



Distribution model



New competitors



Slow to innovate

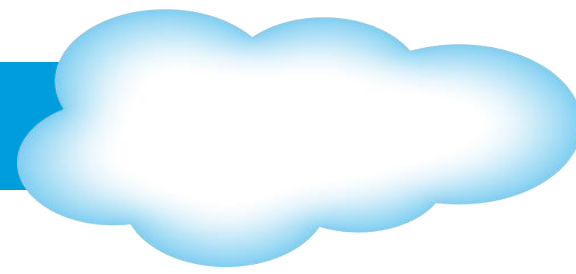


Product penetration



Lack of interaction

THE EXPLOSION OF DIGITAL



2016 digital interactions with financial institutions will outnumber face-to-face by **250-to-1**

Mobile



20-30 Times per month

Web/Tablet "Screens"



7-10 Times per month

ATM



3-5 Times per month

Call Centre, IVR & Voice Response



5-10 Times per year

Branch



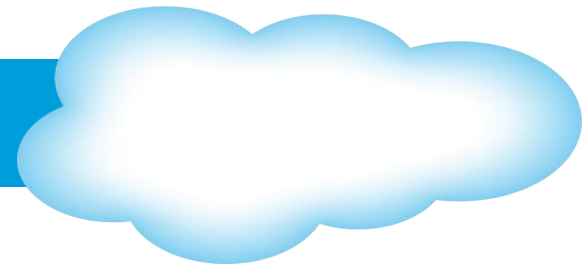
1-2 Times per year



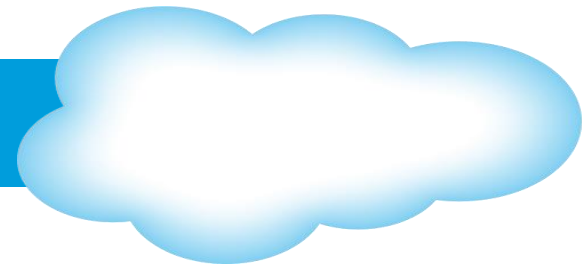
ADVOCACY DRIVES GROWTH



INTELLIGENCE DRIVEN ENGAGEMENT



A FUNDAMENTAL SHIFT IN BEHAVIOUR



Our **relationship**
should be

Personal
Desirable

Rewarding
Constructive

Two-way
Trusting

Your **products**
should be

Comprehensive
Easy to purchase

Competitive
Sound

Relevant
Flexible

Your **services**
should be

Accessible
Social

Personalised
Empowering

Efficient
Accountable

What it means

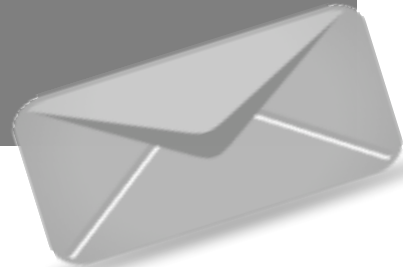
Capabilities required

- Channel Integration, Digital & Mobile
- Customer Experience
- Customer Analytics
- Decisioning & Next Best Action
- Operational CRM
- Social Media

A FUNDAMENTAL SHIFT IN ENGAGEMENT

TRADITIONAL ENGAGEMENT

- Push
- Direct
- Static product offerings
- Segmented advice
- Corporate communication
- Centralised presence



TAILORED ENGAGEMENT

- Pull
- Omni-channel
- Dynamic products
- Intelligent recommendations
- Community content
- Distributed presence

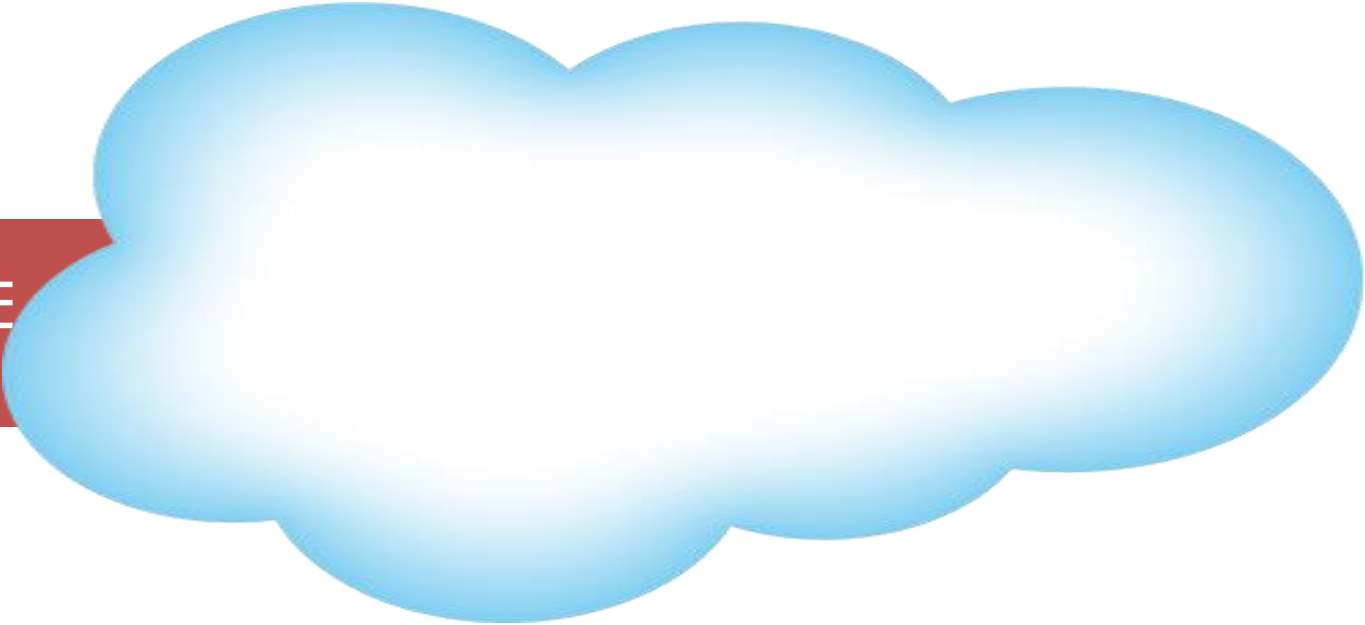




To start video click here

Deloitte.

SALESFORCE & THE INSURANCE
INDUSTRY





WELCOME TO THE INTERNET OF CUSTOMERS

Connect with your customers in a whole new way.



Derek Mc Donnell
Enterprise Account Executive
dmcdonnell@salesforce.com



Safe Harbor

Safe harbor statement under the Private Securities Litigation Reform Act of 1995:

This presentation may contain forward-looking statements that involve risks, uncertainties, and assumptions. If any such uncertainties materialize or if any of the assumptions proves incorrect, the results of salesforce.com, inc. could differ materially from the results expressed or implied by the forward-looking statements we make. All statements other than statements of historical fact could be deemed forward-looking, including any projections of product or service availability, subscriber growth, earnings, revenues, or other financial items and any statements regarding strategies or plans of management for future operations, statements of belief, any statements concerning new, planned, or upgraded services or technology developments and customer contracts or use of our services.

The risks and uncertainties referred to above include – but are not limited to – risks associated with developing and delivering new functionality for our service, new products and services, our new business model, our past operating losses, possible fluctuations in our operating results and rate of growth, interruptions or delays in our Web hosting, breach of our security measures, the outcome of any litigation, risks associated with completed and any possible mergers and acquisitions, the immature market in which we operate, our relatively limited operating history, our ability to expand, retain, and motivate our employees and manage our growth, new releases of our service and successful customer deployment, our limited history reselling non-salesforce.com products, and utilization and selling to larger enterprise customers. Further information on potential factors that could affect the financial results of salesforce.com, inc. is included in our annual report on Form 10-K for the most recent fiscal year and in our quarterly report on Form 10-Q for the most recent fiscal quarter. These documents and others containing important disclosures are available on the SEC Filings section of the Investor Information section of our Web site.

Any unreleased services or features referenced in this or other presentations, press releases or public statements are not currently available and may not be delivered on time or at all. Customers who purchase our services should make the purchase decisions based upon features that are currently available. Salesforce.com, inc. assumes no obligation and does not intend to update these forward-looking statements.



