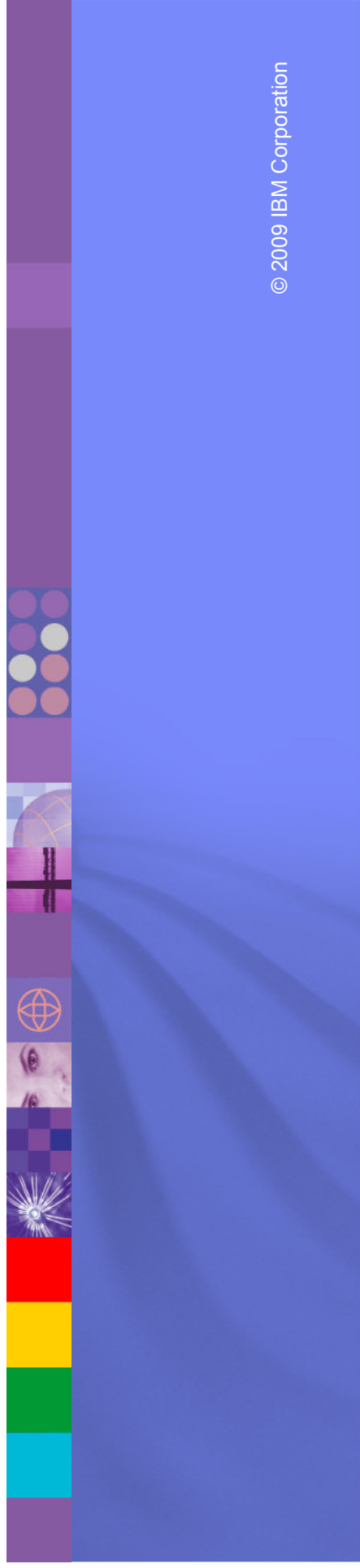




We know our integration hub is valuable...

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

Richard G Brown
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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

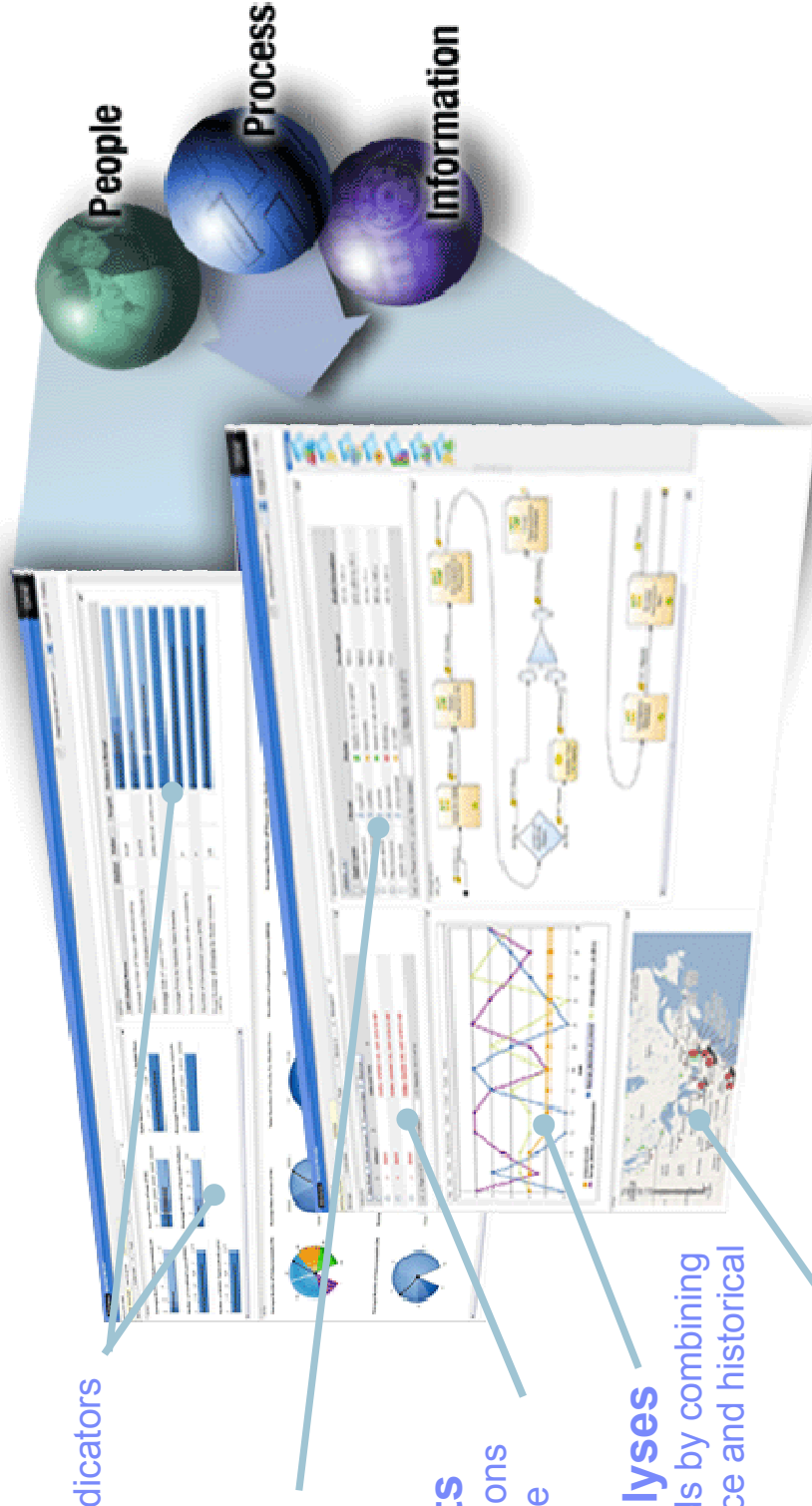
Notification of situations that require response

