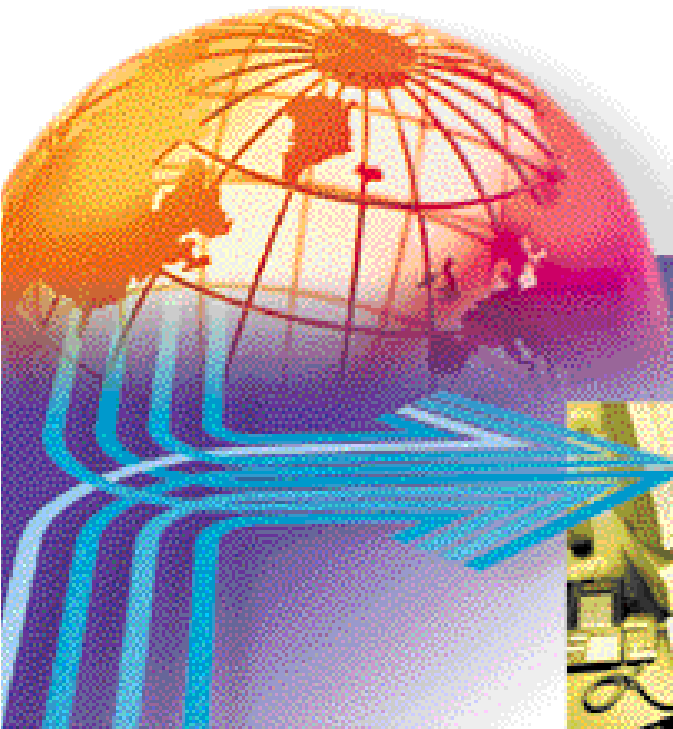


**Customer Relationship Management:
Filling the Information Gap**

*CandleNet™ CRM Integration Solution
for the Insurance Industry*



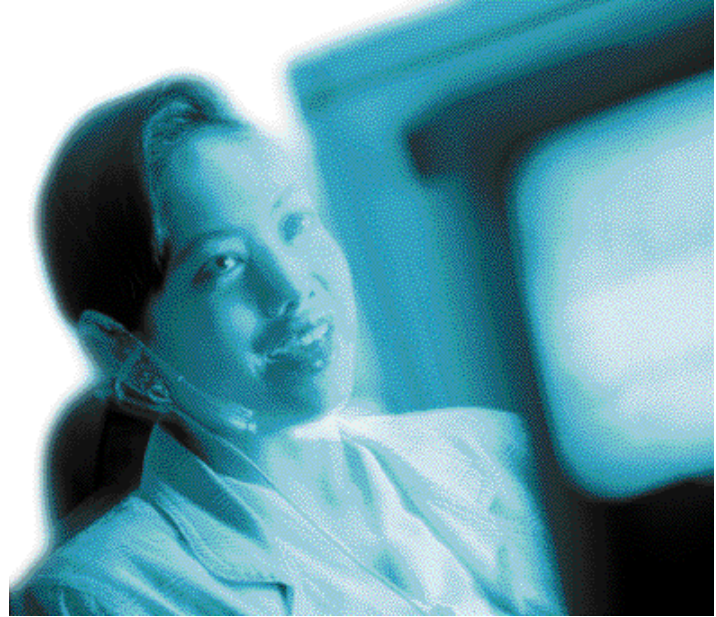
I n s u r a n c e



CRM-enabled insurance company can pull up a single view of customer or account data, drawing from multiple distributed resources, and offering off-the-scale benefits to the organization. The CRM vision is great, but how do you pull together all the back-end information to make it work for you and your customers? What is needed is a way to harness all your IT assets to support your CRM vision. Candle's CRM Integration Solution does exactly this, putting all the hard-to-reach information into play to make true Customer Relationship Management a reality.

“Organizations spend 45% of their IT budgets on application integration.”

– WinterGreen Research



You have the parts in place for CRM, but ...

The scenario looks like this: You've spent lots of money, updated and aligned significant IT resources and made plenty of promises to upper management – but you are still trying to find a way to deliver on the full promise of CRM. In the process you've discovered an insider secret: the vast majority of CRM solutions cannot fully access the data from all of your company's back-end systems.

To achieve a true 360° view you must integrate a number of diverse technologies: front-end CRM software, back-end applications and databases, and middleware. This is why CRM implementations are so costly and difficult to execute.

True CRM relies on integration

The holy grail of CRM in the insurance industry has always been the creation of a single view of customer data. And while today's CRM products can bring together data from some of your company's databases, they may not include data from batch and online production systems. As a result, you can get point-in-time data, but not real-time data. This has important business consequences. For example, when a customer service representative pulls up a customer account on-screen, the information may not be current. What good is yesterday's customer account data to a service rep on a support call today?