#1 in Enterprise Cloud Computing & CRM

#1

Gartner

Salesforce:
World's #1 CRM

#1

Forbes The Economist

World's Most
Innovative Company
2011, 2012, 2013

#1

IDC

Enterprise Cloud
Computing
Market Share

#1

**2013
CRM
MARKET LEADER**

Market Leader:
Enterprise, MidMarket,
SMB & Sales Force
Automation

**FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES 2014**
#1 COMPUTER SOFTWARE INDUSTRY

**MIT
Technology
Review**

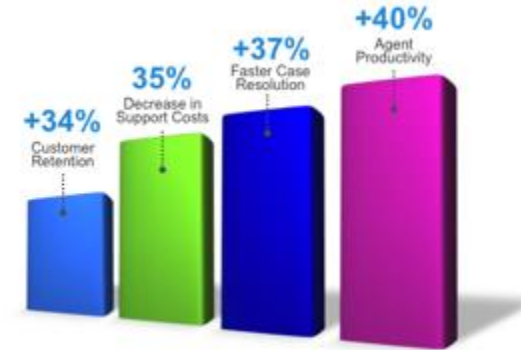
**50 SMARTEST
COMPANIES**

**FORTUNE
100
BEST
COMPANIES
TO WORK FOR
2014**
7 YEARS ON THE LIST!



Global Leader in the Insurance Industry

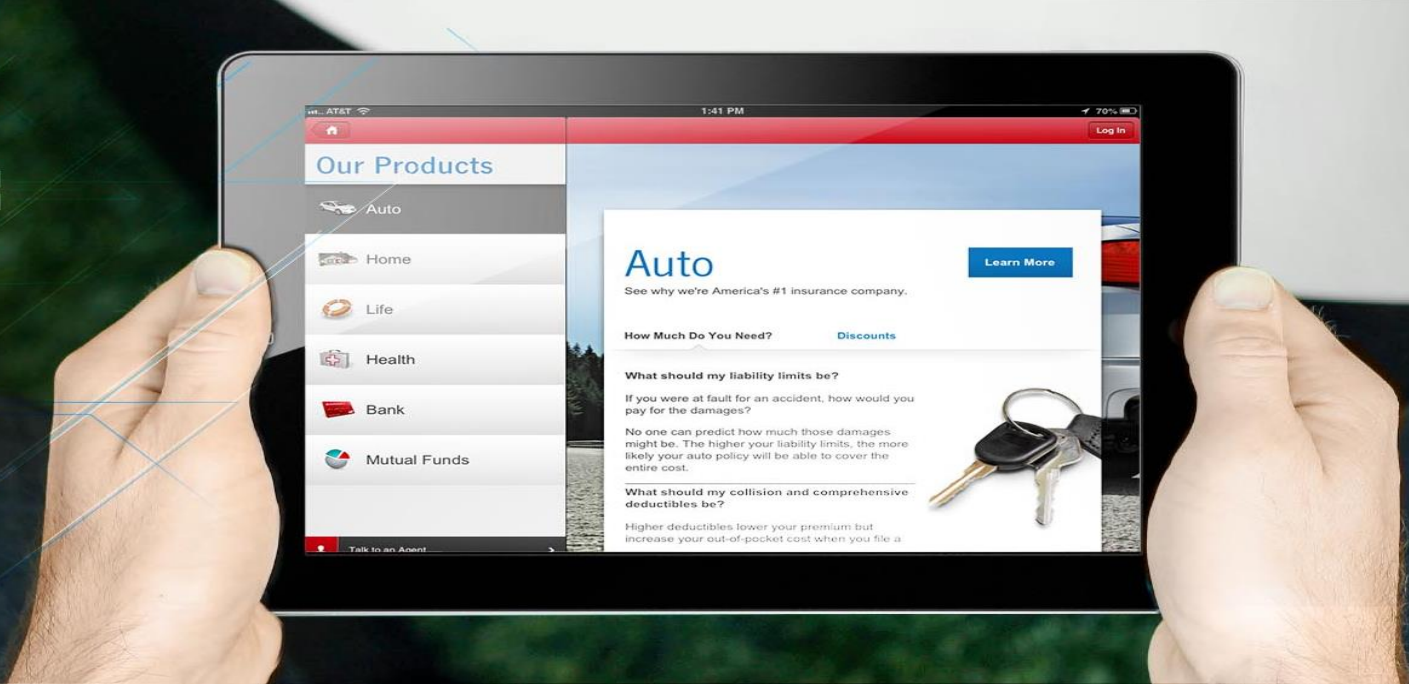
Customer Success with Salesforce.com



+37%
Customer Satisfaction

Average Percentage Improvements Reported by Customers

Source: Salesforce.com Customer Relationship Survey conducted March 2013, by an independent third-party, Confront Inc., on 5,200+ customers randomly selected. Response sizes per question vary.



Insurance is Changing Faster than Ever

In a changing world of technology, regulation and competition, insurers are looking to save costs while also providing better service to producers and customers

Channel Proliferation

- Social Influence
- Multi-channel
- Intermediation
- Real-time

Technology Revolutions

- Cloud Applications
- Mobile Apps
- Evolving Standards
- Legacy IT Constraints & Costs

Operational Complexity

- Lack of Rapid Innovation
- Broader Portfolios
- Lack of Transparency
- Complex Regulations
- Siloed Models

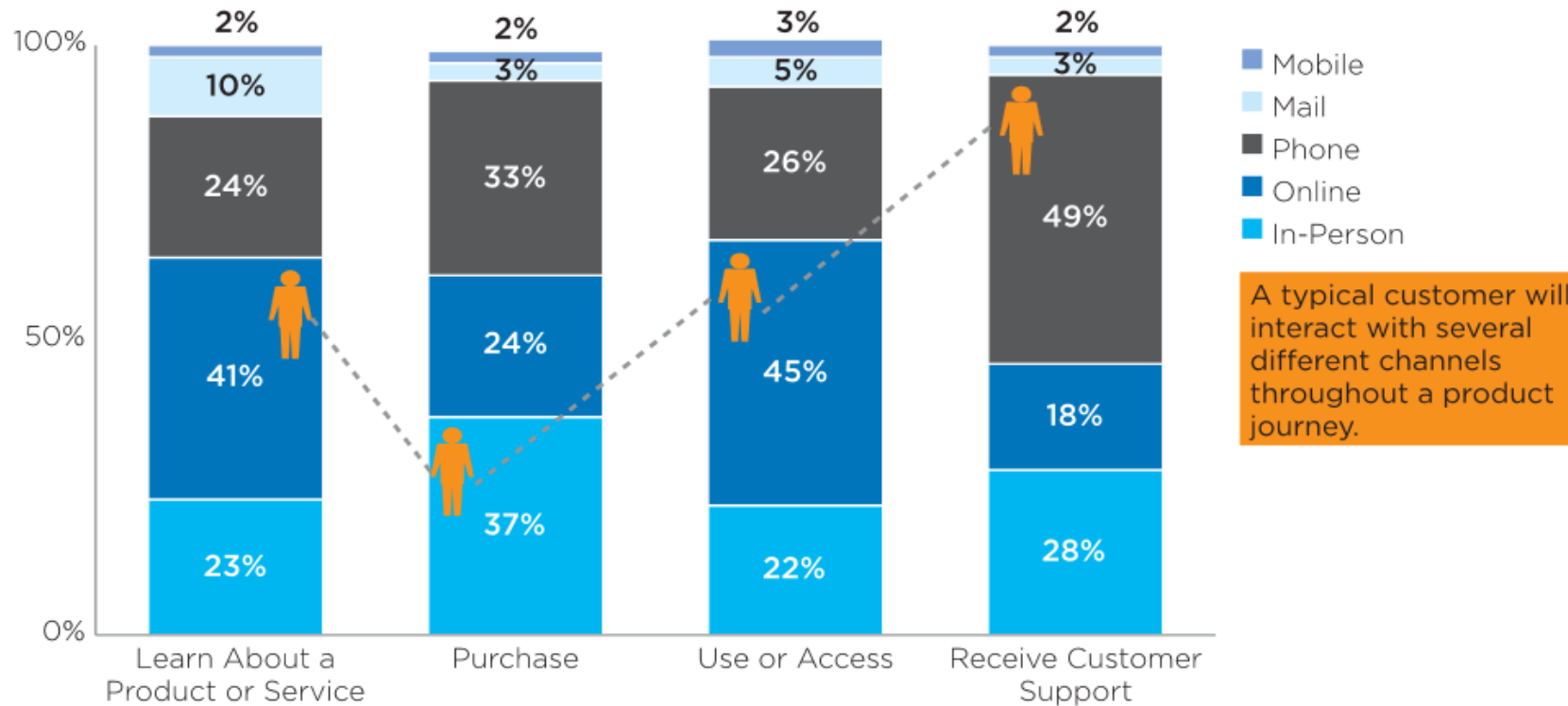
Competitive Disruption

- Digital Entrants
- Customer Options
- Convergence of Products

Pure “manufacturers” will suffer

IT'S NOT ONE CHANNEL, IT'S MULTICHANNEL

Varying Channel Preference Across the Customer Journey
Percentage of North American Insurance Customers by Channel Preference
for Specific Activity, 2013



n = 527.

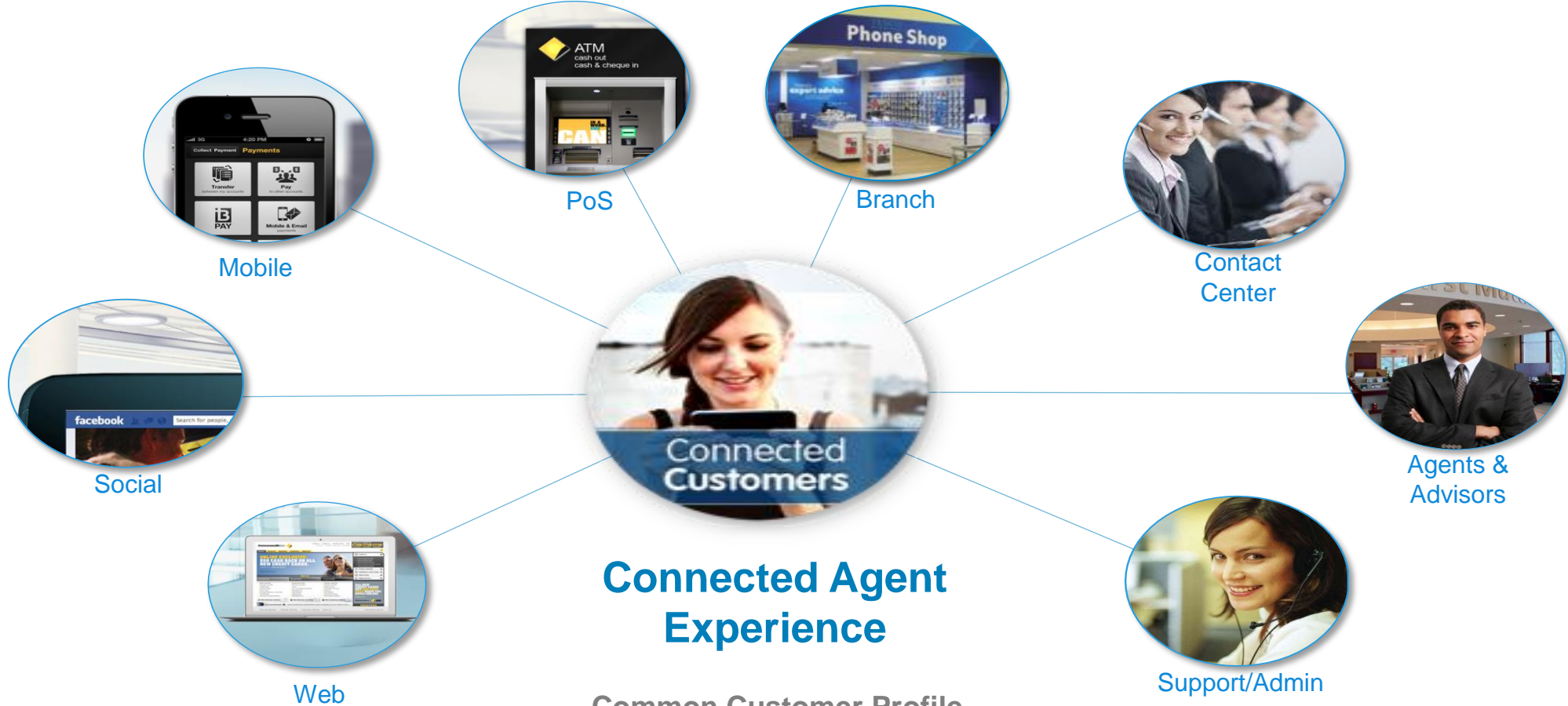
Source: CEB 2013 Customer Experience Survey.

