



## **Rapid Scorecarding for Insurance**

Five simple steps to building an effective scorecard

## Contents

**5 Business problem**

Scorecarding 101

**7 Business drivers**

The five steps to building an effective scorecard

**13 The solution**

The end result

**19 Conclusion**

## Abstract

Tracking key performance metrics and forecasts is critical to insurance companies, but the numbers often originate from a variety of people and systems, making it difficult to assemble a single, coherent view. IBM Cognos® performance management scorecarding can create a powerful, consolidated look at current performance and future challenges and opportunities, providing the kind of immediate, on-demand perspective needed to ensure success.

## Overview

An Insurance company's performance is often ultimately determined by how well a combined number of activities are individually managed and executed. Certainly some aspects of the exposure are not completely in the control of the insurance company, such as catastrophe and government/regularity modifications. Nevertheless, launching new products and services, creating value for customers, handling claims efficiently, developing new markets, managing risk, retaining employees and agents, and ultimately, increasing shareholder value are all determinates in how successful the company will be.

The whole is equal to the sum of its parts, so executives and managers should determine the value each priority creates for their particular situation, its relative importance and the interaction among the processes that drive them. Once these have been determined these elements can be integrated into a strategic plan and communicated throughout the rest of the organization. This is more difficult than it may sound, however there are ways to make it work.

This is the core value of scorecards.

Insurers need forward-looking or "leading" metrics that are tied to the company's value drivers. Leading metrics—for example, customer satisfaction—based on cause-and-effect relationships can alert companies to problems before they adversely affect the bottom line. For example, declining customer satisfaction may point to an eventual drop in overall revenue or a loss of market share.

While defining these metrics is one thing, bringing the data together to support them can pose a challenge to many organizations. Companies usually rely on a raft of performance data drawn from many different systems: ERP, CRM, spreadsheets, flat data files, data marts, presentation software, legacy data and other sources. Each system provides important information about a particular aspect of the insurer's performance, but each collects, defines and displays the information in a different way.

Additionally, this is not a once-and-done sort of exercise. Most insurance companies are new to the scorecarding and performance management arena. Even knowing what metrics and measures are most critical involves experimentation and experience. Most executives find that they learn a lot in the first few months and years of practicing performance management, and that they need the flexibility to make changes quickly and with minimal impact to systems and operations staff.

Using scorecarding with IBM Cognos® 8 Business Intelligence (BI), insurers can consolidate performance data from disparate sources into a coherent system that people can trust. They can create their own truth scorecards that help them firmly pinpoint opportunities and roadblocks in key functional areas.

Common insurance implementations include:

- *Provide deep executive insight.* Executive insight into operations has never been more important. With increased competition, growing regulatory scrutiny and increasingly informed customers, insurance executives, decision-makers and board members need to make better use of their data. Scorecards allow timely and accurate decision-making as well as transparency.
- *Manage and reduce risk.* Insurers need integrated risk management capability—a combination of insight, control and optimization of daily

business practices. Scorecards help to balance the cost of risk management against the impact on potential revenue, while also projecting risk effectively for customers.

- *Improve operational efficiency.* With scorecards, managers can make better, timely decisions. Insurers can reduce operational and IT costs by providing self-service reporting and analysis to users. The company can also provide timely, consolidated monitoring of internal operations.
- *Increase customer service, satisfaction and profitability.* Scorecards measure customer metrics and allow for better service, sales and risk management. Insurers can analyze sales agent and claims process performance to serve customers more efficiently.

Scorecarding is a proven approach for monitoring, measuring and managing performance at a tactical or strategic level for an organization, a team or individual employees. At the tactical level, employees and managers use scorecards to monitor performance against targets for discrete, specific projects. At the strategic level, scorecards can be part of a corporate-wide performance management system that executives use to map the overall corporate strategy and communicate it throughout the organization.

