

Driving to Simple

Enabling Agility and Speed through Digitization

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A Leader in Industry Cloud Software



Vlocity by the Numbers

#1 Fastest growing AppExchange Company (over 5,000+)

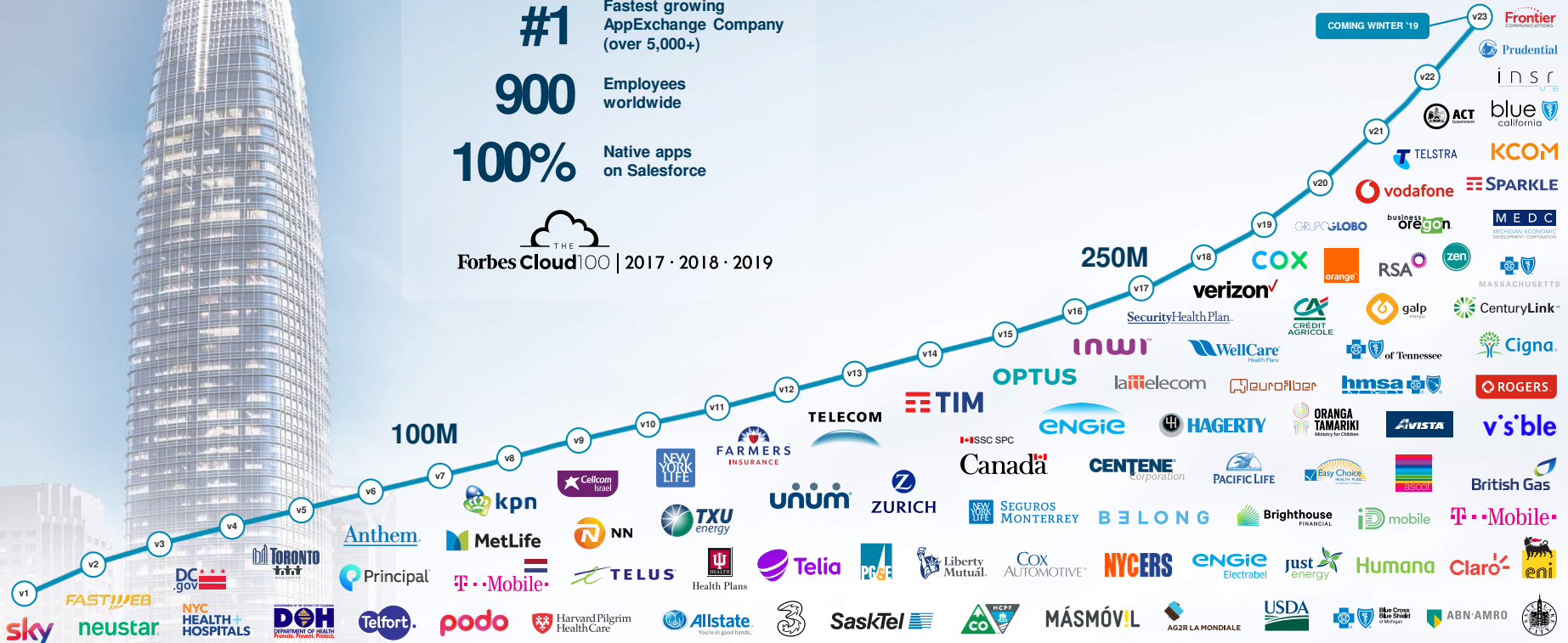
900 Employees worldwide

100% Native apps on Salesforce


























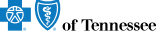


THE FORBES **Cloud100** | 2017 · 2018 · 2019

500M

Customers Transformed



VLOCITY Insurance Representative Customers

 <p>LIFE AGENCY AUTOMN. + CONTACT CENTER</p>	 <p>MULTI-LINE CONTACT CENTER</p>	 <p>GROUP RETIREMENT SALES & SERVICE</p>	 <p>CLAIM AUDIT + AGENT ON-BOARDING</p>	 <p>SMALL COMMERCIAL QUOTE, RATE & APPLY</p>	 <p>SMALL COMMERCIAL QUOTE & APPLY</p>	 <p>MULTI-LINE CONTACT CENTER</p>
 <p>POLICY ADMINISTRATION & CLAIMS</p>	 <p>POLICY LIFECYCLE</p>	 <p>CONSUMER & SMALL BUSINESS QUOTING</p>	 <p>DISABILITY QUOTE- CONTRACT-ENROLL</p>	 <p>LIFE & HEALTH QUOTE & APPLY</p>	 <p>SMALL COMMERCIAL QUOTE & APPLY</p>	 <p>POLICY ADMINISTRATION & CLAIMS</p>
 <p>CONTACT CENTER</p>	 <p>LIFE QUOTE & APPLY</p>	 <p>POLICY ADMINISTRATION & CLAIMS</p>	 <p>P&C QUOTING & POLICY ADMIN</p>	 <p>INDIVIDUAL LIFE CONTACT CENTER</p>	 <p>MEDICARE LEAD MANAGEMENT & SALES</p>	 <p>INDIVIDUAL SALES & SHOPPING PORTAL</p>
 <p>INDIVIDUAL SALES & SHOPPING PORTAL</p>	 <p>SMALL GROUP SALES & BROKER PORTAL</p>	 <p>CHANNEL MANAGEMENT & BROKER PORTAL</p>	 <p>SMALL GROUP SALES & BROKER PORTAL</p>	 <p>SMALL GROUP SALES & RENEWALS</p>	 <p>GROUP SALES & DIGITAL BROKER PORTAL</p>	 <p>MEMBER CONTACT CENTER</p>

