



SMARTER CONVERSATIONS

SmartCOMM + Intelledoxx: Next-Gen for Real-Time Customer Communications

Scale the Conversation™

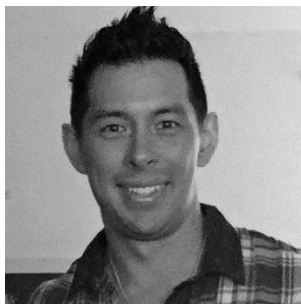
Today's Speakers



Larry Hogan
Account Executive
Smart Communications



Neal Keene
EVP, Strategy
Intelledox



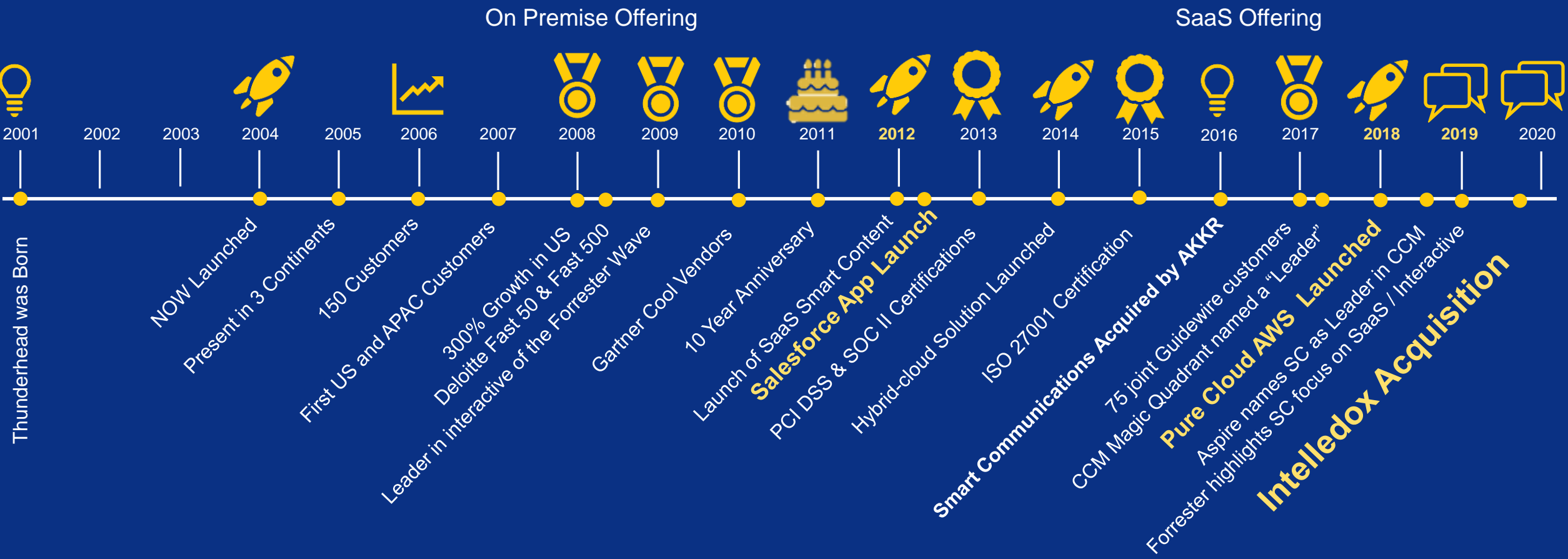
Brian Lee
VP, Technology
Intelledox

- **Smart Communications Update**
- **What is Forms Transformation**
- **Demonstration**
- **Questions**

