How to **Improve Insurance Performance and Success**
With Intelligence, Integrity, and Integration
What Our Customers Say

“A couple of other vendors offered to build a data warehouse from scratch but we were skeptical about how long this would take as well as their ability to produce the accompanying reporting and analytic applications.”

Christina Rodriguez
Product Manager
United Automobile Insurance Company

“Stakeholders have access to information they were unable to see before, which has empowered them to uncover and rectify some important issues.”

Eshwar Pastapur, CIO
VBS Unit
Trustmark

“The processes we have created with iWay are boosting our productivity, reducing costs, and enhancing revenue.”

Gail Wall
Vice President of Information Technology
North Carolina Farm Bureau

“For the first time, we have a system that incorporates our offices in different physical locations, which also speeds up the consolidation process across sites. Because WebFOCUS is Internet-based, where our processes take place is now immaterial.”

Ian Wootten
Manager of Settlement and Trust Fund Operations
Lloyd’s of London
With low interest rates and uncertain stock returns, insurers are more focused on increasing underwriting profits. Aggressive competitors are stealing the most profitable parts of insurers’ books. Many are bringing in new policy and claims systems to improve operations and enhance agility. But this alone will not drive sustainable advantage.

Insurers need to transform that data into business value so they can drive down loss ratio faster than the competition. That intelligence can also help create new products, successfully leverage new marketing vehicles, drive strong channel alignment, and enhance risk management practices.

Information Builders business intelligence (BI), integration, and data integrity solutions provide all the tools today’s insurers need to harness their data, and transform it into the insight needed to achieve a lower combined ratio. With our technologies, insurance companies can:

■ Direct their most vital operations, including underwriting, claims, and actuary
■ Improve information-sharing with brokers, agents, re-insurers, and policyholders
■ Streamline disparate information environments to enable profitable growth through mergers and acquisitions
■ Improve sales, marketing, and customer service by performing more precise client segmentation and profiling, and ensuring the consistency and completeness of client information across all sources
■ Enhance risk assessment and management by gaining broad and deep insight into the mix of factors that drive losses
■ Adhere to all regulatory reporting guidelines
As insurance firms struggle to drive profitable growth, the WebFOCUS BI platform from Information Builders provides them with the insight they need to improve enterprise-wide operations. By allowing users to access and analyze information from any combination of systems across the business, WebFOCUS empowers insurers to enhance strategic planning and tactical decision-making at all levels.

- **Advanced analytics**, such as data visualization, mobile analytics, and enterprise search, allow users at all levels to interact with claims, policy, and other structured and unstructured data via any PC, laptop, smartphone, or tablet.
- **Customer-facing BI** makes it easy for policyholders to analyze plan information, check the status of claims, and much more.
- Intuitive **InfoApps™** are interactive, purpose-built BI applications that provide fast, easy answers to important questions and concerns, without training.
- **Insurance Analytic Roadmaps**, delivered for a dozen leading insurers, clarify the best path to exploit analytics and drive implementation plans that use any technology to deliver immediate business impact while building on existing investments.
- **Predictive analytics** empower insurers to make more accurate forecasts for improved precision of pricing, premiums, fraud prevention, and risk mitigation.
- **Social media analytics** allow insurers to listen to the voice of the customer to learn more about the types of plans they want and their plan-related concerns.
- A comprehensive **Performance Management Framework (PMF)** with pre-built metrics prioritizes and aligns efforts with new and changing objectives, and orients the organization toward better performance.
Customer Success With Business Intelligence and Analytics

**Amerisure Mutual Insurance Company** – This focused commercial property and casualty (P&C) insurer wanted to enhance company performance by harvesting the intelligence that exists in enterprise data, and create a more analytics-driven culture. Information Builders intelligence solutions unify disparate data into an enterprise repository, and make it available to users across all departments via self-service reporting and predictive analytics. This vision for true enterprise-wide reporting is improving claims, pricing and premium growth, fraud management, finance, and other crucial operations, while strengthening relationships with agencies and policyholders.

**Ameritas Life Insurance** – Management and other information consumers at Ameritas lacked a single consolidated view of company operations, which made it difficult to measure the true financial state of the organization. WebFOCUS provides a cohesive way for 500 internal administrators and more than 5,000 policyholders to access, present, and analyze data about sales, commissions, customer service, underwriting, and actuarial pricing from a diverse back-end infrastructure.