Surveyed 300 C-Level Insurance Executives

Evenly Distributed Across Geographic Regions

Newsweek

VANTAGE

Line of Business Represented

Life & Annuities	45%
Health	33%
Group	12%
P&C Commercial Lines	8%
P&C Personal Lines	3%

Company Size

\$5 Billion+	6%
\$1 – \$4.9 Billion	18%
\$1500 – \$999 Million	24%
\$100 – \$499 Million	48%
Under \$100 Million	4%

Distribution Channels

Captive Agent	62%
Broker	60%
Independent Agent	54%
Direct to Consumer	48%
Bancassurance	31%

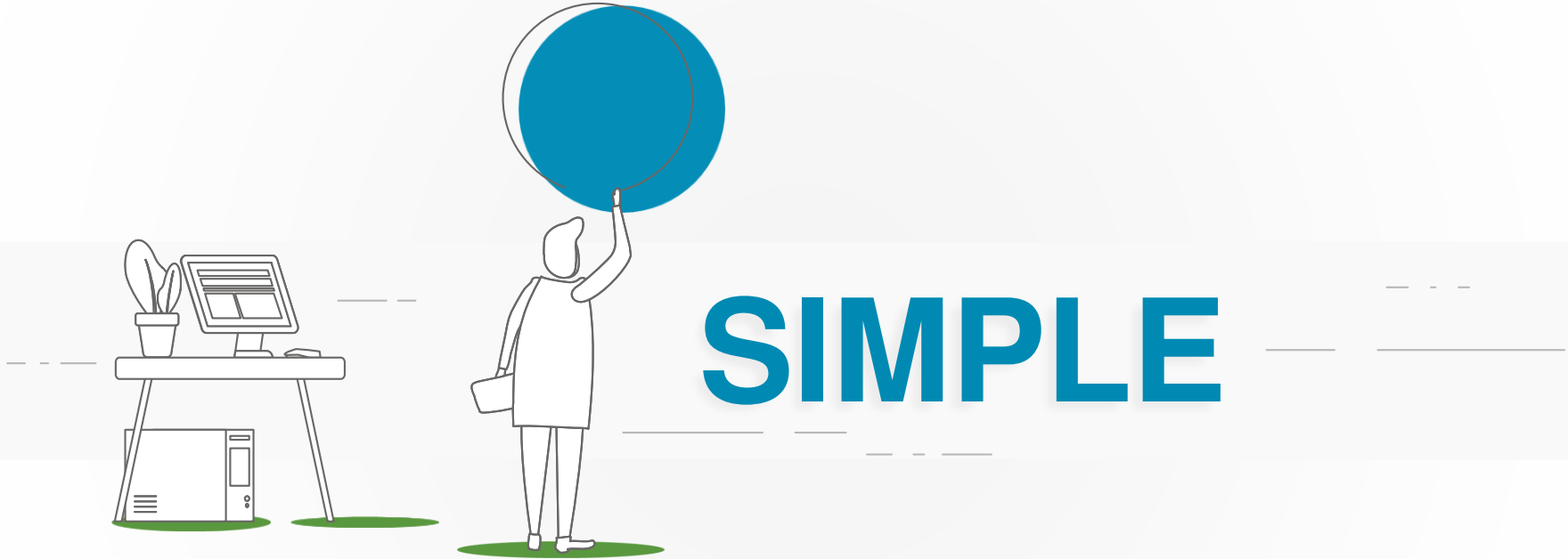


Deloitte
Digital



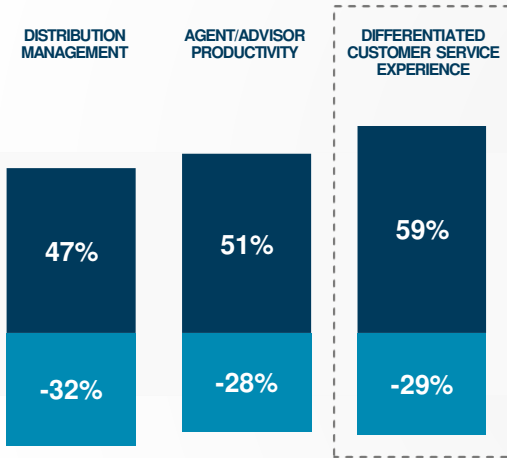
CELENT

Download at vlocity.com/community/newsweek-insurance-survey



Basis of Successful Competition

Top 3 – Highest Impact



SIMPLE

Top 3 – Lowest Impact



SIMPLE



- Highest Impact
- Lowest Impact