multichannel will become omnichannel



Become a Customer Company:

Connect With Your Customers in a Whole New Way



Connected Agent Experience

Common Customer Profile
Integrated Customer Platform
Connected Agent and Advisor Experience

33% higher customer satisfaction among Salesforce customers

The Salesforce.com Agent Desktop Concept



Consolidated Access

Insurance Policies & Accounts
Positions, Exposures, Trends
& Activities, Alerts,
Preferences, Data, Feeds

Streamlined Capabilities

Real-time 360'
Digital Document Services
Digital Sales Aid
Reporting, Analytics
Integrated Planning
Illustrations, Apps

Downstream Support

On-boarding &
Originations
Policy Changes
Wrap STP Service
Case Service & Knowledge

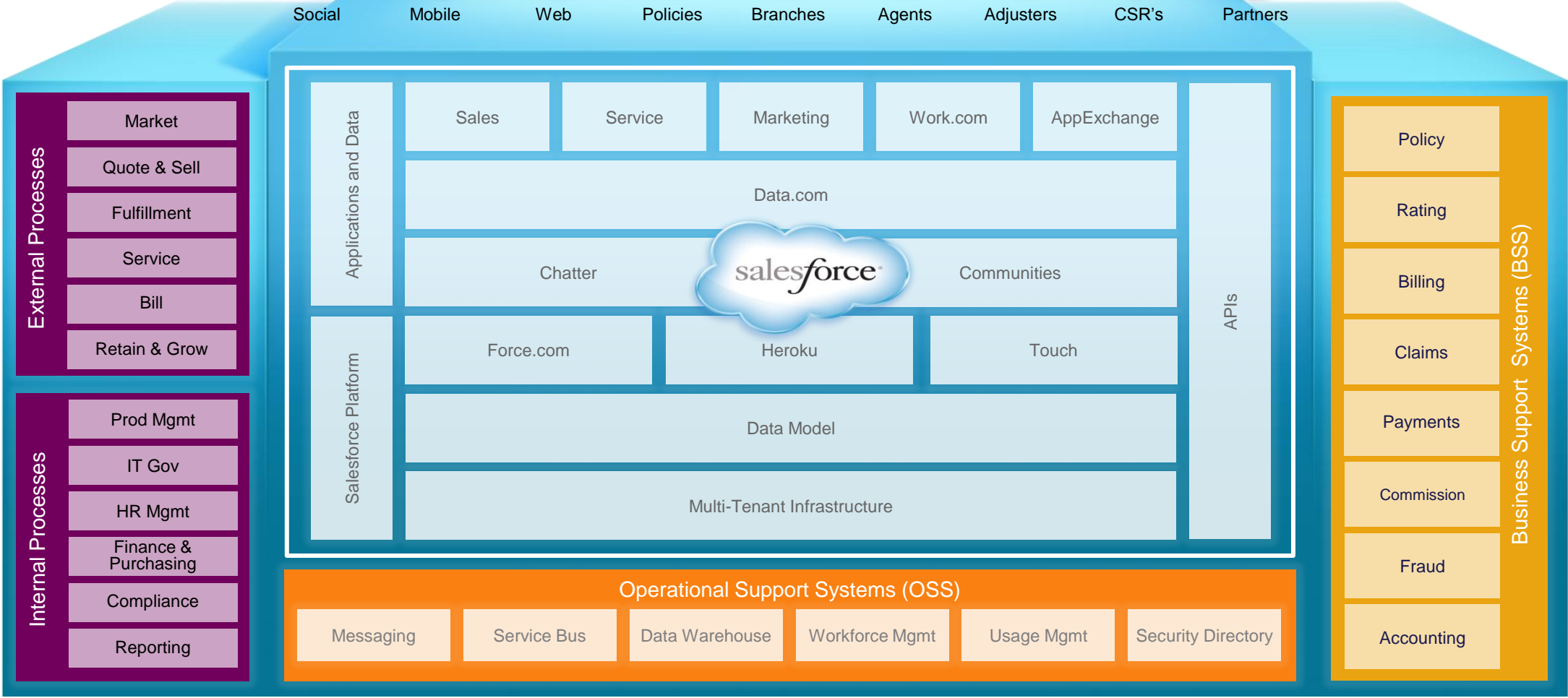
Social Connections

Social Profile
Internal Collaboration
3rd Party Collaboration
Sphere of Influence

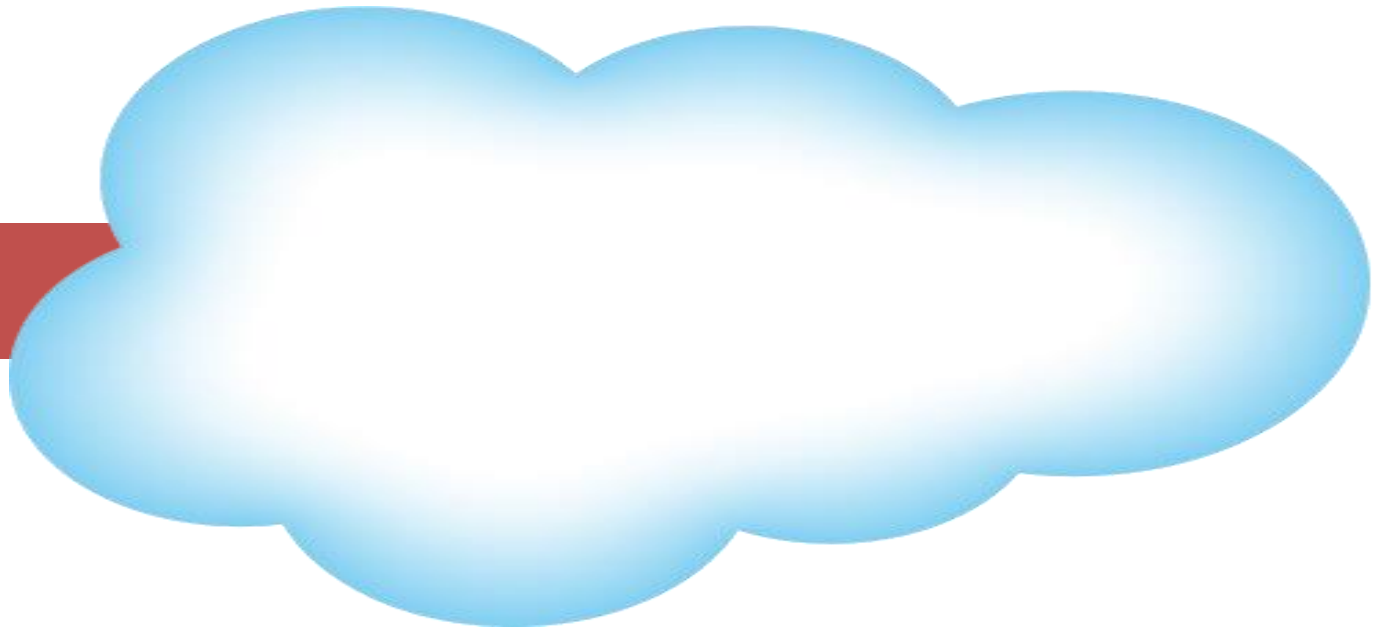
Insurance Reference Architecture



Social Mobile Web Policies Branches Agents Adjusters CSR's Partners

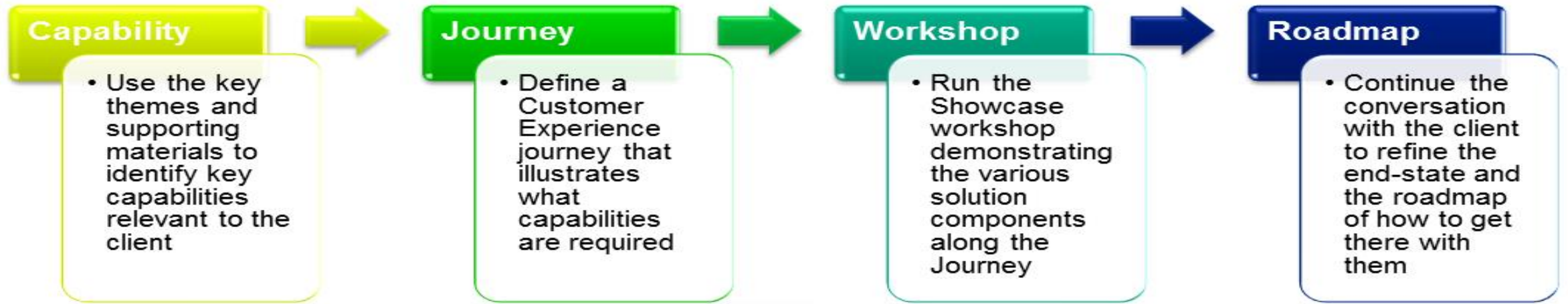
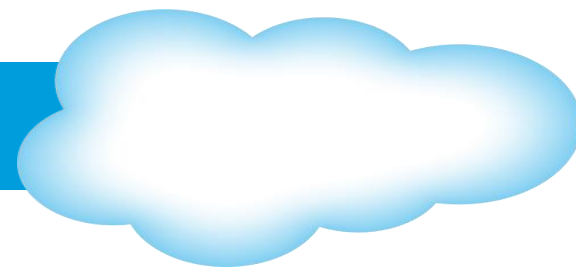


FROM VISION TO REALITY

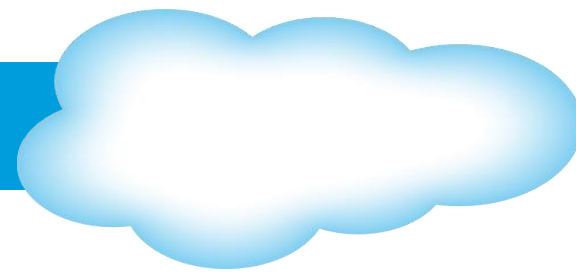


BUILDING THE FUTURE IS A JOURNEY...

