



Jackson National Life  
Insurance Company®  
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# Service and Information Technology

**George Napoles**

**Executive Vice President, Operations and Information Technology**



**PRUDENTIAL**



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I. Platform support, flexibility, scalability

II. Personalization

III. Execution efficiencies

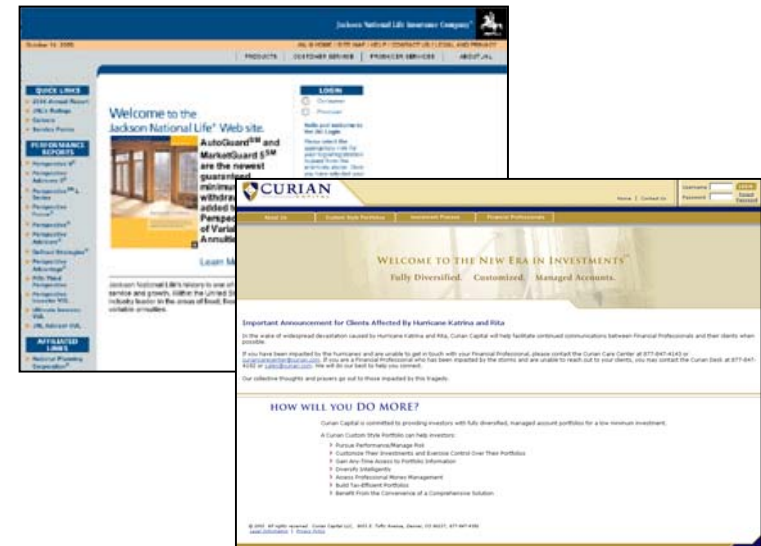
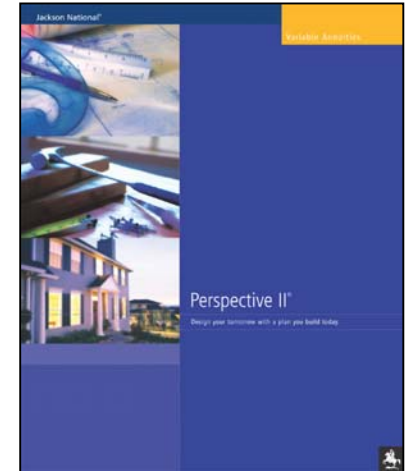
- Key What You See
- Policy assembly
- Skill based routing