SMARTer Digital Conversations

Scale the Conversation™

Our Journey



A SMARTer Conversation



Forms Transformation

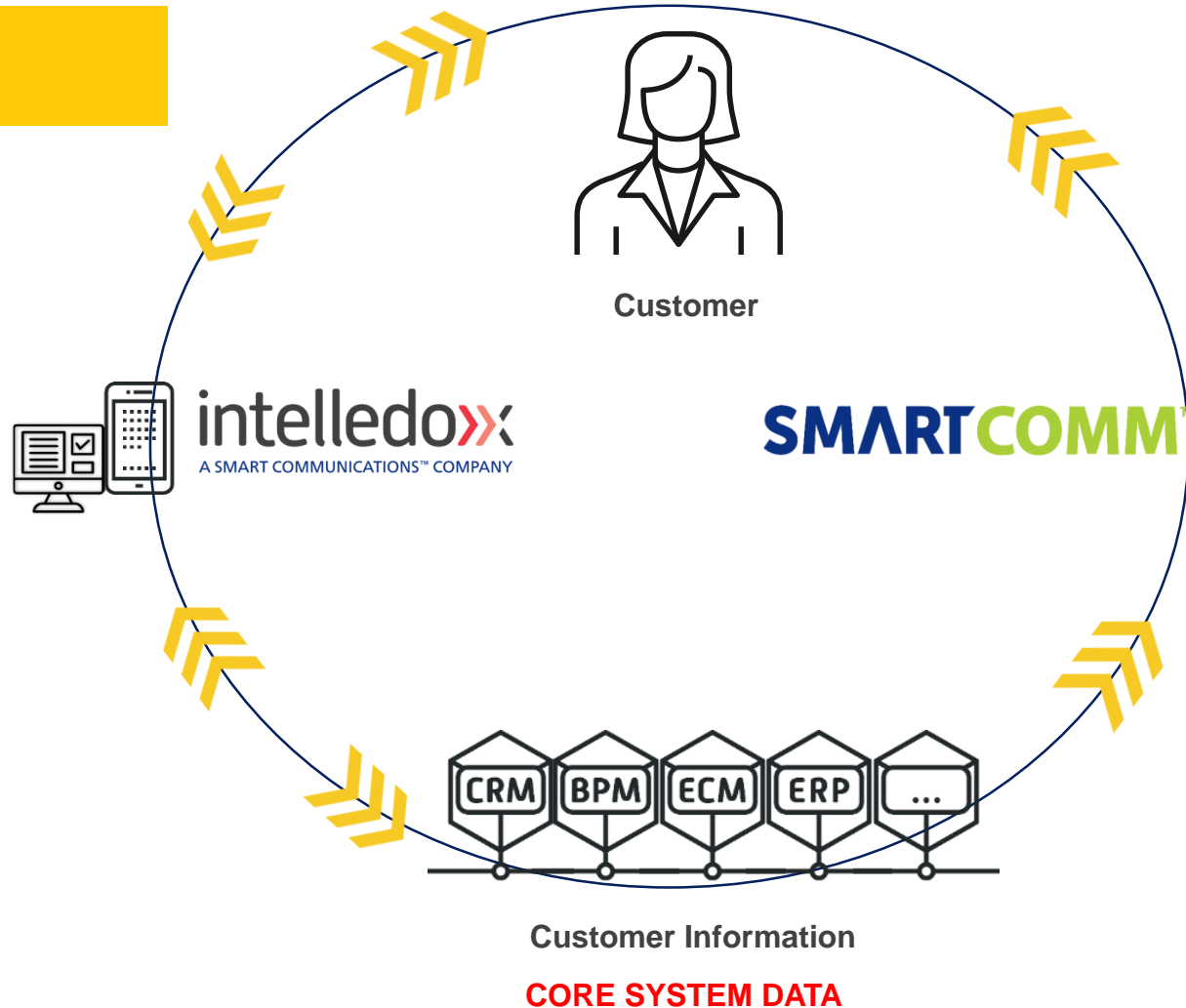
Adaptive Interview

Powerful Data Integration / Transformation

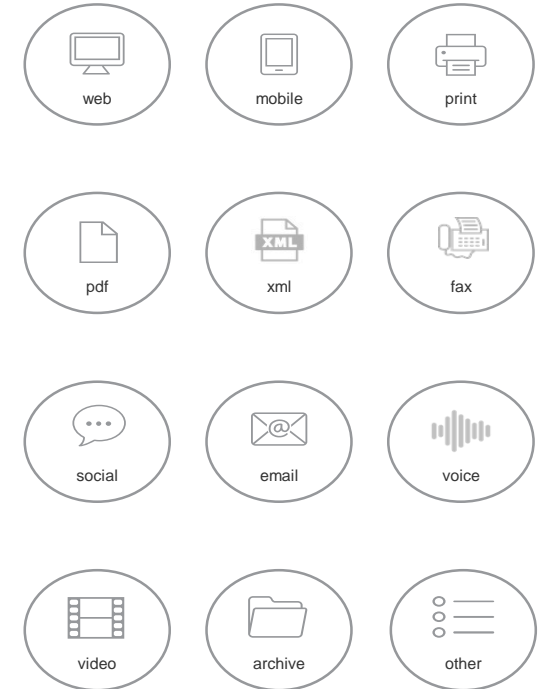
Workflow & Approval

Sample Use Cases:

- Applications