Battle Grounds of Simplicity



Fewer
Questions



Fewer
Options



Immediate
Issue



Friendly
Policy
Document



Driving to **SIMPLE**

1

Build the
Right Team

2

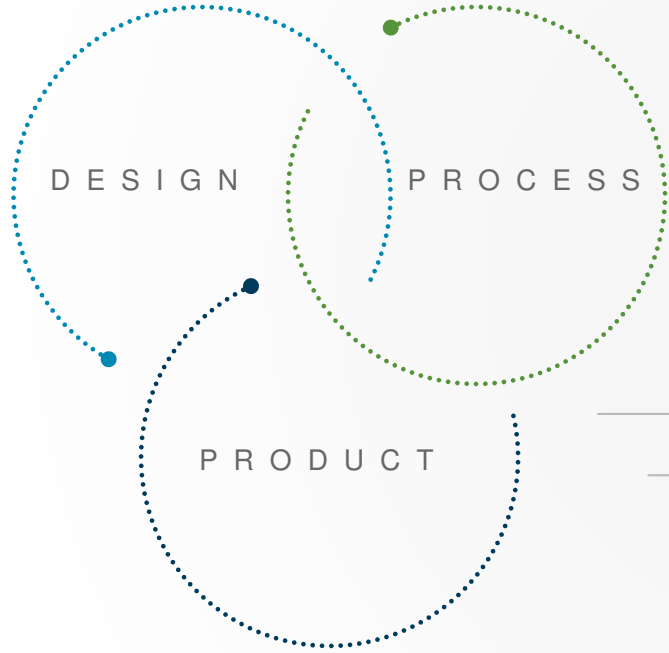
Evolve to
Straight
Through
Processing

3

Mandate
Microservices



Simplicity is a Multi-Discipline Endeavor



Transformation is in the Team Structure

BUSINESS OWNER
Business Vision, Market Savvy
Competitive Intelligence



Exec Team

Marketing

Sales



UX DESIGNER
Design Expert,
Competitive Intelligence

Marketing

PRODUCT EXPERT
Rate & Rule Knowledge
Data Source Awareness



Actuarial

Underwriting



TECHNOLOGIST
OmniScript & Product Set-Up
Rapid Prototyping Methods

Product

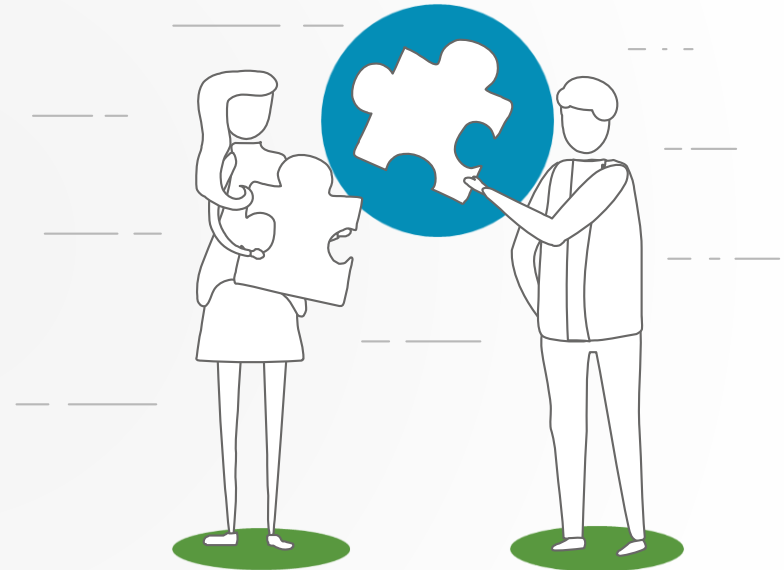
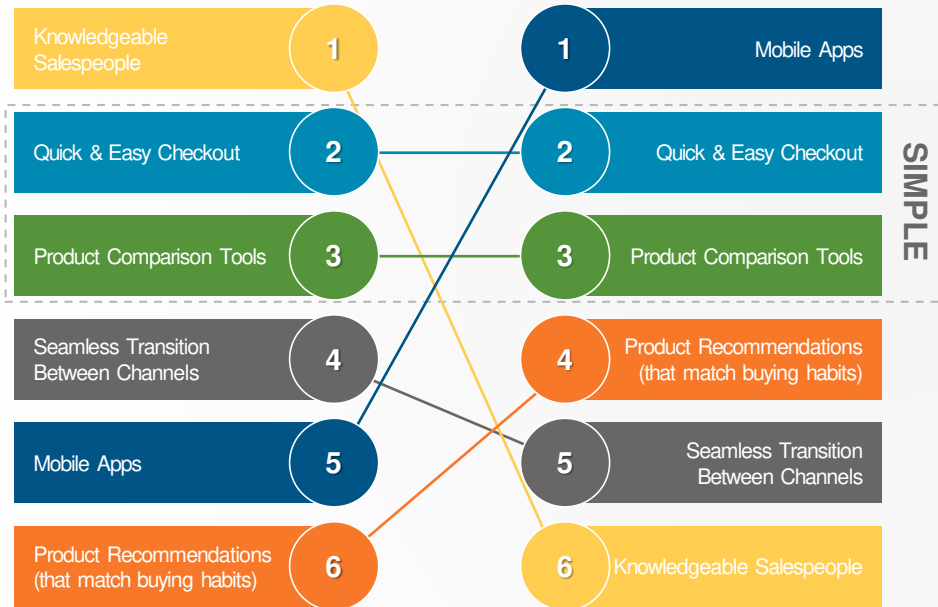
Engineering



