

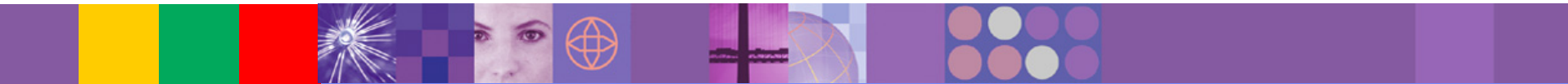


IBM Software Group

IBM® Industry Toolkit for Insurance

ROI Reference Template

August, 2006



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Content

- ROI Framework
- ROI Data Input Questionnaire
- WPLC BVA Contacts & Additional Resources
- Appendix
 - Benchmark Details
 - Supporting the Sales Dialogue with a compelling ROI Case

ROI Framework for IBM Workplace for Insurance

■ What is it?

- Pre-structured financial benefit framework, describing the key value propositions of an IBM Workplace for Insurance solution
- Based on business cases developed by IGS/BCS & SWG with clients across sectors
- Pre-populated benefit areas with qualitative rationale, references, and linkage to enabling IBM WebSphere Portal & Workplace capabilities
- Part of a ROI reference template portfolio for IBM WebSphere Portal & Workplace products & solutions

■ How can you use it?

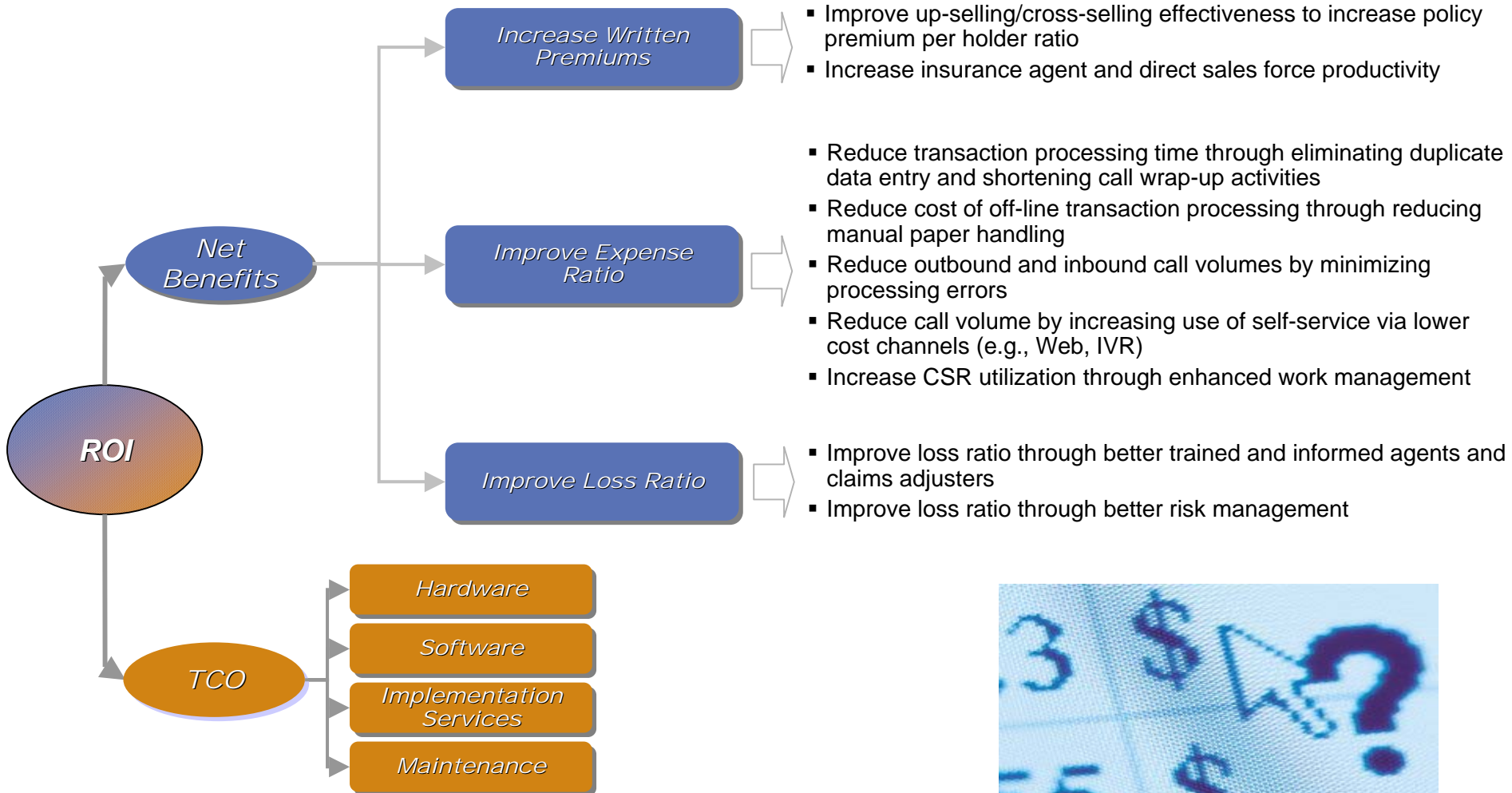
- Stimulate business value dialogue with the client
- Accelerate development of customized ROI case
- Assist IT management with creating a basic cost/benefit analysis in support of a budgeting exercise
- Assist LOB & IT stakeholders prepare a formal ROI case in support of a business portal decision

