



*We know our integration hub is valuable...*

*...so how do we prove it to the business?*

**Richard G Brown**  
**WebSphere Solution Architect, IBM Software**  
**brownr1@uk.ibm.com**



# *Agenda*

- Introduction
- Insurance Case Study
- Banking Case Study
- Summary

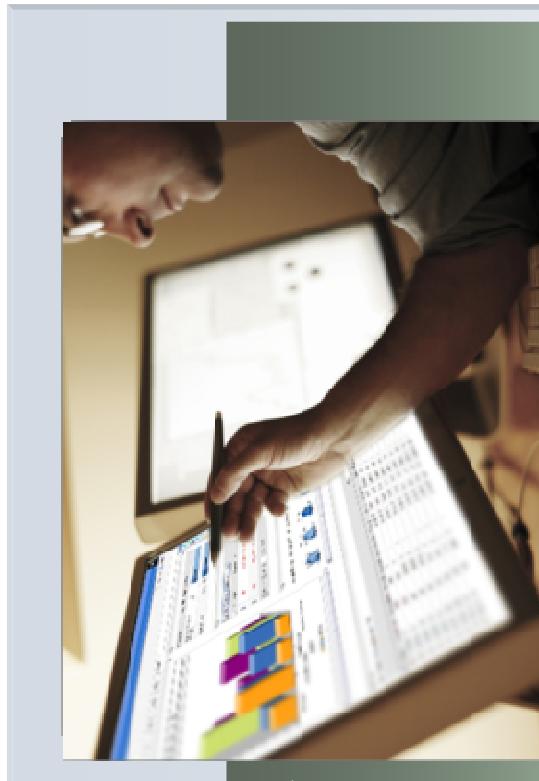
# Introduction

- Business Activity Monitoring can empower managers with real-time, actionable information on the state of their businesses
- Organisations with an existing integration infrastructure are already half way there
- But the value is not always obvious...



# What is Business Activity Monitoring?

Business Leaders Gain Real-time Visibility and Actionable Insight into Performance



- BAM is the monitoring of real-time information, aggregated from disparate sources onto dashboards
  - Business leaders monitor KPIs to manage operations and staff more effectively
- Business leaders can take action based on real-time visibility and insight into performance to address problem areas quickly



# Achieve *real-time visibility into processes*

## Understand, monitor and explore the state of business operations

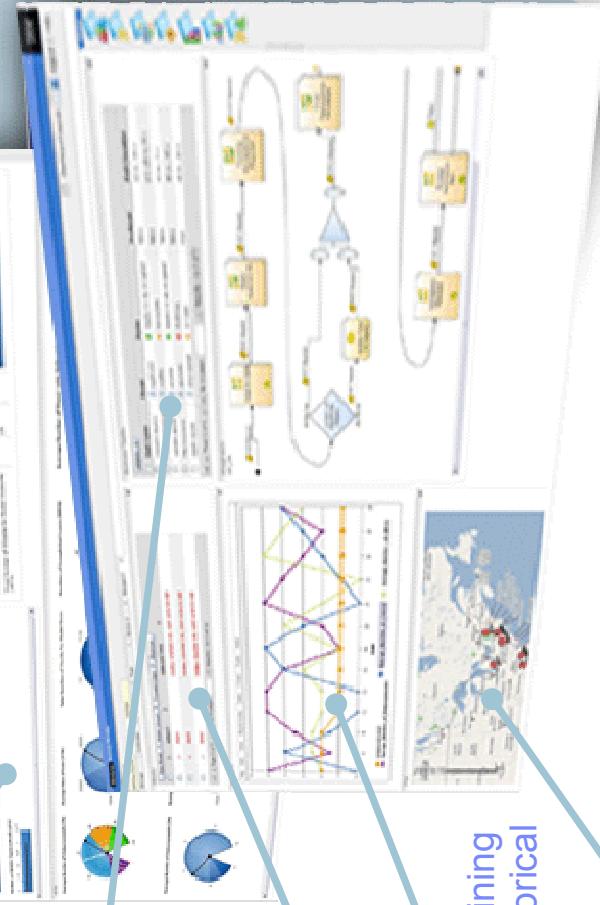
### Scorecards

Key Performance Indicators  
for business units



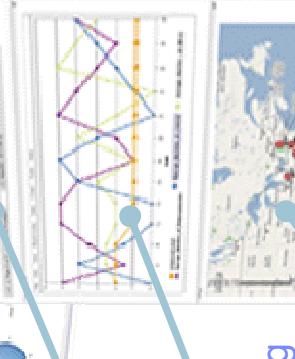
### Collaboration

Work with teams to  
resolve situations



### Business Alerts

Notification of situations  
that require response



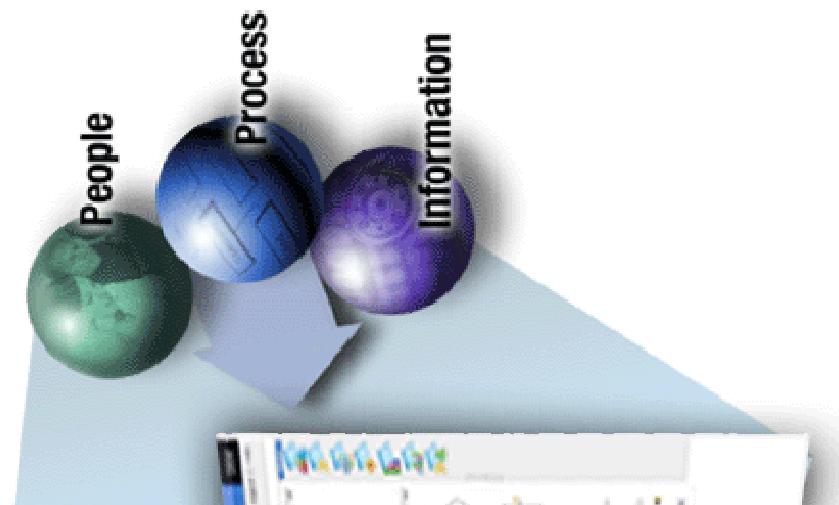
### Reports & Analyses

Understanding trends by combining  
real-time performance and historical  
information