Reports & Analyses

Understanding trends by combining real-time performance and historical information

External Information

Information affecting performance





Insurance Claims Tracking

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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*



Search for:

Diagram	Structured Policies Key	Policy Holder	Net Premium	Total Claims	Total Claims Value	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 Fleets	£7,500.00	0	£0.00	0	0	0	£
	Struc_003	Zenith Constructor	£5,000.00	1	£1,500.00	1	1	0	£
	Struc_004	Juniper Services	£30,000.00	5	£110,000.00	3	4	0	£

Inners Results 1 of 4

Page 1 of 1

Claims Status Tracking

Charts

At-a-glance view of policyholders

Track policyholders with claims that impact their business

See total value of client relationship

Drill-down to see specific policies

Open Claims

Outstanding Business Critical Claims



Claims Status

5 of 10 h. 20 m. 20.375

3 d. 0 h. 0 m. 0 s

1.35%

60.00%

Results 1 to 2 of 2

Page 1 of 1

Results

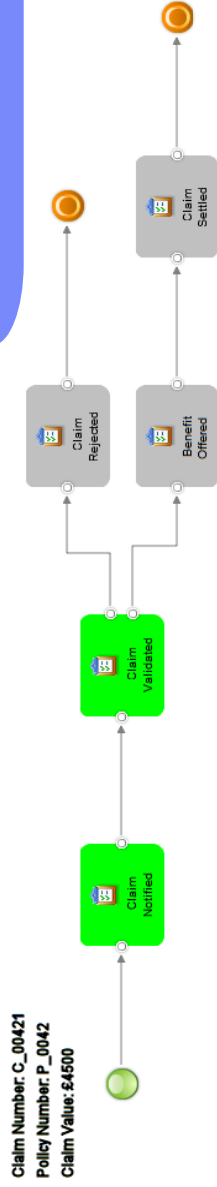
Export ... Search for: [] Reset

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, 38 m, 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	£3,000.00	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	

Page 1 of 1 Go to page: [] Results 1 to 4 of 4

Select a specific claim

Claims Status Tracking



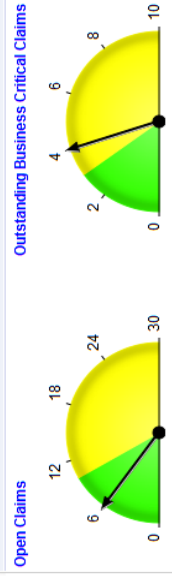
Summary: BROKER: Incident description, further questions

Track metrics that impact customer satisfaction

Get up-to-date detailed status on claim

Restore Original Content

Claims KPIs
Open Claims



Average Settlement Time	Claim Payout Ratio	Value in Range
5 d, 19 h, 40 m, 6.5 s	1.36%	3 d, 0 h, 0 m, 0 s
Target	80.00%	80.00%

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

Track key performance indicators across all policies and claims

P_0031	C_00312	Employee trip: sales rep incapacitated	£1,500.00	9 d, 3 h, 3 m, 58 s	true	taken, claim rejected
P_0042	C_00421	Rear-end shunt	£4,500.00	2 d, 4 h, 38 m, 19 s	true	Physio session booked
P_0042	CX_1226681179812	Minor rear-end shunt to company van	£2,000.00	4 d, 18 h, 19 m, 55 s	false	BROKER: Incident description, further questions
P_0042	CX_1226681451718	Vandalism to company van	£3,500.00	4 d, 18 h, 15 m, 30 s	true	Minor rear-end shunt to company van
P_0042	CX_1226931358046	Total loss	£50,000.00	7 d, 11 h, 6 m, 21 s	true	Vandalism to company van
						Total loss