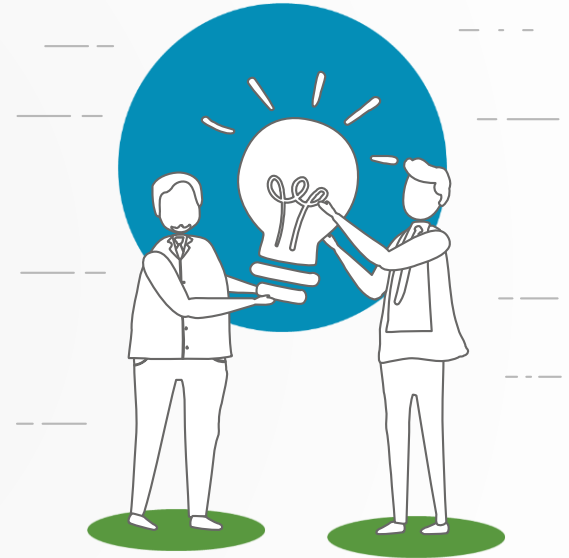
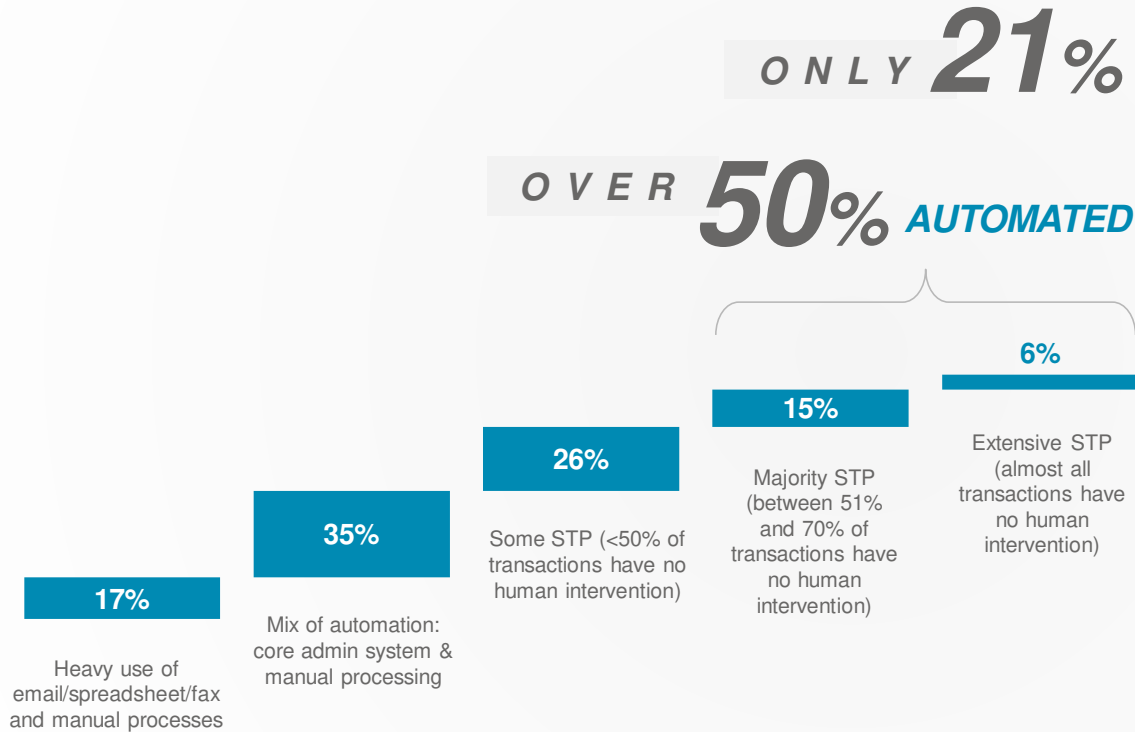
Buyer Preferences versus Executive Perspectives

