

Information Builders enables agile information solutions with business intelligence (BI) and integration technologies. WebFOCUS – the most widely utilized business intelligence platform – connects to any enterprise system or application and enables simple and intuitive interaction with information.

Insurance Reporting Foundation

When You Can't Afford to Wait for a Single View Into Your P&C Business

As we continue into a softer market, the need to manage underwriting profitability is key. Intense competition is driving insurers to reach for new levels of operational responsiveness and at the same time manage profitability at a more granular level. Top insurers are already looking at how to improve profitability in the next hardening period when low interest rates and changing demographics will create opportunities for new products, larger market share, and increased profitability.

Information Builders' Insurance Reporting Foundation (IRF) provides P&C insurers and reinsurers precisely the policy, premium, claims, underwriting, triangulation, and KPI reports that executives, analysts, operational staff, customers, and agents need. Exactly the way they need them. The solution comes with the capabilities pre-built, thereby accelerating time to business value, reducing TCO, and minimizing project risk when compared to approaches requiring extensive custom development.

Based on thirty years of organic technology innovation, the Insurance Reporting Foundation has been designed with – and tested by – insurance clients in production environments. Its easy-to-use reporting frameworks function right out of the box, saving time and money, while improving service and business performance. The open, extensible architecture of the reporting solution and all its supporting components allow customers to readily adapt to new requirements.

Comprehensive Reporting for a Wide P&C Audience

Each fully-functional report framework supplies a wide array of variations and ad hoc reporting options, thus yielding hundreds to thousands of pertinent reporting combinations. Business users become self-sufficient, depending far less on IT support for the information they need.

It is the extensive reporting content and flexibility built into IRF's reporting frameworks that combine to deliver exceptional value to users. In a completely secure Web environment, users can run bookmarked reports or generate alternate reports by selecting pre-validated options. The process is interactive and every aspect of the report need not be determined ahead of time. Just by knowing how to use a browser and how to change a report parameter by selecting it from a drop-down menu, users have the power to make changes on the fly and can repeat the process until they get the answers they need.

Parameterized Reporting Frameworks

- Policy Summary
- Payment Summary
- Insurable Values Summary
- Claims Quick Search
- Claims Listing – Single Line
- Claims Listing – Multiple Lines
- Loss Range Analysis
- Lag Days Analysis
- Comparative Analysis
- Limited Loss Analysis
- Premium Production Summary
- Written Premium by Product
- Underwriting Results – Profitability of Book of Business
- Month-to-Date vs. Inception-to-Date Experience
- Premium Triangulation Report
- Triangulation Report – All Views
- Triangulation Claim Count Report
- Triangulation Paid Report
- Triangulation Incurred Report
- Triangulation Development Factors Paid Report
- Triangulation Development Factors Incurred Report
- Triangulation Development Factors Claim Counts Report
- Graphical Key Performance Indicator (KPI) Reports
 - Combined Ratio
 - Current Premium vs. Loss
 - Previous Premium vs. Loss
 - Loss Ratio
 - Expense Ratio
 - Earned Premium
 - Written Premium
 - Claims
 - Expenses
 - Legal Expenses (LAE)
 - Exposure
- Graphical Comparative Analysis Reports
 - Expenses
 - Losses
 - Premium
 - New Business
 - Cancels
 - Non-Renewals
 - Policy Count
 - Claims Paid Analysis
 - Claims Incurred Analysis

The frameworks enable people such as **claims managers** to easily navigate data from any number of disparate sources. Only IRF makes enterprise data access and integration entirely transparent to users. Claims personnel are able to easily obtain everything related to a claim – even the premium and account information they need to resolve and process it. Problems can be solved before they reach crisis proportions, and losses can be viewed and analyzed with unprecedented flexibility.

Actuaries need triangulation reports and could spend a week building variations using other technologies. With the Insurance Reporting Foundation's actuarial reporting frameworks, obtaining a needed set of accurate, consistent, pre-balanced triangulation reports can take just minutes, including variations and tweaking. This allows quicker product introduction, and the revenue increases that go with it drop directly into profit. This also provides the basis for granular segmentation, a key to driving both profitability and competitiveness.

Underwriting and exposure managers need complete, flexible, and consistent risk and exposure analysis reports. The Insurance Reporting Foundation's underwriting report frameworks save them time by allowing them to easily perform iterative, comparative analysis of risks.

Policy administrators get the full grasp of a policyholder's account with a single, consistent view of claims and premium information, despite the fact that the data lives in multiple systems. Handling policy inquiries, premium and coverage issues, and policy demographics is made easy by the Insurance Reporting Foundation's policy report frameworks.