■ NOTE:

- While all value propositions and benefit areas of the ROI framework are drawn from actual business cases with clients, input assumptions regarding “As-Is” baseline and “To-Be” improvement potential should be reviewed and adjusted for the specific client situation as appropriate and necessary

IBM Workplace for Insurance – ROI Framework

Sample Benefit Areas & Value Propositions



The pre-structured benefit framework can be used to identify and validate opportunity areas and scope

# Multiplier: <input type="text" value="None"/>		# Years: <input type="text" value="5"/>						
#	△	Inc. <input type="text" value="Inc."/>	Benchmark Name	Conservative	Probable	Assertive	Inc/Exc	Benefits
	1	<input type="checkbox"/>	Improve upselling/cross-selling effectiveness to increase policy premium per holder ratio	\$2,125,000	\$6,375,000	\$10,625,000	I	Recurring
	2	<input type="checkbox"/>	Increase insurance agent and sales force productivity	\$178,500	\$535,500	\$2,454,375	I	Recurring
	3	<input type="checkbox"/>	Reduce transaction processing time through eliminating duplicate data entry and shortening call wrap-up activities	\$3,044,889	\$4,034,667	\$4,854,444	I	Recurring
	4	<input type="checkbox"/>	Reduce cost of off-line transaction processing through reducing manual paper handling	\$435,625	\$688,500	\$531,250	I	Recurring
	5	<input type="checkbox"/>	Reduce outbound and inbound call volumes by minimizing processing errors	\$1,551,250	\$3,070,625	\$4,590,000	I	Recurring
	6	<input type="checkbox"/>	Reduce call volume by increasing use of self-service via lower cost channels (e.g., Web, IVR)	\$541,875	\$1,530,000	\$3,718,750	I	Recurring
	7	<input type="checkbox"/>	Increase CSR utilization through enhanced work management	\$765,000	\$2,295,000	\$3,825,000	I	Recurring
	8	<input type="checkbox"/>	Improve loss ratio through better trained and informed agents and claims adjusters	\$3,060,000	\$5,100,000	\$7,140,000	I	Recurring
	9	<input type="checkbox"/>	Improve loss ratio through better risk management	\$3,060,000	\$5,100,000	\$7,140,000	I	Recurring
Total Cash Basis Gain for 5 Year(s)				\$14,762,139	\$28,729,292	\$44,878,819		

Benefit areas are pre-populated with qualitative and quantitative detail and can easily be customized to client-specific context

Benchmark Name: Reduce transaction processing time through eliminating duplicate data entry and shortening call wrap-up activities

