

## Prudential delivers rock-solid service with responsive Web portal.

### Overview

#### ■ Challenge

*Deliver more responsive customer service while lowering operational costs*

#### ■ Solution

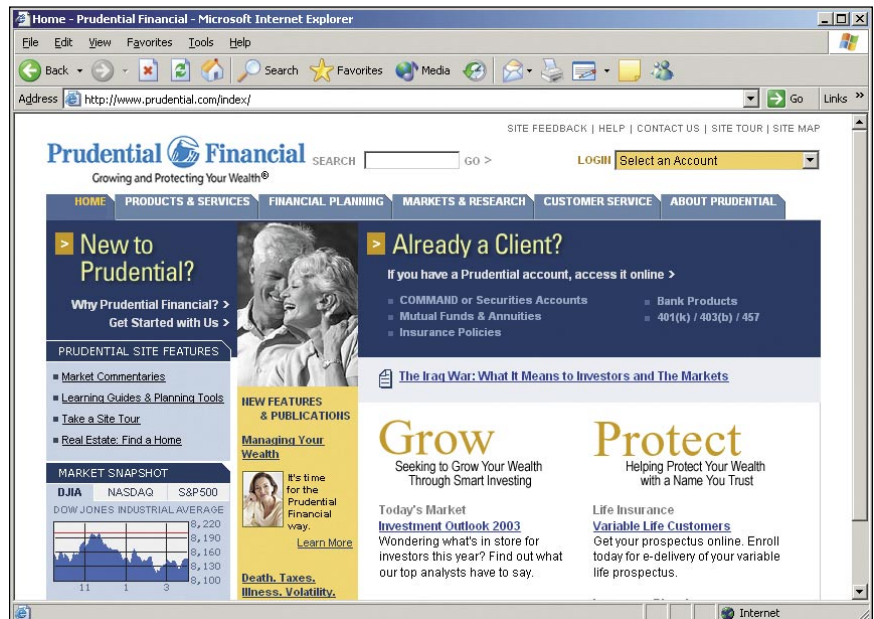
*An integrated Web portal merging realtime account access with insurance product information and planning services*

#### ■ Why IBM?

*Strength of IBM technologies, previous experience with WebSphere® software, understanding of market need for portal application development*

#### ■ Key Benefits

*Enhanced customer experience through realtime information access; lowered call center costs, with significant year-on-year reduction in call volumes; ability to support 300,000 registered users, with 400 new registrations and 8,000 unique visits per day; 15% of exchanges and 5% of redemptions processed online; nearly 155,000 mutual funds statements downloaded since inception*



*From Prudential's feature-rich Web site, visitors can search for homes on the market, obtain insurance quotes and request an appointment with a licensed financial professional.*

For people experiencing some of life's biggest moments—becoming a homeowner, retirement or even paying for college—it's comforting to have the backing of a company like Prudential Financial, Inc. (Prudential). Based in Newark, New Jersey, Prudential ([www.prudential.com](http://www.prudential.com)) has a workforce of 60,000 who are dedicated to helping policyholders worldwide make smart investments, protect their wealth and manage their finances.

*“There was ample scope for us to be more proactive in the way we serviced our clients. Plus, growing profit in a mature business such as insurance requires reducing costs.”*

*—David Kennington, VP of Information Systems, Prudential*

## Rapidly deploying e-business applications in an open environment

### Key Components

#### Software

- IBM WebSphere Portal
- IBM WebSphere Application Server
- IBM WebSphere MQ
- IBM WebSphere Studio
- IBM WebSphere MQ Integrator
- IBM DB2® Universal Database™ for z/OS™
- IBM Lotus® Domino™
- IBM CICS®
- IBM Directory Server

#### Servers

- IBM @server pSeries™ 670
- IBM RS/6000® SP2®

#### Services

- IBM Software Services

Prudential Financial companies, with approximately \$556 billion in total assets under management and administration as of December 31, 2002, serve individual and institutional customers worldwide. These companies offer a variety of products and services, including life insurance, property and casualty insurance, mutual funds, annuities, pension and retirement related services and administration, asset management, securities brokerage, banking and trust services, real estate brokerage franchises and relocation services.

Until recently, insurance customers did not have the convenience of a Web self-service portal designed to meet their needs. Each insurance line of business (LOB) presented policyholders with its own Web site, and account access was not consolidated. "Without a common look-and-feel or any personalization capabilities, there was ample scope for us to be more proactive in the way we serviced our clients," explains David Kennington, vice president of Information Systems at Prudential. "Plus, growing profits in a mature business such as insurance requires reducing costs. Moving more services online is a way to reduce customer service representative involvement in the processing of routine requests."