INSURANCE
BUYERS

EXECUTIVES



Adoption of Straight Through Processing



Evolution to Straight Through Processing

Automate



Automated Quote to Bind Workflows, including Payments and Doc Gen

Enrich



Supplement User Input with API Available Data

Refer



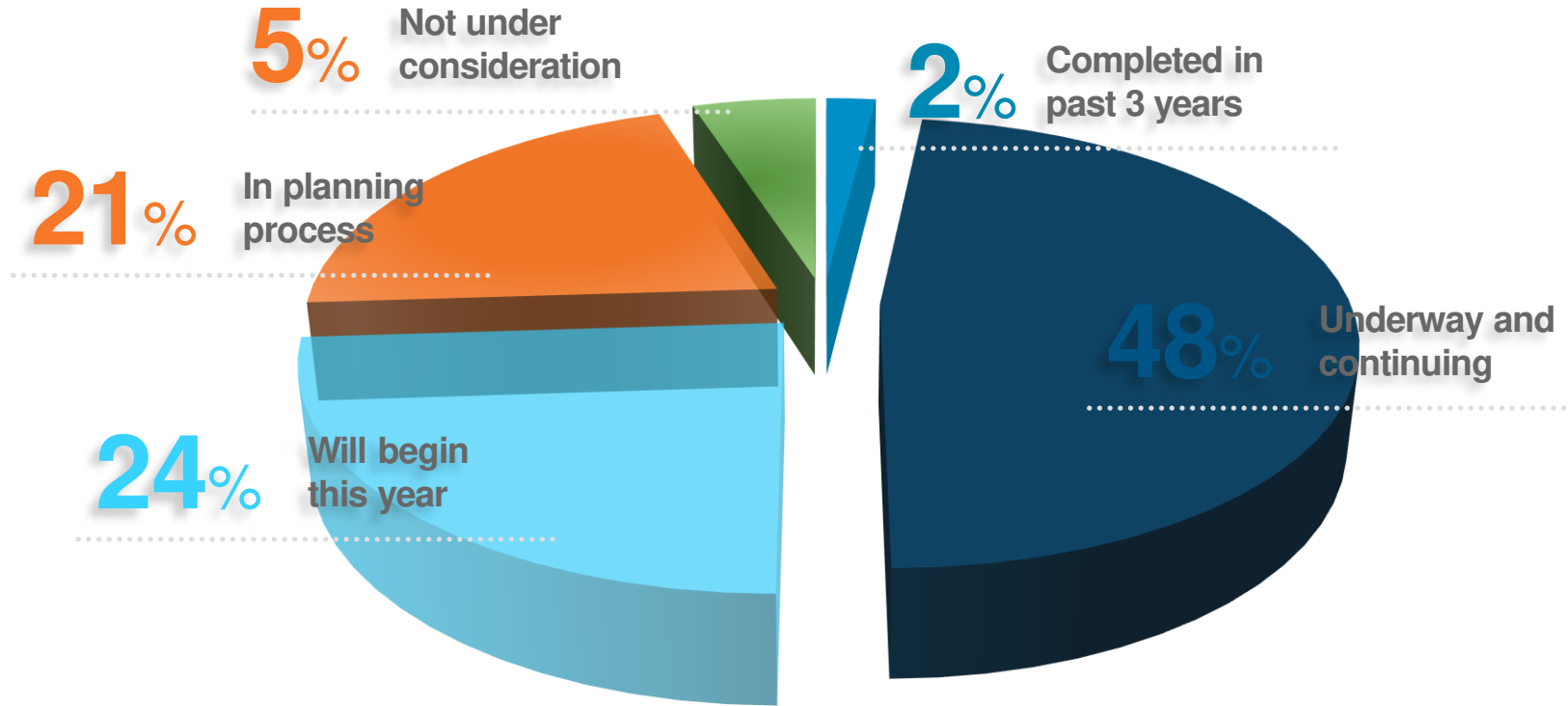
Rule Sets to Reduce Flow to Human Underwriters

Learn & Decision



Closed Loop Learning to Underwriting Decisions

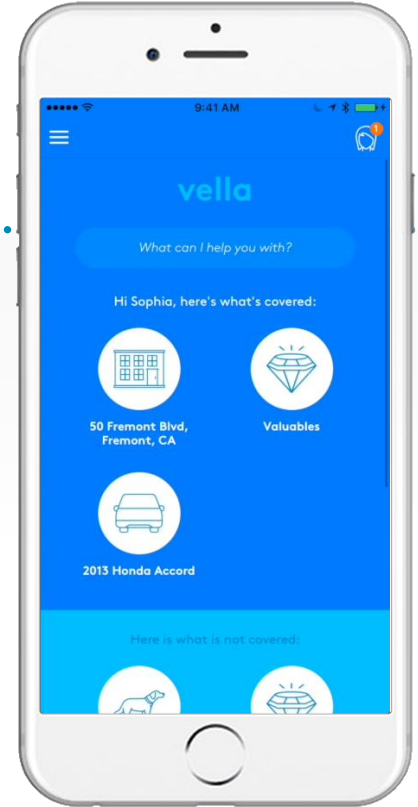
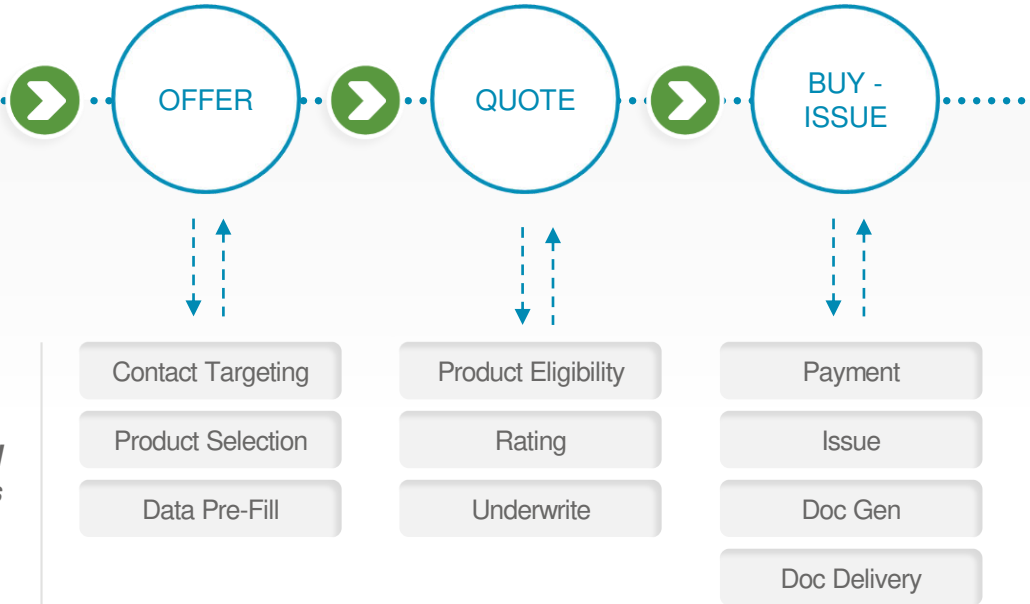
It's the Early Days of AI & Advanced Analytics