# JNL DIFFERENCE: PLATFORM SUPPORT



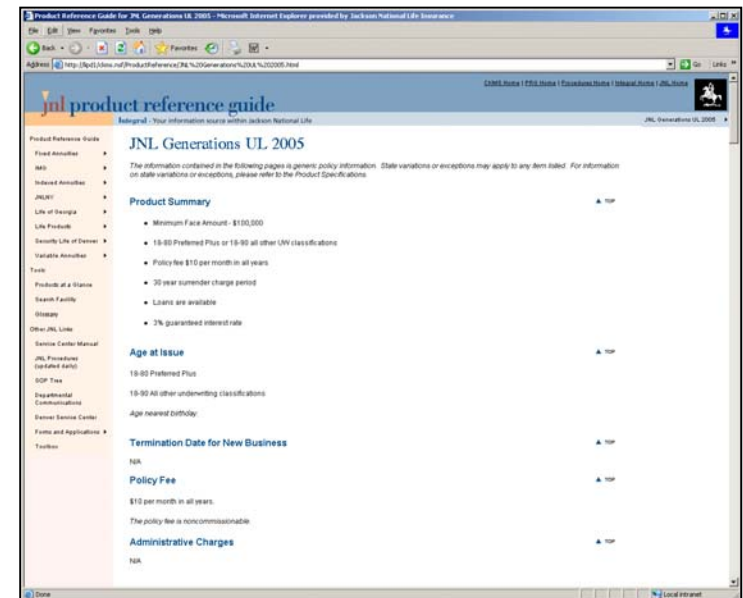
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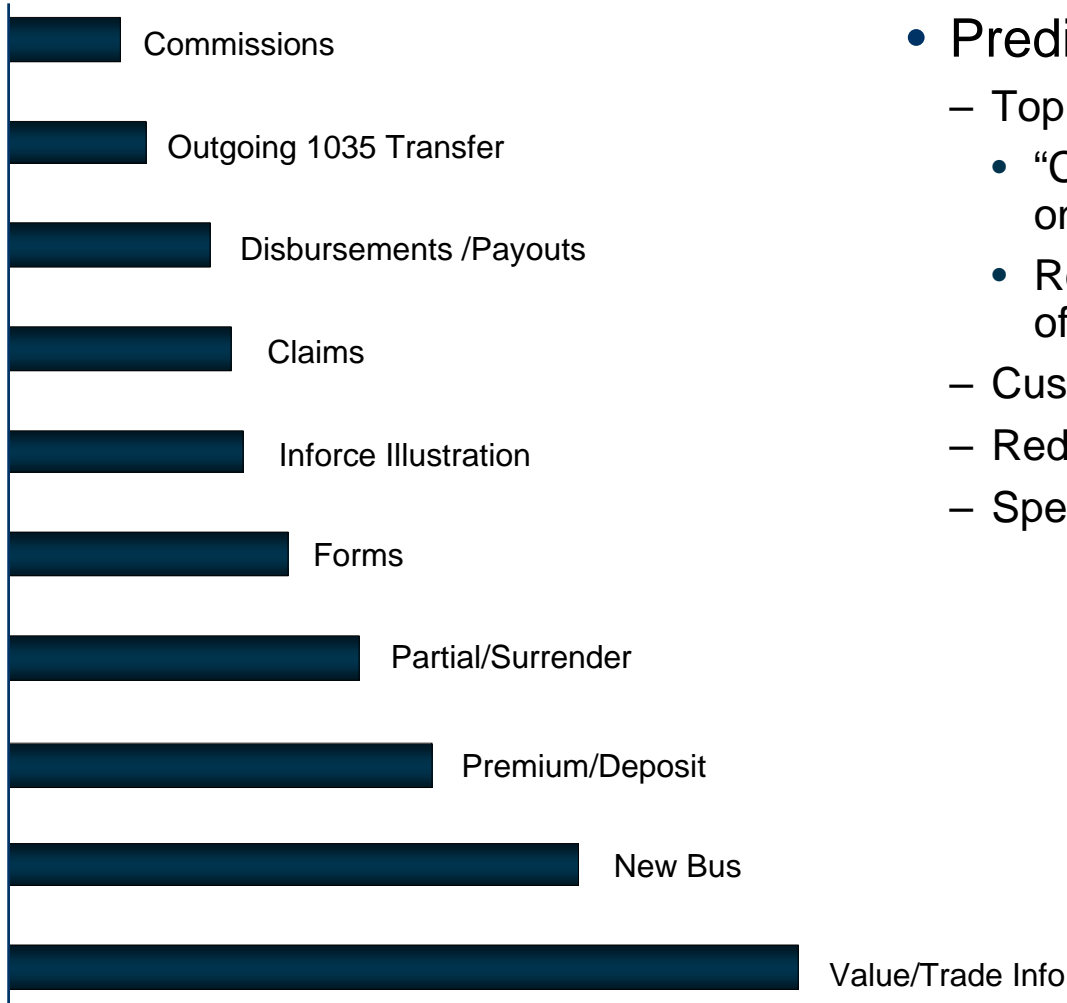
- Products
  - Perspective II Fixed and Variable Annuity
    - #1 selling variable annuity
    - Thousands of benefit combinations
- Flexibility
  - Emergencies
    - Recent gas leak in the town of Lansing
    - Dual Services Centers provide redundancy
- Client choices through service options
  - Telephone
  - IVR
  - Web site
  - Emails and Post





- Online Product Reference Guide
  - Online Reference and Standard Operations Procedures dynamically composed and tailored for each unique client
  - Significantly reduces required training
  - Ensures consistency and accuracy of responses by Service Representatives
  - Conform to regulatory requirements
- Contact history
  - Automatically captures demographic information
  - Supplemented by wrap-up data
  - Analyze information for metrics and to identify needed behavioral changes
  - Drives Predictive Messaging
  - Alerts representative of critical information





- Predictive voice messages

- Top 10 messages

- “Contact values” is the number one question

- Represents 12% within 27 categories of the calls over a four month period

- Customize and personalize

- Reduce number of calls

- Special circumstances



- Key-what-you-see
  - Competitive advantage – technology unique to JNL
  - Reduces transaction cost
  - Follows Business Process Re-engineering model
    - Capture data
    - Analyze and correct data
    - Automate processing when clean
- Policy assemble
  - 50 independent state regulators
  - Millions of combinations for assembling policy
  - Arduous and error prone manual process
  - Automation
    - Increased productivity reduced from a projected 83 to 2 Full Time Associates
    - Virtually eliminates errors
    - Expedites policy delivery



- Skill based routing
  - Vast potential impact
  - Assign specific calls and documents to subject matter experts
  - Benefits
    - Decrease staff cost because of “bubble-up” advancement of representatives
    - Decrease impact of personnel turnover
    - Decrease training cycle for new employees
    - Increase quality of service and allows highly customized service with no incremental costs
    - Increase career path for associates.
- Staffing and training
  - Granular modules train projected skill set shortages
  - Training modules derived from processing models
  - Supports “bubble-up” hiring practice
  - Hire faster and less expensively
  - IT 7-month class with certification