Not a destination



THE FUTURE INSURANCE FRAMEWORK



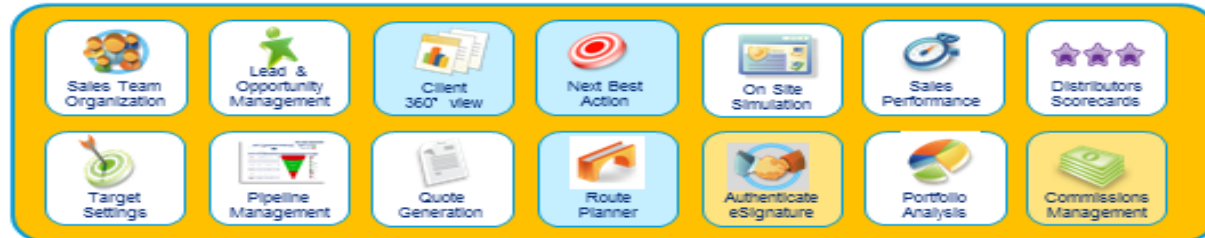
Customer and Product(s)

Employee and Partner



Marketing & Product

Distribution



Underwriting & Contract

Claims Servicing

Customer Service



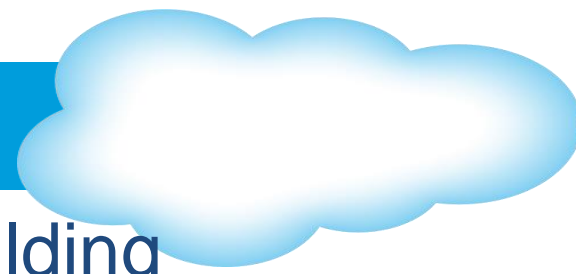
Legend

- SFDC
- SFDC + Fast-Connect
- Apps Exchange or 3rd Party

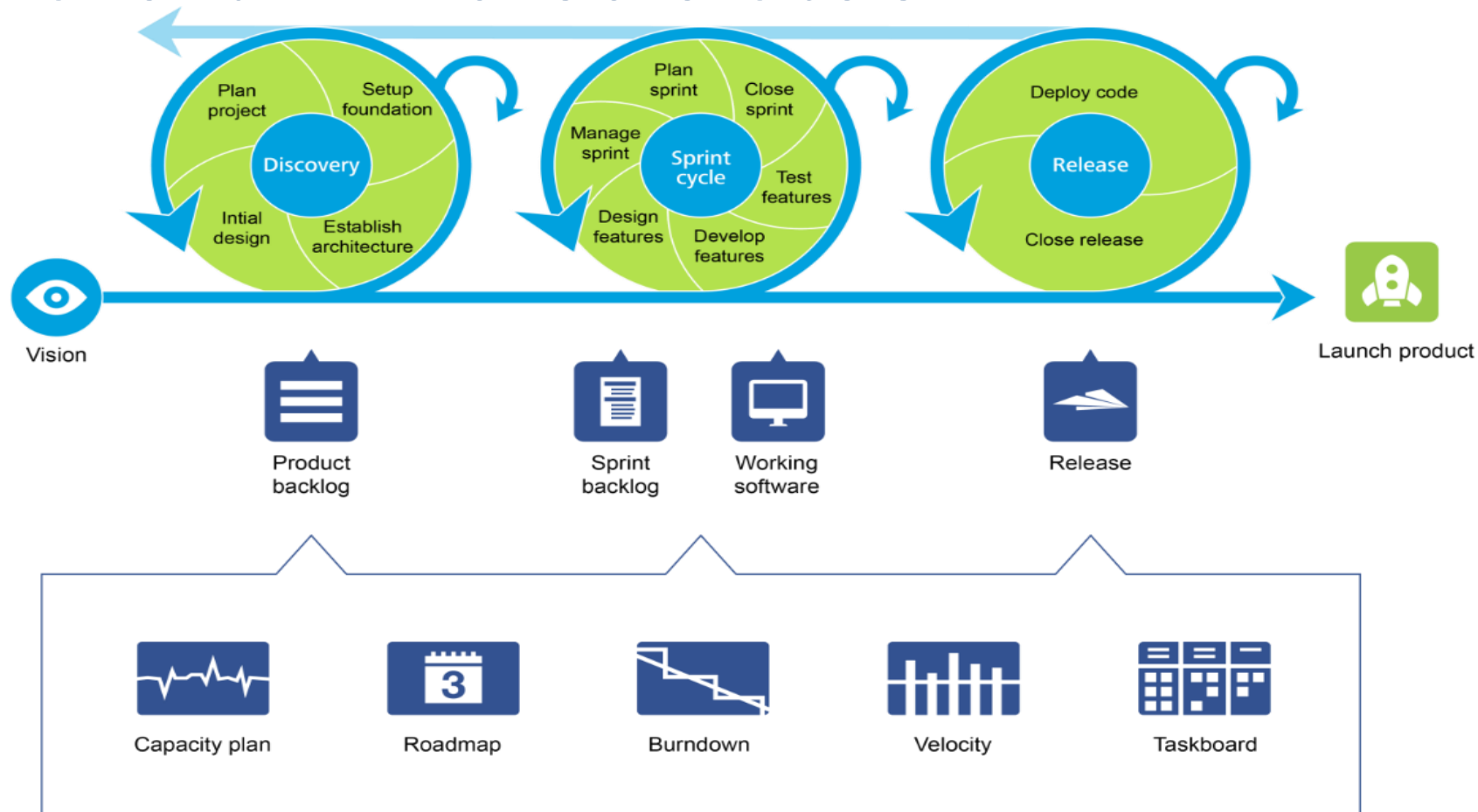


Executive layer

WHAT ARE OUR ENABLERS ?



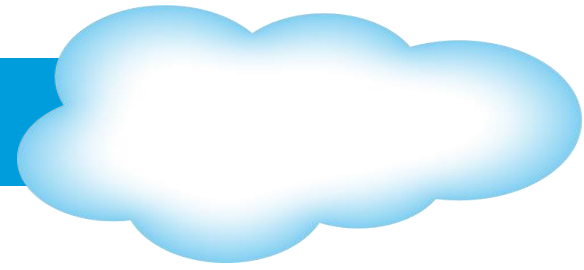
Agile: Our methodology to deliver the scope quickly & building momentum with all stakeholders



Advantages

- ✓ **Business Value** creation delivered in an incremental way after a few weeks
- ✓ **Adaptability**, by working in a more flexible way, we are able to respond to change far quicker towards the business needs
- ✓ **Visibility** for the Business on the project progress through integrated project team and regular project review
- ✓ **Delivery risk reduced:** Running multiple sprints in sequence increases the velocity of execution by using project resources more effectively and allowing technical knowledge to be developed and expanded throughout the duration of the project

WHAT ARE OUR ENABLERS ?



Tracker: our project management tool designed for agile delivery

Designed to support project management and delivery, Tracker supports management of:

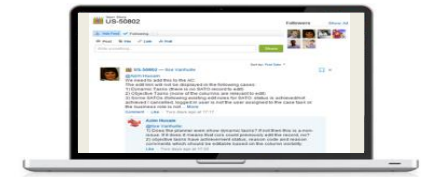


- Meeting minutes and actions
- Decisions and questions logs
- Risks and issues management
- Document sharing and version control
- Team collaboration and 'Chatter'
- Real-time project reporting
- User stories and detailed designs
- Sprints planning and burn down reports
- Testing, defect management
- Full traceability across objects

Project dashboard



User story collaboration



Epic ideas



User story collection



Tracker is accessible by team members on any web browser and on an iPad, Blackberry, Android or mobile device.

Tracker also forms an artefact of record once the project has been delivered. It can remain available on your Salesforce org at no extra cost for future reference. It can also be used to support any future projects you do within your org.

How would Tracker support your stakeholders?



Project Governance Team

"Tracker enables me to see exactly what is being developed and when. I can get status reports in real-time and can check to ensure the business have signed-off on all relevant user stories."



Project Sponsor

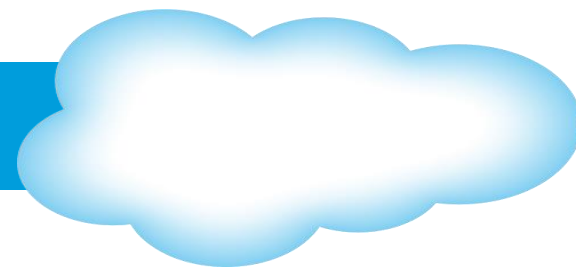
"As well as being able to closely see progress, I can review all the user stories to make sure they are prioritised correctly and deliver the functionality I require."



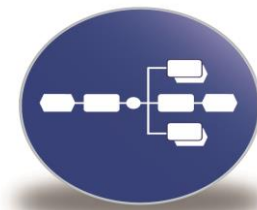
Test Manager

"Tracker records all of the test scripts and execution outcomes so I can be sure the solution has been rigorously tested before go-live."