Claims requiring broker action

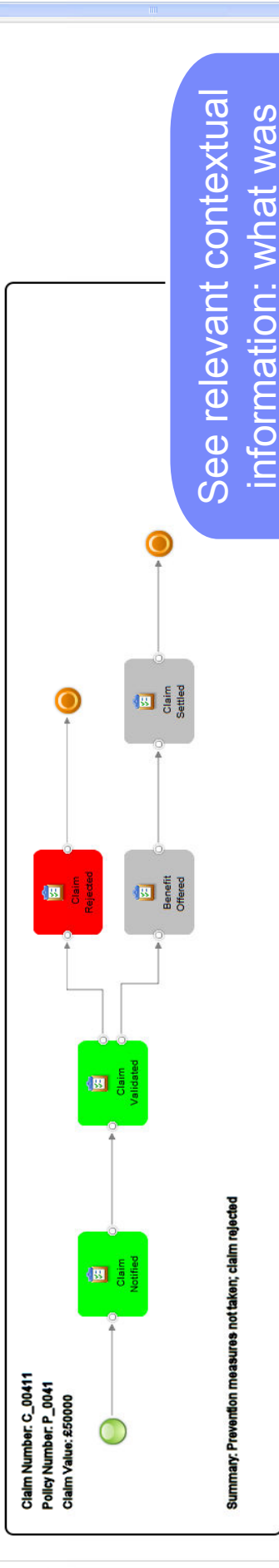
Search for:

Diagram	Claim Number	Policy Number	Claim Description	Claim Processing Time	Business Impact	Claim Value	Settled Value	Summary
	C_00421	P_0042	Rear-end shunt	2 d, 4 h, 38 m, 19 s	true	£4,500.00		BROKER: Incident description, further questions

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

Diagrams

Claims



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

World Weather

Hi: 11° C
10.7°
Lo: 8° C

There is a 0% chance of precipitation. Mostly cloudy. [more...](#)

Forecast
• Satellite
• News
• Cameras

Gadgets powered by Google



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"



Brokers can
subscribe to alerts
specific to their
customers

My Computer
BBC NEWS | News Front Page - Windows Internet Explorer
http://news.bbc.co.uk/

Low graphics | Accessibility Help

BBC

NEWS

LIVE BBC NEWS CHANNEL

Alert Details

Page last
LATEST

World
UK
England
Northern Ireland
Scotland
Wales
Business
Politics
Health
Education
Science & Environment
Technology
Entertainment
Also in the news

Subject:
Renewal due for policy:
P_0011

Date:
November 10, 2008
11:38:35 AM

Business Situation

Name:
RenewalDueEvent

Comments:
Renewal date: 29-Nov-

Drill down into details as alert is raised. Follow link to full dashboard as required

Sort by: Date (ascending)
Mark Unread Forward Delete

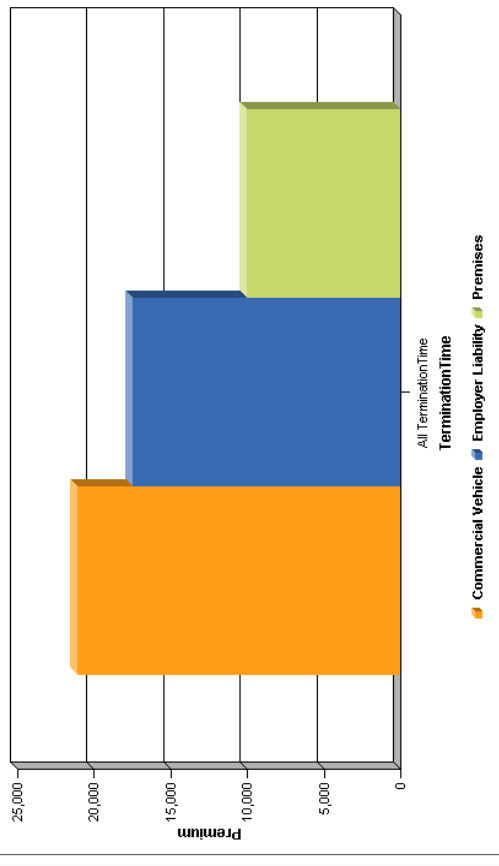
• Renewal due for policy: P_0012	11/10/2008 11:38:35 AM
Renewal due for policy: P_0011	11/10/2008 11:38:35 AM
• Renewal Created: November 10, 2008 11:38:35 AM Model: StructuredPolides	11/10/2008 11:38:35 AM
• Renewal due for policy: P_0011	11/10/2008 11:54:11 AM
• Renewal due for policy: P_0042	11/10/2008 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

