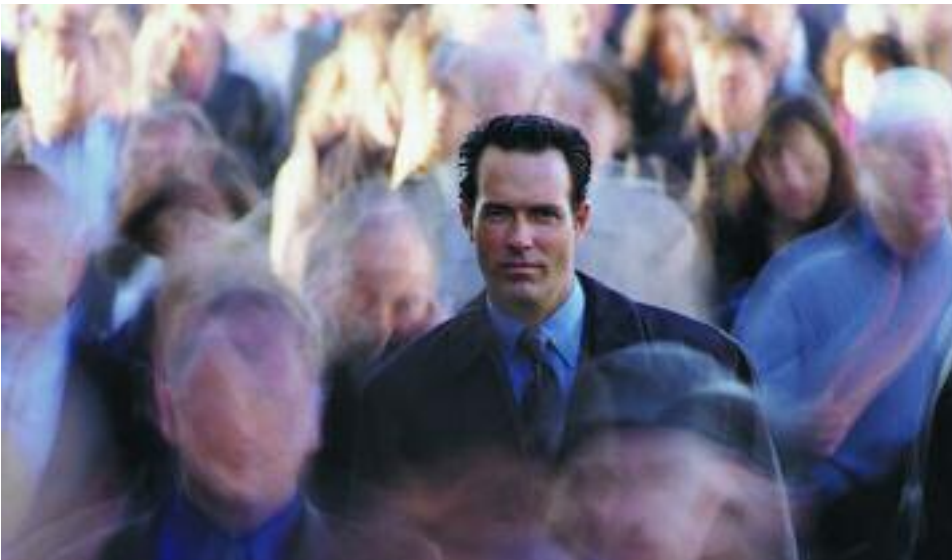


ILOG solutions for insurance

Powering your decision making



Streamline processes for superior performance

Policies, procedures and regulations dominate the insurance industry, but implementing them is a challenge. Today, a combination of manual and paper-intensive processes that are time consuming and inefficient, as well as hard-coded rules embedded in multiple systems that are difficult to change and maintain, are driving up costs for insurance companies. In the current environment, quotes or settlements can take weeks. Business logic or rate changes can take months. Introducing new products and services seems to take forever. Furthermore, offering a consistent level of service across customer touchpoints and establishing best practices for claims handling or underwriting policies is a daunting task.

Advanced solutions for the toughest insurance problems

Leading property and casualty, health and life insurance companies worldwide rely on ILOG's advanced business rule management (BRM) software to reduce their underwriting and claims leakage costs, enhance operational efficiency by optimizing processes, and improve customer retention and acquisition. With ILOG BRM software, insurance carriers go beyond basic automation, to enabling intelligent decisioning throughout their core processes and across lines of business, whether for underwriting, policy administration, claims processing or billing. In addition, ILOG software is the technology of choice for building cutting-edge applications such as configuring and recommending customized health plan packages and life products, fraud detection, e-claims and online delivery of insurance quotes. ILOG solutions have a proven track record of reducing development time and risks while delivering high ROI.

- Reduce claims leakage and underwriting costs
- Increase efficiency
- Improve regulatory compliance
- Leverage legacy systems
- Faster time to market



Changing the rules of business™

Advanced solutions for insurance



Build flexible, responsive systems

With changing market, competitive and regulatory conditions, the insurer's need for flexibility, transparency and speed to market is greater than ever. Forward thinking insurance companies know that to improve their bottom line and competitive edge, they must achieve new levels of responsiveness or risk being left behind.

ILOG BRM software provides a cost-effective way for insurance carriers to enhance their system and operational agility. Unlike ordinary "one size fits all" solutions, ILOG software delivers unparalleled speed, flexibility and functionality. Companies can leverage their legacy platforms, open technologies and industry data standards such as ACORD's XML, enabling a wide range of strategic applications across multiple channels and systems. Recognized for its ease of use and integration, ILOG BRM software supports both real-time and batch processing.

Minimize risks for optimal results

With ILOG, insurance companies can mitigate their risks by implementing new or enhanced systems in manageable increments. Insurance carriers can use ILOG BRM software to address specific functions within an application or extend its use throughout their core processes and across lines of business, moving each line from development to deployment in a phased and timely manner.

Empower business and technical users

ILOG BRM software is designed to empower business and technical users. Advanced functionality provides a flexible way for carriers to respond to individual customer needs and easily implement business logic or rate changes in real or near real time. With ILOG BRM, insurance carriers can extend rule creation and management capabilities, with permission-based access, to developers and business users, enabling both to modify, add or delete rules dynamically, without bringing the system down. The software delivers many cutting-edge features, including the ILOG Business Action Language for business users, which comes with an easy-to-use user interface.

