

Systems Integration Innovations for the Property & Casualty Channel

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Wescom Credit Union

Wescom Credit Union

- ▶ Wescom Credit Union was founded in 1934
- ▶ 74 years later, Wescom Credit Union is now one of the largest credit unions in the country with \$3.8 billion in assets, 316,000 members and 56 branch locations
- ▶ Anyone in Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura counties can open an account with Wescom

Wescom Insurance Services, LLC

- ▶ Wescom Credit Union acquired the first insurance agency in November 2004 with a staff of 28. This was the beginning of Wescom Insurance Services (WIS)
- ▶ Following two additional acquisitions and through organic growth, the staff has grown to 58 employees

Wescom Insurance Services

- ▶ WIS consists of 3 agencies licensed in 23 states
- ▶ One of the agencies, Hallmark Associates Insurance Services, is used to provide insurance services to business partner credit unions

Wescom Insurance Services

- ▶ WIS operates 7 days a week to support the branch activities
- ▶ In addition to Property & Casualty Insurance, credit union members are provided a full range of insurance products including:
 - Life
 - Health
 - Commercial Business Products

WIS Website

- ▶ Using the WIS website, members may directly purchase Life Insurance, Health Coverage and Mexico Auto Insurance
- ▶ The same website provides access to the comparative quote system for auto and home insurance
- ▶ Members using eBranch are able to use Insurance Shopper

Insurance Shopper

- ▶ Insurance Shopper is a comparative quote system that provides members with auto insurance estimates from many leading insurance carriers that WIS is currently appointed
- ▶ The comparative quote system also interfaces with the Symitar database and pre-populates the quote fields with member information directly from Symitar, streamlining the process

Insurance Shopper Vehicle Info

- ▶ If the member has existing auto loans in the database, it will prefill all the vehicle information when selected from the drop down list

The screenshot shows a web form titled "Insurance Shopper Vehicle Info". The form has two tabs: "Insurance" and "Vehicle Info". The "Vehicle Info" tab is active, and the text "Please tell us about your vehicles." is displayed. Below this, there is a section for "Vehicle #1" with a yellow header. A dropdown menu is set to "Please Select". Below the dropdown, the fields for "Model Year:", "Make:", "Model:", and "Sub Model:" are pre-filled with information. A red oval highlights the "Make:" field. At the bottom of the form, there is a blue bar with the text "Please click on the Continue button to proceed to the Driver Info page." and two buttons: "Continue" and "Cancel".

Insurance Shopper Driver Info

- ▶ Based on the database information, it will pre-populate selected fields:

The screenshot displays a web form titled "Please tell us about your drivers." with three tabs: "Insurance", "Vehicle Info", and "Driver Info". The "Driver Info" tab is active, showing "Driver #1" information. Several fields are pre-populated and circled in red: "Driver Name" (Please Select), "Gender" (Please Select), "Birth Date" (mm/dd/yyyy), "Marital Status" (Please Select), "Primary vehicle used" (2006 Toyota Tundra LOM), and "Zip Code" (with a hyphen). Other fields include "How is this vehicle used?" (Please Select), "Years Licensed", "One way mileage to work or school", "Minor Violations Last 3 Years" (0), "Major Violations Last 7 Years" (0), and "Accidents Last 3 Years" (0). A footer instruction reads "Please click on the Submit button to receive your comparative insurance estimates." with "Submit" and "Cancel" buttons.