A scorecard is a list of key performance indicators (KPIs), or metrics, that present current performance data for a business process or strategic goal against target values. Most metrics feature a corresponding color scheme and trend arrow that indicates whether that performance is on-, above-, or below-target and whether performance is trending up or down.

Most scorecards, such as those used in Balanced Scorecard implementations, use a mix of financial and non-financial information, leading and lagging (financial) indicators, and corresponding strategy maps.

Scorecarding with IBM Cognos 8 BI helps business users quickly find answers to common questions, regardless of the management methodology in use. For example,

- How has this metric performed in the past?
- Who is involved in solving this problem?
- Have corrective actions been put into place?
- What are the factors driving the performance?
- What other processes or metrics are affected?
- What are the details behind this metric? How is it calculated?

## Business problem

### Scorecarding 101

### Scorecarding 101

Scorecarding with IBM Cognos 8 BI allows you to link decisions made by individual employees to corporate strategies and goals. It provides users at every level of the business with access to balanced scorecard reports, analysis and alerts, helping them understand their metrics and the factors that drive their performance. It can scale easily from tracking a few individuals to specific operating subsidiaries, and from discrete geographic regions to the entire enterprise. It can manage performance in other methodologies, such as Six Sigma and Total Quality Management. And while many balanced scorecard initiatives suffer from lack of adoption by middle managers, IBM Cognos 8 BI scorecards provide the kind of drill-down capability and relevant tactical information that middle managers find highly useful—improving the chances for enterprise-wide success.

The screenshot shows the IBM Cognos 8 BI Metric Studio interface. A table displays various performance metrics. Three red boxes and letters highlight specific features: 'A' points to the 'Filter' dropdown menu, 'B' points to the 'Group by' dropdown menu, and 'C' points to the 'Target' column.

|  | Title                    | Actual           | Target           | Variance        | Time Period        |
|--|--------------------------|------------------|------------------|-----------------|--------------------|
|  | Employee Survey          | 5.80             |                  | -0.13           | 2003, Q4, November |
|  | Pipeline conversion rate | 65.57%           | 50%              | 15.57%          | 2003, Q4, November |
|  | Order fulfillment        | 71.45%           | 92.84%           | -21.39%         | 2003, Q4, November |
|  | Head Count               | 5,985.42         | 5,322.2          | 239.21          | 2003, Q4, November |
|  | Customer Acquisition     | 95.46            | 100              | -4.55           | 2003, Q4, November |
|  | Avg Yield per Customer   | US\$74,605.00    | US\$67,000.00    | US\$7,605.00    | 2003, Q4, November |
|  | Expenses                 | US\$77,693.76    | US\$700,000.00   | -US\$122,306.24 | 2003, Q4, November |
|  | Sales Pipeline (Leads)   | 205.75           | 300              | -93.64          | 2003, Q4, November |
|  | Sales Count              | 1,057.47         | 9,847.65         | -8,790.18       | 2003, Q4, November |
|  | Absentee days            | 0.95             | 0.5              | 0.05            | 2003, Q4, November |
|  | Avg Purchase Frequency   | 2.92             | 4                | -0.18           | 2003, Q4, November |
|  | Revenues                 | US\$1,076,969.55 | US\$1,000,000.00 | US\$76,969.55   | 2003, Q4, November |
|  | On Time Delivery         | 7.95%-93%        | 7,800%           | -295.17%        | 2003, Q4, November |
|  | Discount Percentage      | 5.27%            | 5%               | 0.27%           | 2003, Q4, November |
|  | Customer Churn           | 49.5             | 500              | -44.5           | 2003, Q4, November |
|  | Customer Survey          | 7.09             | 0                | -0.13           | 2003, Q4, November |
|  | Backorder count          | 257.24           | 267              | -9.76           | 2003, Q4, November |
|  | Complaints               | 413.39           | 500              | -86.61          | 2003, Q4, November |
|  | Sales from new systems   | 14.97%           | 15.1%            | -0.23%          | 2003, Q4, November |

## Business drivers

### The five simple steps to building an effective scorecard

*“If you cannot draw your strategy map on a napkin, it is too complicated.”*

*– Brett Knowles, President, pm2*

Performance Management & Measurement (pm2) is an independent performance measurement consulting firm founded by Brett Knowles. Brett has been working in this area for over 15 years and is a former VP of The Balanced Scorecard Collaborative. Brett’s experience includes the initial research work on the Balanced Scorecard and his team has built over 2,000 scorecards for private and public sector organizations from around the world.