### External Information

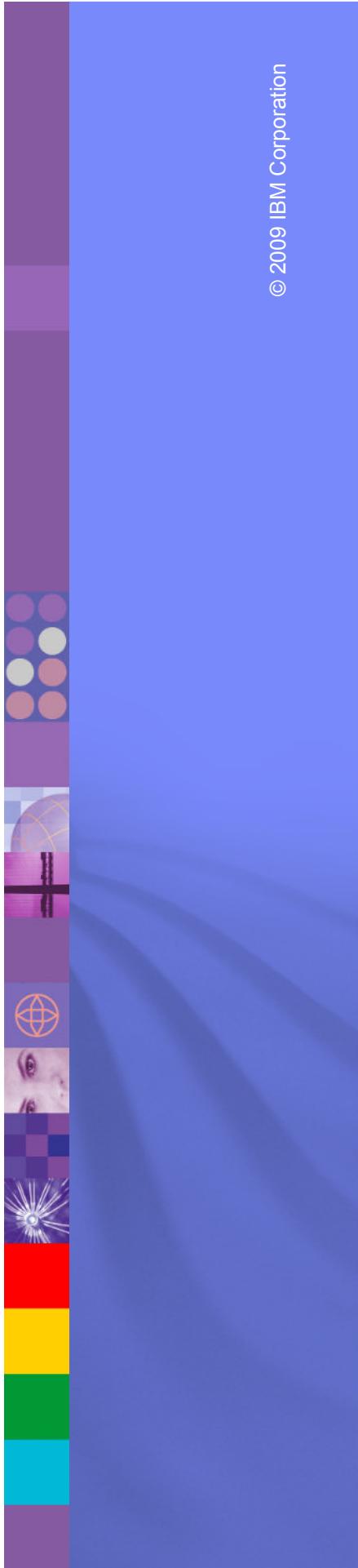
Information affecting  
performance





## *Insurance Claims Tracking*

**Richard G Brown**  
**IBM Software**  
**brownr1@uk.ibm.com**





**Policyholder**  
*What happened  
to my claim?*

**Policyholder**  
*If you were waiting  
for me to provide some  
information, why didn't  
you chase me?!*

**Claims Handler**  
*Would it actually  
be cheaper  
to settle now?*

**Broker**  
*Why do I spend longer  
chasing claims than  
selling new business?*



## *If package delivery firms can do it, why can't insurers?*

- Claims information is typically tracked in multiple, disparate systems
  - Third parties are often involved
  - Claims processing is complex and frequently manual
- 
- But the information may already be passing over the bus...!
    - Capture business events from these disparate sources
    - Aggregate them meaningfully
    - Present the information to the business, brokers and customers





## Benefits

- Policyholders get reliable updates
- Brokers can concentrate on selling
  - Insurer gains market share and lowers costs
- Skip past demo

## Broker Dashboard

Welcome admin | Help | Logout

Manage Business Spaces

Claims Tracking ▾

Structured Policies ▾ | Claims Dashboard | Insurer Internal | Policy Analysis | eNotification | New Page

Policies

Export ...

Search for:

Diagram	Structured Policies Key	PolicyHolder	Net Premium	Total Claims	Open Business Critical Claims	Open Claims	Settled Claims	Policies MC
Struc_001	Bob's Catering Ltd	£6,100.00	2	£2,100.00	0	1	1	£
Struc_002	Central Taxi Flets	£7,500.00	0	£0.00	0	0	0	£
Struc_003	Zenith Construction	£5,000.00	1	£1,500.00	1	1	0	£
Struc_004	Juniper Services	£30,000.00	5	£110,000.00	3	4	0	£

Results 1 to 4 of 4

Page 1 of 1

Claims Status Tracking

Claims

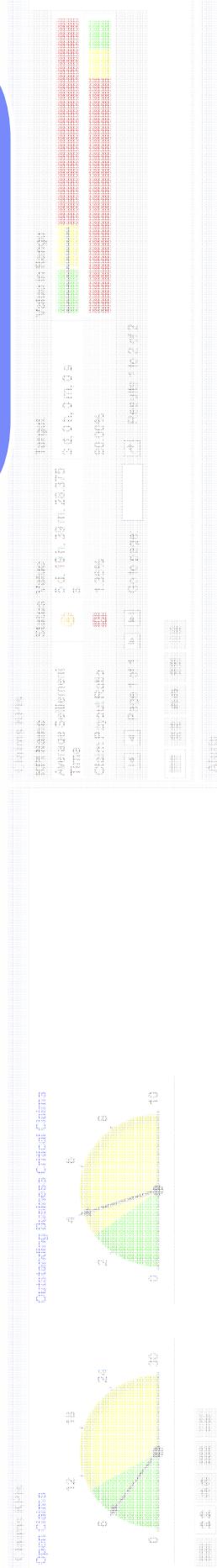
## Claims Status Tracking

At-a-glance view of policyholders

See total value of client relationship

Track policyholders with claims that impact their business

Drill-down to see specific policies



## Broker Dashboard

Welcome admin | Help | Logout

Manage Business Spaces

Claims Tracking ▾

Structured Policies ▾ | Claims Dashboard | Insurer Internal | Policy Analysis | eNotification | New Page

Policies

Export ...

Search for:

Diagram

Diagram	Claim Number	Claim Description	Claim Value	Business Impact	Summary	Policy Number	Claim Processing Time	Settled Value
C_00421	Rear-end shunt	£4,500.00	True	BROKER: Incident description, further questions	P_0042	2 d, 4 h, 19 s		
CX_1226681179812	Minor rear-end shunt to company van	£2,000.00	false	Minor rear-end shunt to company van	P_0042	4 d, 18 h, 18 m, 11 s		
CX_1226681451718	Vandalism to company van	£3,450.00	true	Vandalism to company van	P_0042	4 d, 18 h, 13 m, 46 s		
CX_1226931358046	Total loss	£50,000.00	true	Total loss	P_0042	7 d, 11 h, 4 m, 37 s		

Results 1 to 4 of 4

Page 1 of 1  Go to page:    Drill Up

Claims Status Tracking

Claims

Claim Number: C\_00421  
Policy Number: P\_0042  
Claim Value: £4,500

Claim Notified → Claim Validated → Benefit Offered → Claim Rejected → Claim Settled