Gain efficiency with central rule management

Core processes and applications in insurance are highly rule-intensive. With ILOG's rule repository, insurance carriers can centrally store, track and manage rules across systems and channels, ensuring consistent implementation of customer information, policies and procedures. Companies can maintain simple and complex rules at a granular level, as well as establish shared rules that are reusable across lines of business. Advanced rule management capabilities allow carriers to manage and track a rule throughout its life cycle, enabling them to achieve new levels of efficiency and greater visibility into their systems and operations.

"ILOG's BRM software provides the level of flexibility we need in order to quickly address changing business conditions and continue delivering the most effective customer service. ILOG's software will allow us to continue generating value from our legacy claims processing system, which is a critical factor in helping make business rules a core technology throughout our enterprise architecture."

– Kyle Kelt

Director of Information
Technology Architecture
Vision Service Plan (VSP®)

Optimize core processes

Leading property and casualty, health and life insurance companies rely on ILOG software to optimize their core processes and enable cutting-edge applications that improve competitiveness and profitability. From Web-based solutions and call centers to front- and back-office systems, ILOG software is used for:

Underwriting

ILOG BRM software is the ideal solution for automating and adding intelligent decisioning capabilities in underwriting systems. Carriers can implement exception-based processing for both new policies and renewals, enabling underwriters to focus on more complex cases. The best-of-breed software is used throughout the underwriting process and across lines of business, from validation, determining eligibility, risk assessment, pricing, rating and quoting to policy recommendation and referrals. With ILOG BRM, insurance carriers can deliver quotes in minutes, versus days or weeks, bringing new products to market faster and reducing their loss ratios.

Claims Processing

Customer loyalty and retention is often affected by an insurance company's ability to process and settle claims in a timely manner. With ILOG BRM, insurance carriers can improve the effectiveness of claims processing and deliver a consistent level of service across customer touchpoints while realizing significant gains.

ILOG BRM software is widely used throughout a claims system and across lines of business for such functions as case assignment, task management and pricing. In addition, carriers can identify exceptions earlier in the claims life cycle, enabling rapid detection and referral of potential fraud. They can automate workflow-related tasks, trigger notifications and implement best practices for claims handling, reducing training and claims leakage costs while improving customer retention.

Billing

Process delays and high call center volume pertaining to billing inquiries can very quickly drive up costs for insurers. Leading insurance carriers are using ILOG BRM software as a core solution in their enterprise billing systems to improve performance and service levels. Designed to handle large volumes of transactions, ILOG business rules deliver the utmost flexibility and scalability, enabling insurance carriers to easily offer a variety of promotions, discounts and payment plans that meet customers' needs.



ILOG solutions

for insurance

Improve regulatory compliance

The regulatory landscape is rapidly changing, with regulations becoming increasingly stringent. Failure to comply can result in severe penalties, and a tarnished image for the insurance industry. With ILOG BRM, insurance carriers can effectively enforce compliance with regulations that may vary from state to state or country to country, ensuring greater transparency and better audit trails.



Offer customized products and services

Health and life insurance carriers have unique requirements because of the complexity of their products and business environment. Over the years, individual and group health plans have increased in number, with each plan potentially having hundreds of options. ILOG's advanced optimization software enables insurance carriers to take into account numerous factors, including customer requirements, regulatory constraints such as HIPAA, and company guidelines pertaining to the type of plan or options a carrier can offer. Carriers can offer optimal health insurance packages at the best possible prices to meet customers' needs, increasing profitability and customer acquisition.

Dedicated business and technology support

ILOG provides complete services for consulting, education and customer support. ILOG's best practices and methodology, provided with professional expert support, help insurance companies of all types and sizes obtain cutting-edge applications faster and with the greatest returns. ILOG consultants work side by side with customers to guarantee their success with ILOG software.

Learn more

For more information on ILOG Solution for Insurance, please contact an ILOG Sales Representative near you or visit our Insurance Web pages, at www.ilog.com/industries/insurance.

ABOUT ILOG

ILOG delivers software and services that empower customers to make better decisions faster and manage change and complexity. Over 2,000 global corporations and more than 400 leading software vendors rely on ILOG's market-leading business rule management system (BRMS), optimization and visualization software components, to achieve dramatic returns on investment, create market-defining products and services, and sharpen their competitive edge. The BRMS market share leader, ILOG was founded in 1987 and employs more than 600 people worldwide.

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