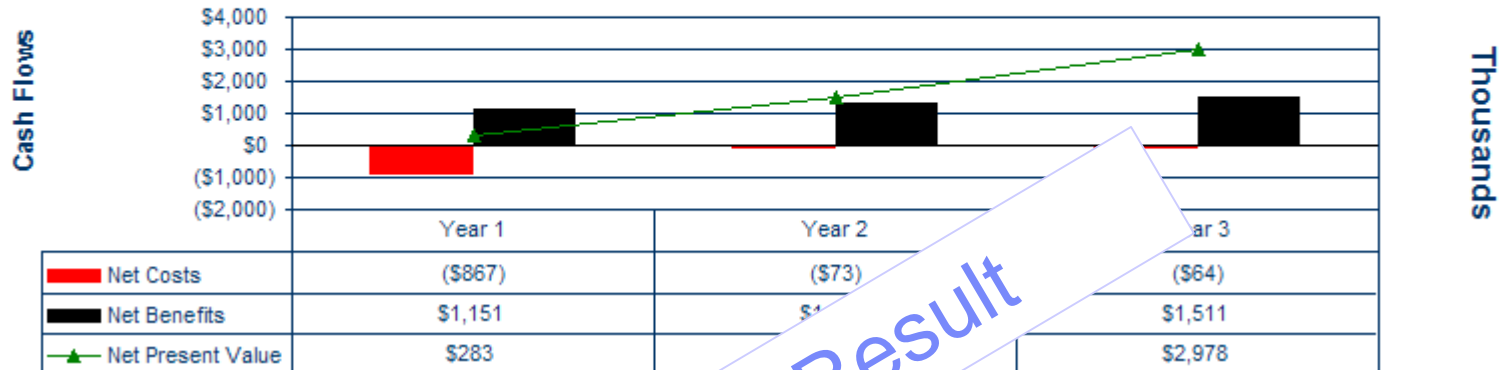
Assumptions: This benefit refers to opportunities to reduce total call/contact handling time, for example, by reducing the need for duplicate data entry and streamlined call wrap-up activities. MODELING ASSUMPTIONS: In the current environment, about 10% of all inbound calls/contacts require duplicate data entry (e.g., for caller validation, call wrap-up, etc.). The average data re-entry adds approximately 450 seconds per call to the call handling time. With the new capabilities in place, the need for data re-entry is estimated to decrease between 10 - 50% and the average effort for data re-entry is expected to be reduced from 450secs to 330secs (conservative) and 210secs (assertive).

Cited References: An insurance service provider was able to reduce call center processing cost by approximately 9% through a solution that allows call center agents to enter call log info once. The information is then propagated automatically to the correct systems, eliminating the need for duplicate entry. Also, calls transferred within the call center retain all previous data entered as well as a history of past activity, eliminating the need for redundant information searches and data entry.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
% of calls/contacts that require duplicate data re-entry	B	%	10%	%	90%	80%	75%
Estimated time spent on data re-entry per call/contact - (in seconds)	C	n.n	450	#	330	270	210
Average cost of CSR per hour	E	\$.\$\$	\$32.00	#	\$32.00	\$32.00	\$32.00
# of calls/contacts annually (all channels)	A	n	2000000	#	2000000	2000000	2000000
Average wrap-up time per call/contact (in seconds)	D	n	45	#	20	15	10
$A*(B*C+D)/3600*E$				Target [t]	\$883,556	\$650,667	\$457,778
				Baseline [b]	\$1,600,000	\$1,600,000	\$1,600,000
				Annual Expense Reduction [b-t]	\$716,444	\$949,333	\$1,142,222

The ROI tool provides the financial metrics required to support decision making

Benefit Forecast Net Cash Flow Summary



Cash Flow Summary by Scenario

<i>in '000s</i>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>TOTAL</u>
Net Benefits	\$1,151	\$1,321	\$1,511	\$3,983
Net Costs	(\$867)	(\$73)	(\$64)	(\$1,004)
Net Cash Flow	\$283	\$1,248	\$1,447	\$2,978

FINANCIAL METRICS	<u>1-Year</u>	<u>2-YEAR</u>	<u>3-YEAR</u>
Net Present Value (NPV)	\$283	\$1,531	\$2,978
Return on Investment (ROI)	133%	263%	397%
Payback Period (in months)	9.05		

Sample ROI Result

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ROI Data Input Questionnaire for IBM Workplace for Insurance

- What is it?
 - Excel worksheets to capture client input to key value drivers and benefit areas
 - Facilitates gathering and capturing of client input to personalize ROI Modeler benefit areas and benchmarks
 - Aligned with ROI Template in IBM Workplace ROI Modeler

- How do I use it?
 - Review pre-structured benefit areas with client and gather required input for initial customization of ROI business case
 - Easy-to-use off-line mode when web-based review with client is not an option

- Where can I get the ROI Data Input Questionnaire?
 - Use embedded Excel file (see icon to the right)
 - Contact your local ROI Champion, BVA Consultant, or “ValueLine” Contact