- Policyholder Servicing
- FNOL



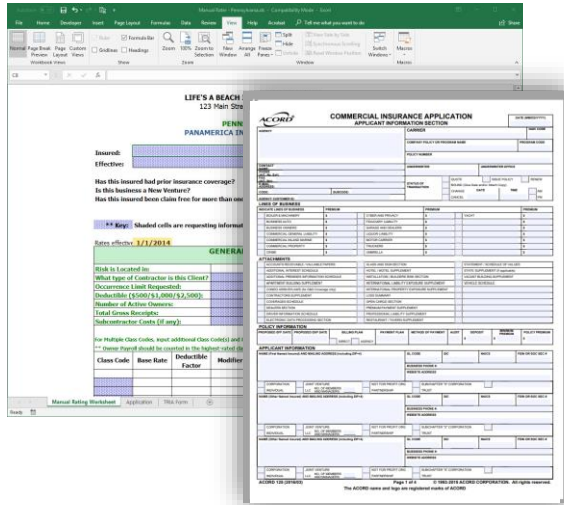
Customer Communication Management



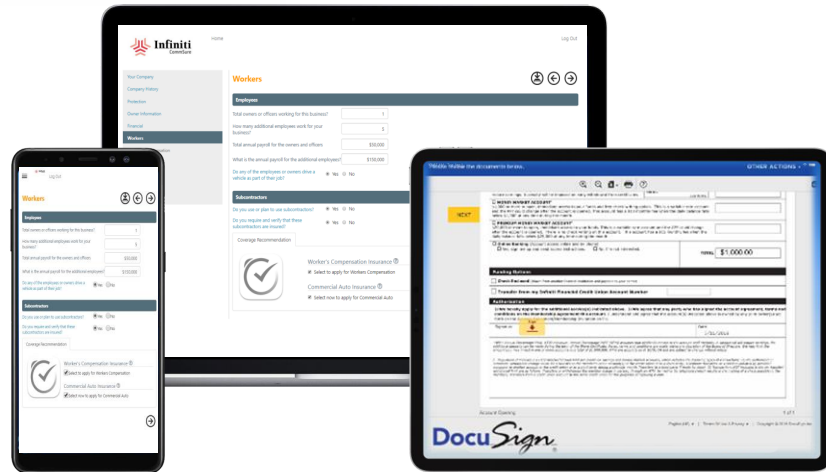
Introducing Adaptive Interviews

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The Challenge: Eliminating PDF Forms as the Customer Experience