Summary: BROKER: Incident description, further questions

Restore Original Content

Claims KPIs

Open Claims

Outstanding Business Critical Claims

Average Settlement Time: 5 d, 19 h, 40 m, 65 s

Claim Payout Ratio: 1.36%

Target: 80.00%

Value in Range: 3 d, 0 h, 0 m, 0 s

Go to page:    Results 1 to 1   Page 1 of 1   Go to page:   Results 1 to 2 of 2

Select a specific claim

Track metrics that impact customer satisfaction

Get up-to-date detailed status on claim

Track key performance indicators across all policies and claims

powered by WebSphere

## Broker Dashboard

Welcome admin | Help | Logout      Manage Business Spaces

Claims Tracking ▾      Claims Dashboard ▾      Insurer Internal      Policy Analysis      eNotification      New Page

Claims Tracking

Export ...

Search for:      Reset

Diagram	Policy Number	Claim Number	Claim Description	Settled Value	Claim Processing Time	Business Impact
C_00111	P_0011	C_00111	Windscreen Crack	£100.00	12 d, 17 h, 24 m, 39 s	false
C_00112	P_0011	C_00112	Rear shunt	£2,000.00	3 d, 17 h, 40 m, 0 s	true
C_00411	P_0041	C_00411	Flooding	£50,000.00	1 d, 19 h, 0 m, 0 s	true
C_00312	P_0031	C_00312	Employee trip, sales rep incapacitated	£1,500.00	> 2 h, 2 m, 58 s	true
C_00421	P_0042	C_00421	Rear-end shunt	£4,500.00	2 d, 4 h, 38 m, 0 s	true
CX_1226681179812	P_0042	CX_1226681179812	Minor rear-end shunt to company van	£2,000.00	4 d, 18 h	
CX_1226681451718	P_0042	CX_1226681451718	Vandalism to company van	£3,500.00	4 d, 18 h	
CX_1226931558146	P_0042	CX_1226931558146	Total loss	£50,000.00	7 d, 11 h	

Page 1 of 1      Go to page:      Results 1 to 8 of 8

Claims

Diagram

Search for:      Reset

Claim Description	Claim Processing Time	Business Impact	Settled Value	Claim Value
Rear shunt	2 d, 4 h, 38 m, 19 s	true		£4,500.00

Diagrams

Claims

Claim Number: C\_00411  
Policy Number: P\_0041  
Claim Value: £50000

Summary: Prevention measures not taken; claim rejected

Diagram illustrating the claim workflow:

```
graph TD; Start(( )) --> ClaimNotified[Claim Notified]; ClaimNotified --> ClaimValidated[Claim Validated]; ClaimValidated --> BenefitOffered[Benefit Offered]; BenefitOffered --> ClaimRejected[Claim Rejected];
```

Minimise delays: track claims waiting for action by us or our client

Full details on history of claim and reason for rejection

Switch to claims-tracking view to see all claims in one place

Welcome admin | Help | Logout

Claims Tracking ▾

Structured Policies Claims Dashboard Insurer Internal Policy Analysis eNotification New Page

	Claim Number	Policy Number	Claim Description	Claim Processing Time	Business Impact	Claim Value	Settled Value	Summary
P_0031	C_00312		Employee trip: sales rep incapacitated	£1,500.00				BROKER: Incident description, further questions
P_0042	C_00421		Rear-end shunt	£4,500.00				Minor rear-end shunt to company van
P_0042	CX_1226681179812		Minor rear-end shunt to company van	£2,000.00				Vandalism to company van
P_0042	CX_1226681451718		Vandalism to company van	£3,500.00				Total loss
P_0042	CX_1226931558046		Total loss	£50,000.00				
<input type="checkbox"/> Page 1 of 1	<input type="button" value="Go to Page:"/>	<input type="button" value="Results 1 to 8 of 8"/>						

Claims requiring broker action

Diagram	Claim Number	Policy Number	Claim Description	Claim Processing Time	Business Impact	Claim Value	Settled Value	Summary
Diagram	C_00421	P_0042	Rear-end shunt	2 d, 4 h, 38 m, 19 s	true	£4,500.00		BROKER: Incidents, further questions
<input type="checkbox"/> Page 1 of 1	<input type="button" value="Go to Page:"/>	<input type="button" value="Results 1 to 1 of 1"/>						

Diagrams

Claims

Claim Number: C\_00411  
Policy Number: P\_0041  
Claim Value: £50000

Summary: Prevention measures not taken; claim rejected

See relevant contextual information: what was the weather like on the day of the claimed flood?

```

graph TD
    Start(( )) --> Notified[Claim Notified]
    Notified --> Validated[Claim Validated]
    Validated --> Offered[Benefit Offered]
    Offered --> Settled[Claim Settled]
    Settled --> Rejected[Claim Rejected]
  
```

World Weatherer

Hi: 11°C There is a 0% chance of precipitation. Mostly cloudy... more...

10.7° Lo: 8°C

Thu Fri Sat

11° 8° 3° -1°

Gadgets powered by Google

powered by WebSphere.

Brokers don't need  
to be logged into  
the dashboard to  
get value...

Targeted Key  
Performance  
Indicators and Alerts  
are available on their  
desktops as Google  
“Gadgets”

The screenshot shows a Windows desktop environment. At the top, there's a taskbar with icons for My Computer, BBC NEWS | News Front Page - Windows Internet Explorer, and several other applications like Google, BBC NEWS | News Front Page, and a file explorer. The BBC News page in IE shows a red banner for a windpipe transplant breakthrough. A blue speech bubble points from the text "Brokers don't need to be logged into the dashboard to get value..." to a gadget on the desktop. The gadget displays two pie charts: one for Outstanding Business Offers and another for Average Settlement Time. The desktop also features a clock, a file manager, and a system tray with battery status and network icons.

My Computer BBC NEWS | News Front Page - Windows Internet Explorer

R BBC NEWS | News Front Page

BBC NEWS | News Front Page

Low graphics Accessibility Help

BBC NEWS BBC NEWS CHANNEL

NEWS

BBC

News Front Page

Page last updated at 11:43 GMT, Wednesday, 19 November 2008

LATEST: Heather Mills contacts watchdog about reporting in three nati

Windpipe transplant breakthrough

Surgeons in Spain claim a major breakthrough by giving a woman a new windpipe with tissue from her own stem cells.