Driver Name:	Please Select	Gender:	Please Select
Birth Date:	(mm/dd/yyyy)	Marital Status:	Please Select
Primary vehicle used:	2006 Toyota Tundra LOM	Zip Code:	-
How is this vehicle used? :	Please Select	Years Licensed:	
One way mileage to work or school:			
Minor Violations Last 3 Years:	0		
Major Violations Last 7 Years:	0		
Accidents Last 3 Years:	0		

Insurance Shopper

- ▶ Insurance Shopper can be accessed:
 - By a Member Services Representative
 - With a prompt at the end of an auto loan application
 - On the auto loan application page
 - Directly from the platform
 - Directly by members
 - Through eBranch online banking platform
 - Upon completion on an online loan application

Insurance Shopper Vehicle Info

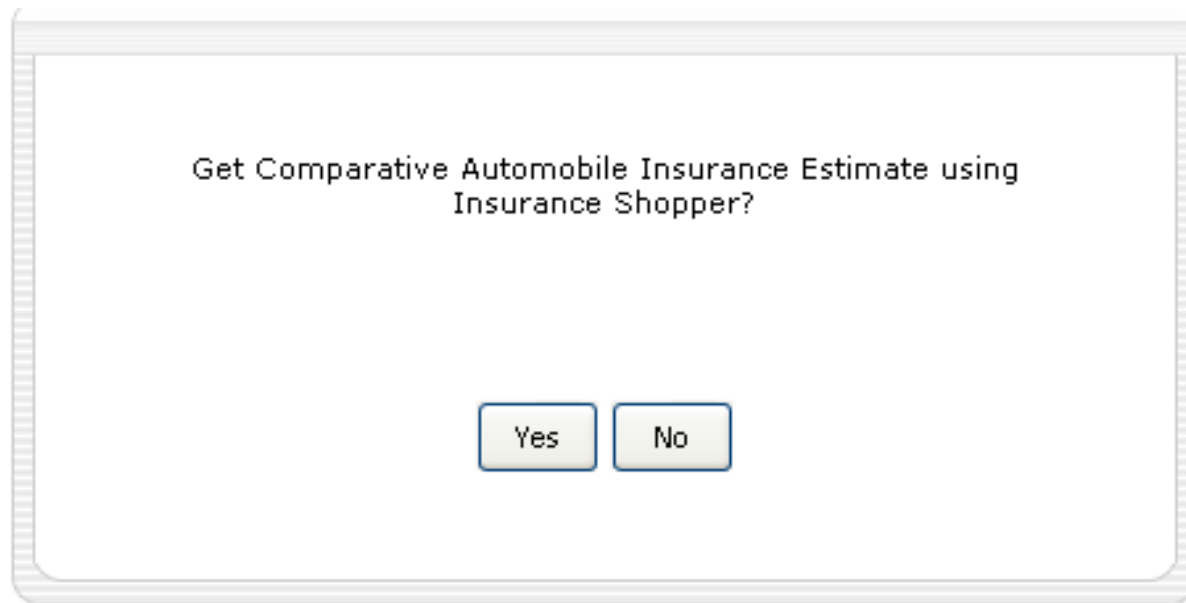
- ▶ If the member has existing auto loans in the database, it will prefill the vehicle information when selected from the drop down list

The screenshot shows a web form titled "Insurance Shopper Vehicle Info". It has two tabs: "Insurance" and "Vehicle Info", with "Vehicle Info" being the active tab. The form contains the following elements:

- A header section with the text "Please tell us about your vehicles."
- A section labeled "Vehicle #1" with a yellow background.
- A dropdown menu with the text "Please Select" and a downward arrow.
- Four input fields labeled "Model Year:", "Make:", "Model:", and "Sub Model:".
- A footer section with the text "Please click on the Continue button to proceed to the Driver Info page."
- Two buttons: "Continue" and "Cancel".

Access to Insurance Shopper

- ▶ MSR's can access Insurance Shopper during the loan application process. The MSR gets the following prompt to be routed to Insurance Shopper