TRADITIONAL FORMS PROCESS



DIGITAL PROCESS WITH ADAPTIVE INTERVIEW

- Large libraries of filed forms in PDF and unable make these processes mobile accessible
- Maintaining forms for regulatory compliance is difficult and delays time-to-market
- Not Intuitive – Forms require training to complete and often challenging instructions
- No connectivity to data or core systems requiring duplication of data collection
- Lacks Intelligence and Data Validation leading to “Not In Good Order” (NIGO)
- Saving data from PDF forms requires expensive Adobe Licensing or manual rekeying

Intelledox forms transformation solves this issue

The Forms Challenge

SECTION 6 - Certification & Signatures
Signature Requirements

- Each Policy Owner must sign this form. If an Owner is also the Insured or a Beneficiary, they only need to sign, date, and print their name.
- If there are more than two Owners, each additional Owner must sign and print their name, date their signature, provide their address, date of birth, phone number, and social security number. Space is reserved for this on page eight.
- Any Irrevocable Beneficiary must also sign this form.
- If any Owner lives in Massachusetts, that Owner's signature must be witnessed by a disinterested person over age 18 who is not being named as a Beneficiary. In all other states, witnessing by a disinterested adult is not required but is strongly recommended.
- Any Witness to the Owner's signature must be present when the Owner signs this form.
- If someone else is signing on behalf of an Owner, the full names of both Owner and signer must be provided. Be sure to include copies of any documents proving legal authority – such as power of attorney, guardianship papers, etc.

Corporate, Partnership, Charity, or Trust Owned Signature(s)
 Please sign as shown below:

Trust owned	Signatures, followed by the word "Trustee," of all required Trustees.
Corporate/Charity owned	Signature and title of one authorized officer (<i>other than the Insured</i>).
Partnership owned	Signature and title of one authorized partner (<i>other than the Insured</i>).
Limited Liability Company owned	Signature and title of one authorized individual (<i>other than the Insured</i>).
Sole Proprietorship owned	Signature of Owner, followed by the title "Sole Owner."

Individual Life Insurance
Life Insurance Change of Beneficiary
 Use this form to change Beneficiaries on your life insurance policies.

The company indicated in this section is referred to as "the Company."

Metropolitan Life Insurance Company First MetLife Investors Insurance Company
 New England Life Insurance Company MetLife Insurance Company USA
 General American Life Insurance Company Metropolitan Tower Life Insurance Company

5207463-3694-458-8048-7995644812

Things to know before you begin

- This form applies to all MetLife companies.
- Only the Owner of the insurance policy is authorized to change Beneficiaries. If there is more than one Owner, all Owners must sign.
- This form must reflect all Beneficiaries, both Primary and Contingent, who should receive the proceeds of the policy(ies) listed below.
- If the Insured dies without a surviving Beneficiary, payment will be made to the Owner, if living, otherwise payment will be made to the Owner's Estate.

Definitions

- Owner:** The person(s), business, charity, Trust, or entity with the right to make all decisions regarding the policy.
- Insured:** The person who is insured by the policy(ies) and upon whose death the Beneficiaries will receive the proceeds of the claim. The Insured may also be the Owner.
- Primary Beneficiary:** This is the person/party you select to receive life insurance proceeds after the Insured's death.
- Contingent Beneficiary:** This is the person/party you select to receive life insurance proceeds after the Insured's death if no Primary Beneficiaries survive the Insured.
- Testamentary Trust:** A Trust created and funded by the Insured's Will which only becomes active upon the death of the Insured.
- Living (Inter Vivos) Trust:** A Trust created during the lifetime of the Grantor (*person who established the Trust*). Please provide information about the person (the Insured) covered by the insurance policy or insurance policies.

SECTION 1 - Insured Policy number(s): 1. _____ 2. _____ 3. _____

First name _____ Middle name _____ Last name _____

Street address _____

City _____ State ZIP _____

Date of birth (mm/dd/yyyy) _____ Phone number _____ Social security number _____

Email address _____

Life insurance will be paid to the people you name below after the Insured's death.

SECTION 2 - Designate Your Primary Beneficiary
 Complete one of the five Primary Beneficiary options below.

