

Financial Management

Insight Enterprise's Financial Management applications bring together reported earnings with the detailed valuation and operational data and future projected earnings. Advanced applications provide detailed analysis of the sources of earnings both as cash-flows and with respect to the underlying policy behaviour.

Financial Management applications are grouped as follows:

Reserve Analysis

Reserve Analysis allows profiling and trending of reserves, reserve movements and outstanding claims by the full set of policy attributes, with drill-through to individual records. This provides an understanding of reserves and outstanding claims in the context of inforce contract amounts.

Earnings Analysis

Earnings Analysis Applications provide profiling and trending of earnings by the earnings and policy attributes, with extended management ratios and drill-through to individual records.

This helps you understand liability earnings in the context of the reported earnings, and understand reported and liability earnings in the context of the inforce contracts.

Earnings Management

Profile and trend actual and projected policy income and gains by the full set of policy attributes, with drill-through to individual records.

Earnings-by-source functionality (also known as Source of Earnings) provides an understanding of actual and planned earnings, and causes of deviations from planned earnings by source, with slicing by the full range of policy attributes.

Reinsurance Analysis for Financial Management Applications

Where appropriate, reinsurance analysis adds a dimension that provides drill down to show reserves, earnings and earnings applications on a direct, ceded and retained basis; ceded business can be further examined by reinsurer and treaty.

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 image displays three overlapping screenshots of the Insight Enterprise web application. The top screenshot shows the 'Movement Overview' page, which includes a 'Policy Movement' table and 'Inforce Charts'. The middle screenshot shows the 'Earnings Dashboard' with a bar chart for 'Actual Earnings for Quarter' and a table for 'Earnings by Gain (Life)'. The bottom screenshot shows a detailed table of financial metrics.

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

Values	Actual	Expected	Valuation
Premium Gain	\$79,882,427	\$74,749,460	\$73,473,060
Investment Gain	\$23,484,256	\$22,180,144	\$19,697,911
Expense Gain	(\$1,105,932)	(\$645,813)	(\$403,813)
Commission Gain	(\$8,965,260)	(\$2,171,200)	(\$4,469,500)
Mortality	(\$15,237,315)	(\$9,688,141)	(\$10,656,937)
Withdrawal	\$4,926,225	\$4,409,011	\$4,409,011
Cancellation	\$515	-	-
Survival	(\$95,156,187)	(\$86,286,104)	(\$85,049,339)
Gain	\$13,422,809	\$2,327,357	(\$7)

Indicator	Status	Value
Earnings	Up	99550
Mortality Profit	Down	887
Withdrawal Profit	Down	899
Brift Status Profit	Down	807
Payment Profit	Up	100%
Survival Profit	Down	107%
		119%

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