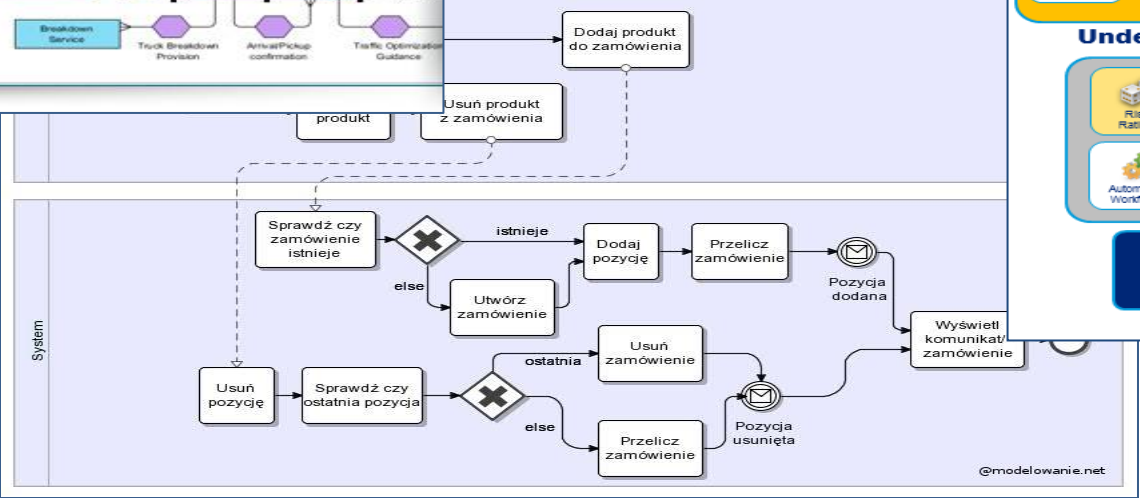
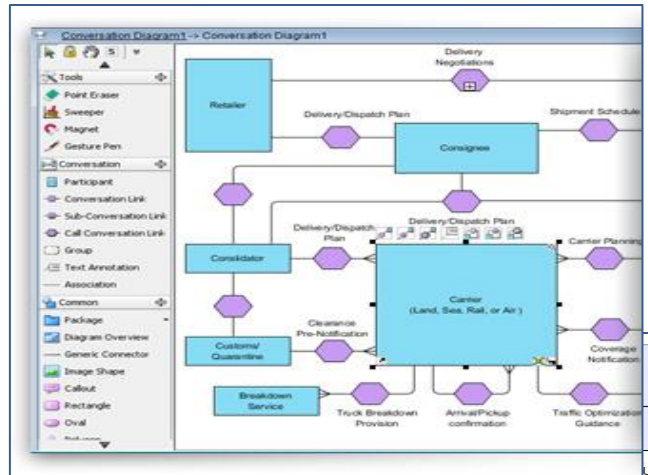
WHAT ARE OUR ENABLERS ?



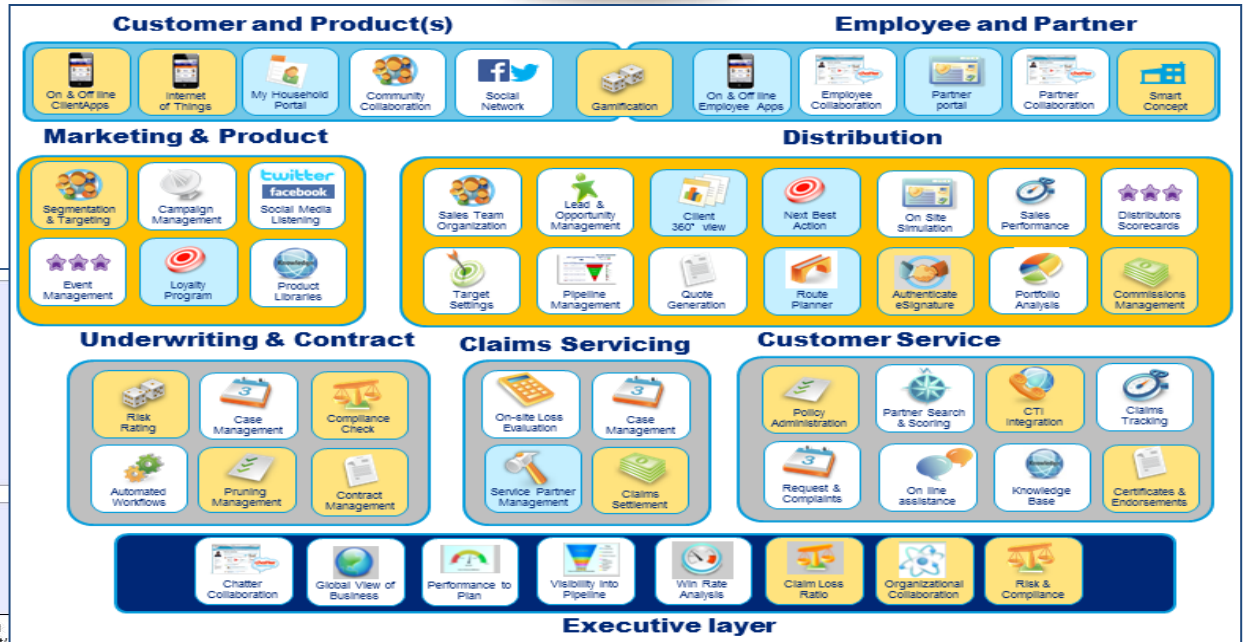
IndustryPrint: Our Enterprise-wide process repository for Insurance reflecting leading practices



IndustryPrint



©modelowanie.net



DELOITTE'S CHANGE MANAGEMENT



“We apply a pragmatic and fact-based organisational change approach resulting in specific actions which will be measured closely to ensure sustainable adoption”.

* Generally 15 to 20% of the total project effort is invested in Change Management. Based on our project experience we have indicated an estimation of change effort per change stream.

CHANGE MANAGEMENT COLLABORATION

Based on your specific organization needs we can suggest different collaboration models to help you realize your change journey. Deloitte's involvement can range from a driving mode collaboration to a coaching mode collaboration, on all or specific change streams.



Train-the-Trainer



Deloitte defines the training approach, defines training needs, develops the training curriculum and course material. Trainers of the client will be trained to deliver the training.



Recommended model if:

You have change management expertise in house and are looking for innovative ways to build (new) capabilities, based on solid process knowledge and effective adult learning techniques.

Drive



Deloitte defines change strategy and executes change activities in all or a selection of building blocks. Deloitte is responsible for most deliverables, involving client resources in workshops and validation sessions.



You do not have the capacity and competencies to manage the change journey throughout the complete project lifecycle.

Coach



Deloitte defines approach of building blocks (workshops), coaches client change team (follow-up meetings) and is responsible for selected deliverables, overall coordination remains a client's responsibility.

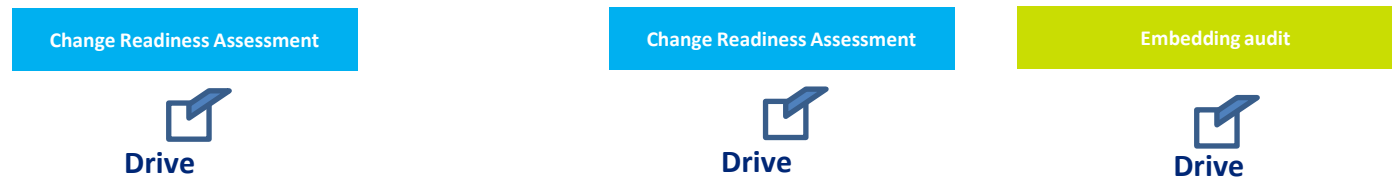


You have the capacity to manage change in house, but are lacking the right set of capabilities.

Check



Deloitte checks readiness or embedding of the change and defines action plan.

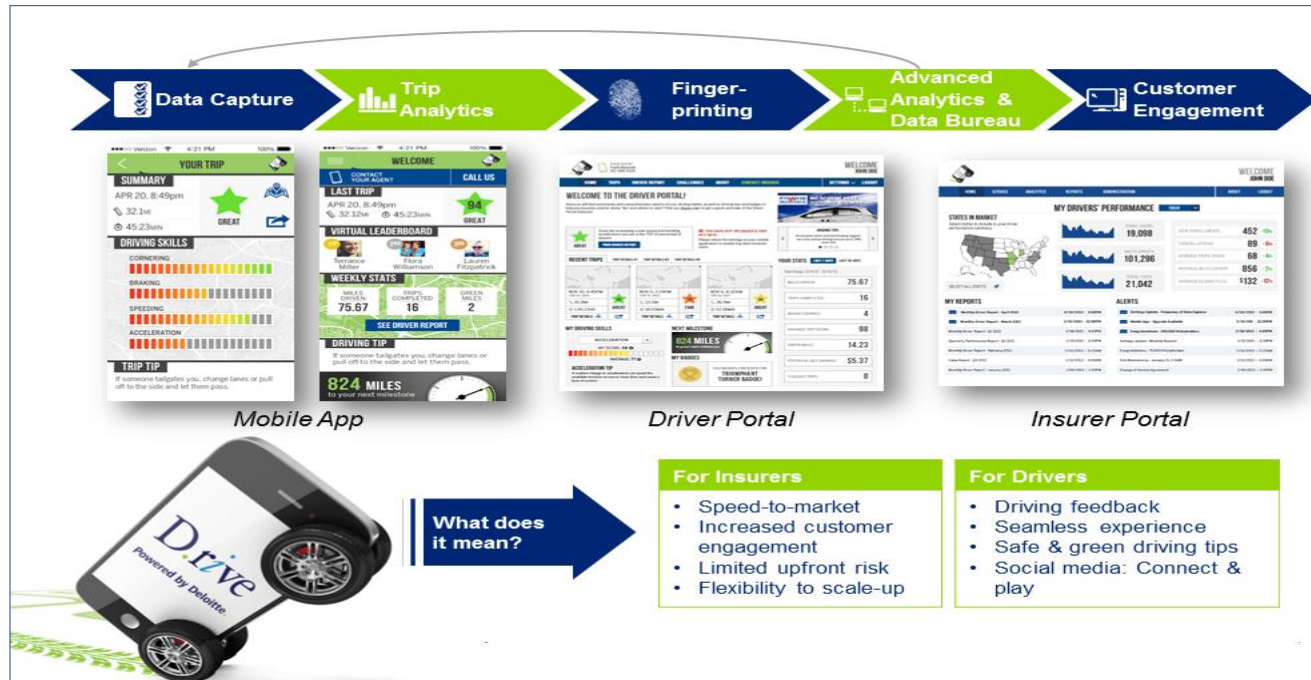


You pick up signals about possible change issues or typical barriers to project success arise to the surface.