OPTION A - Individual Beneficiaries

- If you wish to designate more than three Individuals as Primary Beneficiaries, attach a signed and dated sheet listing the additional beneficiaries including all details requested in this form and identifying their role as a Primary Beneficiary.

! You **MUST** name a Primary Beneficiary for us to accept this form.

BENECHANGE (11/14) Fs Page 1 of 9 Owner initial here _____ Date _____

Assess current challenges

Different experiences based on browser choice

26 separate "if" business processes over 9 pages

Multiple attachments Required

5 different signature options (trust/corporate/individual/etc.)

6 different options for submission

Reserved areas for internal use only

Multiple workflows based on instructions

Multiple geo/state variations based on input

A New Customer Experience to Drive Value



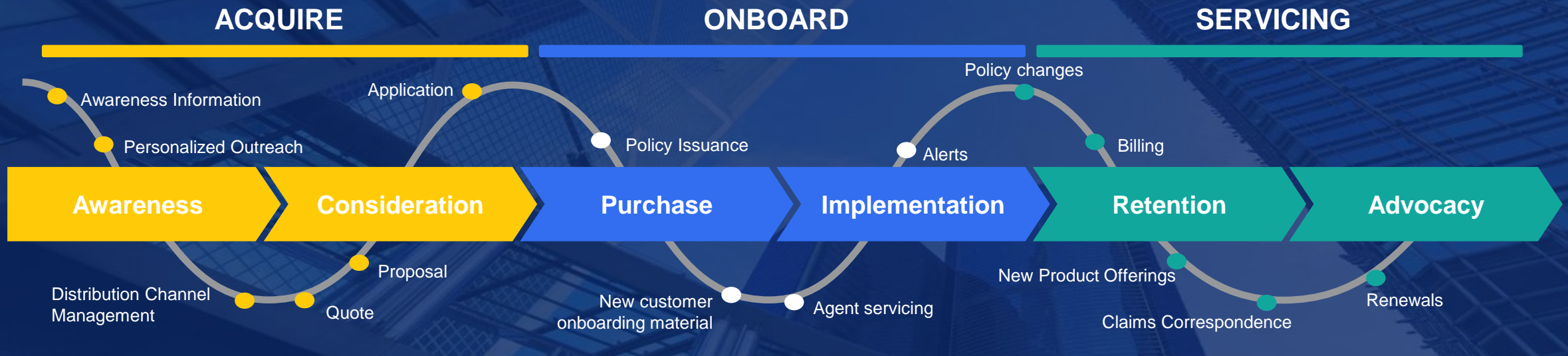
There are a variety of use cases across different industries



Common Insurance and Healthcare use cases include:

- New Account Opening
- Quotes / Proposals
- Claims First Notice of Loss
- Change of Beneficiary
- Policyholder Updates
- New Business Applications
- Employee Onboarding
- Agent Communications
- Forms Transformation
- New member enrollment
- Member Servicing
- Claims Appeal Process
- Customer Onboarding
- Provider Contracts
- Licensing and Credentialing

A Complex and Changing Insurance Landscape



Acquisition Challenges

- Increasing cost per acquisition
- Quote to issue turnaround time
- Changing customer demographics
- Changing customer buying behavior
- Differentiating brand and product in a price driven environment
- Multi distribution channel pressure