Executives take the pulse of the organization with graphical comparative analysis and key performance indicator (KPI) reports that both cover the entire business and zero in on potential problems. Profitable subsegments can be identified and organizational alignments to target them and then monitor execution can be delivered.

The parameterized reporting frameworks can satisfy the reporting needs of many additional types of users, among them COOs, litigation support staff, financial analysts, pricing specialists, strategic purchasing managers, customers, and business partners.

The Insurance Reporting Foundation comes with a proven insurance specific data model and an open, extensible architecture that ensure a speedy implementation. Our insurance knowledgeable consultants will install the Insurance Reporting Foundation, set up the IT security standards, and integrate the solution into existing informational assets with your hierarchies. Compared with developing and building reports from the ground up, total cost of ownership is two to four times less and the package saves two to three years in implementation time.

Components

Your customized Insurance Reporting Foundation includes the following components.

- **Parameterized reporting frameworks** – Claims, actuarial, underwriting, policy administration, and executive – a broad range of business segmentation, dependency analysis, trending, ranking and variance report frameworks for meeting needs such as risk management, underwriting profitability, claims management, customer service, and distributor management. The reports' structured ad hoc functionality comes in a dashboard environment.

Find Out More

To find out how our solutions can help your company succeed, talk to an Information Builders representative today.

Contact your local Information Builders office, visit us at

informationbuilders.com,

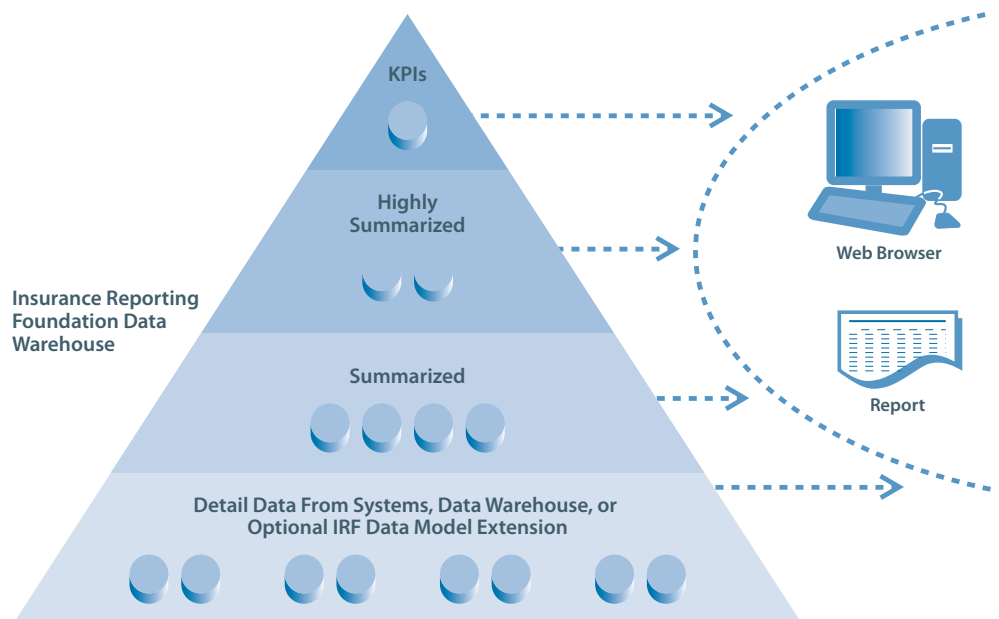
or in the U.S. and Canada, call

(800) 969-4636.

- **Pre-built ETL** – Extract, transform, load technology comes embedded with property and casualty logic for data movement, aggregation, scheduling, and error handling.
- **Data model** – Data is organized in a proven, open, production data model used in several highly successful property and casualty companies. This report-friendly multi-tier hierarchy allows an insurer to exploit your measures and dimensions throughout all deliverables, drill downs/roll-ups, and any third-party tools (see diagram). Includes four experience views throughout, including calendar year and accident year.
- **Installation and implementation** – Includes installation of the software, configuration, documentation, and application training.

Options

Our experts can custom-design scheduled or alert-based reports that automatically notify users via e-mail when critical business issues arise. Also available are geographic information, data visualization, balanced scorecard applications, data adapters, real-time data transformation, Web services, and other business intelligence and data integration options. The data warehouse includes detail data and can be extended to a fully comprehensive enterprise data warehouse, so that no data is left behind.



Bottom-Line Results

By leveraging Information Builders' unique application and extensive insurance industry expertise, you will benefit from positive bottom-line results with rapid time to market. When this complete solution provides business opportunities for payback in well under a year, why settle for other approaches that cost more, and push out the benefit stream?

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