► How the transplant works

+ 'I was scared, but it went

Bank hints at further rate cuts

Interest rates may fall further, according to minutes from the

Prostitute users face clampdown

Paying for sex with prostitutes who are controlled by nimms or

Science & Environment

Technology

Entertainment

Also in the news

Sn 11

start

Demos

Music

Google

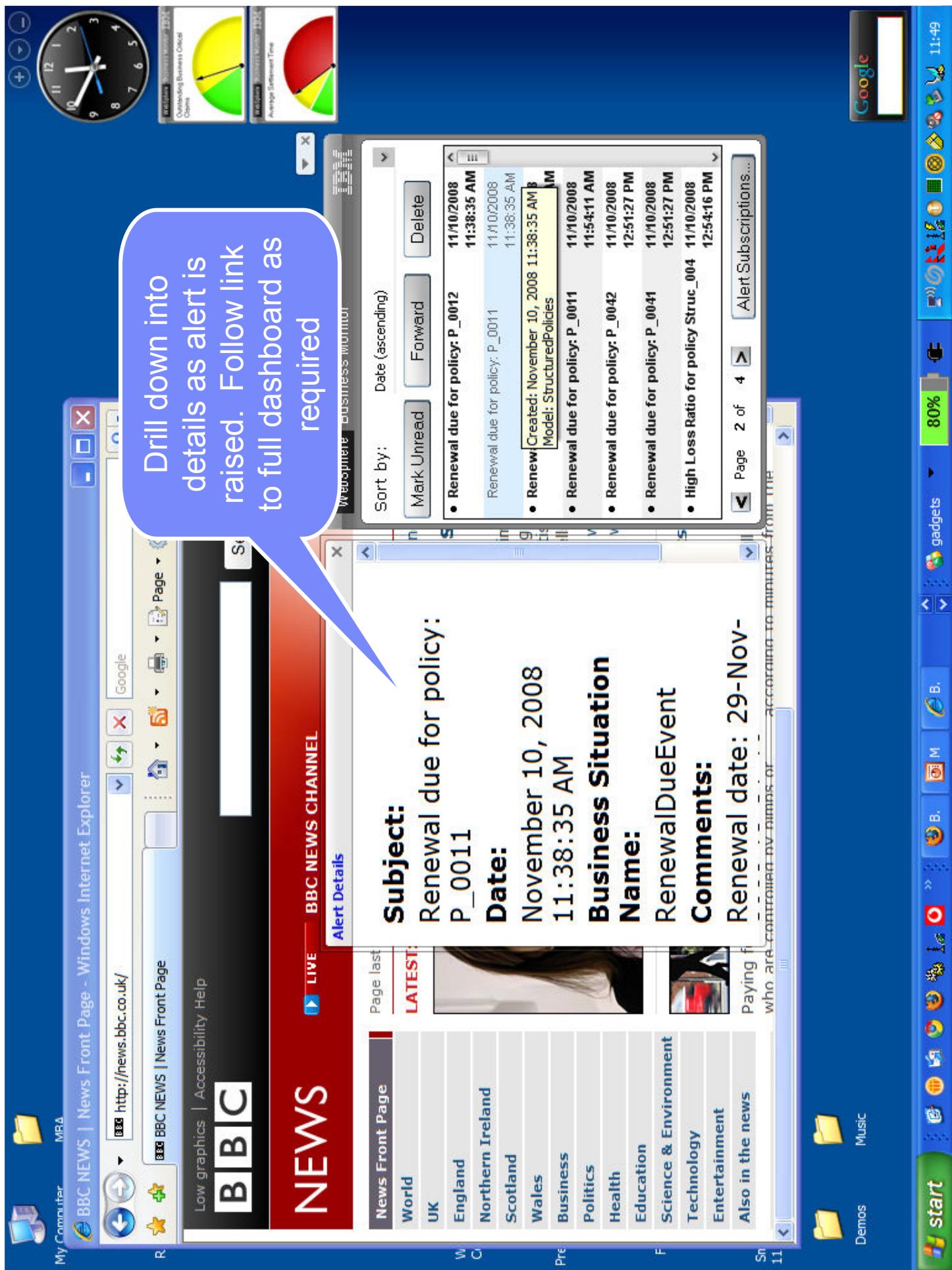
11:48

**Brokers can subscribe to alerts specific to their customers**

A screenshot of a Windows desktop environment. In the center, there's a window titled "Business Monitor" which displays a list of renewal tasks. The tasks are as follows:

- Renewal due for policy: P\_0012 11/10/2008 11:38:35 AM
- Renewal due for policy: P\_0011 11/10/2008 11:38:35 AM
- Renewal due for policy: P\_0012 11/10/2008 11:54:11 AM
- Renewal due for policy: P\_0011 11/10/2008 11:54:11 AM
- Renewal due for policy: P\_0042 11/10/2008 12:51:27 PM
- Renewal due for policy: P\_0041 11/10/2008 12:51:27 PM
- High Loss Ratio for policy Struc\_004 11/10/2008 12:54:16 PM

Below this list, there's a note: "Interest rates may fall according to minutes from the". To the left of the monitor, a blue callout bubble contains the text: "Brokers can subscribe to alerts specific to their customers". The desktop background shows various icons for BBC News, Google, and other applications. The taskbar at the bottom includes icons for BBC News, Google, and several system icons like a battery level of 80% and a network connection.

