

# Nationwide Insurance Delivers Exceptional Protection for Members with H2O.ai



## Highlights:

- ✓ More flexibility to work in a complex data environment.
- ✓ Decreased time to prototype new models.
- ✓ Increased accuracy of models.

“H2O.ai provides us the power and flexibility we need to solve business problems with machine learning. We are able to do more with less and do it faster. Our results are proof of the power of AI in action. Working with H2O.ai platforms allows us to quickly provide stable, statistically unbiased models that we can trust in our production environment.”

– Shannon Terry, Vice President, Predictive Analytics at Nationwide

## Executive Summary

Nationwide Insurance, a Fortune 100 company based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the United States. The company,

industry leader in driving customer-focused innovation, is using H2O-3 open source and H2O Driverless AI to deliver exceptional customer experiences, reduce fraud and contribute to the bottom line.

## Challenges

Data is everywhere at Nationwide and the company wanted more from the data they had to find new ways to provide more personalized service and response to their members. To achieve this goal, Nationwide needed an AI platform that allowed them the flexibility to easily work in a complex data environment to rapidly explore data and quickly prototype new models.

## Solution Powered by H2O Driverless AI

Nationwide created a centralized data science team that has built a unique, patented Model Factory to monitor all of their AI and ML models for all parts of their business. By using H2O.ai, this agile team was able to rapidly explore data with feature engineering and prototype models related to customer churn, customer retention, call routing, risk segmentation, business segmentation, fraud, underwriting, customer expansion, customer 360 and more.



## Results

H2O.ai helped Nationwide to ensure that they are providing stable, statistically unbiased models that can be trusted in their production environment. Also, with Driverless AI, Nationwide was able to achieve their goal of delivering exceptional member services by having a better understanding of changes within households, retention and churn of members. Among the various positive results of using H2O.ai, Nationwide saw:

1. Savings in the millions
2. Less time spent to prototype new models
3. 25B models scored

## Key Use-Cases at Nationwide

- Customer 360
- Customer retention
- Customer churn
- Anti-fraud

## Get Started Today

Driverless AI is helping companies achieve real business benefits using AI. To learn more about H2O.ai and to get a 21-day free trial of Driverless AI visit us at [www.H2O.ai](http://www.H2O.ai).

### About H2O.ai

H2O.ai is an open source leader in AI with a mission is to democratize AI for everyone. H2O.ai is transforming the use of AI with software with its category-creating visionary open source machine learning platform, H2O. More than 18,000 companies use open-source H2O in mission-critical use cases for Finance, Insurance, Healthcare, Retail, Telco, Sales and Marketing. H2O Driverless AI uses AI to do AI in order to provide an easier, faster and cheaper means of implementing data science. H2O.ai partners with leading technology companies such as NVIDIA, IBM, Intel, AWS, Microsoft Azure and Google Cloud Platform and is proud of its growing customer base which includes Capital One, Progressive Insurance, Comcast, Walgreens and MarketAxess. For more information about how H2O.ai is driving an AI transformation, visit [www.h2o.ai](http://www.h2o.ai)