Page 2 of 4
Alert Subscriptions...

start
Demos
Music
80%
gadgets
11:49

Dimensions

Measures | Premium



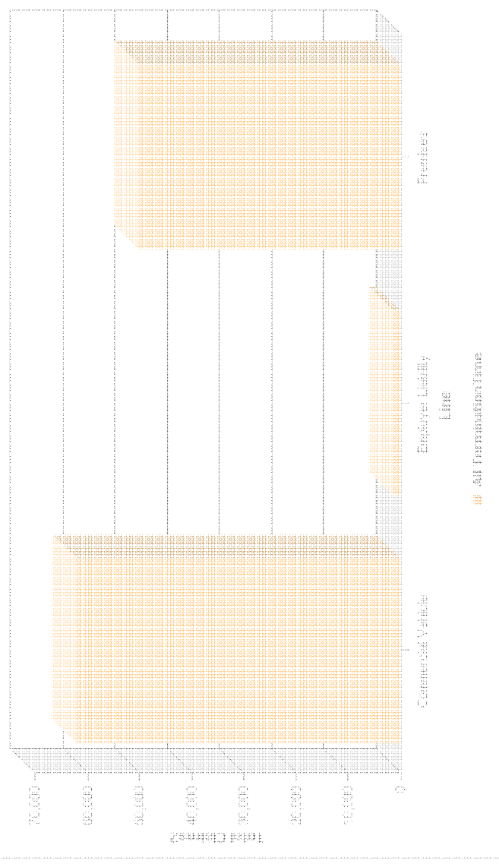
Add a widget

Claims requiring broker action

See premium income by policy type

Dimensions

Measures | Total Claimant

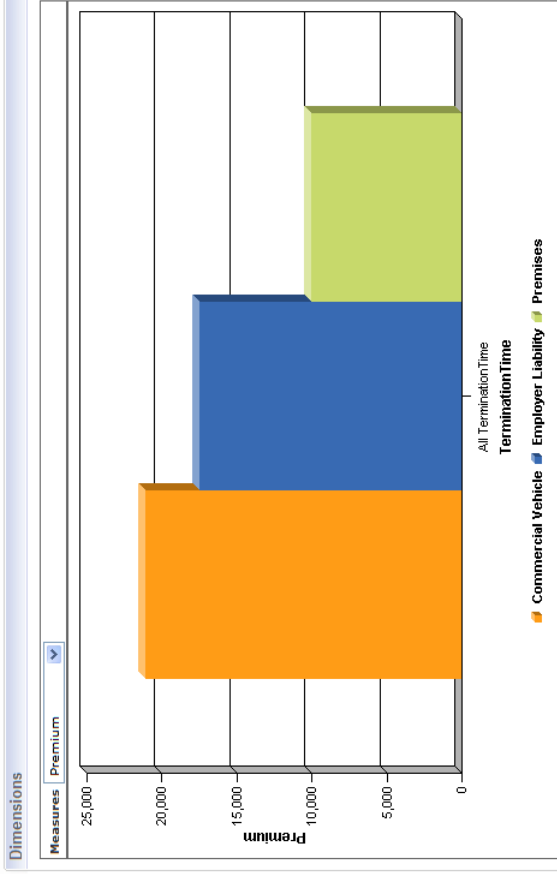


Add a widget

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

Print

Print

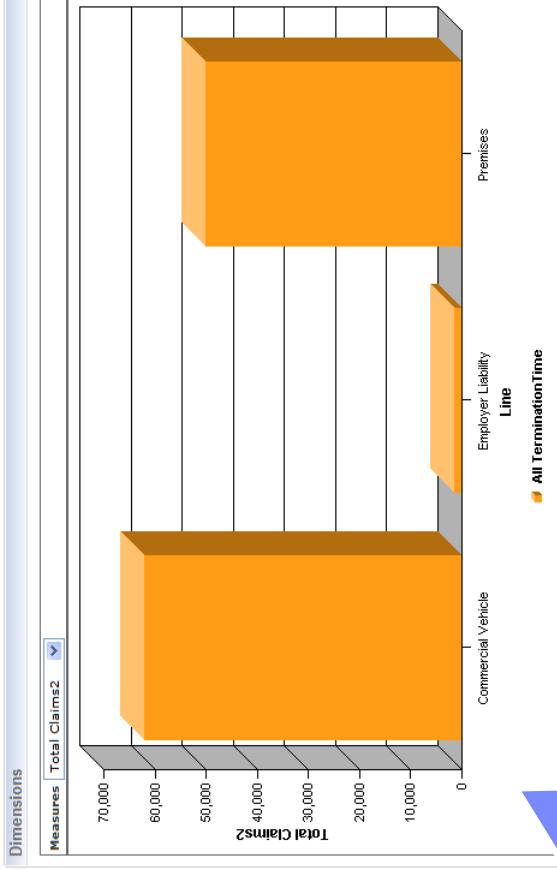


Add a widget

Claims requiring broker action

Claim Number	Policy Number	Claim Description
C_00421	P_0042	Rear-end stunt

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