ROI
Questionnaire_Insurar

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WPLC BVA Contacts by Geo/Region to obtain further help with your ROI needs

Geo	Region / IMT	Contact
AMERICAS	Americas / Federal	▪ Jul Soria
	East	▪ Lowell Soffer
	Central	▪ Matt Guardiola
	West	▪ Kathryn Hoffman
	Canada	▪ Stuart Jeffery
	Latin America	▪ Rogerio Inomata
EMEA	NE	▪ Fares Zaier
	CEMAAS	▪ Thomas Herren-Bossart
	Germany	▪ Manuela Hinz
	Nordics	▪ Thomas Engstroem
	UKISA	▪ Brenda Elshaw
	SW	▪ tbd
AP	AP	▪ Brendon Jones
WW	WW	▪ Michael Mitterer

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#	△	Inc. <input type="text" value="Inc."/>	Benchmark Name	Conservative	Probable	Assertive	Inc/Exc	Benefits
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	7	<input type="checkbox"/>	Increase CSR utilization through enhanced work management	\$765,000	\$2,295,000	\$3,825,000	I	Recurring
	8	<input type="checkbox"/>	Improve loss ratio through better trained and informed agents and claims adjusters	\$3,060,000	\$5,100,000	\$7,140,000	I	Recurring
	9	<input type="checkbox"/>	Improve loss ratio through better risk management	\$3,060,000	\$5,100,000	\$7,140,000	I	Recurring
Total Cash Basis Gain for 5 Year(s)				\$14,762,139	\$28,729,292	\$44,878,819		

Increase Written Premiums

Improve up-selling/cross-selling effectiveness to increase policy premium per holder ratio

Assumptions: This formula can be used to capture the benefits associated with increasing up-sell and cross-sell opportunities that are enabled by capabilities such as easier access to a comprehensive view of customers needs and transaction history at the moment of customer interaction, better cross-functional collaboration to share and act on opportunities, personalized product and service offerings, real-time access to subject matters, ability to capture and pass on leads to agents, etc.

Cited References: A regional P&C Insurance provider has implemented an integrated agency service portal solution that improves agent sales competency, allows for easy capturing and passing on referrals to agents, and enables direct follow-up with opportunities. The expected improvement in written premiums was estimated at 4% resulting in an annual profit contribution margin increase of approximately \$2.5M.

Benchmark Variables		Baseline Type	Baseline Value	Forecast Type	Target Contributions		
					Conservative	Probable	Assertive
# of customers	A	n	200000	#	200000	200000	200000
Average annual written premium per customer	B	\$	\$2,500	%	101%	103%	105%
A*B		Target [t]			\$505,000,000	\$515,000,000	\$525,000,000
		Baseline [b]			\$500,000,000	\$500,000,000	\$500,000,000
		Annual Revenue Increase [t-b] * Profit Margin (10%)			\$500,000	\$1,500,000	\$2,500,000

Increase insurance agent and sales force productivity

Assumptions: This benefit refers to opportunities to increase sales force productivity by reducing the amount of non value-add work and making activities such as proposal writing, sales planning, research and knowledge sharing, etc. more effective. The quantification approach is based on 'freeing' up time for value-add sales activities which will enable the rep to better achieve or exceed sales quota.

Cited References: Casas Bahia - One of the largest mobile phone companies in Brazil, with more than eight thousand phones sold every day. IBM Websphere Portal has resulted in a fundamental change for Casas Bahia, reducing unnecessary workload and improving productivity across the company. All salespeople now have complete and immediate access to the information needed to do the job. The solution is expected to significantly impact overall sales. In addition to company wide gains in productivity, Casas Bahia will benefit from a massive reduction in printing costs. The solution has eliminated approximately 180 thousand printouts per weekend and over 10 million printouts annually.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions		
				Conservative	Probable	Assertive
Time (hrs) per week a sales rep or agent spends on value-add, productive, sales activities	A	n.n	30 #	31	33	35
Average monthly quota per sales representative or agent	B	\$	\$20,000 #	\$20,000	\$20,000	\$20,000
Number of sales representatives or agents in scope of solution	D	n	200 #	200	200	250
Productivity realization factor	C	%.%	35% #	35%	35%	35%
(A*50/2000)*B*12*C*D						
				Target [t]		
				\$13,020,000	\$13,860,000	\$18,375,000
				Baseline [b]		
				\$12,600,000	\$12,600,000	\$12,600,000
				Annual Revenue Increase [t-b]		
				\$42,000	\$126,000	\$577,500
				* Profit Margin (10%)		