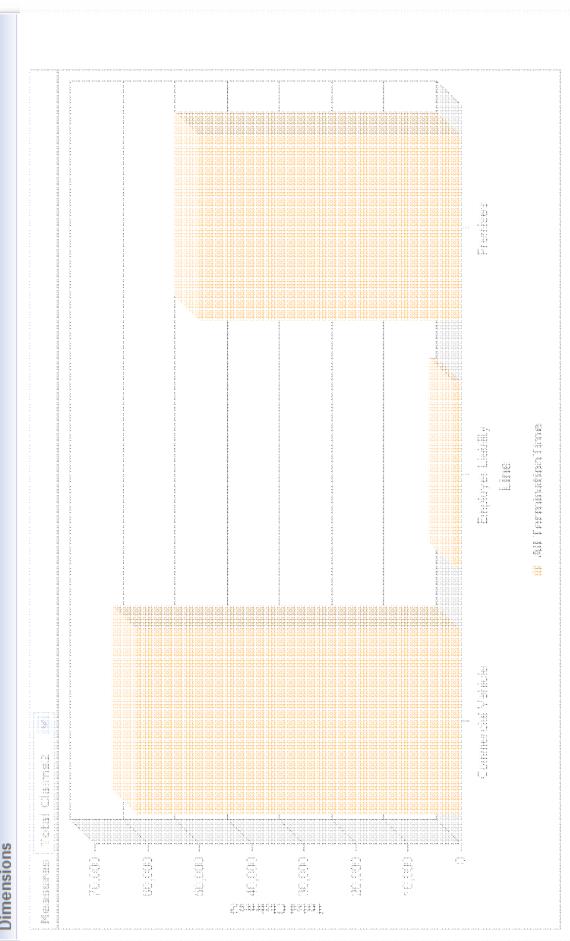
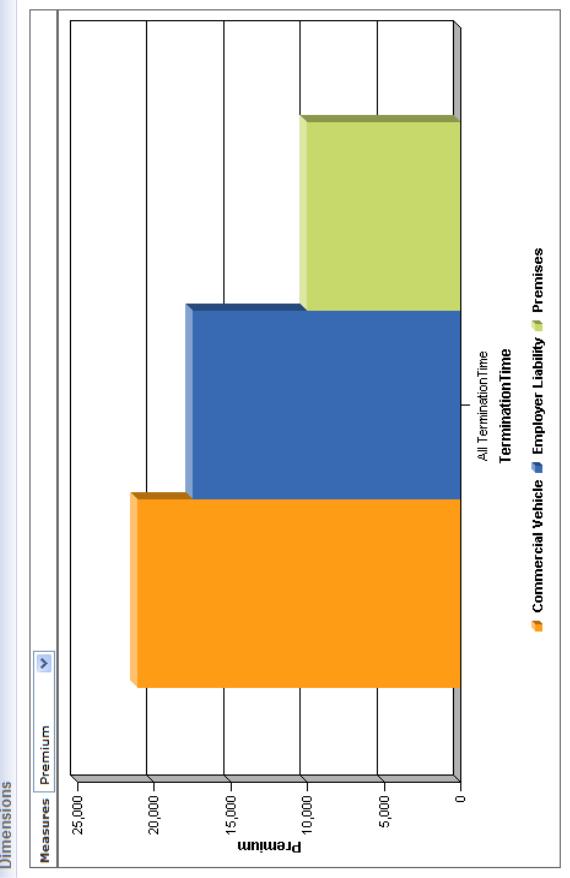


## Broker Dashboard

Claims Tracking ▾ Structured Policies | Claims Dashboard Insurer Internal ▾ X Policy Analysis eNotification New Page

Welcome admin | Help | Logout

Manage Business Spaces



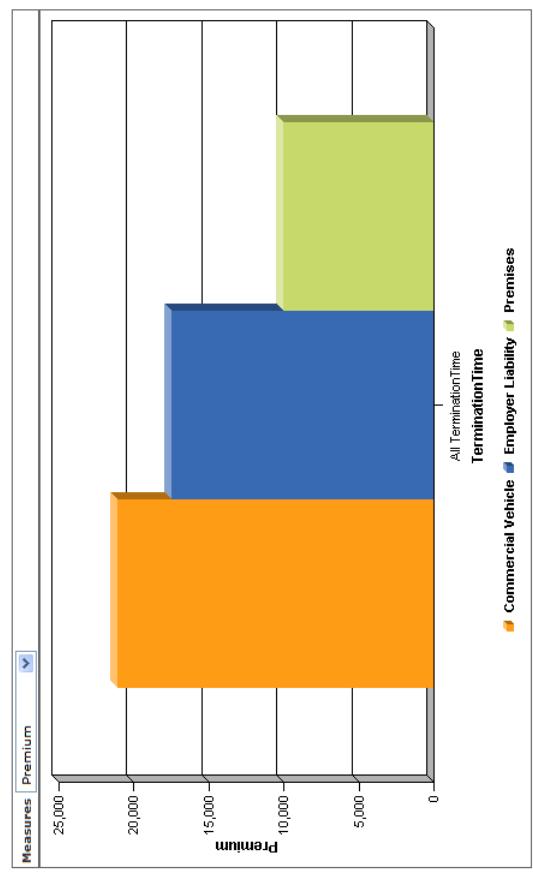
See premium income by policy type

Extra value... if we're capturing all this information for our brokers, can we use it for our own Management Information needs?

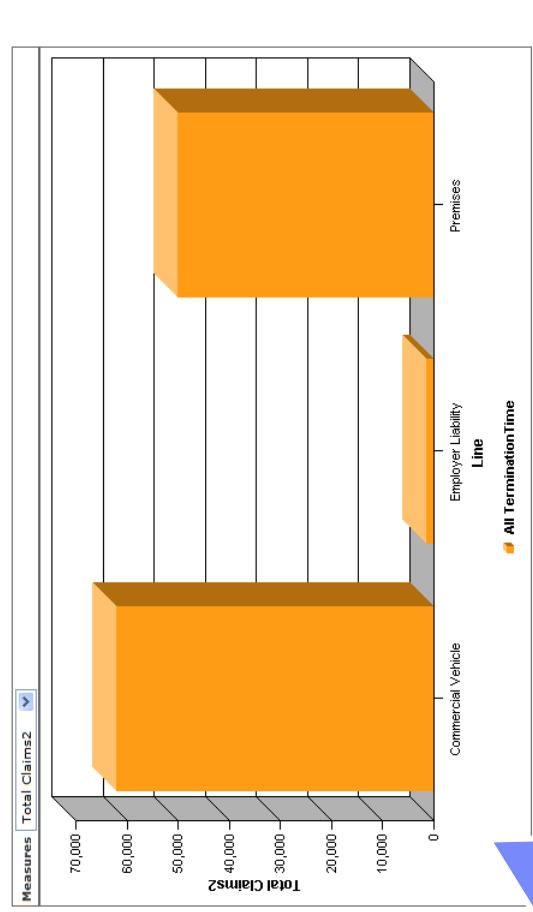
## Broker Dashboard

Claims Tracking ▾  
Structured Policies | Claims Dashboard | Insurer Internal | Policy Analysis | eNotification | New Page

