



Personal Lines

# Agency Sales and Renewal Experience

This experience map provides a high-level view of an agency's optimal effortless, personal and reassuring sales and renewal experience. It brings to life how the agent feels, thinks, and acts, creating a baseline understanding of how they do their work and highlighting where Nationwide could exceed expectations and differentiate among competitors.

### LEGEND

- Lifecycle stages:** Experiences an Agency goes through in their relationship with Nationwide, see full Personal Lines Agency Lifecycle
- Journeys:** the path an agency follows to complete their goals
- Painpoints:** Challenges that need to be solved
- Highest impact opportunity areas:** Key areas where Nationwide can further enhance the experience
- KPIs:** Key performance indicators (KPIs) refer to a set of quantifiable measurements used to monitor overall long-term performance

### CONCEPTS

#### Predictive Insurance Engine

A foundational AI technology that pushes business and customer insights to agencies, allowing them to grow their business and holistically serve customers

#### Unified Insights Portal

A singular hub that proactively provides agents essential data and customer information in order to write business with Nationwide

#### Innovation and Learning Accelerator

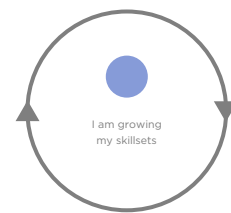
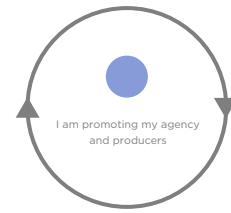
A physical campus and digital community that allows agents to get hands-on experiences with the latest digital tools, next level coaching and deep integration with Nationwide.

### KPIs

- Operational metrics measure performance
- Experience metrics measure effort and sentiment

Lifecycle stages

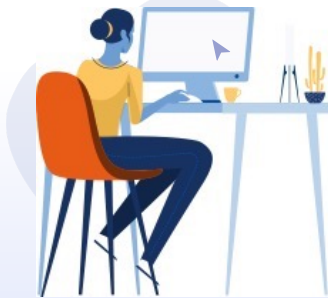
## I am running my business



Journeys

Pain points

**TODAY**  
"I don't feel like I have a clear picture of my business. I want to see the path to reach my goals, and I want help getting there."



**FUTURE AGENCY VALUE**  
"Nationwide proactively provides me with insights that help me grow my business the way I want. I can see progress toward my goals and feel good about my future."

#### FEATURES

**Real-time insights** | Agencies can access real-time client info and predictive suggestions on which clients and opportunities are high value goals

**Agency dashboard** | Agencies can access a 30 to 180-day outlook on agency trends that display progress toward customizable business and development goals

**1:1 coaching and personalized tips** | Agencies are recommended trainings powered by AI with development opportunities based on personal goals

**TODAY**  
"Carriers don't help me strategically grow my agency brand. I don't have the tools or ability to promote my agency."



**FUTURE AGENCY VALUE**  
"Nationwide equips me with the tools, coaching and venues to grow and promote my agency. I feel empowered."

#### FEATURES

**Nationwide Café** | Agencies are empowered with a workspace to connect and bring clients to an interactive storefront on insurance and financial wellness

**Philanthropy budget** | Agencies can elevate community involvement by contributing to events with Nationwide co-branding and participation opportunities

**Tech expertise** | Agencies can access hands-on experience with the latest insure-tech tools born out of the campus' accelerator & Hack-a-thons

**TODAY**  
"I feel like I don't have the support I need to grow. I wish a carrier gave me access to education and industry training to improve."



**FUTURE AGENCY VALUE**  
"I feel valued by Nationwide because they mentor me, recognize my growth and provide unique learning events."

#### FEATURES

**Upskilling** | Agencies feel prepared to anticipate disruptions in the industry and thrive utilizing newest innovations

**Innovation University** | Agencies can access educational content and certifications that enable them to guide clients' financial and insurance wellbeing

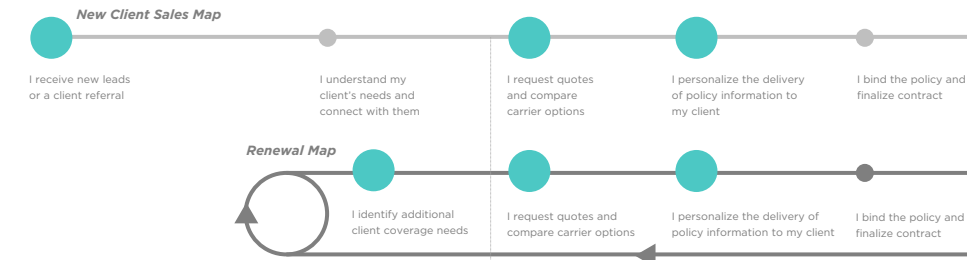
**Cohort competition dashboard** | Agencies foster peer connections through learning via gamification and competitions

KPIs

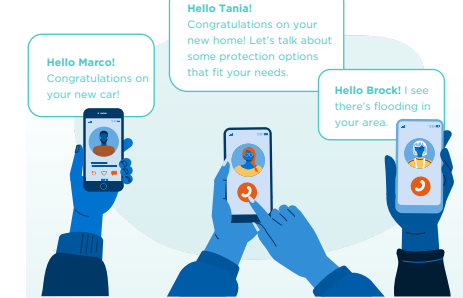
**OPERATIONAL KPIs**  
IA Engagement Rate, IA Goal Achievement Rate, IA Support Call Volume (Licensing, marketing, Onboarding support, etc.)