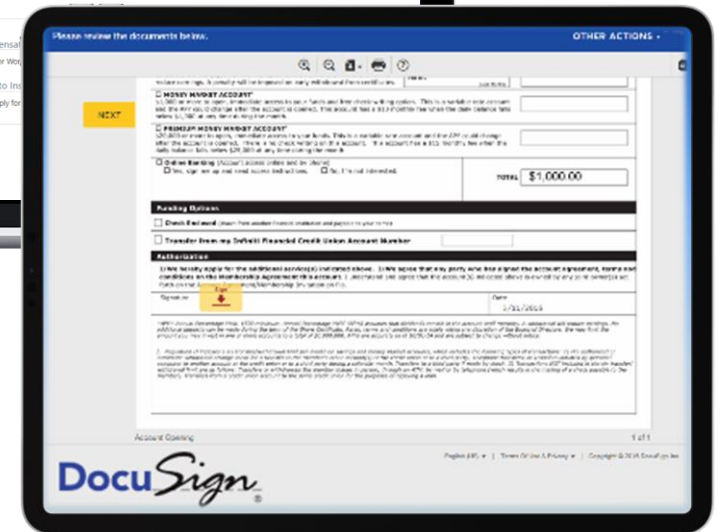
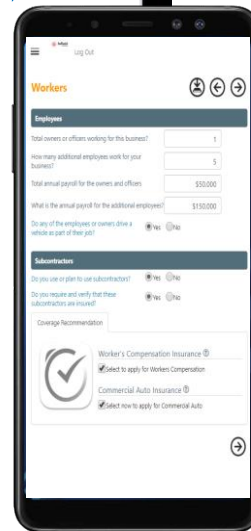
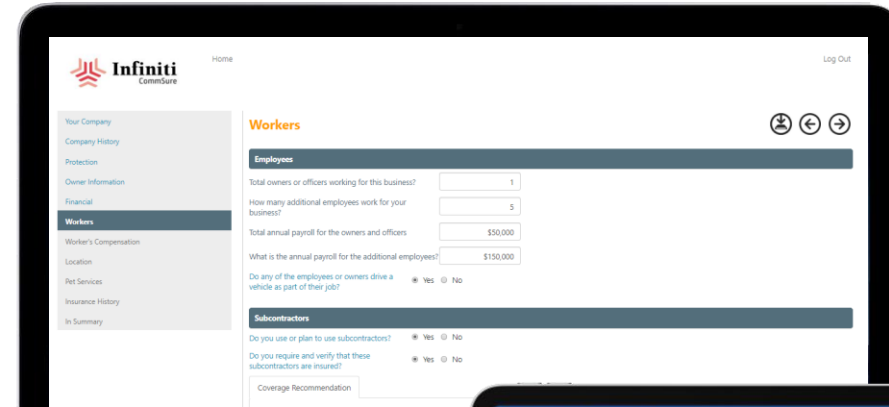
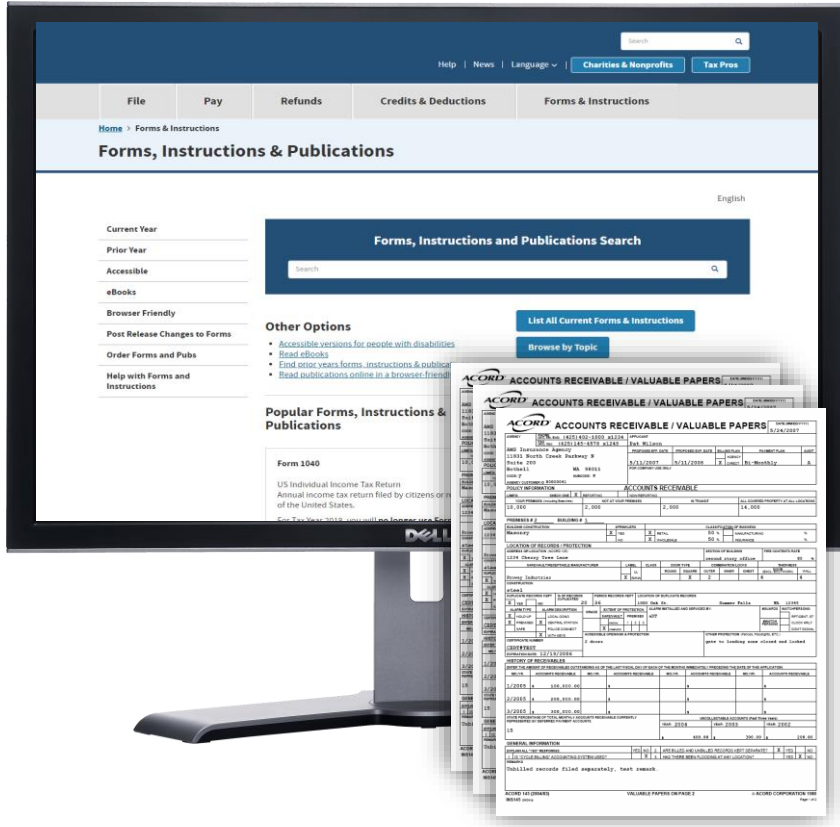
Onboarding Challenges