### Dimensions



### Dimensions



Slice and dice  
information... e.g.  
claims by business  
line

Add a widget

Claims happening by business line

Claim Identifier	Policy Number	Claim Description	Claim Status
C_0000001	P_0000001	Claim Description 1	PENDING
C_0000002	P_0000002	Claim Description 2	PENDING
C_0000003	P_0000003	Claim Description 3	PENDING
C_0000004	P_0000004	Claim Description 4	PENDING

Result:  
Management approach:  
true

Statement:  
BRICKER incident was claimed,  
further questions

Add a widget

for value in 10/10/2020:

Which claims are on hold pending input from policyholder or broker?



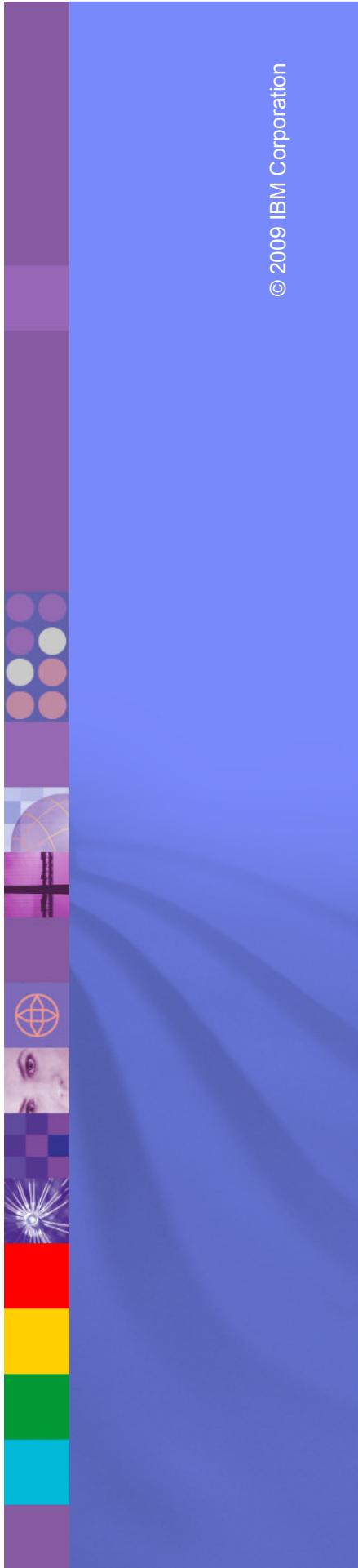
## **Benefits of Insurance Claim Tracking**

- Improved Customer Service
  - Process visibility to brokers
  - Delays tracked and actioned
  