WHAT ARE OUR ENABLERS

Industry Expertise & Innovative Solutions

Telematics & Gamification

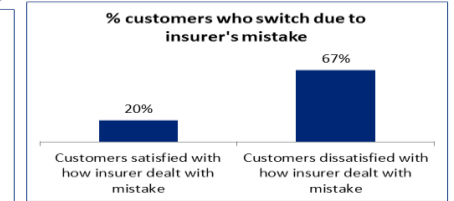
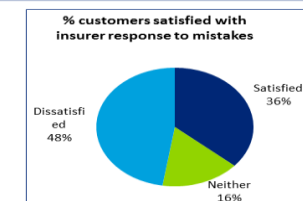
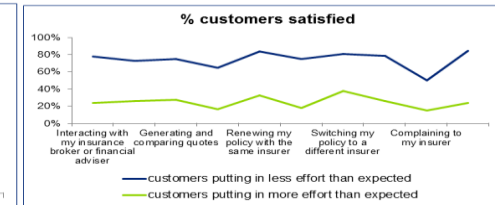
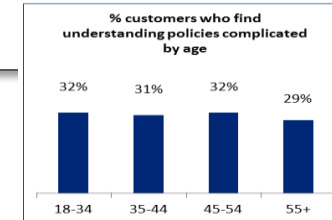


Industry Insight

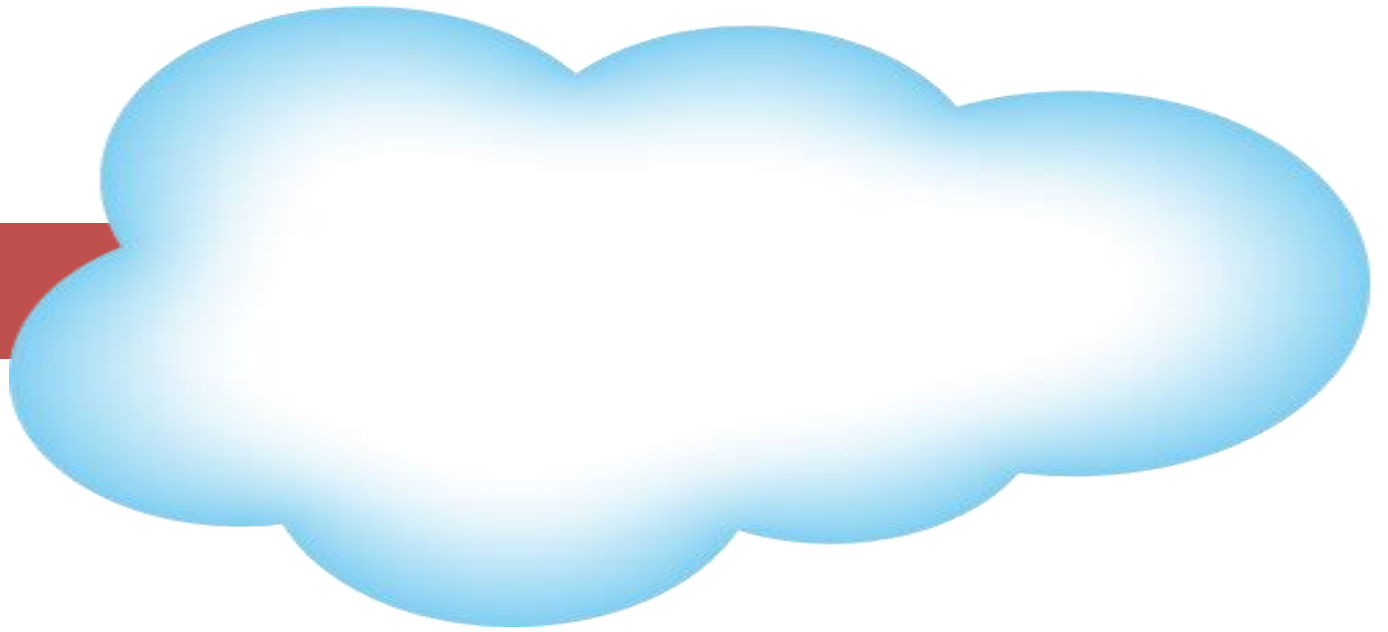
Deloitte Digital

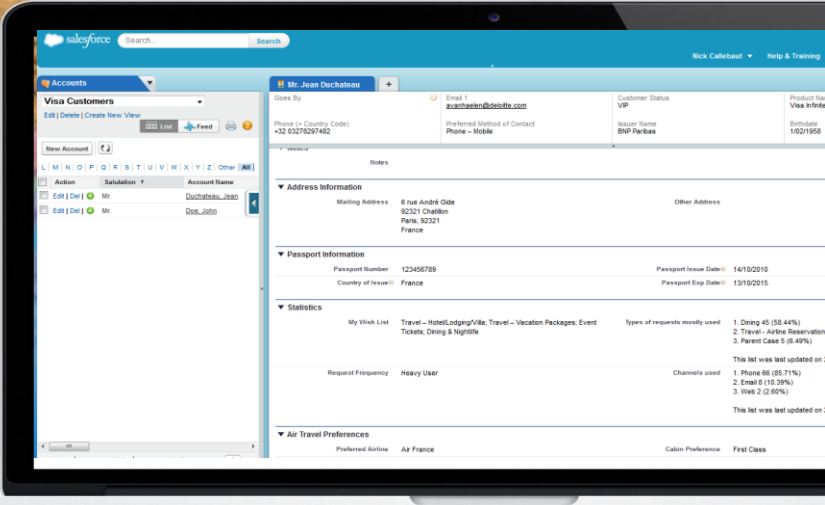
Digital Insurance Benchmark

Insurers should embrace new technologies to differentiate themselves in the digital arena



CASE STUDIES





Salesforce Delivers Single Concierge Platform to AXA

Deloitte rolled out a state-of-the-art Service Cloud platform for AXA’s concierge business in 9 countries
Multi-channel platform supports 200 types of customer cases with a 360 degree view of each customer
Branded mobile app for customers to log cases and view case status

Challenges - Single Concierge Platform

1. AXA wanted to operate 200 types of concierge services in 9 countries with one platform
2. Need for one It excellence center & a fully PCI compliant app
3. Platform had to be flexible enough to support new and existing client change requests

Solution and Results

1. Service Cloud Console to manage their cases
 2. Multi-channel integration on the Platform
 3. 26 different case types support 200 types of customers
 4. 360 degree customer profile view
-
1. Standardized business process across countries
 2. Enable agent collaboration & mobility
 3. Supports revenue growth in the concierge services business



AXA Increases Agent Productivity with Digital Insurance

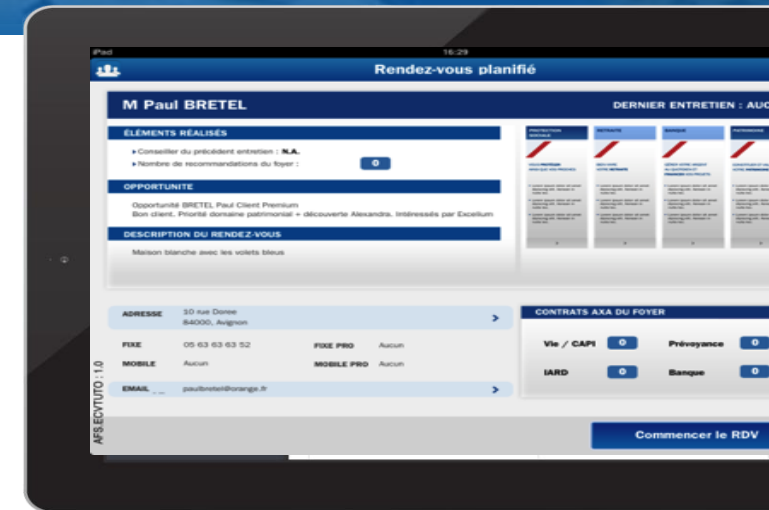
World's largest insurer launches award-winning mobile app in under 4 months - Life and Annuities

Agents simulate life insurance scenarios and input orders

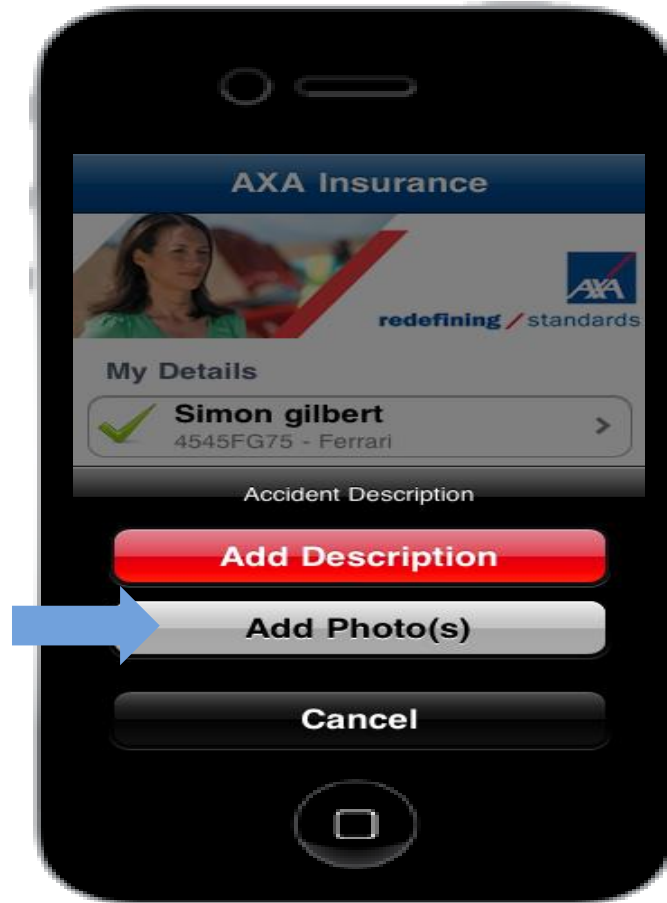
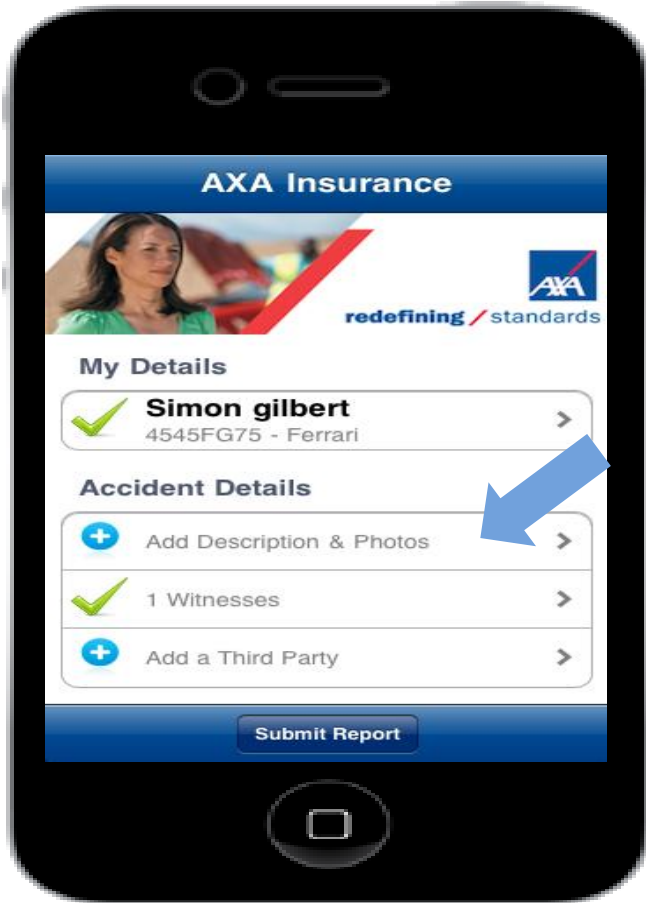
Synchronization with AXA's backoffice saves over 20 minutes processing time for each new customer