Prudential wanted to use a proven off-the-shelf solution that would integrate an array of distributed systems from different LOBs quickly, easily and cost-effectively. "WebSphere Portal marks the extension of a great relationship with IBM, providing a single platform for deployment of integrated Java™ technology-based and non-Java applications," says Kennington.

#### Rich functionality in the hands of customers

The company's new insurance portal is accessible through a login on the corporate Web site at [www.prudential.com](http://www.prudential.com). Insurance policyholders can access their updated account information in realtime and across products, learn about various Prudential offerings, find market information and read commentaries from Prudential analysts. There's also a transactional component to the site, enabling customers to manage asset reallocations, request coupon books for paying premiums, buy and sell mutual funds, and submit changes such as new addresses.

*"WebSphere Portal marks the extension of a great relationship with IBM, providing a single platform for deployment of integrated Java technology-based and non-Java applications."*

*—David Kennington*

Currently supporting 300,000 registered users, as well as 400 new registrants and 8,000 unique visits a day, the portal is easing the burden on call center staff, enabling service representatives to focus their attention on value-added tasks. And customers are pleased to be able to find answers to routine queries on their own, when they need them. Today, 15 percent of exchanges and 5 percent of redemptions are processed online, and nearly 155,000 mutual funds statements have been downloaded since the portal was launched.

Says Kennington, "Insurance customers are enjoying a much richer experience with Prudential. From our highly available Web portal, they can tap an array of information resources to plan their finances. And the big payback for Prudential is moving transactions out of the call center and to the Web site—resulting in a significant year-on-year reduction in call volumes."

### **Resilient infrastructure for high availability**

Prudential's retail portal was developed in just five months using Java technology, with WebSphere Application Server functioning as the runtime engine for the Java components. Beneath the main portal are ten disparate systems from nine LOBs that Prudential, with help from IBM Software Services (Architecture, Installation and Software Development best practices), integrated into the single interface using WebSphere Portal.

WebSphere Portal leverages WebSphere Application Server and IBM WebSphere Studio technologies to support portal development. To integrate content from the various LOB backend systems into the new portal, Prudential took advantage of the support for XML and XSL in WebSphere Portal—which substantially shortened the implementation effort through a parallel development process.

With WebSphere Portal, the developers created a core portlet for rendering XML. To complete the integration, they initiated multiple instances of the rendering portlet through a configuration utility built in IBM Lotus Domino. Domino also serves as the repository for the XSL-based properties files used to create the presentation layer of the main portal. By using Domino, Prudential was able to take advantage of internal Domino development skills—and its existing support and deployment model for internal Domino applications—as well as the Domino security model.

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### **on demand Business Benefits**

- Enhanced customer experience through realtime information access
  - Strengthened customer-agent relationship
  - Lowered call center costs, with 23% year-on-year reduction in call volumes
  - Ability to support 300,000 registered users, with 400 new registrations and 8,000 unique visits per day
  - 15% of exchanges and 5% of redemptions processed online
  - Nearly 155,000 mutual funds statements downloaded since inception
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### **Technology Benefits**

- Integration of backend content through open XML, XSL environment allowed for great flexibility and development efficiency
  - Resilience of IBM pSeries and IBM RS/6000 SP2 servers provides business continuance and disaster recovery
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"The advantage of using XSL and XML over HTTP is, the languages are both platform-agnostic, so it didn't matter which programming languages our LOBs used for their applications," says Kennington. "That gave us great flexibility and development efficiency. We were also able to keep the business logic in the backend systems, rather than in the portal, which further simplified things."

"Overall, WebSphere software also met our criteria by being technologically robust, as well as reliable, scalable and cost-effective," says Kennington.

For high availability, Prudential runs its portal on a mix of resilient IBM **@server** pSeries 670 systems and IBM RS/6000 SP2 servers, which are co-located in New Jersey and Pennsylvania to provide business continuance and disaster recovery. Notes Kennington, "Our solution is architected to require minimal scheduled downtime, which is critical because we always need to be available to our worldwide customer base. Our pSeries systems support this objective, as well as our desire for a single-vendor solution. Plus, the logical partitioning of the pSeries systems were very attractive in terms of high availability. What we're doing is on the leading edge, so we wanted to have one company to contact should issues arise."

#### **For more information**

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