**Basler Versicherungen** – This Swiss-based insurer turned to Information Builders to deploy strategic reporting and analysis applications to support key business functions, such as sales, policy management, and customer service. For example, account managers can provide better service and identify cross-selling opportunities more rapidly by obtaining a 360-degree view of each customer. The company has eliminated time-consuming manual data collection processes and improved information accessibility for employees, agents, and other sales partners.

**Brotherhood Mutual** – This ecclesiastical P&C insurance company wanted to reduce reliance on IT staff and actuaries for reporting. A web-based environment built on WebFOCUS facilitates better workflows for entering, retrieving, and managing information to support various key business activities. A PMF also enables managers to track claims productivity and adjust workload accordingly. As a result, business users and the IT department are more productive and better able to serve their niche.

**Erie Insurance** – This multi-line insurer wanted to execute on the new CEO’s vision to make more strategic use of data to improve organizational performance. Multiple dashboards, built with WebFOCUS, allow everyone from agents and mid-level managers to senior executives to track, measure, and manage 75 critical performance metrics across domains such as customers, finance, service productivity, human resources, and distribution. The new dashboards promote the CEO’s goal of using information strategically to drive performance, and improve key activities across the business.

**Everest Insurance** – The limitations of the company’s existing reporting tool and data environment prevented business users from properly collecting and analyzing important information. By leveraging the Insurance Performance Foundation, Information Builders’ pre-built P&C data warehouse and BI application, Everest now delivers reporting and analytics to employees company-wide, enabling swift and sound decision-making and driving forward plans for future growth.
Farm Bureau Insurance – This Tennessee-based company wanted a clearer view into its operational and financial performance metrics to compete against the state’s other large national insurers. The IPF gave the company the answers it needed, with dashboards and user-friendly interactive reports across product, pricing, underwriting, claims, and operations. The powerful tool suite has also enabled IT to rapidly deliver new families of customized self-service applications to fit their unique model as one of the largest Farm Bureaus.

FirstCare Health Plans – FirstCare pulled together disparate claims systems, reporting tools, and marts into a single claims reporting environment that empowered the claims business area to fully answer their questions in 90 days. WebFOCUS dashboards were built to reflect current claims volume, revenue, membership, expenses, medical loss ratios, and other important variables, and to tie key performance indicators (KPIs) to annual goals with respect to revenue, membership, and administrative expenses. As a result, FirstCare has seen dramatic improvements in claims-processing efficiency, member services, and provider retention, which are so crucial in the new triple AIM environment of Accountable Care.

Lloyd’s of London – The world’s leading alternative market for specialized commercial risks partnered with Information Builders to generate a custom web-based solution, built on WebFOCUS, to handle central accounting and letters of credit functions. The environment streamlines overall operations and collateralizes each letter of credit for new issues, increases, decreases, reductions, drawings, and refunds. WebFOCUS integrates seamlessly with the company’s operating platform, making processes five times quicker and guaranteeing timely, controlled processing in an easy-to-use, cost-effective manner.

Physicians Mutual – Volume limitations and unreliable data marts and warehouses hindered the ability to provide better reporting from general ledger systems. WebFOCUS was used to create an intuitive, easy-to-use reporting environment for general ledger analysis, billing tracking, and agent compensation management. An application was also built to monitor the productivity of the call center and claims processing teams. With WebFOCUS, the company has improved reporting productivity for business users and enhanced information sharing.

SMACL – As it continues to form relationships with new clients, this French P&C insurer must handle an increasing number of requests for new policy estimates. Ensuring profitability means that risk must be assessed and policy rates must be defined accordingly by leveraging large sets of statistical data. WebFOCUS supports operational decision-making, complete with mapping capabilities. The company has enhanced its risk management capabilities by making it easier to map and interpret exposure by geographic area.
**Trustmark** - This Illinois-based employee benefits provider lacked the formalized metrics and indicators needed to support a five-year strategic transformation and revenue growth initiative in its Voluntary Benefits Solutions (VBS) subsidiary. Using WebFOCUS, the company developed and deployed dashboards and InfoApps to provide consolidated information to stakeholders. The leadership team tracks customizable, high-level KPIs about VBS operations, while process owners monitor activities to see how they’re doing. Operational workers also have direct access to information. These users can now better assess performance, identify issues, and rectify problems.

**United Automobile Insurance Company** – The company’s previous reporting system did not have timely, detailed, and accurate information. Business users were not empowered to answer questions when they needed to make decisions, which put the company at a competitive disadvantage when pricing risk. United Automobile Insurance Company (UAIC) worked with the Information Builders P&C team to pull together all transactional data from its policy and Guidewire claims and billing systems, and implement a P&C-specific application for executive and management reporting, all sourced from an integrated data warehouse. UAIC now has a single source of accurate reporting data that business users and analysts can query in a disciplined way. IPF has enabled the company to rerate its book of business and improve the management of claims, endorsements, and premiums.

