



At InsFocus, we understand insurance

InsFocus BI is an end-to-end business intelligence solution that perfectly fits the needs of insurance companies, providing top ROI and short implementation route.

InsFocus delivers clear, focused information across all insurance business domains including marketing, underwriting, claims, reinsurance, actuarial analysis and accounting.

» An Insurance BI Solution that Brings your Business into Focus

- ✓ Built-in insurance data model covering all aspects of insurance business
- ✓ Insurance functionality features not available in other products
- ✓ Rapid implementation and customization to company's data structures
- ✓ Unified platform for reporting, ad-hoc queries and dashboards
- ✓ Advanced infrastructure utilizing service oriented architecture

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InsFocus



Can your existing or competing BI solution do the following?

1. Can you analyze **profitability**, including calculation of unearned premium reserves and latest outstanding losses, as of **any date**, not just at end of month?
2. Can you show results of **any** report or analysis as it looked at any **historical date**?
3. Can you analyze **loss ratios** and **loss frequencies** based on the three actuarially correct methods:
 - a. Accounting based
 - b. Inception based
 - c. Exposure based
4. Does your solution provide **snapshot** reports showing your portfolio sums insured or unit (policy count) exposures as at any required date?
5. Can you analyze **claims experience** by any **product specific underwriting factor** (e.g. type of vehicle in the case of motor insurance or occupation of person in accident insurance). If the answer is "yes" - is that achieved in **one unified data model** or do you need to build a separate "data mart" for each product?
6. Can you analyze portfolio by **product / line dimensions** and reach the same total results both ways (e.g. products can be shop package policy, office package policy etc. whereas lines can be fire cover, natural catastrophe cover, liability cover)?
7. Can you analyze **claim reserves run-off** showing separately open claims and closed claims at different scenarios (e.g. claims open at report beginning and closed during reporting period)?
8. Does your system show **claims triangulation** or **premium attrition** type development statistics. If "yes" does it do "**chain-ladder**" extrapolation calculation?

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9. Do you get **renewal / lapse analysis** based on correct policy ending periods so that even if policies were issued for periods other than 12 months, the analysis is correct .
If "yes" does the calculation take into account insurance products that have no renewal in them like contractors policies or travel policies ?
10. Can your system **dynamically** produce list reports or provide profitability analysis on **subsets** of your data such as "top 50 clients", "claims valued over \$ 100,000" or "policies with sum insured over \$ 5,000,000" ?
11. Can you view data on **3-D basis** with Excel-like "tabs", where each tab can show a **different measurements** (like policies, loss ratio), **different organizational members** (like branch office), **different products** (property, motor) or **different time periods** (years 2006, 2007, 2008)?
12. Can you **drill-down** in any report or analysis down to the **individual client / policy / claim** in one mouse click ?

All that and more
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