Vehicle Info on Insurance Shopper

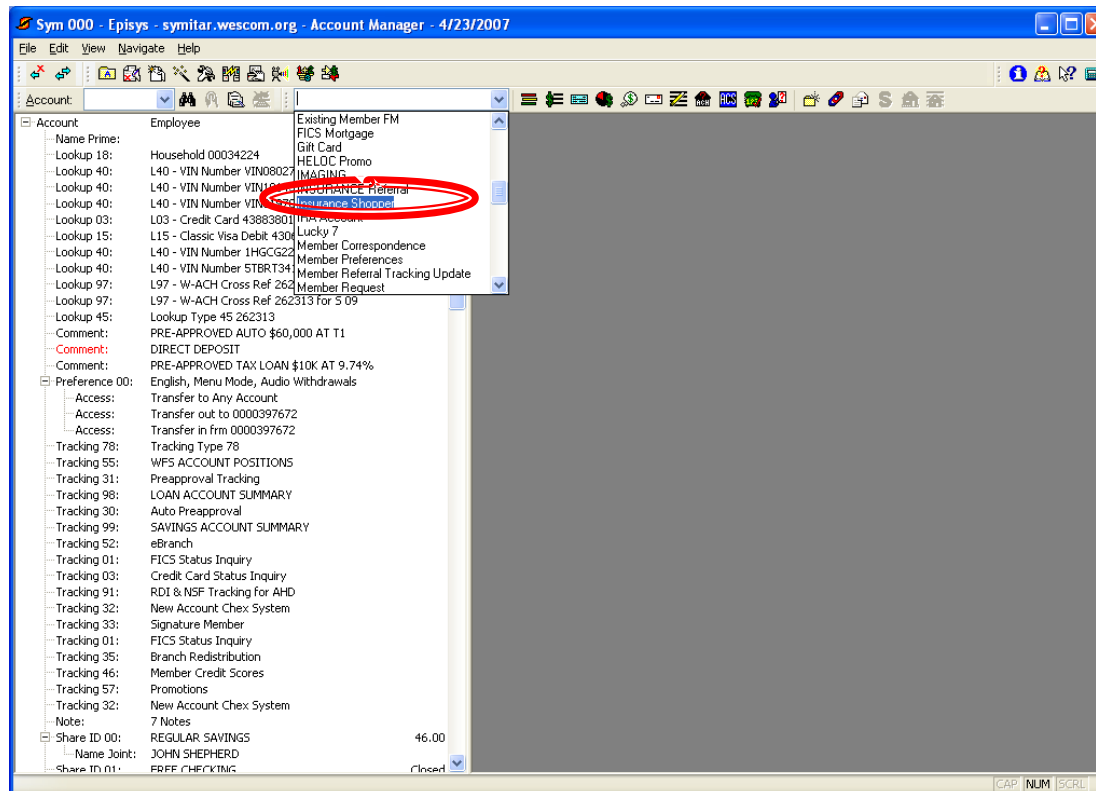
- ▶ If the member has existing auto loans

The screenshot shows a web interface with two tabs: 'Insurance' and 'Vehicle Info'. The 'Vehicle Info' tab is active and contains the following elements:

- A header bar with the text "Please tell us about your vehicles."
- A section titled "Vehicle #1" with a yellow background.
- A dropdown menu with the text "Please Select" and a downward arrow.
- Four input fields labeled "Model Year:", "Make:", "Model:", and "Sub Model:".
- A footer bar with the text "Please click on the Continue button to proceed to the Driver Info page." and two buttons: "Continue" and "Cancel".

Access to Insurance Shopper

- ▶ The front line staff can access Insurance Shopper from the platform



Access to Insurance Shopper

- ▶ After the completion of an online Auto Loan Application, there is a link for the member to access Insurance Shopper

Your Application Is Complete.

Application Completed

Thank you for submitting your application. Your request has been submitted for processing.

The results of your application will be available within one business day. You may check the status of your application by contacting our Member Service Center at 1-888-4WESCOM (1-888-493-7266) Monday-Friday 7:00 a.m. - 7:00 p.m., Saturday 9:00 a.m. - 5:00 p.m, and Sunday 10:00 a.m. - 4:00 p.m.

Thank you for choosing **Wescom Credit Union** for your financial needs.