Setting up a Balanced Scorecard appears to be a great intellectual quest; what a wonderful challenge— to figure out the critical aspects of your organization and how to measure them. The problem is this: no matter how many people you put on a scorecarding team, you will still only have access to a tiny portion of your organization’s wisdom. More often than not, you will miss the critical aspects of your organization’s success.

A trick to creating a great scorecard is to “rough it in” first, just like building a house. Use the team to create the framework for a great scorecard, like the framing of a house, and then quickly release it to the organization with a request for them to provide the details around the roughed-in scorecard.

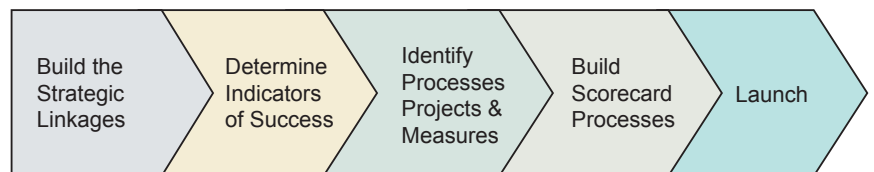
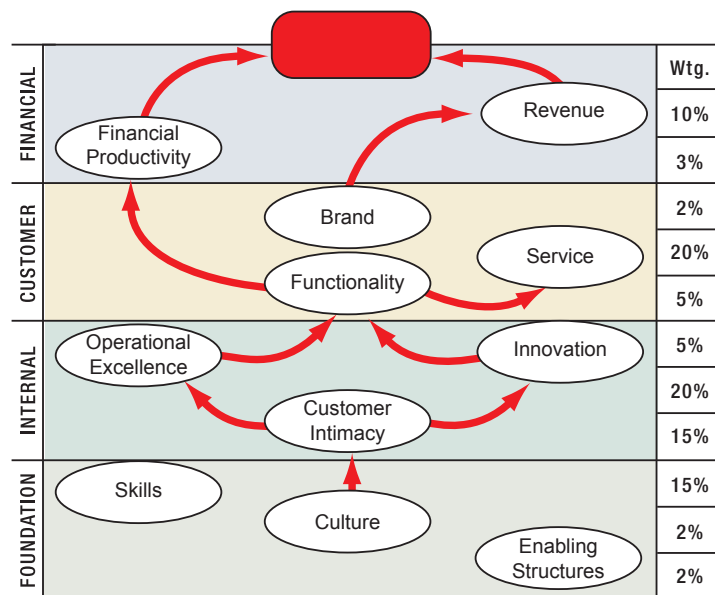
In the house metaphor, the scorecard team members are just the framers— putting up the wood frame of the structure. The organization’s job is to put in the plumbing, electricity, walls, paint, wallpaper and so on. The following presents pm2’s five simple steps to a fast, effective scorecard.

**The five simple steps to building an effective scorecard**

There are five distinctly different tasks that provide the breadth of understanding required for a scorecard and performance measurement process. The trick, like framing a house, is to build the whole structure’s framework quickly in order to make it self-supporting. If you pause too long between any of the steps, the entire program fails, as the organization begins to “tweak” elements of the scorecard before the overall structure is built and understood.

*Step 1: Build the strategic linkages*

Step 1 calls for capturing the existing strategy and documenting it in a new way, called a strategy map. The strategy map is the “secret sauce” that is a requirement for all great scorecards.