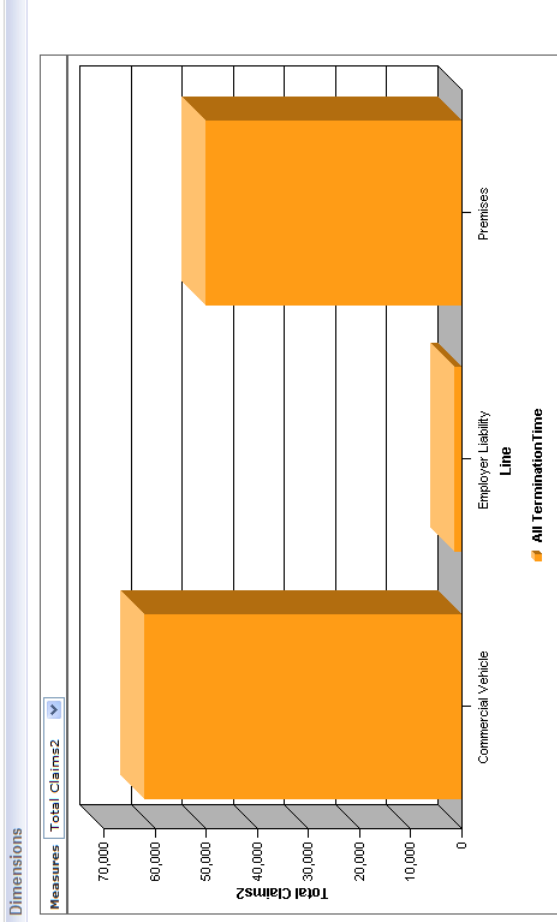
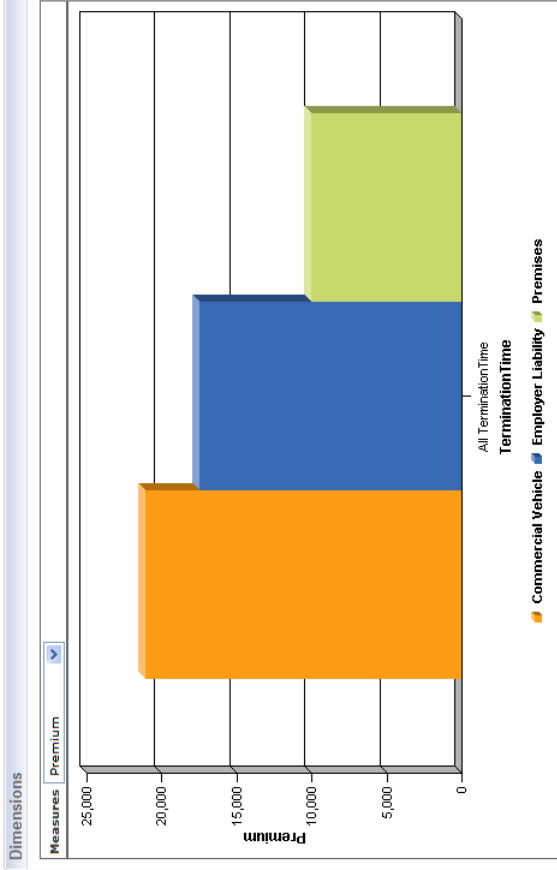
Add a widget

Claim Number	Policy Number	Claim Description
C_00421	P_0042	Rear-end stunt

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

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

40x rules a widget



Claims requiring broker action

Export ...	Search for:	Reset
Claim Number	Policy Number	Claim Description
C_00421	P_0042	Rear-end shunt
	Claim Processing Time	Claim Value
	2 d, 4 h, 38 m, 19 s	£4,500.00
	Business Impact	Settled Value
	true	
	Summary	BROKER: Incident description, further questions