Simple on the Surface needs Sophistication Below



**OmniChannel
Microservices**



Adopt the Amazon Services Mandate

1 All teams will henceforth expose their data and functionality through service interfaces.

2 Teams must communicate with each other through these interfaces.

3 There will be no other form of inter-process communication allowed: only communication via service interface calls over the network.

4 It doesn't matter what technology they use.

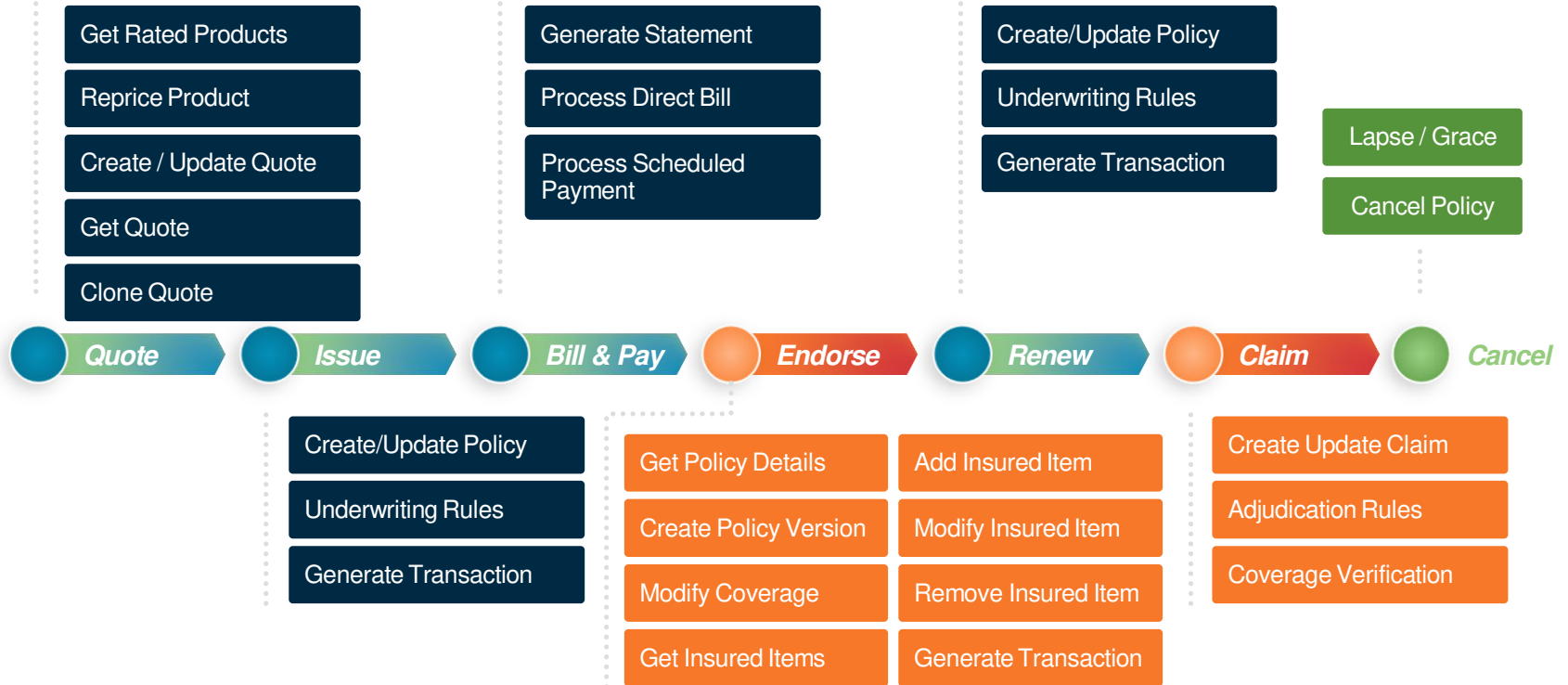
5 All service interfaces, without exception, must be designed from the ground up to be externalizable.