**Workers Compensation Fund** – WebFOCUS has empowered this Utah-based non-profit mutual insurance company to provide employees and customers with fast, intuitive access to hard-to-reach data sources. Parameter-driven reporting environments, as well as a customer-facing dashboard, have been deployed to improve claims management, finance, customer service, underwriting, and other critical processes. All departments – from claims and underwriting to finance and marketing – now have improved access to information for better decision-making, and can deliver a higher level of customer service.
Enhancing Insurance Performance With Integration and Data Integrity

Insurance companies often maintain technical environments that include numerous systems for premiums, policies, claims, customers, billings, and commissions. To thrive, they must seamlessly unify these valuable information assets across all lines of business to streamline and coordinate activities and workflows across sales and service chains, monitor claims processing and other electronic transactions in real time, and improve communication and collaboration within and beyond the company.

Integration and data integrity solutions from Information Builders provide insurance firms of all types and sizes with powerful tools that bring together critical information assets, enable full automation and acceleration of vital processes, promote information accuracy and consistency, and create a foundation for agility and flexibility.

- A comprehensive integration framework unifies all data – even big data – regardless of its source or location, for a comprehensive view of plan-related information
- Broad-reaching data quality management ensures that plan-related information is correct and complete at all times
- Powerful B2B automation solutions eliminate error-prone manual activities, and make claims processing and other critical workflows more efficient and accurate
- A prebuilt P&C insurance data model pulls together all business information, simplifying cleansing and preparing data to answer all questions
- Master data management with prebuilt insurance domains delivers rapid paths to a single view of the insured, agent, and other key business entities, keeping data in synch over time
- Comprehensive data governance tools help insurers retain full control over how data is created, handled, stored, managed, and shared
Customer Success With Integration and Data Integrity

**National Vision Administration (NVA)** – This provider of cost-effective vision care programs chose iWay software solutions from Information Builders to eliminate outsourcing costs by providing an economical integration solution that would automate many types of financial and administrative transactions, including the submission of insurance claims and other commerce-related document exchanges. With iWay, NVA solved its B2B integration challenges rapidly and affordably, while improving HIPAA compliance.

**North Carolina Farm Bureau** – This large domestic P&C insurer was spending considerable labor resources creating extract, transform, and load (ETL) processes to move data from a mainframe computer to smaller distributed servers. Running ETL jobs was also overloading the mainframe, making it unavailable for reporting. With iWay, the company eliminated manual code-writing, accelerating and automating the movement of data across platforms. Claim and payment information was moved to a centralized warehouse, where it is updated daily. iWay has helped the company reduce IT burden, while increasing query efficiency, improving mainframe performance, and facilitating rapid development of e-business services.

**OmniCare** – Two diverse systems for dispensing information and prescriptions made consolidated reporting a challenge. This also made it difficult to re-submit claims to insurance providers in a timely fashion. Using iWay software, a data mart for pharmacy dispensing systems was built, allowing the company to easily retrieve patient data. Information about new patients not covered by insurance is sent to a company that checks and confirms Medicare eligibility. OmniCare has been able to identify and recoup close to $40 million in rejected reimbursements since the environment went live.
Information Builders helps organizations transform data into business value. Our solutions for business intelligence (BI) and analytics, integration, and data integrity enable smarter decision-making, strengthen customer relationships, and drive growth. WebFOCUS, iWay, and Omni products work together to seamlessly cover all your information needs.

**Intelligence**
The WebFOCUS BI and analytics platform delivers rich, consumable, interactive information to the widest range of users.

**Integrity**
The iWay Data Quality Suite and Master Data Management Suite enable profiling, analysis, merging, managing, and cleansing of data from any source – structured or unstructured. Omni applications enable a single, complete strategic and operational view of key business services.

**Integration**
The iWay Integration Suite is the most flexible and agile integration foundation available, providing interoperability between disparate systems and data for faster time to market on IT and business initiatives.
Intelligence, integrity, and integration solutions help our customers seamlessly navigate the full spectrum of information management for sharper insights and fact-based decision-making.

To learn more about how intelligence, integrity, and integration can ensure insurance success, visit our online Insurance Resource Center at informationbuilders.com/solutions/insurance.
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