Reduce transaction processing time through eliminating duplicate entry and shortening call wrap-up activities

Assumptions: This benefit refers to opportunities to reduce total call/contact handling time, for example, by reducing the need for duplicate data entry and streamlined call wrap-up activities. MODELING ASSUMPTIONS: In the current environment, about 10% of all inbound calls/contacts require duplicate data entry (e.g., for caller validation, call wrap-up, etc.). The average data re-entry adds approximately 450 seconds per call to the call handling time. With the new capabilities in place, the need for data re-entry is estimated to decrease between 10 - 50% and the average effort for data re-entry is expected to be reduced from 450secs to 330secs (conservative) and 210secs (assertive).

Cited References: An insurance service provider was able to reduce call center processing cost by approximately 9% through a solution that allows call center agents to enter call log info once. The information is then propagated automatically to the correct systems, eliminating the need for duplicate entry. Also, calls transferred within the call center retain all previous data entered as well as a history of past activity, eliminating the need for redundant information searches and data entry.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
% of calls/contacts that require duplicate data re-entry	B	%	10%	%	90%	80%	75%
Estimated time spent on data re-entry per call/contact - (in seconds)	C	n.n	450	#	330	270	210
Average cost of CSR per hour	E	\$\$	\$32.00	#	\$32.00	\$32.00	\$32.00
# of calls/contacts annually (all channels)	A	n	2000000	#	2000000	2000000	2000000
Average wrap-up time per call/contact (in seconds)	D	n	45	#	20	15	10
$A*(B*C+D)/3600*E$				Target [t]	\$883,556	\$650,667	\$457,778
				Baseline [b]	\$1,600,000	\$1,600,000	\$1,600,000
				Annual Expense Reduction [b-t]	\$716,444	\$949,333	\$1,142,222

Reduce cost of off-line transaction processing by reducing manual paper handling

Assumptions: This benefit refers to opportunities to reduce total contact/call handling time through process efficiencies such as 1) reducing or eliminating paper sorting activities for paper-based transactions performed by CSRs, 2) reducing or eliminating sorting, assignment and scheduling currently performed by a Supervisor, 3) eliminating the print to paper, sort, assignment and scheduling of the phone calls that go to Processing.

Cited References: Case Example: Call center operations of insurance service provider - **CHALLENGES:** call center processing is paper centric, with much time spent in paper handling; limited visibility of the paper trail through the end-to-end transaction process; limited collection of metrics to support reporting aligned to business goals; no work management system in place for workload distribution, monitoring, and proactive rebalancing of work. **SOLUTION:** A workload manager is introduced to handle the assignment, tracking, monitoring, and rebalancing of workload. An online dashboard provides real-time visibility to workload metrics to facilitate proactive management. Through the workload manager, much of the time spent today in sorting emails, FAXes and paper documents into folders and assigning those folders out to be worked will be eliminated.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
% of e-mail/paper based transactions requiring manual processing	C	%	100%	%	90%	80%	75%
# of contacts annually (web, e-mail, fax channel)	A	n	500000	#	500000	500000	500000
# of contacts annually (phone channel)	B	n	1500000	#	1500000	1500000	1500000
% of total calls requiring manual processing	D	%	10%	%	75%	60%	50%
Estimated effort to review, print, rout, and sort (in secs per transaction)	E	n.nn	45	%	70%	50%	75%
Average cost of CSR per hour	F	\$. \$\$	\$32.00	#	\$32.00	\$32.00	\$32.00
$(A * C + B * D) * E / 3600 * F$				Target [t]	\$157,500	\$98,000	\$135,000
				Baseline [b]	\$260,000	\$260,000	\$260,000
				Annual Expense Reduction [b-t]	\$102,500	\$162,000	\$125,000

Reduce outbound and inbound call volumes by minimizing processing errors

Assumptions: This benefit refers to opportunities to reduce call volumes that are caused by avoidable factors such as processing errors. Examples include reducing the number of outbound calls needed as a result of collecting incomplete or incorrect information during the initial call.

