

## About Insight

Insight Decision Solutions Inc. was founded in 2000, by Kevin Pledge and John McGarry. Having worked on a data warehouse project for the company they worked for, they realized that many similar projects fail to deliver the business promise as they are not designed specifically for insurance. Insight was founded with the goal of providing integrated analytical solutions for insurance companies that could be tested and demonstrated in advance.

The current system offered is the Insight Enterprise. This is the only analytical system of its kind. Built on a data warehouse framework designed specifically to meet the special needs of insurance business, it features a number of innovations, such as analytic dimensions and a temporal data model. The system includes pre-built insurance applications. Insight offers more than a system; we offer complete business solutions designed for business people who are concerned with seeing results.

Our staff consists of qualified professionals, with extensive experience in insurance and systems. Research and development is carried out in our offices in Toronto, Canada, although we are prepared to support projects worldwide, either directly or through a network of partners. Insight is a Microsoft Gold Certified Partner, recognized for competencies in Business Process and Integration and Data Management Solutions, specializing in Business Intelligence.

### Kevin Pledge

Kevin is a co-founder and President of Insight. He has a wide range of actuarial and general management experience. Prior to forming Insight Kevin was Vice President, Actuarial at the Independent Order of Foresters (IOF) based in Toronto, where he initiated and successfully implemented a data warehouse. Kevin has given numerous presentations at industry meetings on topics including: data warehousing, applied modeling, identifying profitability, measuring client value and sales regulation.

Kevin has a BSc in Mathematics with Operational Research and is qualified as a Fellow of the Institute of Actuaries (UK) and a Fellow of the Society of Actuaries (US). Kevin is currently Chair of the SOA Technology Council and serves on Microsoft's World-Wide Independent Software Vendor Partner Advisory Council.

### John McGarry

John is a co-founder of Insight and is the principle designer of the Insight Enterprise system and inventor of the temporal model. John has worked in insurance for his entire career; immediately prior to forming Insight John was responsible for implementing the actuarial analyses required for the data warehouse at IOF.

John has a PhD in applied modeling; his theses "The Application of Bifurcation Theory to Physical Problems" involves identifying equilibria and periodicity in non-linear dynamical systems, this is related to catastrophe theory and chaos theory.

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.

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# 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 interface. The top screenshot shows the 'Movement Overview' page, which includes a 'Policy Movement' table and 'Movement Indicators'.

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

The middle screenshot shows the 'Earnings Dashboard' with a 'Profit Trend Chart' and 'Earnings for Quarter' data.

Year	Actual	Expected	Valuation
2005	\$79,882,427	\$74,749,460	\$73,473,060
2006	\$23,484,256	\$22,180,144	\$19,697,911
2007	(\$1,105,932)	(\$645,813)	(\$403,613)

The bottom screenshot shows a detailed 'Earnings Dashboard' with various metrics and tables.

Indicator	Status	Trend
Earnings	Up	Green
Mortality Profit	Down	Red
Withdrawal Profit	Down	Red
Brift Status Profit	Down	Red
Payment Profit	Down	Red
Survival Profit	Down	Red

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