- Increased Profit
  - Lower claims payouts
  - Lower call centre costs



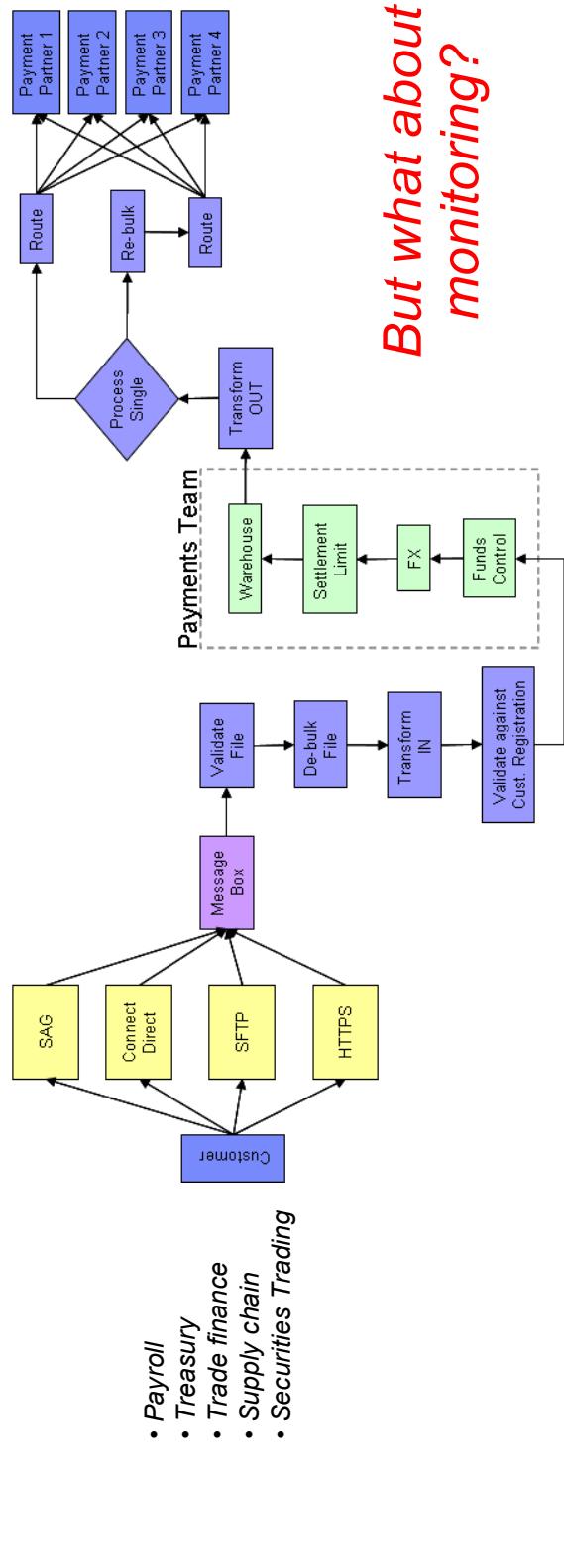
# *Bulk Payments Monitoring*

Richard G Brown  
IBM Software



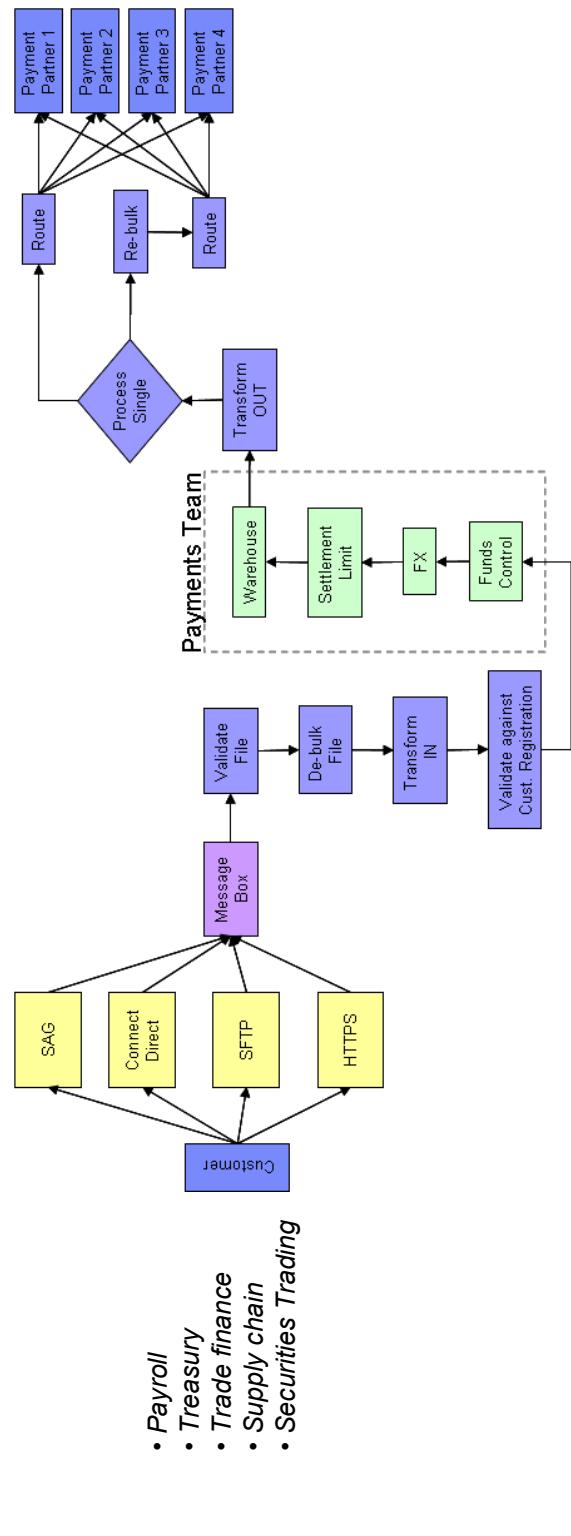
# Bulk Payments Requirements

- Bulk payments from customers via gateway
- Security, validation, enrichment, transformation, ...
- Give customers visibility of payment lifecycle
- Rigorous SLAs, cutoffs and compliance rules
- Manage exceptions