Cited References: An insurance company estimated that about 50% of outbound follow-up calls can be avoided by reducing errors and incomplete information capture through enabling capabilities such as automatic edits, forms wizards, and enhanced CSR/Agent desktop navigation.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
Estimated % of transactions that require outbound follow-up call due to errors and incomplete information	B	%.%	70%	%	75%	50%	25%
Estimated cost per outbound call	C	\$. \$\$	\$1.00	#	\$1.00	\$1.00	\$1.00
# of calls/contacts annually (all channels)	A	n	2000000	#	2000000	2000000	2000000
# of contacts annually (web, e-mail, fax channel)	D	n	500000	#	500000	500000	500000
% of e-mail/paper based calls that are caused by previous processing errors	E	%.%	10%	%	90%	85%	80%
Average current cost of paper/e-mail based transactions	F	\$. \$\$	\$3.00	#	\$3.00	\$3.00	\$3.00
(A*B*C)+(D*E*F)				Target [t]	\$1,185,000	\$827,500	\$470,000
				Baseline [b]	\$1,550,000	\$1,550,000	\$1,550,000
				Annual Expense Reduction [b-t]	\$365,000	\$722,500	\$1,080,000

Reduce call volumes by increasing use of self-service via lower cost channels (e.g., Web, IVR)

Assumptions: This benefit refers to opportunities to reduce call volumes through tactics such as 1) enabling additional self-service capabilities via IVR, 2) enabling additional self-service capabilities via client website, 3) enabling additional self-service capabilities via business partner / distributor website.

Cited References: An insurance company estimated a 5% reduction in contact center operations cost by migrating and/or avoiding an additional 2-10% of calls to lower cost self-service channels.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
% of total calls that can be serviced through lower cost channel (e.g., IVR, web self-service)	B	%	0%	#	5%	7%	10%
Average cost savings of lower cost self-service channel (per request)	E	\$. \$\$	\$0.00	#	\$1.50	\$3.00	\$5.00
# of contacts annually (phone channel)	A	n	1500000	#	1500000	1500000	1500000
# of contacts annually (web, e-mail, fax channel)	D	n	500000	#	500000	500000	500000
% of total e-mail & paper based requests that can be serviced through lower cost channel (e.g., IVR, web self-service)	C	%	0%	#	2%	3%	5%
(A*B+C*D)*E*(-1)				Target [t]	\$-127,500	\$-360,000	\$-875,000
				Baseline [b]	\$0	\$0	\$0
				Annual Expense Reduction [b-t]	\$127,500	\$360,000	\$875,000

Increase CSR/Agent utilization through enhanced work management

Assumptions: This benefit refers to opportunities to increase CSR utilization and productivity, for instance by automating work assignments, more effective workload rebalancing, and providing roles-based access to work assignments based on roles and skills.

Cited References: An insurance company implemented a CSR/Agent desktop solution with enhanced workflow capabilities that allocate work more dynamically across CSRs, back-office staff, and speciality support teams. These enhanced workflow capabilities are expected to increase CSR/Staff utilization by approx. 2% by converting previously idle time into productive time.

Benchmark Variables	Baseline Type	Baseline Value	Forecast Type	Target Contributions			
				Conservative	Probable	Assertive	
# of CSRs	A	n	300	#	300	300	300
% increase in CSR utilization (in % of scheduled time)	C	%.%	0%	#	1%	3%	5%
Average annual cost rate of CSR @ 70% target utilization	B	\$	\$60,000	#	\$60,000	\$60,000	\$60,000
$A*B*(1-C)$				Target [t]	\$17,820,000	\$17,460,000	\$17,100,000
				Baseline [b]	\$18,000,000	\$18,000,000	\$18,000,000
				Annual Expense Reduction [b-t]	\$180,000	\$540,000	\$900,000

Improve loss ratio through better trained and informed agents and claims adjusters

Assumptions: This benefit refers to opportunities to provide agents and claim adjusters with timely and updated education and information so risks can be properly classified and claims correctly assessed and adjusted.

Cited References: An insurance provider deployed an e-learning solution integrated into an agent portal that provides agents and claim adjusters with role-specific, up-to-date training and guidelines, that can be accessed on-demand in self-service mode.