Paraphrase from Amazon Internal Memo, 2002



VLOCITY Policy Administration Services

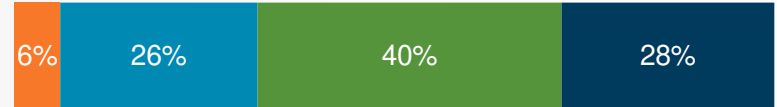
SERVICES



What's Stopping Your Digital Transformation?



EXISTING LEGACY IT SYSTEMS



LACK OF PROPER SKILL SETS



CULTURAL AVERSION TO RISK



■ Somewhat least significant ■ Neutral
■ Somewhat most significant ■ Most significant

Vlocity Digital Insurance Platform

100% Built & Run on Salesforce

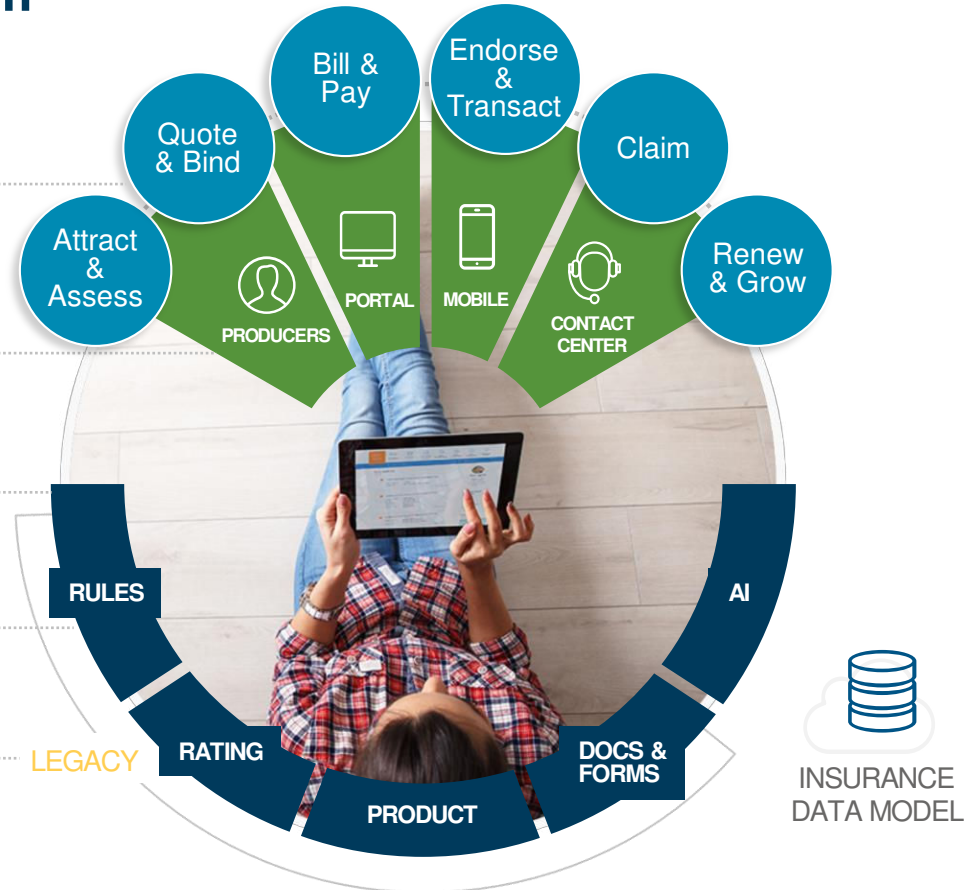
COMPLETE POLICY LIFECYCLE

DIGITAL OMNICHANNEL

AGILE MIDDLE OFFICE

INDUSTRY OBJECTS

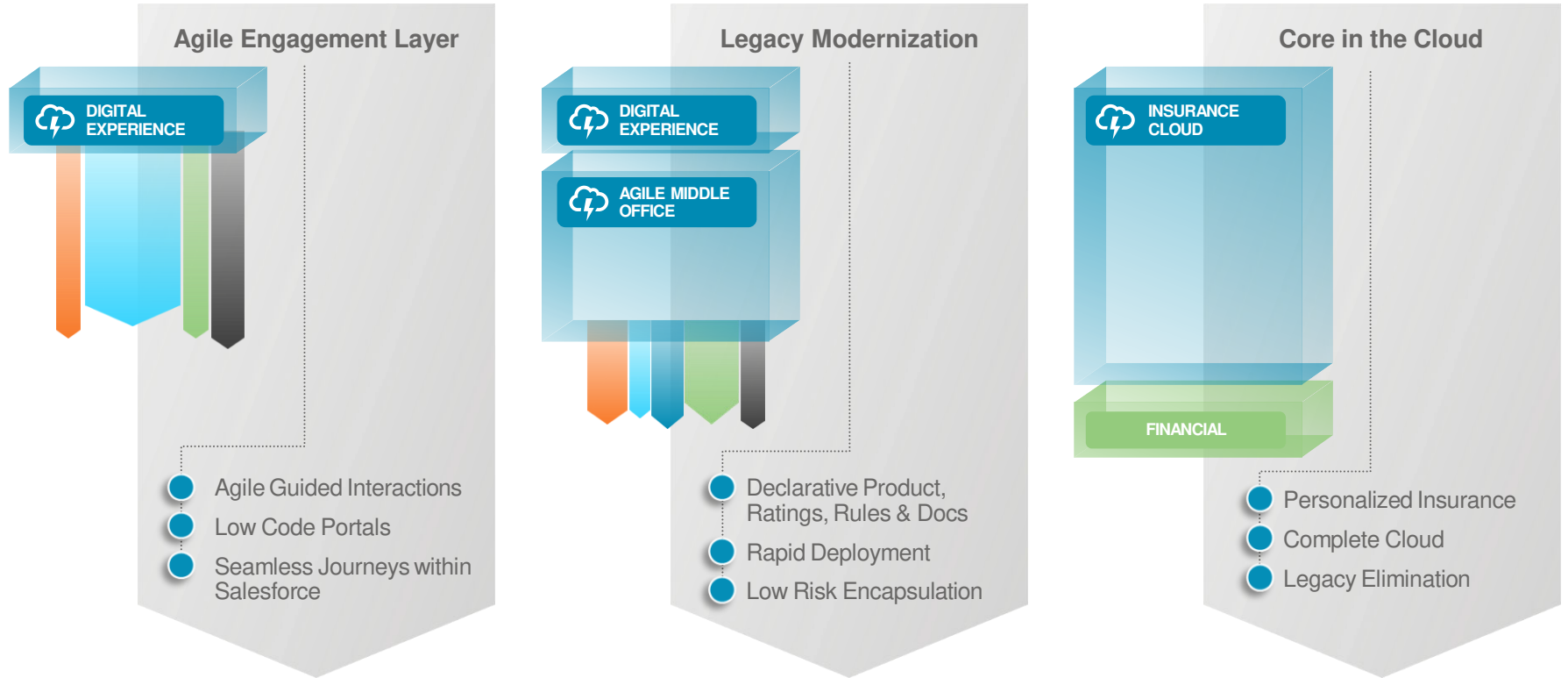
LOW CODE INTEGRATION



Vlocity Insurance Solution Map

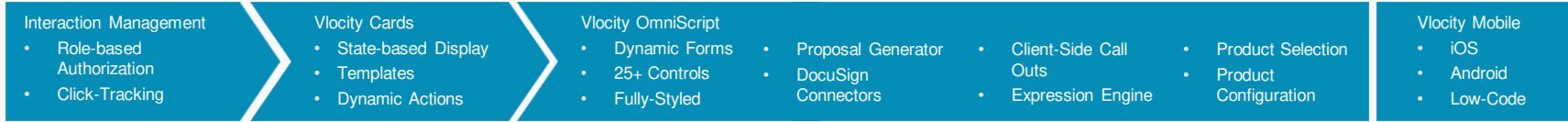


Vlocity Deployment Strategies

