

AKAMAI INDUSTRY FACT SHEET:

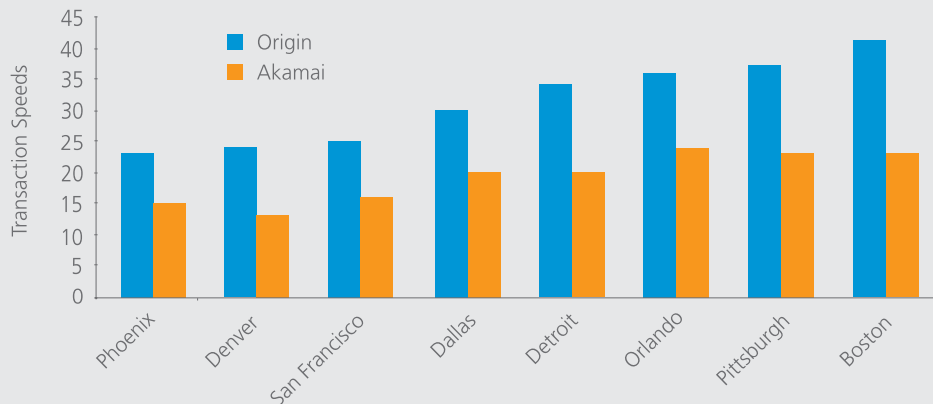
Maximizing Online Channel Productivity for Insurance



The Akamai Difference for Insurance

- Helps maximize the number of direct policies produced online by improving reliability and speed of online quote applications
- Impacts agent loyalty by delivering richer, more dynamic agent portals without impacting infrastructure or performance
- Enables lower cost of service by improving the availability of online policy administration, underwriter, and adjustor portals

Akamai has a dramatic impact on quotes from coast to coast



Akamai has a dramatic impact on highly dynamic applications.

The above graph shows time to execute a multi-step quote for Internet users across the country. Akamai speeds transactions from 25% in the city where the application was hosted, Phoenix, to over 60% for users across the country.

Produce More Policies Online – Speeding Online Quote

The Web is fast becoming the leading channel for direct insurers. The number of consumers applying online is growing rapidly. One leading research firm found that 6% of applicants abandon the process because of site performance. With all their investment to ensure a rich, easy online quote and bind process, carriers cannot afford to let customers walk out the door because of Internet latency. That's why leading insurers turn to Akamai to speed their online sales and service applications.

One leading direct insurer uses Akamai to increase the speed and reliability of their online quote site across the country. Their online quick quote is among the fastest in the industry and contributes to a higher conversion rate.

The Web has become central to insurers' sales and service strategies. Service level expectations have been set high by the consumer Internet.
—Matthew Josefowicz, Novarica

REPRESENTATIVE CUSTOMERS



Driving Agent Satisfaction – Richer, More Reliable Agent Portals

Direct consumers aren't the only ones who are flocking to the Internet. Agents find it easier to do business with multiple carriers and are more likely to switch loyalties than ever before. In the end, they often chose the carrier who's easiest to do business with. Many carriers have focused on driving a rich, dynamic experience on their agent portal. But with this increased functionality also comes growing page sizes and degraded performance.

Carriers need to deliver a reliable, responsive agent portal — especially if they are writing policies in multiple states. Akamai's Internet acceleration solutions enable carriers to deliver rich Internet applications to agents across the country with minimal Internet latency. One Akamai customer, a mid-market insurer, wanted to ensure it would maximize adoption of its new Web 2.0 agent portal. They were able to increase performance of their new portal for agents even in nearby states by up to 60% and had a very successful roll-out.

Another global carrier of travel insurance found responsiveness of their quote system for agents in the pacific rim was intolerable. With Akamai they were able to cut response time from 36 seconds to 12 seconds worldwide and increase product uptake in Tokyo, Singapore, and Hong Kong without building local infrastructure.

Reduce Costs – Drive Adoption of the Low Cost Channel

Improving underwriting and avoiding disasters isn't the only way to drive cost out of the business and improve combined ratio. The Internet has intensified competition in Insurance. But it also represents a tremendous opportunity to transform operations. Leading insurers are implementing online systems for functions like customer billing, adjusting claims, subrogation, and recovery. By driving these processes online, carriers hope to reduce the cost of managing accounts and fulfilling policies.

The key to driving down costs is seeing these systems widely adopted. The fastest way to impact adoption is to improve system responsiveness and reliability. Akamai customers have found that what matters for application adoption isn't average performance, but inconsistency — the number of user sessions that fall outside of the average. By improving reliability and performance, Akamai customers are able reduce application abandonment and ensure utilization of their low cost channel.

¹ "Why Financial Shoppers Abandon Online Product Applications," Brad Strothkamp, Forrester Research, August 22, 2007.

The Akamai Difference

Akamai® provides market-leading managed services for powering business applications, rich media, and dynamic transactions online. Akamai Application Performance Solutions is a line of managed services that improve delivery of business applications. A combination of dynamic routing, transport and application optimization techniques eliminate application delivery bottlenecks "in-the-cloud" while complimenting data center optimization initiatives. An S&P 500 and NASDAQ 100 company, Akamai has transformed the Internet into a more viable place to inform, entertain, interact, and collaborate. To experience The Akamai Difference, visit www.akamai.com.

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