



CASE STUDY

CHUBB INSURANCE

Founded in 1882 Chubb is a leading provider of commercial, specialty and personal insurance to customers worldwide and ranks among the top 10 publicly traded insurance organizations based on revenues in the United States. With more than 10,000 employees throughout North America, Europe, South America, and the Pacific Rim, Chubb serves property and casualty customers from more than 132 offices in 33 countries.

Chubb's Challenge

In the mid-90's, Chubb began improving its underwriting process by moving from a manual, paper-based procedure to sharing underwriting documents electronically. Instead of exchanging a myriad of supporting documents and reports between underwriters, customer service representatives, and brokers, via fax and mail, Chubb developed a software application, called the Commercial Underwriting Workstation (CUW), to manage and support the information needed in the commercial underwriting process.

The CUW was a client-server application that managed and tracked information such as quotes, renewals, and analyses on each account. This application provided an integrated view of customer, policy, premium and loss, and document information, and supported both submission and referral workflows. Documents and image files were stored in mainframe databases.

As Chubb's business grew in volume and complexity, the original CUW implementation needed to be enhanced and improved. In order to drive costs out of the underwriting process, and enhance customer service, Chubb needed to update the system to:

- **Web-Enable Document Access for Underwriters and Agents:**

The need for collaboration with underlying insurance organizations required geographically dispersed Chubb employees and business partners to have 24x7 access to underwriting documents. The company wanted an underwriter to be able to visit a customer site and directly access the correct documents. Unlike the previous system, the new solution would need to provide web-enabled access to the company's documents.

Key Facts

Industry: Insurance

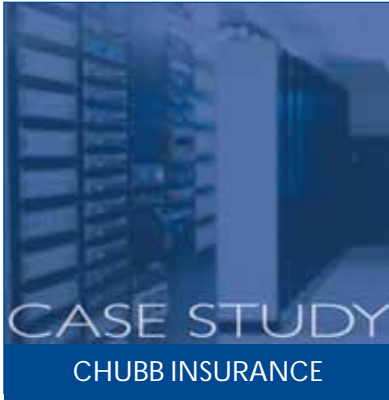
Product: Xythos WebFile Server

Benefits

- Instant worldwide access to customer files
- Reduces time and costs of underwriting process
- Increased collaboration improves customer service

Why Xythos?

- Collaborative, web-enabled content management platform
- Intuitive UI for employees and business partners
- Flexible access control and administrative capabilities



- **Provide Consistent UI For Storing and Retrieving Documents:**

Chubb wanted to provide a consistent, application independent delivery mechanism for storing, retrieving and updating documents. In addition to consolidating internal systems, Chubb was also interested in using the same mechanism to share documents with external, business-to-business systems.

- **Provide Flexible Access Control and Administrative Capabilities:**

In order to improve efficiency and service, the marketing and underwriting departments wanted to provide Internet-enabled policy documents with access control and tracking mechanisms to verify receipt and ensure privacy and security. These capabilities did not exist in the original CUW system.

- **Enhance the Usability and Productivity of the End-User Experience:**

Chubb wanted to provide its employees and business partners with an easy-to-use application for sharing, managing and tracking documents. In addition to providing document access via web browsers, the company wanted to allow users to work in the manner to which they were already accustomed: accessing, updating and saving documents and files from custom and existing desktop applications such as those provided by Microsoft Office.

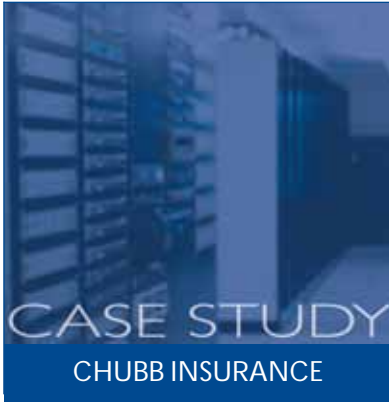
The Solution

Chubb required a solution that would be cost effective, open standards-based, easy-to-use and install, and highly scalable. Rather than attempt to enhance the mainframe document repository or develop a new web-based repository of its own design, the decision was made to use a commercially-supported product. The selection process led to the Xythos WebFile Server, a web-enabled content management platform that allows users to easily manage and share files over the web.

By deploying Xythos, Chubb was able to provide a central location for managing, tracking and storing the documents, diagrams, and reports needed for commercial underwriting. Since users could now access the information using the original CUW front-end and any web browser, Chubb was able to provide one system for managing underwriting across the globe, allowing Chubb to use the same system for domestic and international clients.

In addition to commercial underwriting, Chubb has been able to use the CUW and Xythos to streamline the reinsurance process. Insurance carriers frequently mitigate risk by insuring a portion of their policies by obtaining coverage with one or more reinsurance carriers. Using the WebFile Server, Chubb was able to quickly integrate eReinsure, a new trading platform, into the CUW, permitting the secure exchange of documents without any changes to the system.

By reducing the need for manual reinsurance quotations and decentralized negotiations, Chubb will be able to more effectively manage the reinsurance process. As a result, Chubb has been able to leverage its original investment in the CUW and use the Internet to integrate two critical, interrelated processes.



Deployment Summary

- Servers: IBM RS/6000 running AIX, IBM WebSphere, IBM HTTP Server (Apache)
- Database: Oracle
- Authentication and authorization integration: IBM RACF, IMS and DB2 applications
- File servers: Running AIX, using NFS file system
- Storage: Hitachi 9900 Lightning Series
- Initial application: 10 Million documents (1.5 terabytes of storage)

Benefits

- **Instant Worldwide Access to Customer Files:** Xythos has enabled underwriters and customer service representatives to share documents using both client-server and browser applications. This approach eliminates the cost of paper storage and retrieval, and enables instant access by authorized users wherever they are located.
- **Secure Access and Communication:** The integrated authentication and authorization features ensure that document access and updates are securely restricted to authorized personnel. These features protect the privacy of customer and corporate document content.
- **Improved Collaboration and Workflow:** Policy and account documents can be routed, referred and suspended using convenient URLs in workflow systems and emails while maintaining access control to all recipients. These capabilities speed processing to improve customer service as well as allow specialists and managers to rapidly review and thus improve the effectiveness of underwriting.
- **Process Automation:** Users are able to manage and track their work more efficiently, reducing the time and cost of the underwriting process while improving service to customers and business partners. Furthermore, since users can continue to work within the same look and feel, the adoption rate is rapid with minimal training requirements.

Long-Term Benefits

- **Automated Records Management:** As Xythos replaces separate departmental document storage repositories, it will be able to provide automated Records Management for the removal and archiving of documents according to standard industry record retention rules.
- **Organizational Integration and Process Efficiency:** As more departments within the enterprise utilize Xythos to manage, track and store documents, organizational units will be able to quickly share and locate the correct information.
- **Scalable and Adoptable Architecture:** Xythos offers a full set of Application Programming Interfaces (APIs) that simplify migration of existing repositories and facilitate integration with existing business applications and security systems. In addition to supporting a growing volume of users, Chubb plans to use Xythos to improve other document-based collaborative business processes such as marketing, loss control and claims.

For more information please call 1.888.4XYTHOS or visit www.xythos.com