Drs Kaplan and Norton, authors of *The Balanced Scorecard* and *The Strategy-Focused Organization* and other bestsellers, frequently quote a Fortune magazine article revealing that 90 percent of strategies fail— not because they are weak, but merely because they are not executed. Given such a high failure rate, the most important gain for your organization will come through the execution of your existing strategy – not through devising a better strategy.

Do not allow your scorecard project to get sidetracked into another “strategic planning” activity. Take whatever strategy your organization is actually using and capture that. (After using the scorecard for six months, you will have enough information to have an informed strategic planning discussion.)

A strategy map describes what the organization needs to do to be successful. In building a simple map showing the relative importance of strategic objectives, the senior team is able to create alignment across their areas and an overall game plan, without committing to specific actions, performance levels or ownership. The strategy map becomes a risk-free tool to engage the leadership team in agreements about the way forward.

As the organization learns and needs to refine its strategy or direction, the strategy map becomes the tool to capture and communicate those changes. Building the strategy map is work for the senior team within the area being scorecarded. The measurement team may or may not be invited to sit through the session.

### *Step 2: Determine indicators of success*

Good scorecards start off with indicators— not measures. What is an indicator? Think of “miles per gallon”. It is an indicator of the car’s performance, but does not try to diagnose specifically what might be wrong. Low mileage might be caused by poor engine performance, soft tires, or bad driving technique.

Many of our clients use employee absenteeism as an indicator of employee satisfaction. It is not precisely accurate, but many organizations have discovered

that unhappy employees tend to take more sick days. Periodically they will check the indicator with a more rigorous analysis— say an employee survey – to ensure it is still a good proxy.

By using indicators, not measures, a number of benefits can be realized:

- *Better breadth of scorecard coverage with fewer indicators.* Because the indicator covers a wide range of possible causes, a single indicator provides wide coverage (for example, absenteeism might be caused by poor management, organization changes, or reduced rewards).
- *Ability to start using the scorecard right away.* There are always indicators available in the organization that can be immediately used in the scorecard. It is important to select indicators after you have built the strategy map. An organization would not adjust its strategy just because there were no obvious measures. Make sure that you do not confuse the two concepts.

### *Step 3: Identify processes, projects, and measures*

The promise of the scorecard is the translation of strategy into action. An important deliverable from any scorecard process must be the linkage between strategy and what we do – the processes and projects we work on from day to day. During the third step, the scorecard team should produce a short list of core processes, identify which ones are critical to each Strategic Objective on the strategy map, and then rank the processes' ability to support that objective. This will allow the organization to identify the strategic impact of each process. Processes that have a high weighting but provide poor support are performance risks for the organization.

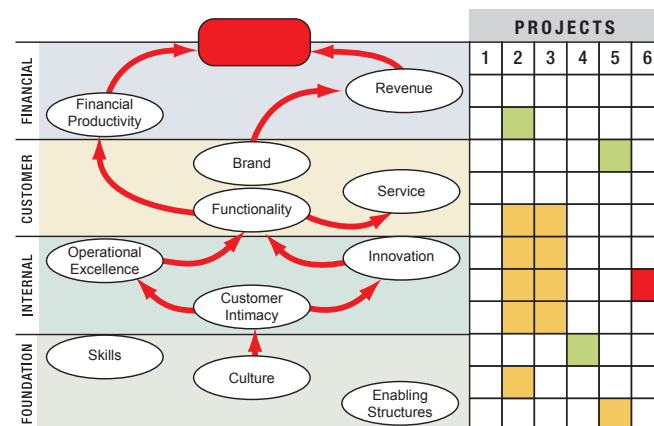
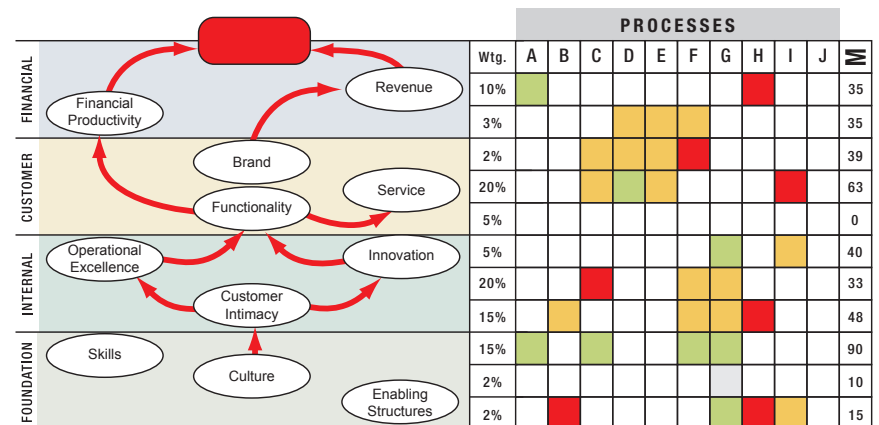
Likewise, all significant projects should also be ranked based on their impact in improving the performance around each strategic objective. Ideally, projects will provide support around the identified weak processes; if not, the organization has a misalignment between projects and strategic need. It is not