Benchmark Variables		Baseline Type	Baseline Value	Forcast Type	Target Contributions		
					Conservative	Probable	Assertive
Total annual written premium value	A	\$	\$300,000,000	#	\$300,000,000	\$300,000,000	\$300,000,000
Loss ratio (in % of written premiums)	B	%	80%	%	99.7%	99.5%	99.3%
A*B		Target [t]			\$239,280,000	\$238,800,000	\$238,320,000
		Baseline [b]			\$240,000,000	\$240,000,000	\$240,000,000
		Annual Expense Reduction [b-t]			\$720,000	\$1,200,000	\$1,680,000

Improve loss ratio through better risk management

Benchmark Name: Improve loss ratio through better risk management

Assumptions: This benefit refers to opportunities to reduce losses by providing underwriters with better access to internal and external information that is used as input into risk assessment and management.

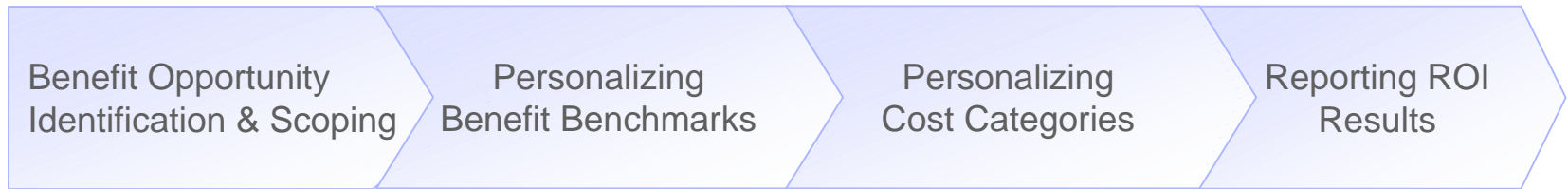
Cited References: An insurance provider used a portal solution that provides the underwriter a holistic view of key risk management input information, enhanced by powerful search and collaboration capabilities that are expected to reduce losses by 1%

Benchmark Variables		Baseline Type	Baseline Value	Forcast Type	Target Contributions		
					Conservative	Probable	Assertive
Total annual written premium value	A	\$	\$300,000,000	#	\$300,000,000	\$300,000,000	\$300,000,000
Loss ratio (in % of written premiums)	B	%.%	80%	%	99.7%	99.5%	99.3%
A*B		Target [t]			\$239,280,000	\$238,800,000	\$238,320,000
		Baseline [b]			\$240,000,000	\$240,000,000	\$240,000,000
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Supporting the Sales Dialogue with a compelling ROI Case



1. We want to **build an ROI value story** connected to business issues the client wants to address
2. We build that story **by personalizing costs/benefits** with our client, with her inputs...so that it is her story
3. We make our client's story look **structured and professional by personalizing an Express ROI Report**

Benefit Opportunity Identification & Scoping



1. **Understand need and role of financial business case in overall sales cycle and client decision making process**
2. **Identify primary benefit opportunity areas (Scope) based on your business value dialogue with your client**
3. **Use ROI Framework or ROI Modeler Questionnaire as basis for identifying applicable benefit benchmarks**

Personalizing Benefit Benchmarks



Do these steps directly with your client's input...to give your client a sense of ownership

1. **Pre-populate and customize benefit benchmarks to match client's business issues (either directly in the ROI Modeler or by filling out the ROI Questionnaire; a ROI Modeler Tool expert can help you => see WPLC BVA Contacts)**
2. **Refine and validate assumptions and inputs with client to make client comfortable to assume ownership => Remember: In the end it is THEIR story**
3. **Show your client a range of benefit values by personalizing the selected benefit values for Conservative, Likely, Assertive scenarios**

Personalizing Cost Categories



Do these steps directly with your client's input...to give your client a sense of ownership

1. **Help your client understand the various cost components of the proposed solution**
2. **Discuss various cost scenarios and impact on ROI based on high-level solution configuration alternatives**
3. **Document client's input to solution configuration needs for detailed solution configuration and pricing offer development**

Reporting Results to Your Client



1. **Include ROI metrics and financial business case information as part of the overall business value presentation (Note: ROI can be important, but don't reduce the sales pitch to a numbers discussion)**
2. **Select financial reports and metrics from ROI Modeler and integrate them into the client deliverable**
3. **Describe the ROI value in your client's operational language to effectively articulate the value of the solution**