



“Without a doubt, ACE has made a significant monetary saving as a result of the ProClarity application.”

Clive Hassett
Property & Casualty Operating Officer
ACE, UK & Ireland

“In 19 years in this business, I’ve never been able to see and understand our data - our information this easily or in this much detail.”

Mick Ware
VP of IT
United Heritage

“This application provides a high value to the business for a relatively low cost of implementation.”

Chris Rolleston
Business Systems Manager
ACE

Situation Overview

Ever-increasing demands from customers, combined with relentless market pressure and increased government regulation place insurance companies in a tough position. They must reduce the costs of doing business while providing faster, more accurate claims management and personalized customer service... not to mention remaining profitable.

Leveraging data assets from aggressive marketing and consumer relationship systems is critical to long-term success. Direct access to this data to empower an on-site claims agent or enable a customer service representative to deliver a timely quote is also a necessity.

Problem Solved

On any given day administrators, financial analysts, agent supervisors and business managers are faced with numerous questions relating to insurance operations. ProClarity can help solve the following problems for insurance organizations, among others:

- Understand the impact of declining crime rates on profits in a city, state or region
- Analyze which claim types demand disproportionate internal resources to resolve
- Identify factors that are driving claims increases in a city, state or region
- Determine which markets present the best opportunity for business development

Applications

In order to answer the pressing questions being faced in all levels of the insurance industry, decision makers need to be able to easily uncover and clearly understand the key metrics driving the business. ProClarity can help organizations implement the following applications:

- **Sales Force Automation and Agent Performance:** sales reports, marketing activities, account plans, sales and/or profit/ loss by territory
- **Premiums and Claims Analysis:** loss ratio, settlement time, payment amount, coverage amounts, demographic distribution, appreciation/ depreciation rates for multiple classes of property
- **Product Management and Premium Pricing:** sales history and patterns, geographic variances, risk reduction, loss ration by business unit
- **Customer Relationship Management:** profitability by customer, preferred transaction type, product usage
- **Market Influence and Portfolio Performance:** interest rate fluctuations, vendor payments



Select Insurance Customers:

ACE Insurance
Allstate Insurance
Brockbank Insurance Ltd.
Cunningham Lindsey TES
Eagle Pacific Insurance
Exchange FS Insurance
Hiscox Underwriting
Royal & Sunalliance
Safeco Insurance
Towers Perrin Reinsurance
United Heritage
Zurich Insurance

ProClarity Helps Solve Insurance Business Problems

Providing that data is well organized and managed in a data mart using state-of-the-art technology such as Microsoft® Analysis Services, ProClarity® Analytics Platform provides analytics to enable:

- Intuitive information exploration that any user can employ from their desktop for, more accurate policy quotes and timely claims management.
- Flexible solutions that help insurance organization share information across the entire enterprise (among staff and customers) using popular productivity tools.
- Custom decision support applications that manage vast amounts of claim and market data.

Benefits of the ProClarity Product Family

The ProClarity Analytics Platform with a middle-tier server component, allows for varying user requirements to be scaled across an enterprise. For those analysts needing to drill deeply into data for greater understanding, the desktop components provide full functionality. The rich client enables web-based reports for those who need to analyze active reports. Users who require constant situational monitoring (sales or supply-chain analysis, for example) can receive dashboard-style updates wherever and whenever required.

Additional business benefits of the analytic application platform include promoting collaboration and workflow. The process of sharing improved data understanding increases collaboration, the fact that these are electronic files aids dissemination and workflow. This all amounts to a closed-loop decision-making system with output from analysis being captured as briefing books for ongoing decision-making.

ProClarity Analytics Platform

The ProClarity Analytics Platform Release 5 is designed around the Microsoft® COM/.NET architecture standard, Microsoft's platform for building and deploying world-class applications that are highly integrated into the desktop environment while enabling Internet extensibility. The ProClarity Analytics Platform Release 5 also leverages Extensible Markup Language (XML) and utilizes a Visual Basic oriented object model that's familiar to tens of thousands of developers around the world.

ProClarity Corporation

ProClarity Corporation delivers decision support software and services that increase the speed at which organizations can make informed business decisions that are optimized to directly influence business profitability. ProClarity ensures maximum return on technology investment and widespread user adoption by delivering solutions tailored around business processes and decision-making workflows. Learn more by going to www.ProClarity.com.

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