unusual to find that 40 percent to 60 percent of existing projects do not link to any strategic objectives. Those projects should be stopped right away, so as not to divert resources from the projects that will help execute the strategy.

By the end of Step 3 the team will have a rough-cut risk analysis illustrating the “execution gap”— the gap between what the strategy calls for and the capabilities of existing processes and projects. In this illustrative chart, the team can clearly show the risk profile by strategic objective. Typically, we invite the senior team in to review the findings from Steps 2 and 3 (indicators, strategic objective risk profile and projects recommended for suspension).

**“With Cognos we have a simple and quick environment which can handle all our needs. We’ve increased our reliability and reduced the time spent on certain operations from 66 to 3 hours. In the long term, this means we’ll save masses of time and money thanks to this solution.”**

*George Janson,  
Business Intelligence Coordinator,  
Controller Division,  
Folksam Insurance*



### *Step 4: Build scorecard processes*

In order to receive all the benefits that scorecarding offers, management needs to learn some new techniques. The scorecard needs to slowly become integrated with other existing processes, such as accountabilities and financial planning, and some efforts need to be made in shifting the organization's mindset to a performance-based culture.

Processes need to be designed for the monthly gathering of data and objective owner commentaries. Step 4 calls for designing where the data is to come from, who writes the commentary, when it is due and how it is published. On the management process side, as Drs Kaplan and Norton describe in *The Strategy-Focused Organization*, you will need to begin making "strategy a continuous process" and making "strategy everyone's job."

Central to this is the addition of a new type of quarterly management meeting – a Strategic Management Process– in which the strategy map and weighting are reviewed to ensure that they are constantly tracking the best way forward for the organization. Based on the work done in Step 3, the organization can begin linking the strategy down to the team or individual level by assigning accountability for each supporting process and project, which in turn is linked to each Strategic Objective.

### *Step 5: Launch*

It is important to get the scorecard into the hands of the organization as soon as possible. Launching the scorecard has three components: developing a presentation to be given to the entire organization (repeatedly), getting management to openly support the scorecard, and getting agreement on the next steps.

Scorecarding with IBM Cognos 8 BI enables organizations to manage the business through a network of metrics, thresholds, histories, and accountabilities.

### Want an even faster route?

- IBM Cognos local partners offer a fast, experienced alternative for creating scorecards and fulfilling other Performance Management needs. Reach out to IBM Cognos partner pm2 for their Rapid Scorecarding service, or contact your local IBM Cognos sales representative to find seasoned IBM Cognos consultants in your local area that can help ensure your organization takes the right first steps toward a performance management culture.