Managers can track their team's activities in real-time

Allows complete view of the the customer



AXA – B2C Use Case





AXA for Life



- Insurance
- Pensions
- Banking
- Health
- Life & Protection
- Information Centre
- A-Z



Life Events

Icons representing life events: a family (man, woman, child), a house, and a car. Each icon has a red plus sign next to it, indicating a new event.

Recent Feeds

- AXA BANK**
06/04/2011 07:24

Since you have a new baby, AXA is happy to offer you a family saving account **credited with €100** - See details with local agent.
- TWITTER**
19/03/2011 15:43

Your friend James tweeted: Loving the new mobile apps from AXA! it really makes it easy to keep track of everything, and they're fun!
- Michelle**
18/03/2011 13:12

The status of your accident claim 865433 is in process. [Click here](#) to see the nearby Axa affiliates mechanics.
- AXA CAR**
17/03/2011 09:41

Since you are a green driver, have a look at this green quiz and get special offers.
- AXA BANK**
16/03/2011 17:34

Your checking account just dropped below 1k Euro minimum balance. Want to initiate a transfer from your savings account?
- AXA Health**
16/03/2011 07:52

Opt-in for GYM Checkin for opportunities to lower your health insurance rates based on your workouts.



iPad

09:25

82%



AXA for Life



- Insurance
- Pensions
- Banking
- Health
- Life & Protection
- Information Centre
- A-Z

Nearby Branches



Meeting Information

Agence Axa M Rouche Ludovic



Address 28 Rue Tiphaine
75015
Paris
France
Phone 01 45 75 07 31

Subject

Date

Time

Submit

Google, International Surveys, One/Spot Image, DigitalGlobe, GeoEye, IGN, France, The GeoInformation Group | Inter Atlas - Conditions d'utilisation



AXA for Life



Insurance

Pensions

Banking

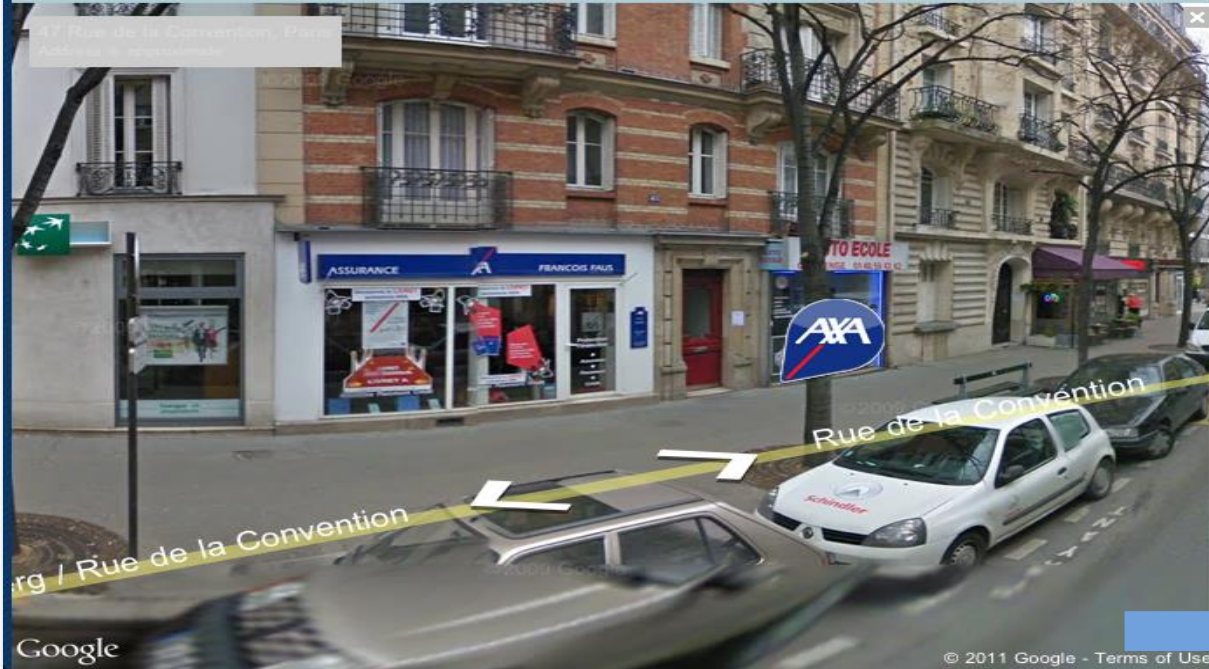
Health

Life & Protection

Information Centre

A-Z

Nearby Branches



Meeting Information

Agence AXA M Faus Francois



Address 43 Rue de la Convention
75015
Paris
France
Phone 01 42 28 80 50

Subject

Date

Time

Submit



AXA for Life



Insurance

Pensions

Banking

Health

Life & Protection

Information Centre

A-Z

Savings vs Target



My Stocks



Life Events



Recent Feeds



Paul
01/04/2011 11:24

Thanks for scheduling a meeting with me on 04/04/2011 at 10am. Have a look at this simulator in order to protect your family.



AXA BANK
01/04/2011 11:24

Since you have a new baby, AXA is happy to offer you a family saving account credited with €100 - See details with local agent.



TWITTER
19/03/2011 15:43

Your friend James tweeted: Loving the new mobile apps from AXA! It really makes it easy to keep track of everything, and they're fun!



Michelle
18/03/2011 13:12

The status of your claim 865433 is now "in process".



AXA CAR
17/03/2011 09:41

Based on your stellar driving record you are eligible for a lower rate.



AXA BANK
16/03/2011 17:34

Your checking account just dropped below 1k Euro minimum balance. Want to initiate a transfer from your savings account?

Current @ Axa Bank: Savings = €900000 Yearly household income = €80000



Life | Insurance | Calculator



07/2005

04/2011

02/2017

About Me

Smoker?

Monthly Premium

Watch the gauge as you amend your information.

- Good Coverage
- Adequate Coverage
- Inadequate Coverage



Yearly Income Expectations

Household

Child Education

Yearly Coverage

Household

Child Education

Save

Benefits of Multi-Tenant Cloud Computing:



