

# Transforming Insurance Customer Interactions: Insights from Northwestern Mutual's Pega Implementation

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Pega World 2025

## Your Speakers Today

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With a robust foundation in engineering principles and extensive experience in service delivery, I am passionate about harnessing technology to drive transformative change in products and processes.



**Sheldon Clarke**  
VP of Engineering



**Prasad Krovvidi**  
EY Insurance Pega Practice Lead

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Over the years, we've used Pega to transform various business processes; however, developing a platform to support an insurance-focused business is particularly meaningful to us.

# Context

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1. Introduction
2. Our Challenges in Operations
3. Pega Journey
4. Outcomes
5. Future with Pega
6. Lessons Learned







For more than 165 years, Northwestern Mutual has been helping families and businesses achieve financial security.



**Insurance  
(Life & Disability)**



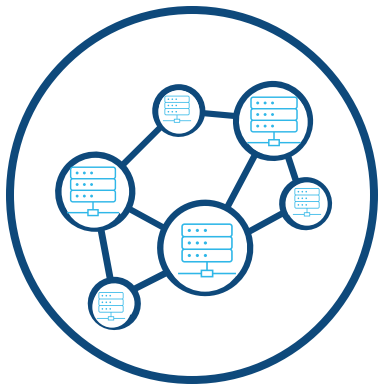
**Wealth Management /  
Investments**



**Retirement Planning**

*Northwestern Mutual has the highest financial strength ratings currently awarded to U.S. life insurers by all the major rating agencies.\**

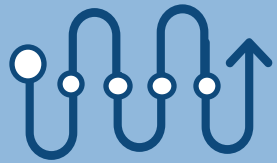
► \*Northwestern Mutual continues to have the highest financial strength ratings awarded to any U.S. life insurer by all four of the major rating agencies: A.M. Best Company, A++ (highest), 10/24; Fitch Ratings, AAA (highest), 1/25; Moody's Ratings, Aaa (highest), 8/24; S&P Global Ratings, AA+ (second highest), 4/24. Third-party ratings are subject to change. Ratings are for The Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company.



**32**  
Systems  
requiring integration  
and updating

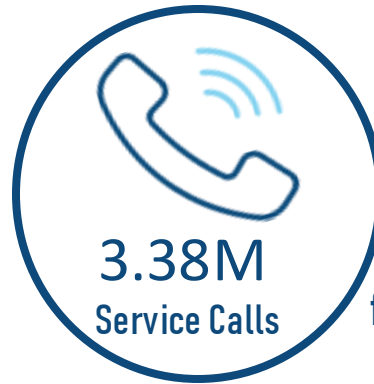
# Opportunity

**5 months**  
on average  
to onboard  
a new client advocate



**Make it  
seamless**

**27**  
specialized  
**Call  
Centers**



**3.38M**  
Service Calls

**42%**  
are  
“How To”  
questions  
from financial  
advisors



**Make it  
automated**



**20+**  
Applications open  
on a CSR desktop



**Make it guided**

**70%**  
of documents  
require a hand-print  
response



# Our Transformation Journey

Our journey involved transforming the service desktop, carefully selecting strategic partners, laying a solid foundation in Year 1, and extending our reach to a wider user base.



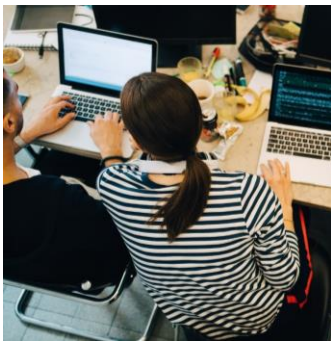
What we needed



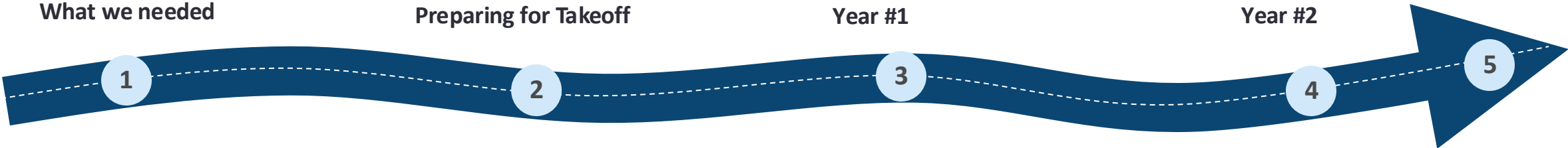
Preparing for Takeoff



Year #1



Year #2



A Future-Ready Enterprise Service Desktop and Case Management Solution

- Scalable platform to support all products
- Seamlessly integrated with legacy applications

Key Partners for Successful Digital Transformation

- Identifying the ideal software vendor
- Right SI partners

Building a Strong Pega Reusable Architecture

- Customer C360
- IVR integration
- Key integrations
- Caller verification
- Pilot users

Rollout to Wider User Base

- Additional products
- Guided experience
- Many service intents
- Streamline processes



# How EY collaborated with Northwestern Mutual

EY's collaboration with the client-fostered innovation, empowered their developers, and established a genuine partnership model, ensuring sustainable success and growth.



## Foster Innovation and Quality Delivery

- ✓ Supported in implementing constellation.
- ✓ Collaboration on leveraging the latest of Pega.



