

## Investment

Investment products, such as Annuities, Segregated Funds and Universal Life, present additional challenges to insurance analysis. Aside from data differences, these products also require fund analysis such as fund movement reconciliation.

Fund Analysis in Insight Enterprise adds fund values to the standard insurance applications to enable profiling, trending and drill-through on fund values and movements by the full set of policy attributes. The system identifies fund contract movements, i.e. issues and terminations, over a period by fund value to explain the changes in fund values over a period by issues, terminations and amount changes.

In addition, the Fund Movement application provides the full range of analysis on fund deposits and deductions to explain changes in fund values over a period by fund deposits and deductions. For example, a standard fund movement report, for a specified period, consists of:

Fund at start of the period  
+ Deposits  
- Fund Charges  
+ Fund Credits  
+ Fund Increases  
- Surrenders  
= Fund at end of the period

These movement values are calculated from first principles from the temporal database. Users can also drill down for additional information, for example the first level drilldown on fund charges will identify the type of charge &ndash; e.g. expense, mortality, premium or partial withdrawal.

A wide range of dimensions can be applied to the fund movement report application; these can be used to filter the report to a specific business attribute, investigate changes across attributes and trend or filter on time.

Insight Enterprise also includes a count of fund movement transactions that may be used to analyze alternative charging strategies and activity analysis.

In addition to being able to select date down to the day level, you can also apply filters to select a specific date range or date related to the current date; these automatically update reports as new data is loaded (typically monthly).

Overall, Insight Enterprise is a powerful tool that includes specific functionality for fund based products to help you understand fund changes in the context of inforce contracts and contract changes.

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.

The screenshots illustrate the software's capabilities in three main areas:

- Movement Overview:** Provides a high-level view of policy movements. The 'Policy Movement' table shows data for 2007-Q1, 2007-Q2, and 2007-Q3. The 'Inforce by Age' chart displays policy counts across age groups (00-14 to 100+).
- Earnings Dashboard:** Focuses on financial performance. The 'Profit Trend Chart' shows actual earnings for quarters from 2005 to 2007. The 'Earnings for Quarter' table provides a detailed breakdown of various financial metrics.
- Values and Risk Profit:** A detailed table comparing actual performance against expected and valuation metrics. Key metrics include Premium Gain, Investment Gain, Expense Gain, Commission Gain, Mortality, Withdrawal, Cancellation, and Survival.

## Insight Decision Solutions

8920 Woodbine Avenue,  
Suite 205  
Markham, ON, L3R 9W9  
Canada

905-475-3282

info@insightdecision.com