Enterprise Cloud Computing



Fast

No Hardware
No Software



Easy

Automatic Upgrades
Scalable



Open

Any Device
Data Portability



Flexible

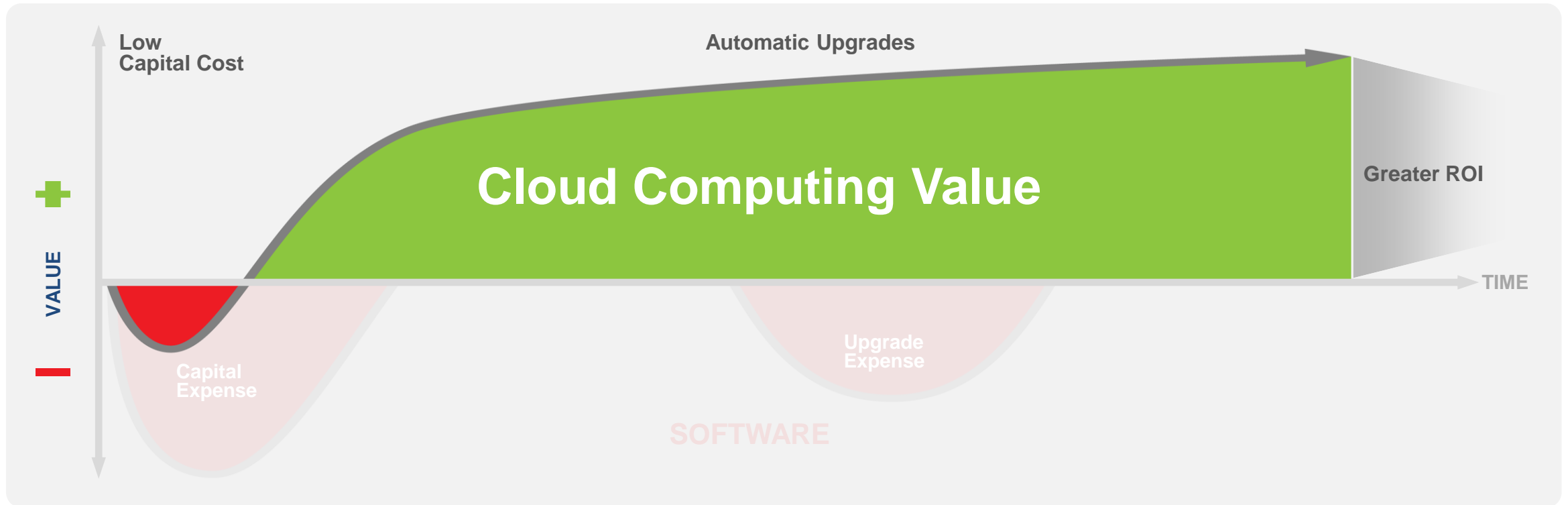
App Marketplace
Extensible



Trusted

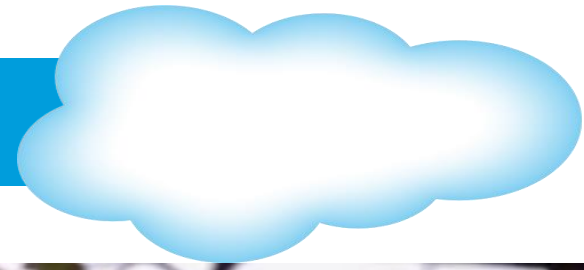
Transparency
Real-time Status

Fast: Time to Value with Cloud Computing

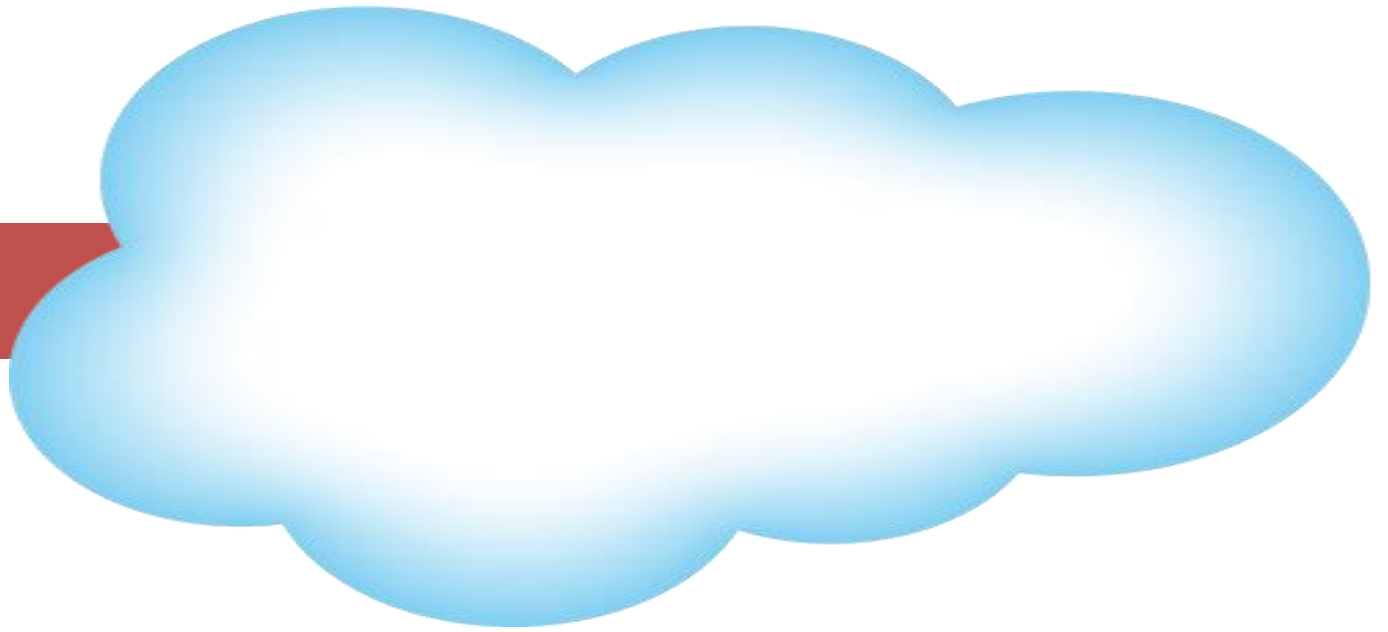


TRANSFORMING BUSINESS RELATIONSHIPS

CGU video

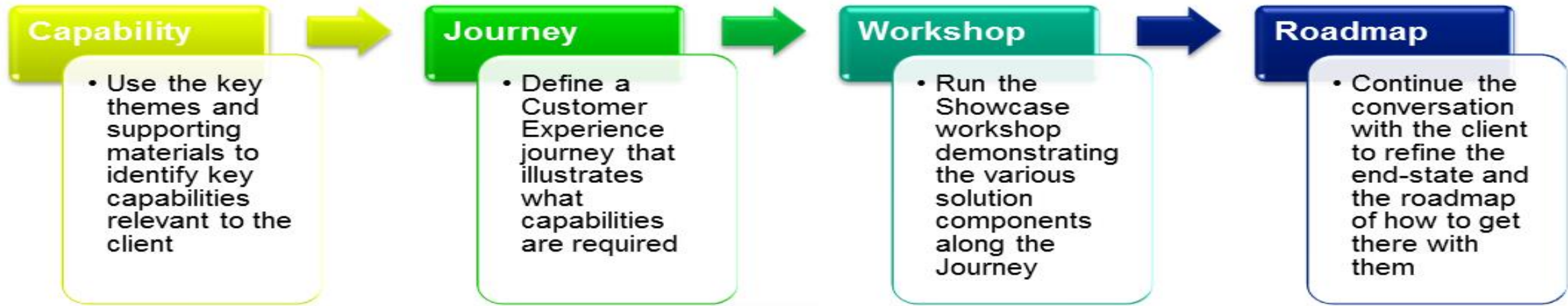
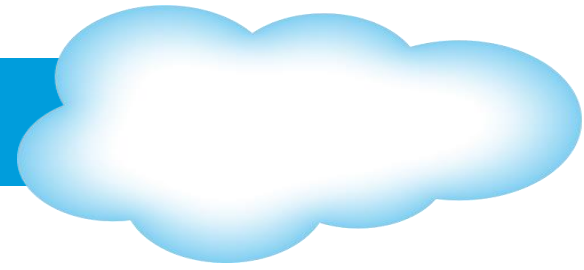


NEXT STEPS

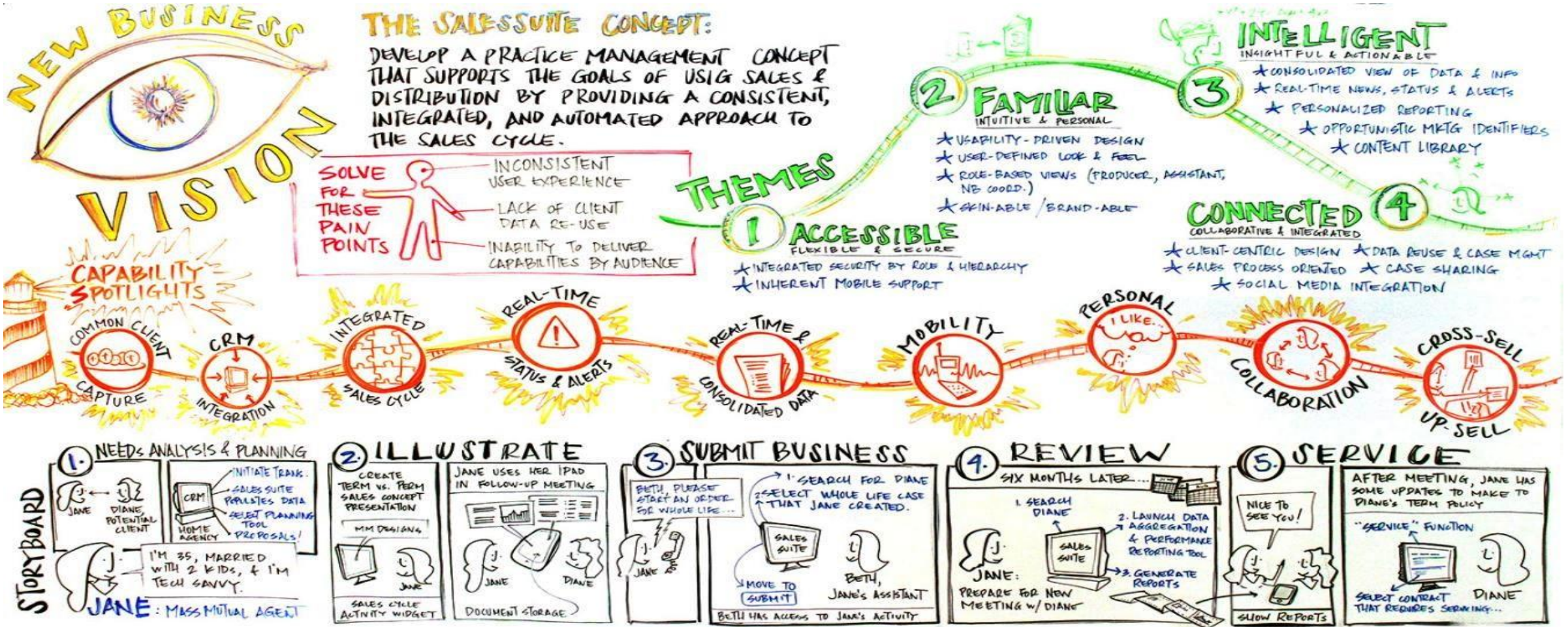


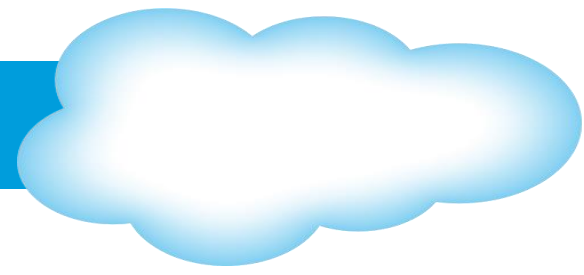
BUILDING THE FUTURE IS A JOURNEY...

Not a destination



NEXT STEPS





Questions



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