Add a widget

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





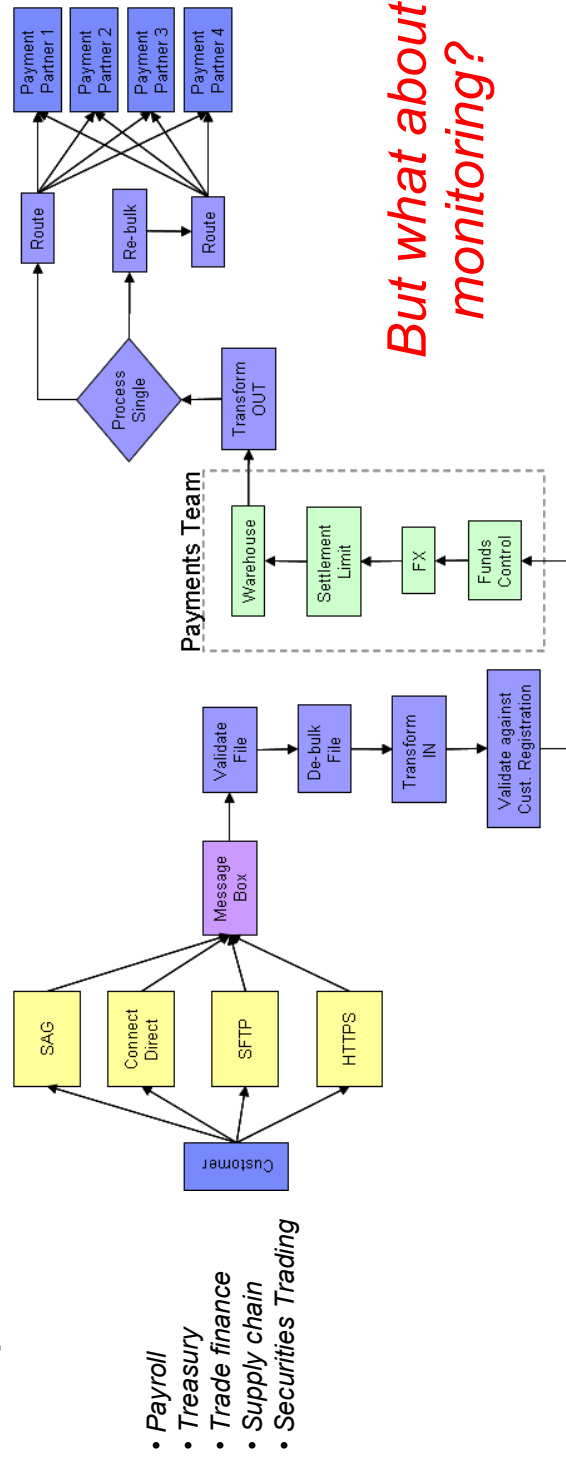
Bulk Payments Monitoring

Richard G Brown
IBM Software



Bulk Payments Requirements

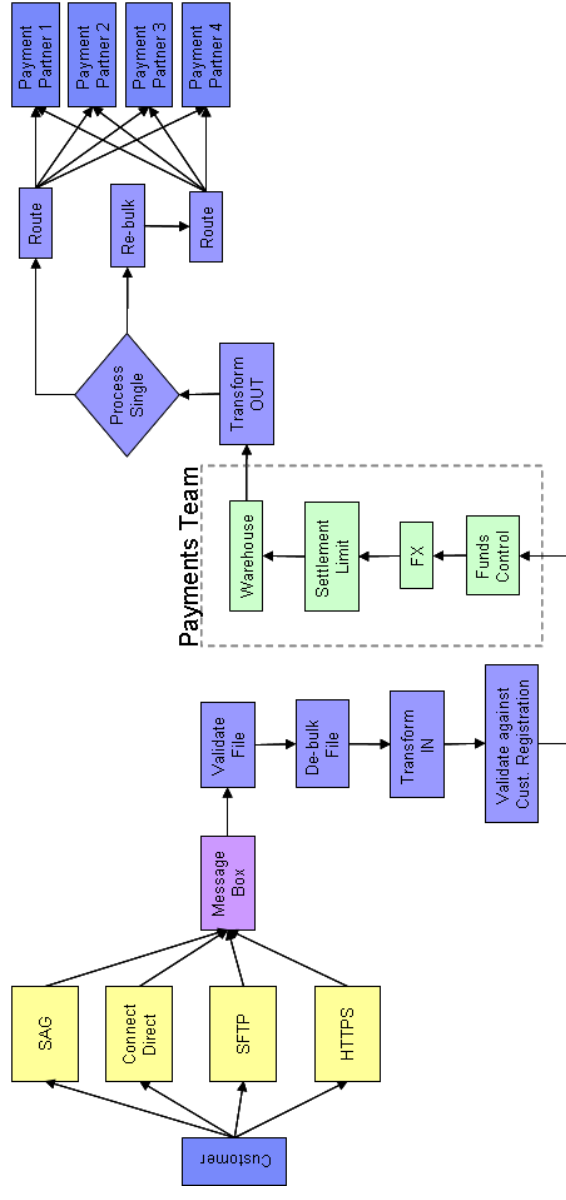
- Bulk payments from customers via gateway
- Security, validation, enrichment, transformation, ...
- Give customers visibility of payment lifecycle
- Rigorous SLAs, cutoffs and compliance rules
- Manage exceptions