- Lack of data clarity
- Legacy systems
- Regulation and compliance challenges
- Manual processes that are not digital first for agents or customers

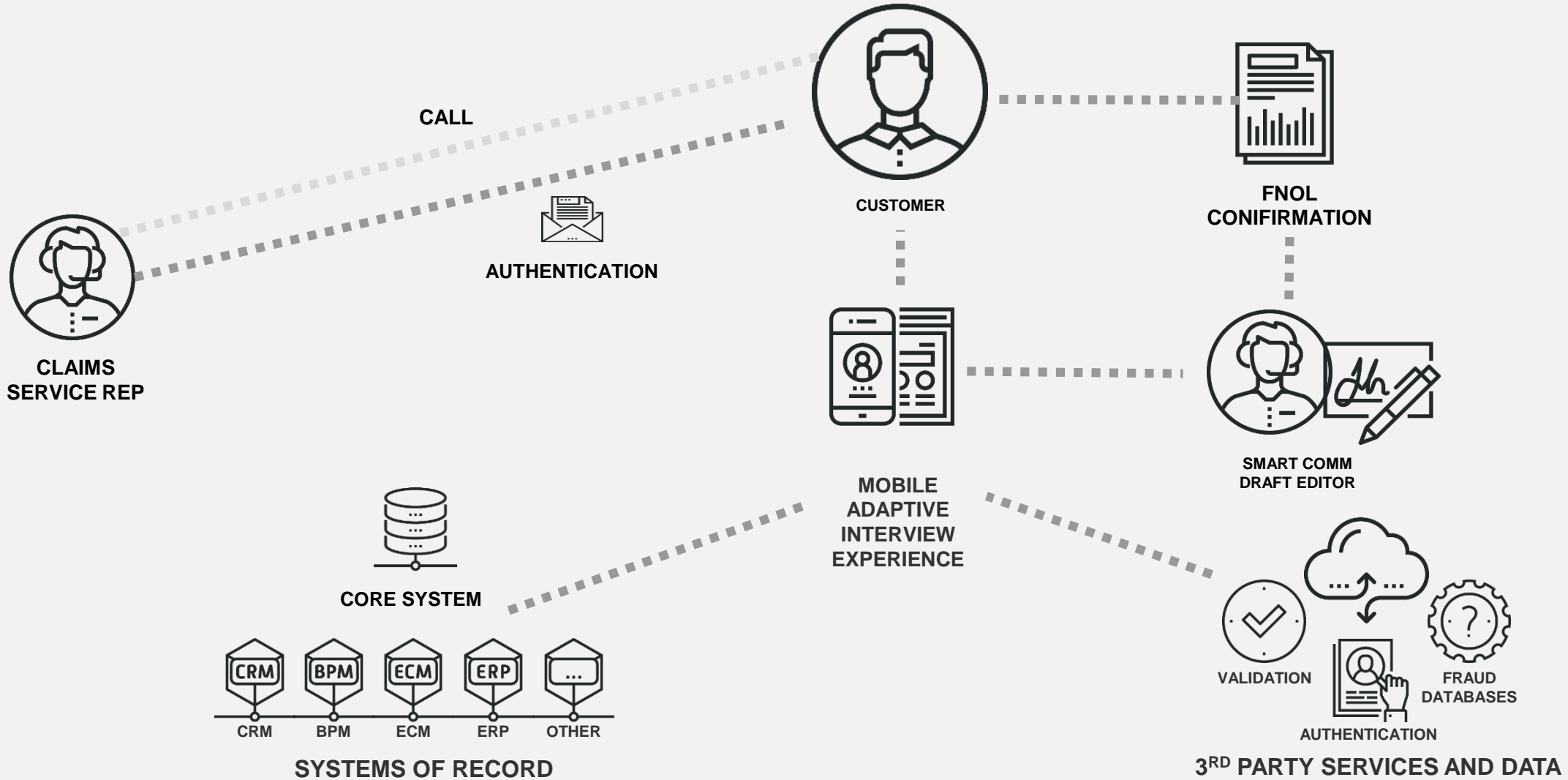
Servicing Challenges

- Slow processes
- Lack of data insights
- Data inaccuracies
- Difficult to change transactions
- Exposed risk
- Non-compliance

The Opportunity - Forms “Re-imagined”



Claims Demo Scenario - FNOL



DEMO

Auto Claims

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Enriches the Claims Experience

- Provide interactive, mobile friendly experiences for FNOL and Request for Information
- Enables and in-the-moment claims experience
- Only ask for information that we don't already have from the claimant
- Start and finish the process from any device



Reduce Risk and Improve Compliance

- Validate and authenticate known and unknown information relating to the claims



Accelerate Time To Market

- Use data captured from claimants to directly trigger and personalize in a Smart Communication authored communication



Increase Efficiency and Reduce Operational Costs

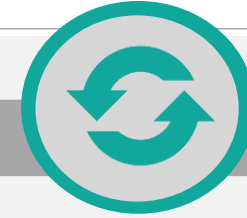
- Reduction in call center costs through digital data capture



Empower Business Owners

Modern drag & drop designer tools reducing dependence on IT

Get SMARTer Fast



LIGHT

- Fully Adaptive Interview – integrated with Smart Communications
- Simple workflow and routing
- Connect to internal data base
- Export data to file format of choice (CSV, XML, Excel, etc)
- Self-contained single use case

Go Live – 4-6 Weeks

MEDIUM

- Everything in Light +
- Advanced workflow and routing
- Integration with multiple internal and external data bases
- Read/write with external and internal databases

Go Live – 6-8 Weeks