# LIFE OF GEORGIA: A PERFECT FIT



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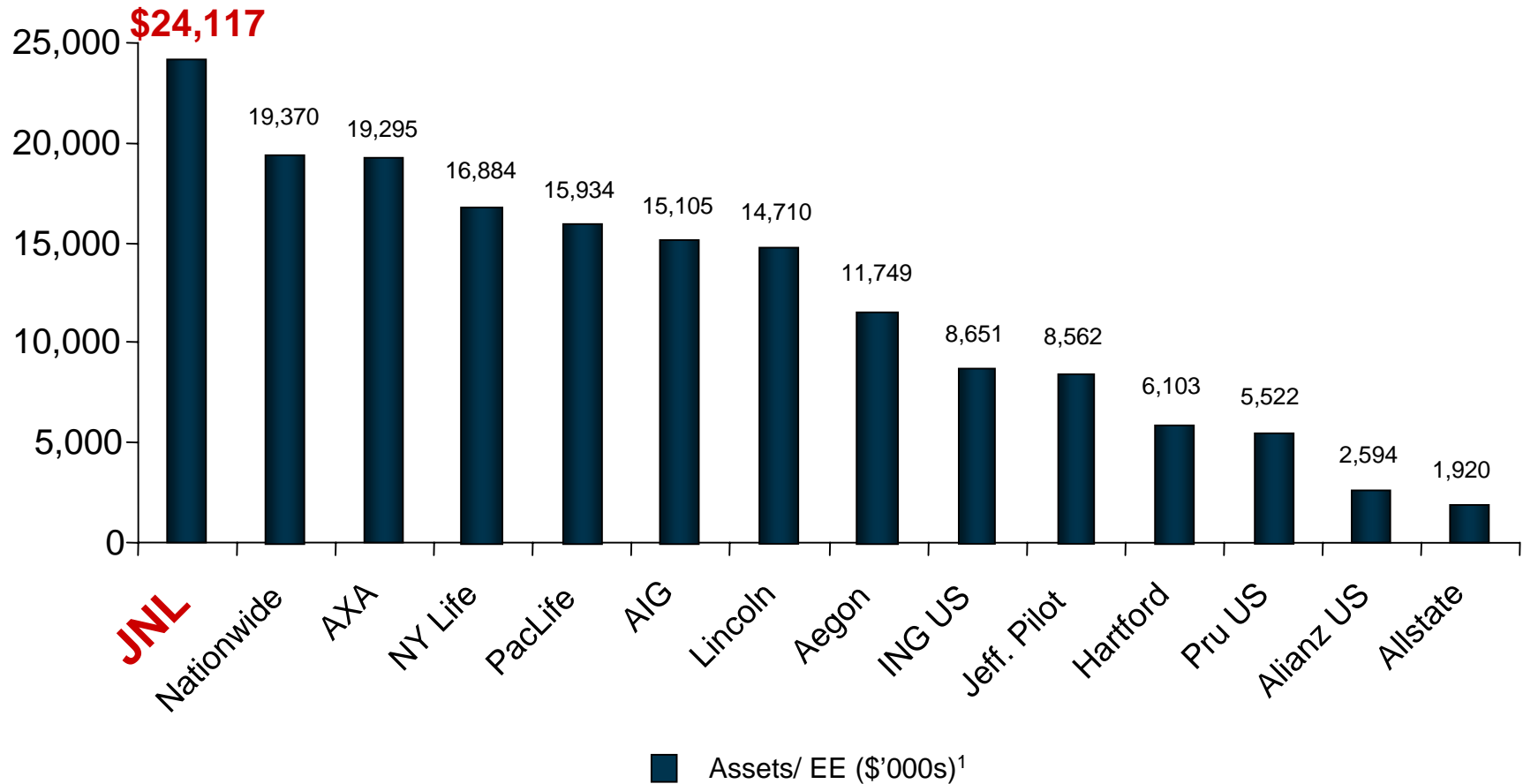
	<u>Before LOG</u>	<u>After LOG</u>	<u>Net Result</u>
<b>Executive Level</b>	<b>5</b>	<b>5</b>	<b>0</b>
<b>Manager Level</b> Departmental	<b>28</b>	<b>29</b>	<b>1</b>
<b>Employee Base</b> Telephone Service Representatives, Administration	<b>640</b>	<b>688</b>	<b>48</b>



# JNL DIFFERENCE: EFFICIENT ORGANIZATION



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<sup>9</sup> <sup>1</sup>Source: JNL; Bloomberg; Dun & Bradstreet; Annual reports  
2003 statutory assets and premiums

# THE JNL ADVANTAGE

## Summary

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