Bulk Payments Problems

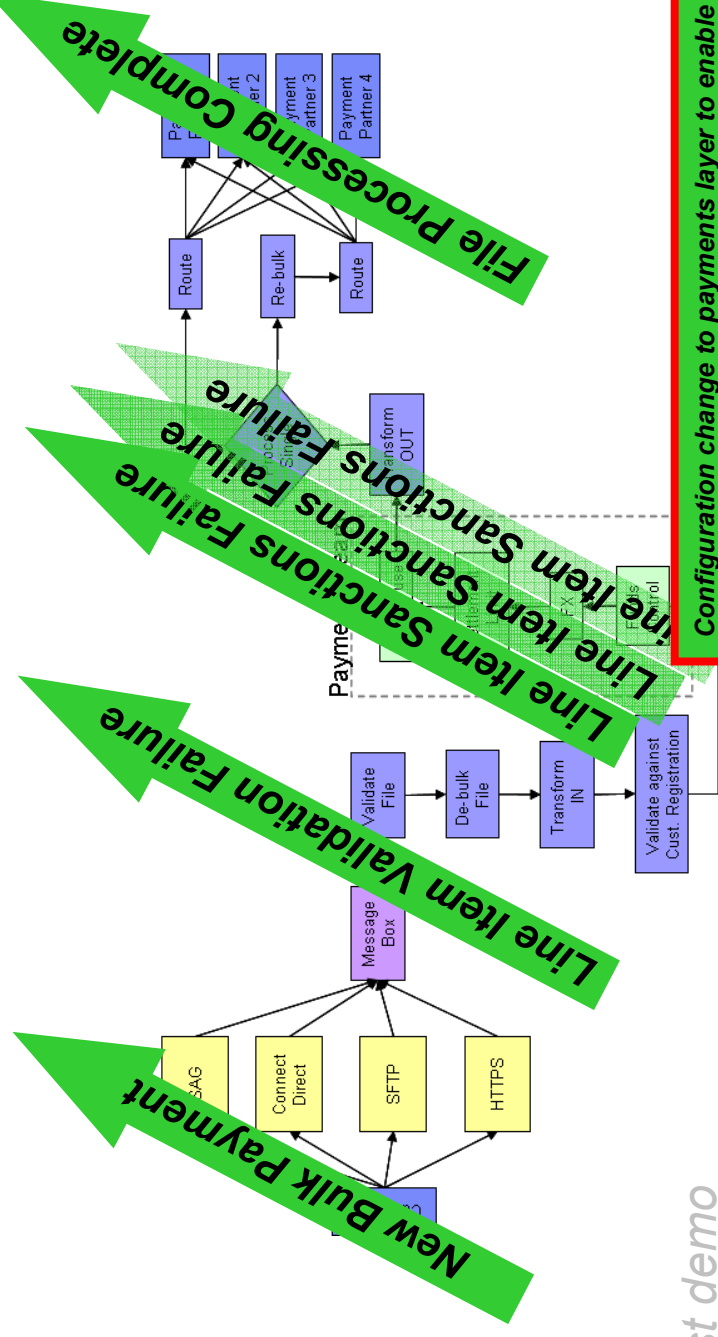
- “Will the IBM payroll make the cut-off?”
- “Has my customer triggered an unusual number of sanctions queries?”
- “How is the data quality rate trending with time?”
- “***Where is my payment?!!***”

- Payroll
- Treasury
- Trade finance
- Supply chain
- Securities Trading



Operational Monitoring of Payments Processing

Bulk Payments ▾									
Current Payments ▾ ☒ Operational Alerts Administration New Page									
Current Payments									
Id	Validated Value	Value	Line Items	Sanctions Failures	Validation Failures	Completed Count	Latest Status	Last Update	Currency
080929101901	£10,891.88	£59.33	79	5	0	74	New	November 4, 2008 1:33:28 PM	GBP
080929101555	£13,376.73	£13,376.73	98	0	0	98	New	November 5, 2008 6:37:13 AM	GBP