**EXPERIENCE KPIs**  
Brand Affinity, IA Customer Enthusiasm Monitor, IA Satisfaction & Loyalty

## I am writing new business



**TODAY**  
"It's hard enough to get good leads, and when I do I have little information on my clients."



**FUTURE AGENCY VALUE**  
"I have a steady stream of solid leads and, even better, insights into the coverage needs of the potential clients."

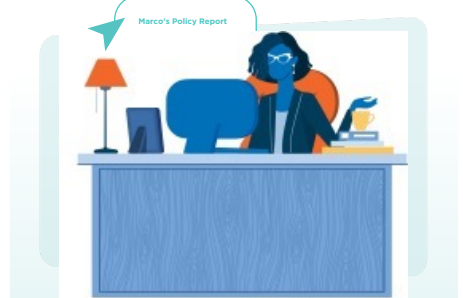
#### FEATURES

**Client 360** | Agencies gain transparency from a comprehensive living digital universe of client's assets, regional conditions, and client's personal network

**Client snapshots** | Agencies equipped with personalized new lead snapshots and one-click outreach so acting on leads is easier

**One-click marketing** | Agencies can easily target clients with marketing insights and turnkey content support

**TODAY**  
"The quoting and underwriting process is painful. I don't have knowledge of my client in order to provide customized recommendations."



**FUTURE AGENCY VALUE**  
"Quoting and underwriting is a breeze. I have the power to underwrite in certain cases. And I can leverage personalized talking points that enable me to easily guide my clients."

#### FEATURES

**Data enabled smart and quoting insights** | Agencies can provide precise and reliable quotes from smart client data

**Insurascan** | Agencies can quickly scan a property (or client self-scan) to quickly catalog appliances, structural factors and ID additional coverage needs

**Unified interface and precise quoting** | Agencies can compare accurate quotes across carriers and gain a clear understanding of Nationwide's value

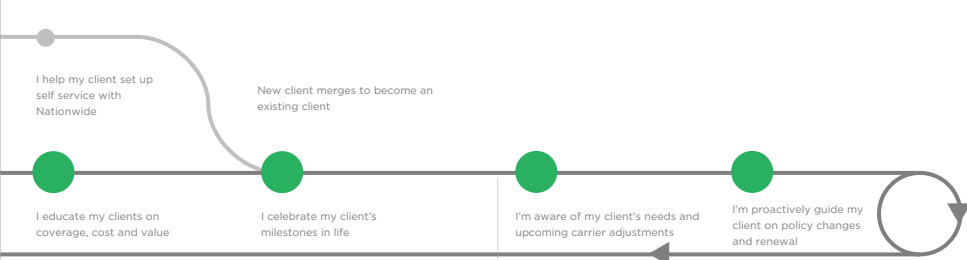
### OPERATIONAL KPIs

Time to Quote / Bind, Upsell / Cross-Sell Rate, IA Support Call, Volume (Underwriting, sales support, etc)

### EXPERIENCE KPIs

Ease of doing business, Confidence, IA Customer Enthusiasm Monitor, IA Satisfaction & Loyalty

## I am retaining business and servicing client needs



**TODAY**  
"I don't feel like I am building relationships with clients. The only time they seek me out is when they have a transaction or a problem."



**FUTURE AGENCY VALUE**  
"Nationwide's customer data helps me know my clients and better forge relationships with them based on trust."

#### FEATURES

**Personalized extraordinary care** | Based on smart customer data, agencies can recognize a client's significant life event with extraordinary care messages

**Calendar integration** | Agencies can access client communication history with automated follow up and a one-click send feature for customization

**Immersive learning** | Agencies educated with top-tier training via simulations to solve client issues with Nationwide before they become a big problem

**TODAY**  
"Surprises during the renewal process put me at risk of losing clients or moving their business. I'm missing out on opportunities to upsell too."



**FUTURE AGENCY VALUE**  
"I effortlessly receive real time insights for client renewals. They are invaluable when I reach out to clients about their evolving needs."

#### FEATURES

**Preminsurance** | Agencies can proactively identify an issue and take steps to mitigate before a negative client experience with insurance premonition tools

**Client coach** | Real-time customer information equips agencies to proactively advise clients with relevant and personal talking points

**Trusted content** | Agencies can create personalized educational content that elevates them as insurance/financial experts

### OPERATIONAL KPIs

IA Retention Rate (TBD), Time to Quote / Bind, Upsell / Cross-Sell Rate, IA Support Call Volume

### EXPERIENCE KPIs

IA Satisfaction & Loyalty, IA CEM, IA Confidence, Ease of doing business