[Click Here to Close Window](#)

[Click Here to View Application](#)

[Get Comparative Insurance Estimate](#)

Access to Insurance Shopper

- ▶ Members can also access Insurance Shopper while conducting their on-line banking:

- Account Info
 - History
 - Balances
- Transfers
- BillPayer
- eStatements
- Loan Applications
- Options
- Account Alerts
- Order Checks
- Open New Accounts
- Signature Member
- eMailbox
- Logout
- Visa Gift Card
- Insurance Shopper**

Balances

Accounts ▶ Open a new account ▶ View your eStatements

ID	Description	Balance	Available	Rate	YTD Int	Notes
00	Regular Savings	\$1.01	\$0.01	0.75%	\$0.00	-
07	Free Checking	\$228.23	\$228.23	0.00%	\$0.00	-
10	Special Account	\$0.06	\$0.06	0.75%	\$0.00	-
Total		\$229.30	\$228.30		\$0.00	

Click on the + for more menu options.

Loans ▶ Apply for a loan ▶ View your eStatements

ID	Description	Balance	Available	Rate	YTD Int	Notes
90	Personal Line Of Credit	\$1,939.94	\$560.06	11.99%	\$79.83	\$60.00 Due 05/20/07
92	Pre-approved Heloc	\$35,000.00	\$0.00	4.99%	\$354.07	\$148.33 Past Due 05/15/07
Total		\$36,939.94	\$560.06		\$433.90	

Insurance Shopper

- ▶ At the end of the Insurance Shopper process, the member is provided with quotes from leading providers
- ▶ If the member requests to be contacted, the member's insurance estimate is sent to the Insurance Services Referral Database in order for a WIS staff member to follow up on

Insurance Shopper Estimates

Estimates

Estimate List

Your estimated six-month premium would be as low as \$496
 Below is the complete list of estimates for the information you provided:

Company Name	Six Month Estimate
Mercury Insurance Co.	\$496.00
Travelers	\$557.00
California Automobile Ins.	\$604.00
Mercury Casualty Co.	\$604.00
Allied P/C Insurance Co.	\$606.00
AMCO Insurance Co.	\$606.00
Safeco Ins. of America	\$717.00
Infinity Special	\$753.00
Safeco Standard	\$843.00
Infinity RSVP LI/Ph	\$963.00

Would you like us to contact you about this quote? Yes, please contact me

Please note that the premiums listed are based on minimum liability coverage required by state law and are estimates for comparative purposes only. They may or may not include all of your possible credits and/or surcharges. To purchase an insurance policy or to get a quote with higher coverages, click the Contact Me button, or contact a licensed Wescom Insurance Services Representative at (888) 493-7266, option 3.

Coverage Summary

Estimate Id: 6534	Applicant Name: TEST MEMBER
Bodily Injury Liability: \$15,000 / \$30,000	Bodily Injury Uninsured Motorist: \$15,000 / \$30,000
Property Damage Liability: \$10,000	Towing: \$75
Medical Payments: \$1,000	Rental Reimbursement: \$30/30
Vehicle #1 : 2006 Toyota Tundra LONG BED Pickup 6-Cyl	
Comprehensive: \$500 Deductible	Collision: \$500 Deductible

Insurance services offered through Wescom Insurance Services, CA Ins. Lic #0E89948, a wholly owned subsidiary of Wescom Credit Union.