Filling the information gap

The hard truth is that an incomplete CRM system may not be delivering real business advantage. Off-the-shelf CRM software is only one piece of the CRM puzzle. You must be able to access your production data. This requires a solution that can “fill the gap” between your CRM front-end and your production applications.

**“CRM initiatives
are successful when
integration and
reduction of redundancy
are factored in.”**

*Source – Gartner, Beth Eisenfeld
CRM Economics, April 2000*

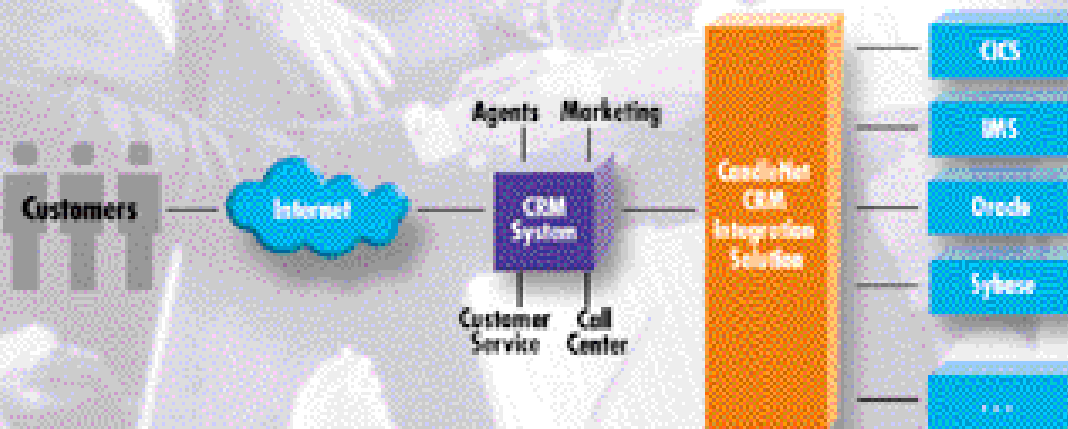
**CandleNet CRM Integration Solution
bridges the gap to enable CRM**

To handle these integration challenges, Candle has developed the CandleNet CRM Integration Solution, products and services that help you quickly implement a fully integrated CRM solution.

Acting as the “glue” connecting your CRM suite and back-end applications, the CandleNet CRM Integration Solution enables cross-application and cross-platform integration at speeds demanded by today’s market.

***What the CandleNet CRM Integration Solution
can do for you:***

- ▲ Integrates your company’s IT assets. This solution works across today’s platforms (e.g., IBM mainframes, UNIX, NT, Oracle, Sybase), smoothly pulling data from both your production systems and those of your partners.
- ▲ Offers flexibility in reconfiguring assets, so you can take advantage of new Web-based opportunities. This enables you to offer new services and products to your customers.
- ▲ Delivers easy “plug in” technology so implementation doesn’t disrupt operations. You can easily plug your current systems into the CandleNet CRM Integration Solution without rebuilding the back-end processes that run your company.
- ▲ Lets you use the new messaging technologies. This solution loosely couples your CRM application to your production systems using asynchronous messaging, so if one part breaks, the whole system doesn’t go down.
- ▲ Smooths data integration after mergers and acquisitions. The CandleNet CRM Integration Solution helps you solve your production system integration problems.



The CandleNet CRM Integration Solution links your production applications to your CRM front-end, opening up access to all your production data.

Making CRM possible takes insurance industry expertise

It's easy to fill all the bases with technology, but how do you "bring the runners home"? Implementing a comprehensive CRM solution for insurance companies takes a set of integrated products and a world-class team of analysts who can put it all together into a workable, tightly supported solution. It also needs 24x7 reliability and availability, so the system is ready whenever your customers are ready. Candle can partner with your team to ensure you have reliable, available real-time data and round-the-clock system availability.

The CandleNet CRM Integration Solution draws from the following product portfolio:

▲ CandleNet eBusiness Platform,[™] powered by Roma[™] technology, is a business service oriented platform that enables application systems to interoperate. It provides loose coupling through the use of industry standard asynchronous messaging, including IBM MQSeries, Microsoft MSMQ and TIBCO Rendezvous.

▲ CandleNet Application Manager, the management component of the eBusiness Platform, offers end-to-end monitoring of business and e-business processes, and provides support for error handling, audit/log and replay, load balancing, and tracking in-flight transactions.

▲ CandleNet Command Center Management Pac for MQSeries offers a simple way to create, maintain and replicate MQSeries networks. It does proactive systems management for MQSeries networks through a central point of control.

▲ CandleNet ETEWatch[®] is an end-to-end application response time manager that monitors a wide range of application criteria. It provides response time monitoring for customer applications, numerous packaged applications and Web browsers.

▲ CandleNet eBusiness Assurance[™] solutions monitor and manage Web-site traffic, providing actual customer experience and enabling managers to better meet customer needs.