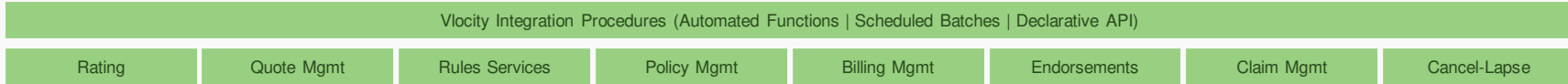


VLOCITY Digital Insurance Architecture

DIGITAL CLIENT FRAMEWORK



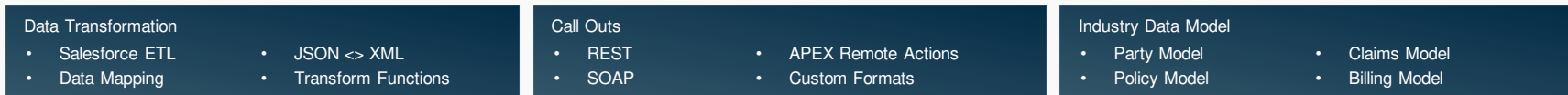
SERVICE INTERFACES



METADATA-DRIVEN ENGINES



DATA & INTEGRATION



Driving to SIMPLE

1

Build the
Right Team

2

Evolve to
Straight
Through
Processing

3

Mandate
Microservices



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appexchange
premier partner



Vlocity, a Forbes Cloud 100 company and strategic Salesforce ISV, delivers industry-specific cloud and mobile software that embed digital, omnichannel processes for customer-centric industries. Built in partnership with Salesforce, the global leader in CRM, Vlocity is one of Salesforce's fastest growing partners.