IBM Solution*Skip past demo*

Bulk Payments at-a-glance dashboard

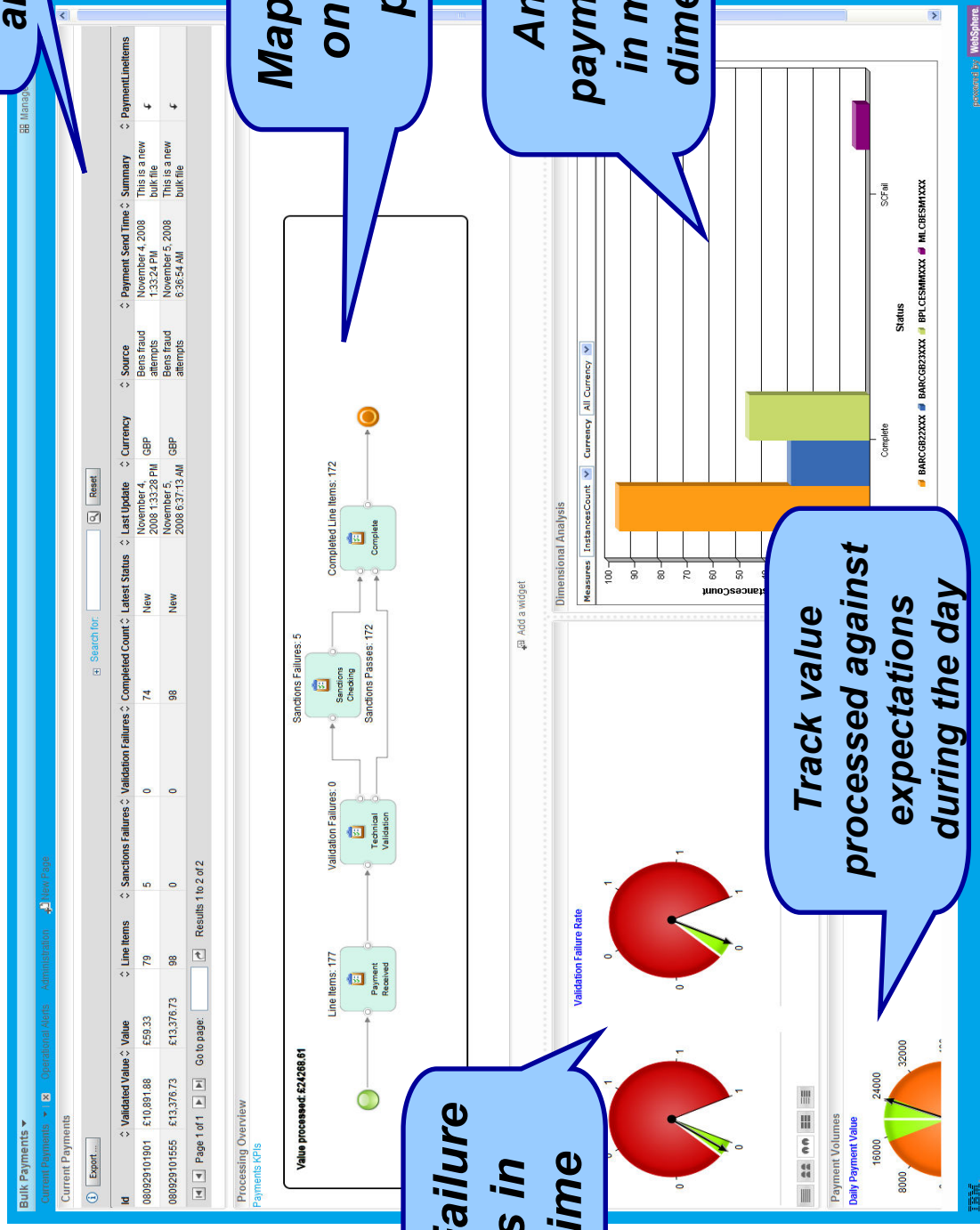
Current Payments and status

Map payments onto overall process

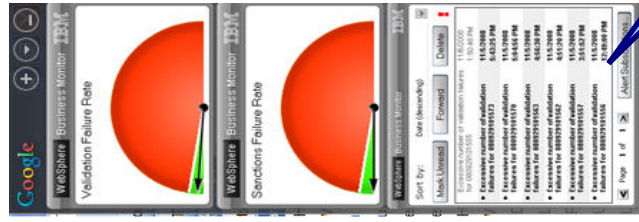
Analyse payment flow in multiple dimensions

Track Failure Rates in real-time

Track value processed against expectations during the day



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....

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