FULL SERVICE

- Fully automated application from start to finish
- Multiple advanced workflows
- Integration with multiple data sources and web services
- Multiple languages / multiple jurisdictions

Go Live – 8-12+ Weeks

Questions

More information:

<https://www.smartcommunications.com/smart-communications-acquires-intellex>

Contact Kate McDermott with questions and to schedule a time to talk further about your scenario:

kmcdermott@smartcommunications.com

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The screenshot shows the SMART Communications website header with navigation links: Products, Industry Solutions, Partners, Resources, About Us, Contact Us, and Blog. It also includes phone numbers for the US (1-800-986-6810) and UK (03-452-412-339), and social media icons for Twitter and LinkedIn. The main banner features the SMART Communications logo, a plus sign, and the Intellex logo, with the headline "SMARTer Together." Below the banner, the text reads: "Smart Communications acquires Intellex to deliver industry's only next-generation CCM solution". A sub-headline states: "By acquiring Intellex, Smart Communications is making customer communications better than ever. With real-time data capture, a smarter workflow, and the industry's most robust multi-channel CCM platform, our joint offering puts customer experience at the center of every conversation. For businesses seeking to embrace a digital-first, customer-driven future, we've got you covered." There are two buttons: "READ THE PRESS RELEASE" and "LEARN MORE ABOUT INTELLEX". To the right is a video player with the title "Learn How We're SMARTer Together" and a play button icon. A small chat icon is visible in the bottom right corner of the page.