

## Life

The nature of the insurance introduces a number of challenges not seen in other industries. In particular, insurance contracts run over many years. Unlike traditional retail business, where sales are simple self-contained transactions, with insurance business the sale of an insurance policy is often a starting point for analysis.

Traditional data warehousing techniques, developed for retail analysis, do not convert well to insurance analysis. Insight Enterprise is a unique temporal system capable of providing consistent analysis over time and at any point in time, at the same time experience analysis is restated based on current information.

Insight Enterprise features a wide range of dimensions that are applied consistently across all applications. These can be used to filter reports to a specific business attribute, investigate changes across attributes and trend or filter on time. Dimensions include: attained age, duration, issue age, adjusted issue age and age adjustment, benefit status, issue period, issue location, residence location, benefit band, benefit frequency, gender, rating type, payment method, preferred class, service area, community, underwriter, underwriting modifications, underwriting exclusions, company, contract period, alterations, plan code, renewability, renewability period. In addition, Insight Enterprise supports multiple product definitions, such as GL, marketing, actuarial definition etc., group business attributes, such as group location, group policy id, group size, type, industry; and contract level supporting policy and coverage level analysis in the same application.

Key Performance Indicators include mortality trends, lost premium, lapse trends, premium, amount at risk, sales and new premium.

Insight Decision Solutions was established by insurance professionals to provide integrated, enterprise-wide, analytical systems for insurance companies.

We focus solely on insurance to bring you analytical solutions to meet your needs.

Our staff consists of qualified professionals, with extensive experience in insurance and systems.

# Insight Enterprise

*Smart, confident decisions.*

Insight Enterprise is a complete business intelligence system consisting of insurance analytics and applications, data storage, and data transformation and loading tools.

The system includes a number of unique features, including:

- Pre-built insurance specific applications, such as experience analysis, earnings by source and sales profitability.
- Open data model structured specifically for Life and Health insurance.
- Temporal data model enabling flexible analysis over time with fast response times for insurance applications.

**Movement Overview**

Welcome to this demo of Insight Enterprise. Please note all the data used in this demo was created for this demo, some of the metrics may appear unrealistic.

**Policy Movement**

Contracts	Quarter	2007-Q1	2007-Q2	2007-Q3
Start		99,061	99,400	99,518
Change		-	-	-
Entry		2,874	2,743	2,700
Exit		2,555	2,625	2,592
End		99,400	99,518	99,626
Growth		319	118	108

**Movement Indicators**

Indicator	Goal	Value	Status
Inforce	99550	99626	✓
Sales	887	879	✓
Exit	899	807	✗
Mortality Actual to Expected	100%	107%	✗
Withdrawal Actual to Expected	100%	119%	✗

**Earnings Dashboard**

**Actual Earnings for Quarter**

Year	Actual	Expected	Valuation
2005-Q1	\$3,484,256	\$2,180,144	\$19,697,911
2005-Q2	(\$1,105,932)	(\$645,813)	(\$403,613)
2005-Q3	(\$8,965,260)	(\$2,171,200)	(\$4,469,500)
2005-Q4	(\$15,237,313)	(\$9,688,141)	(\$10,656,937)
2006-Q1	\$4,926,225	\$4,409,011	\$4,409,011
2006-Q2	\$515		
2006-Q3	(\$95,156,187)	(\$86,286,104)	(\$85,049,939)
2006-Q4	\$13,422,809	\$2,327,357	(\$7)

**Gain Sources (Life)**

Values	Risk Profit	Valn Profit
Premium Gain	\$5,132,967	\$1,276,400
Investment Gain	\$5,324,112	\$2,462,233
Expense Gain	(\$338,119)	(\$442,200)
Commission Gain	(\$6,794,061)	(\$701,700)
Mortality	(\$5,549,174)	\$968,796
Withdrawal	\$517,213	(\$)
Cancellation	\$515	
Survival	(\$8,868,083)	(\$1,236,165)
Gain	\$11,095,452	\$2,327,364

## Insight Decision Solutions

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