## Enabling NM resources

- ✓ Focused training of resources
- ✓ Combined teams



## Establishing a true partnership model

- ✓ Worked across stakeholders
- ✓ Understanding of client goals and working towards achieving them



## Flexible engagement model

- ✓ Tailored to NM needs at a point in time
- ✓ Investments for the future

# Outcomes

Our successful implementation has transformed the customer experience, boosted operational efficiency, and fostered reusable agility. This achievement sets a new standard for excellence and innovation in the industry.



## Improved Customer Experience

- Delivers a personalized experience based on customer needs.
- Quicker response times for customer inquiries and service intents.



## Operational Efficiency

- Reduces manual intervention and minimizes errors by streamlining the process.
- Lower processing and automation results increase cost savings.



## Increased Agility

- Easily scalable to accommodate growth or changes in business strategy.
- Pega low-code platform enables quick adaption to changing marketing conditions and customer demands.



# Future with Pega

Our future vision includes enhancing customer service experiences, investing in AI for greater automation, deploying Pega across various service lines, and expanding case management for claims and other areas.



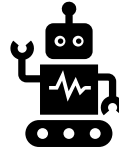
## Enhanced Customer Experience

### Personalization Initiatives

Leverage Pega to enhance customer experiences with guided experience and tailored services.

### Omnichannel Engagement

Create a seamless experience for consistent customer interactions across all touchpoints, like an advisor's portal.



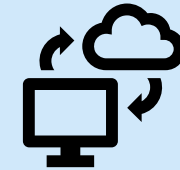
## Investment in Automation and AI

### Leverage AI

Utilize Pega's AI to improve decision-making, predictive analytics, customer insights and provide robust guided experience.

### Additional Automation

Automate manual processes to enhance efficiency in underwriting, servicing customers and claims.



## Deploy Across People and Products

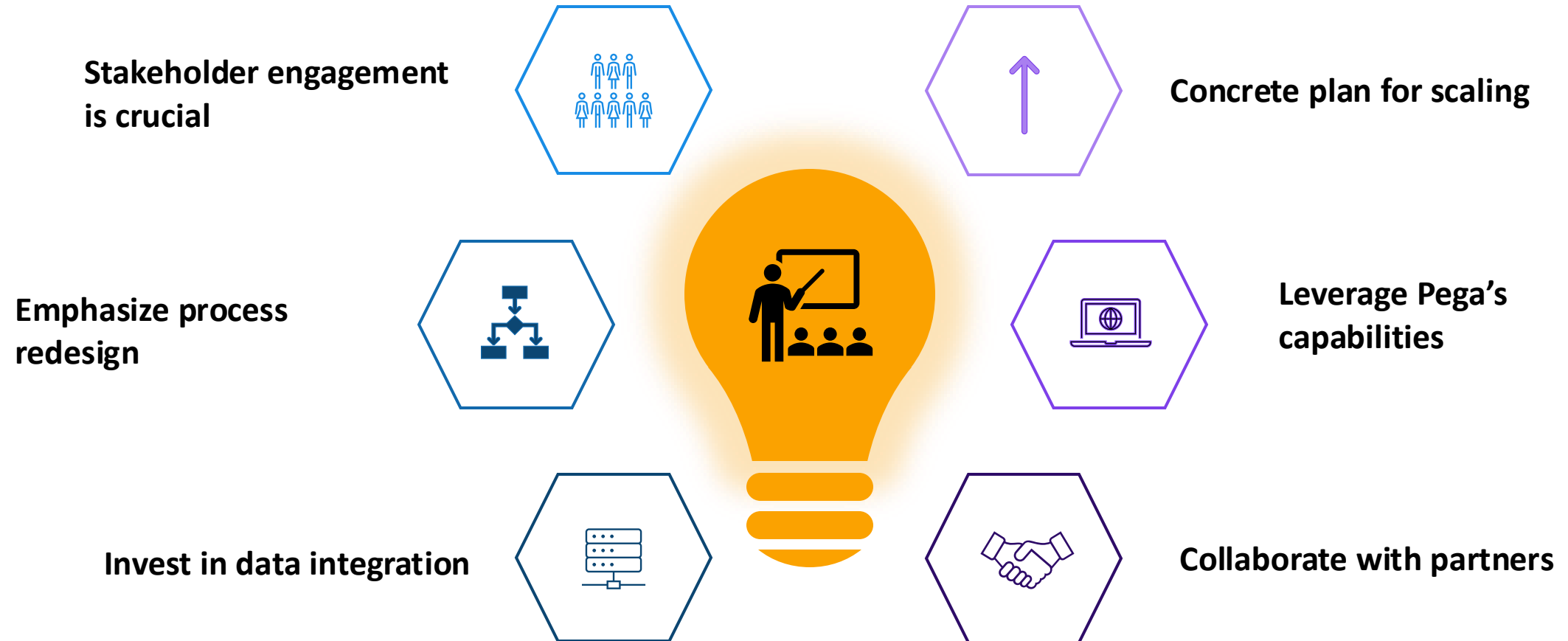
### Expanded adoption

Integrating more systems to eliminate the "swivel chair" effect, automating workflows to streamline processes, and provide consistent experience for different products and divisions.

### Scalable Architecture

Design applications for scalability to adapt to growth and changing business needs.

# Lessons Learnt



Thank you





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