▲ OMEGAMON[®] availability and performance monitors for IBM mainframe and distributed platforms provide real-time and historical analysis of system data to prevent downtime and maintain performance.



▲ Candle's Consulting and Services practitioners in the insurance industry are leading MQSeries, systems integration and management consultants, ready to help you implement an integrated CRM solution.

The CandleNet CRM Integration Solution gives you an enterprise-level solution to your enterprisewide problem. By offering a combination of products, industry expertise and technical expertise, we will help you to implement a successful CRM solution.

Candle: providing the speed and reliability needed for success in the new economy

Candle Corporation is the leading provider of business integration and managed services for networked applications and e-businesses, with technology solutions installed in more than half of the Fortune 1000 insurance and financial services companies. For the last 24 years, Candle has helped companies build and manage complex IT infrastructures by offering a comprehensive range of software products, professional services, and integration solutions. Candle is one of the world's largest independent global software companies, operating in 42 countries, and offering more than 300 software products and services.

CASE STUDY

AXA Financials: An insurance company's quest for CRM

Business challenge

In August 1998, deregulation created a convergence of the insurance and financial industries. AXA Financials (formerly The Equitable Companies), one of the world's leading insurance and investment firms, set out to quickly diversify its product offerings. The worldwide company implemented a CRM solution to improve its customer service levels, which it defined as critical to building competitive advantage and to helping the company cross-sell and up-sell new services to its existing client base.

IT management challenge

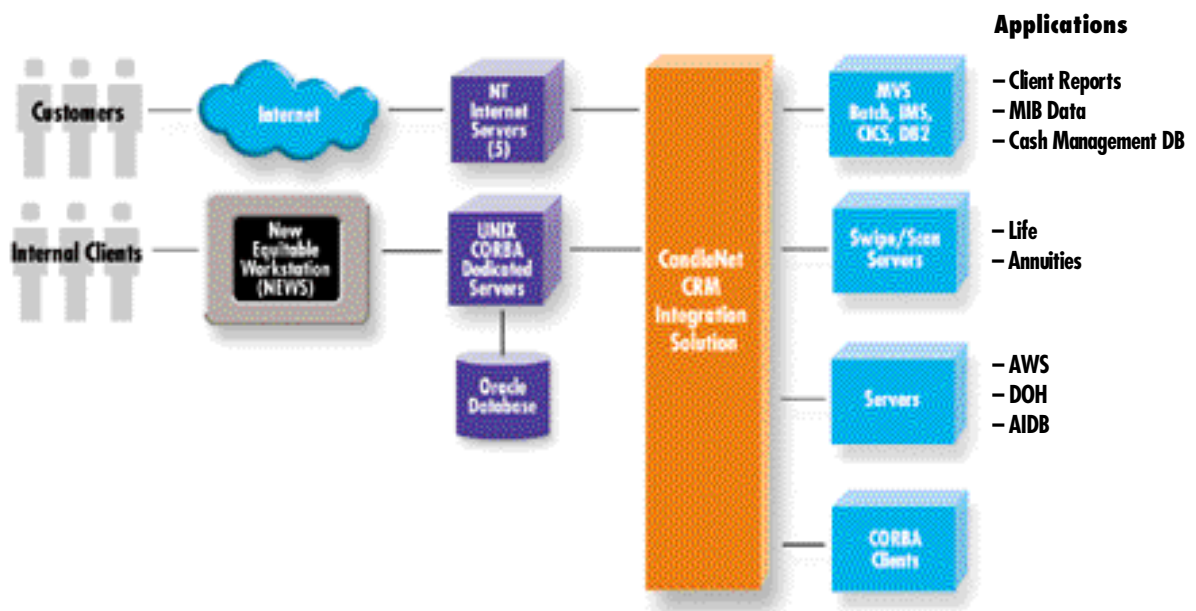
The company's 750 customer service agents required a 360° view of customer account information, held on IBM mainframes and UNIX systems. The integration solution would have to connect the CRM application with multiple back-end systems. One important goal was to eliminate errors through having direct access to policyholders' account information. AXA also had aggressive growth plans, so scalability was another major requirement.

The solution

CandleNet eBusiness Platform, part of the CandleNet solution, helped AXA integrate its back-office and packaged software applications with its CRM front-end. This enabled customer service agents to view a broad customer profile by simultaneously accessing information residing on five different legacy systems. The system has already paid dividends through enhanced customer service and by allowing agents to handle greater account volume. Because the CandleNet CRM Integration Solution offered scalability and flexibility, AXA will rely on it for future cross-platform applications.

“Using Roma to help us build our CRM portal capability is an excellent example of how technology can not only enhance the technology choices we have, but also increase employee productivity, and fundamentally improve the quality of the customer experience.”

*– Don Buskard
Chief Technology Officer, AXA Financials Inc.*



The CandleNet Integration Solution used at AXA Financials Inc.



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