### The solution

#### The end result

#### The end result

Consumers are able to identify problem areas in the organization, ensure alignment of key stakeholders, and communicate strategy across the organization through enterprise scorecards. The end result is the ability to:

- *Align employees around organizational strategy and execution.* Employees understand what they are responsible for and how their performance contributes to the overall performance of the organization.
- *Make targeted, prioritized information easily accessible.* Scorecards provide the means for people at all levels of the organization manage their own performance.
- *A scorecard is always on, always current, and always factual.* As the organization gains a better understanding of the scorecard, and what individual impact has on local performance and organizational performance, confidence increases in its ability to track and manage performance. As individuals see a scorecard as a way for them to identify issues and validate them with senior management, they are able to justify changes in budgets, headcounts and other matters.
- *Bring clarity and transparency.* Organizations have visibility into the business processes and activities that are important to their mission and program goals. They are able to exploit information to monitor issues, get early warnings when things are not tracking to plan, and manage performance against expected outcomes.
- *Communicate critical success factors.* Everyone has access to relevant information. This ensures employees understand critical success factors and their role in organizational success. This is communicated throughout the organization at the same time from the same system.

***“The early leaders have adopted common, actionable segmentation across the entire business, integrated the setting of goals for segment-level customer experiences and financial performance into their planning and performance-management efforts, and established clear organizational accountability for segment-level results. To succeed, they must artfully integrate this approach into the organization’s existing product, channel, and geographic orientation in a way that makes a real difference. Taking the plunge is worthwhile because it enables a company to create more valuable relationships with customers.”***

*McKinsey Quarterly,  
August 2006*

- *Enable rapid response to shifts in strategy.* Strategies continually shift. Management tools need to accommodate change. A scorecard is not static. With greater insights into the drivers of organizational success, you can adapt the scorecard to reflect this and changing priorities.

### **A profile in performance: Scorecarding at Folksam Insurance**

Folksam is one of Sweden’s largest insurance companies and is represented nationwide. The company has around 50 offices in Sweden and slightly more than 3,000 staff, insuring every other Swede, every other home, and one car in four.

In a sector characterized by rapid change, Folksam needed to be able to boost productivity by adapting themselves to changing patterns of customer demand and pushing down costs. Essential to this mandate was finding the right technologies and standardizing on them. That’s why they combined IBM Cognos 8 BI, IBM Cognos 8 Planning, and IBM Cognos 8 Controller to create a standardized solution for their corporate performance management (CPM) platform and the primary tool for effective management.

With IBM Cognos products, Folksam can provide user self-service to business intelligence, access heterogeneous data sources, and leverage a complete performance management framework that includes capabilities such as reporting, analysis, dashboards, scorecards, budgeting, planning, consolidations, and more.

#### *Challenges faced*

A number of years ago, Folksam established that up to 60 percent of their time was spent during the follow-up process on the collection and consolidation of data, while only 40 percent remained to actually use the information. They needed a faster way to unite data, and they needed better processes for reporting, analyzing, planning, and budgeting on the unified data.

### *Strategy followed*

In 1995, the company launched a project for installing a new business system – SAP® R/3 – and immediately realized that the reporting functions available in SAP did not meet their needs for some users. They needed to unite and leverage data more effectively and were finding that SAP R/3 alone was not enough. Following a survey of various reporting systems, the IBM Cognos analysis module was chosen, as it was found to be flexible and user-friendly. The solution needed to be flexible in order to gather and report on information from both SAP R/3 and other sources to get a complete view of the business.

The solution also needed to be tailored to specific users and user needs, ranging from high-level strategic reporting to operational reporting. Relying on SAP R/3 alone could not satisfy Folksam's reporting requirements.

Folksam later expanded their solution with functions for reporting, scorecarding, and planning/budgeting. A Web portal has also been installed in the company intranet where users can access everything from the minutes of the board meetings of the various subsidiaries to analysis models. Most recently the company migrated to IBM Cognos 8 BI in order to leverage its enhanced capabilities and unified architecture. The underlying data is provided in most cases by SAP R/3 or IBM DB2®, but is also collected from other sources. Information on the market shares is taken from The Swedish Road Administration, PPM statistics from the Swedish Social Insurance Agency, travel expenses from travel agents and many other external sources. All external data is first saved in a common database and then processed with IBM Cognos systems into easy to use reports.