Please Click on Get Another Estimate, Print or Done

Get Another Estimate
Print
Done

WIS Referral Database



Wescom WIS Referral Home

---All Branches---

Initial Date: From: 4/8/2008 To: 4/15/2008 Filter

Update Date: From: 4/8/2008 To: 4/15/2008 Filter

Get Report

Management Summary Reports

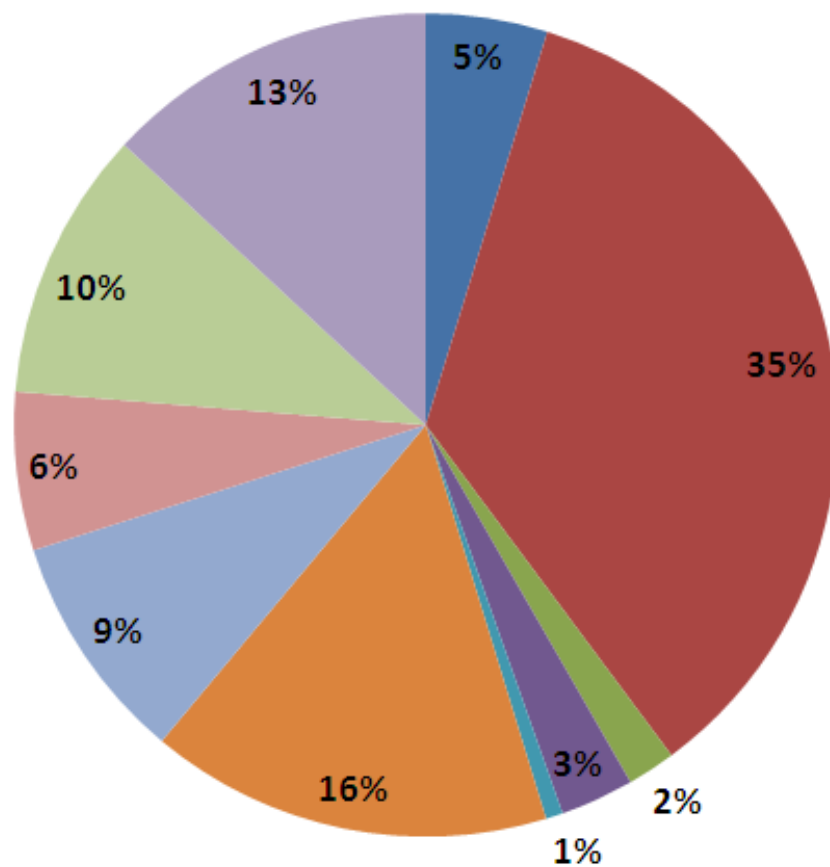
1

Ref. #	Acct. #	Rep.	Branch	Teller Name	Member Name	Initial Date	Last Update Date	Category	Status	Details
21581	786728	Sharon Leonard	Fullerton	WENDYILGRANDE	DERRICK G BLOCK	4/14/2008 11:59:19 AM	4/14/2008 3:58:57 PM	Pending	No status	Details
21447	847255	Peter Wintrich	Hawthorne	DANAARIAS	ANGELA G SULLIVAN-LOWE	4/8/2008 11:34:33 AM	4/10/2008 10:29:12 AM	NonQualified	Not interested	Details
21458	693513	Peter Wintrich	Hawthorne	RENEAUHINESCURL	JOHNNIE ANN JACKSON	4/8/2008 1:12:32 PM	4/9/2008 10:38:48 AM	Qualified	Policy Written	Details
21483	379674	Vanessa Garcia	Murrieta	GUADALUPESANABRIA	JOSE MORALES	4/9/2008 1:11:50 PM	4/11/2008 3:16:54 PM	NonQualified	Quoted - not accepted	Details
21515	597312	Sharon Leonard	Palmdale	TRACYBRANCH	COREY WILLIAM JONES	4/10/2008 4:41:25 PM	4/14/2008 3:52:21 PM	Pending	Quoted - suspended to ex date	Details
21477	-	Kimberly Matthews	Pasadena HQ		DONOVEN JOHNSON	4/9/2008 10:47:51 AM	4/11/2008 12:56:26 PM	Pending	No status	Details

Lead Sources

- ▶ The following were the top three lead sources for 2007:
 - 35% from the branch network
 - 16% from monthly E-mails
 - 13% from Wescom Employees due to the Employee Rebate Promotion

2007 Lead Sources



- Other Credit Union Clients
- Branch Referrals
- Mailings
- CU Rewards Promotion
- eBranch Banner Promotion
- E-Mails
- Existing Client / Mbr Referral
- Touchpoints Newsletter
- Website
- Wescom Employees