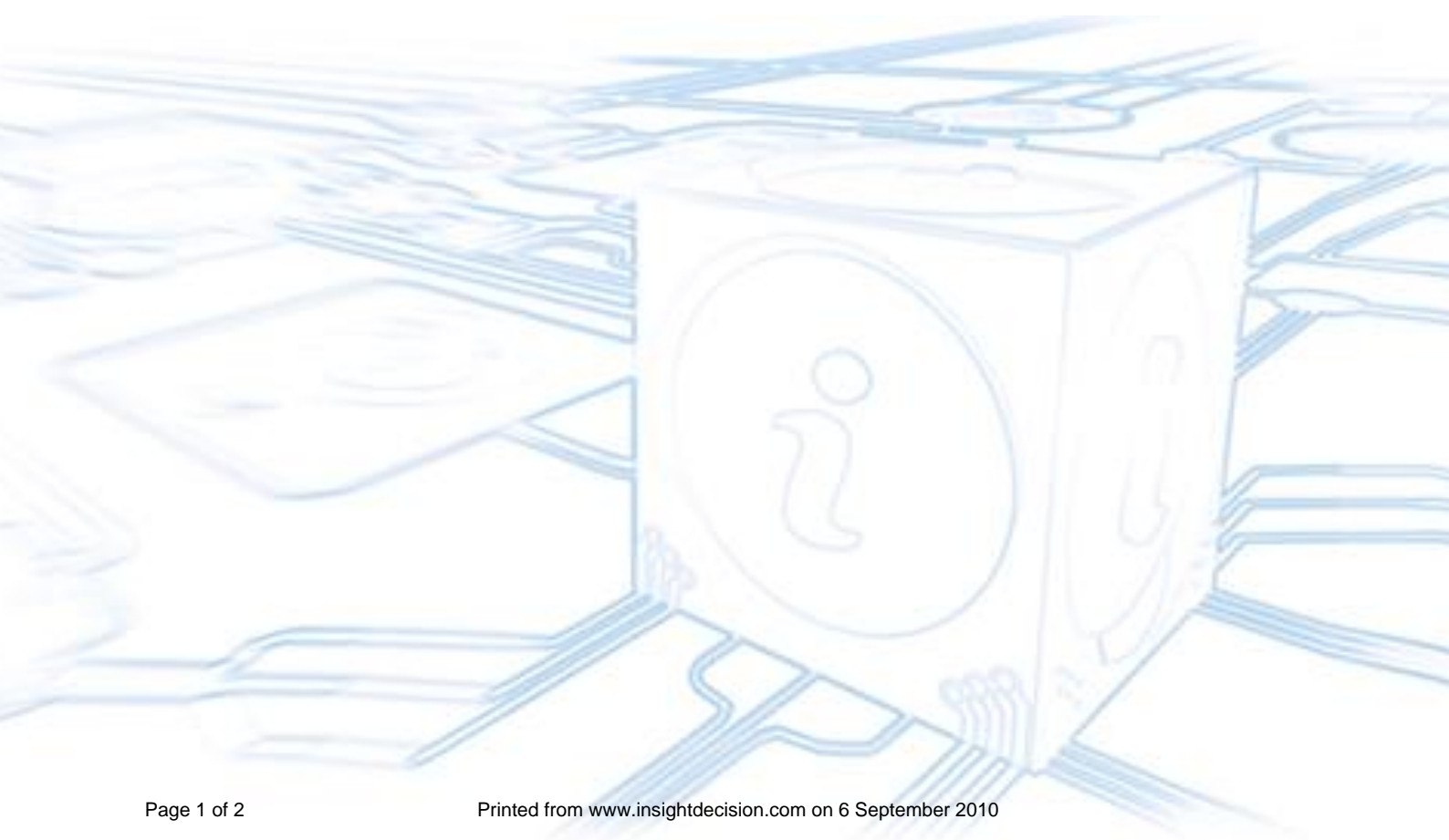


EBS Book now available

The second edition of *The Analysis of Insurance Earnings* is now available. This book updates and extends the 2002 edition. It can be now ordered directly from Lulu.com and will be available from major US retailers in late July. Price \$34.95.

Analysis of earnings in most industries consists of a relatively simple breakdown of revenue and expenses. Insurance business is more complex; the emergence of profit is determined by pricing assumptions, reserves and divergences between the assumptions and actual experience over the lifetime of the business. These extra complexities have given rise to a process commonly known as earnings-by-source. This process is designed to explain earnings relative to the underlying sources. Unfortunately in many companies, even if this process is carried out, the usefulness of it as a management tool is frequently overlooked. The reasons for this are varied, ranging from difficulty in explaining results to questions over the validity of the results themselves.

The formula and methodology described in this book was developed from first principles and implemented in the Insight Enterprise Business Intelligence system, giving users accurate and detailed insight into the financial operation of their organization.



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 providing comprehensive insurance analytics. The top dashboard offers a high-level view of policy movements and inforce counts. The middle dashboard provides a detailed look at earnings trends and sources. The bottom screenshot shows a granular view of financial metrics and risk profiles.

Insight Decision Solutions

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

905-475-3282

info@insightdecision.com