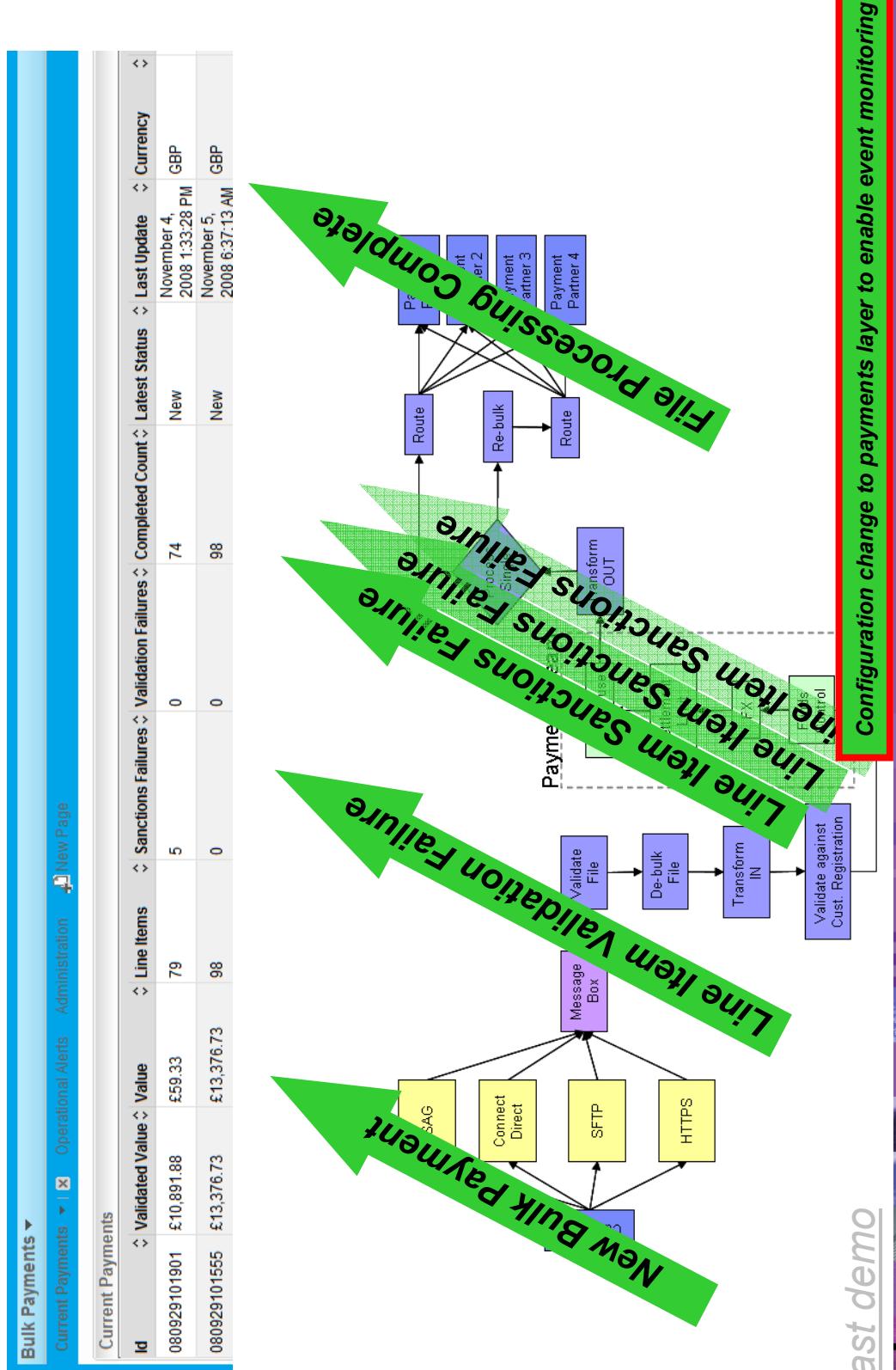


# Bulk Payments Problems

- “Will the IBM payroll make the cut-off?”
- “Has my customer triggered an unusual number of sanctions queries?”
- “How is the data quality rate trending with time?”
- ***“Where is my payment?!!”***



# Operational Monitoring of Payments Processing



IBM Solution

Skip past demo

Configuration change to payments layer to enable event monitoring

# Bulk Payments at-a-glance dashboard

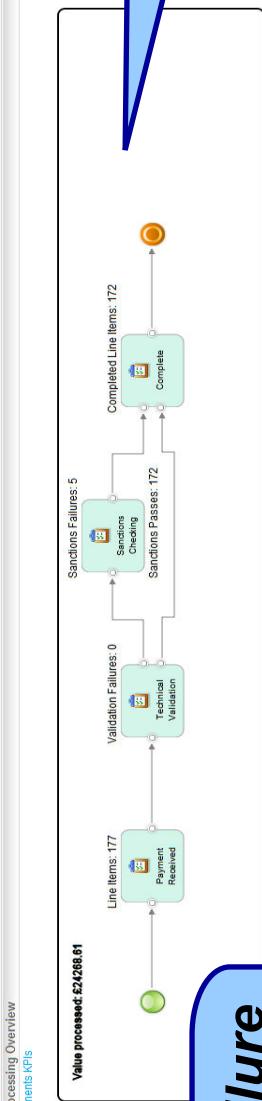
**Current Payments and status**

The screenshot shows a table titled "Bulk Payments" with columns: Id, Validated Value, Value, Line Items, Sanctions Failures, Validation Failures, Completed Count, Latest Status, Last Update, Currency, and Source. There are two rows of data.

Id	Validated Value	Value	Line Items	Sanctions Failures	Validation Failures	Completed Count	Latest Status	Last Update	Currency	Source
080929101901	£10,891.88	£59.33	79	5	0	74	New	November 4, 2008 1:33:28 PM	GBP	Bank Fraud attempts
08092910555	£13,376.73	£13,376.73	98	0	0	98	New	November 5, 2008 6:36:54 AM	GBP	Bank Fraud attempts

Below the table, there are links for "Processing Overview" and "Payments KPIs".

**Map payments onto overall process**



**Analyse payment flow in multiple dimensions**



**Track Failure Rates in real-time**



## *Detect Business Situations and Raise Alerts*

*Unusually  
high rate of  
sanctions  
failures*

# **Drill down to line-item level**

*View transaction history and take action*

**Proactive alerting to desktop and mobile devices**



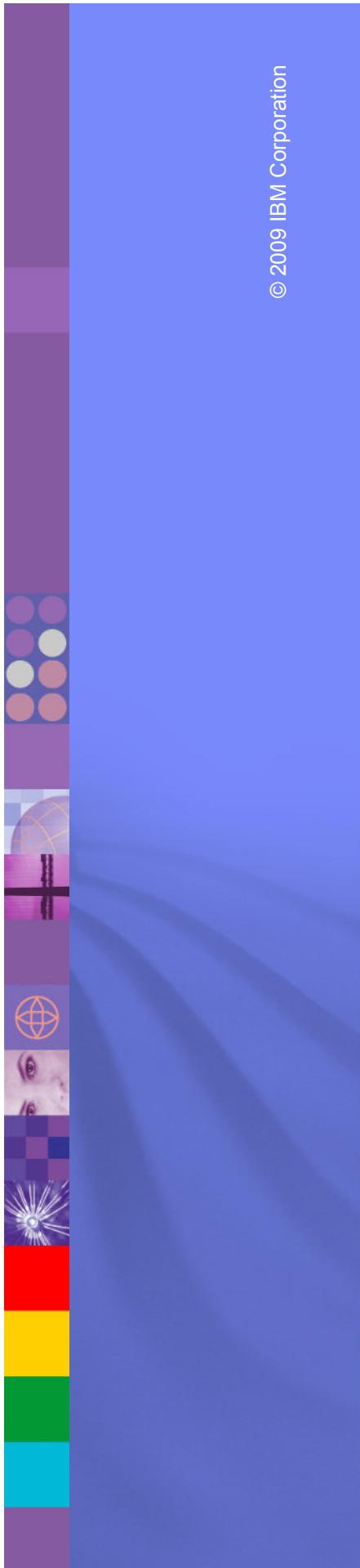


## ***Benefits of real-time payment monitoring***

- Increased Customer Satisfaction
  - Identify problems before customer calls up to complain
  - Proactive monitoring of high-value payments trades end-to-end
  - Payment progressed through lifecycle in accordance with SLAs
- Increased Profitability
  - Flag potential issues before they become a problem that needs to be fixed
  - Improved operational efficiency
  - Predictive capability allows action to be taken in time
  - Better insight into variable cost of different customers and payment types
- Optimise Business Operations
  - Analyse current operations for fine-tuning
  - Enable better decision making



# *Summary*



## Summary

- Most businesses want to
  - Reduce risk
  - Reduce cost
  - Increase revenue
  - Improve customer service
- Business Activity Monitoring can make a material difference...
  - ... and can be the enabler for necessary investment in integration



## ***For further details....***

- Richard G Brown
- WebSphere Solution Architect
- [brownr1@uk.ibm.com](mailto:brownr1@uk.ibm.com)
- 07764 666821