The key to a cost-effective and flexible system is in the infrastructure. Folksam uses IBM Cognos data integration to collect and prepare all information used for CPM.



“With Cognos, we have a system that’s easy to change and we avoid becoming too person-dependent, which is what happens when you have many specialized systems,” says Business Intelligence Coordinator in Folksam’s controller division, George Janson.

### *Benefits realized*

Thanks to the IBM Cognos solution, the company has now reached their target of spending a maximum of 15% of the time on the collection and compilation of figures and the remaining 85% on future-oriented work. The staff now has more than twice as much time at their disposal for analyses and initiatives. The 50 local offices can monitor their own figures, claims managers see the claims figures, the personnel department sees the personnel statistics and so on.

Folksam currently has over 800 IBM Cognos users spread throughout the entire organization. By means of scorecards, analysis models, and reports, they can quickly and easily gain insight into:

- Premiums paid and disbursed insurance sums
- Operating costs per cost center and product
- Internal purchasing support
- Follow-up on purchasing for the purposes of claims adjustment
- Profit and loss statement and balance sheet
- Staff statistics, such as hours worked per person and cost center (overtime, holiday etc.)
- Sales in relation to the budget
- Analysis of customer surveys

- Market shares for auto insurance
- PPM statistics
- Change in the sums insured over time
- Internal follow-up of travel expenses

“With Cognos we have a simple and quick environment which can handle all our needs. We’ve increased our reliability and reduced the time spent on certain operations from 66 to 3 hours. In the long term, this means we’ll save masses of time and money thanks to this solution,” says Janson.

The various reports and scorecards are used very diligently throughout the entire organization. Folksam has a number of specific targets which are ticked

off on the scorecards. Key figures are highlighted in light green, yellow or red depending on the situation. 25 units now have their own scorecards with key figures.

According to George Janson, the management has been firm in the mandate that IBM Cognos products get used at a high-level across the organization. “We work a lot on management issues. The management sets overall targets to aim at. Cognos is an important tool in our follow-up work as well as in analyzing these targets.”

With a competitive marketplace Folksam needs to work with forward-looking management to be able to detect warning signs in time and react more rapidly to change. “If you don’t know what you’re talking about, you can’t make the right decisions,” says Janson, and mentions the claims statistics as a fine example of how a sound decision-making base can mean a real boost for the business.

“When we started producing statistics on the claims cases, we turned up a whole load of issues that required action. For example, we saw that there were many cases that had never been closed. The claims reports have provided a solid base for determining how long claims cases of various kinds should normally take.”

By using IBM Cognos 8 Planning, for planning, forecasting, and budgeting, Folksam can quickly update the corporate plans when required, providing greater flexibility while maintaining control. Users work on their own plans which are then consolidated on a common server. Thanks to the built-in workflow, the user has perfect control of all elements in relation to the plan. The consolidation occurs on an ongoing basis in line with the saving of the plans.

“Users of Cognos are very happy with it, and we’re constantly getting in requests for new report templates,” says Janson. When we train staff in Cognos products, we encounter so many “aha, I see!” moments when users see reports and numbers generated in Cognos for the first time— numbers that include all data presented in a way that they can understand and act on.”

## Conclusion

### Conclusion

For many insurance companies the whole concept of scorecarding is a new experience. For others it has been a manual, rigid and somewhat inefficient exercise. Nonetheless, when done correctly it is an extremely insightful management tool that provides tremendous value to executive management and the Board of Directors.

With multiple delivery channels, market specialization, high-profile mergers and acquisitions, growing compliance requirements and rising operational costs, insurance organizations are increasingly turning to IBM Cognos products to help make sense of their high stakes and complex business landscape. Many of the leading players in insurance already choose IBM Cognos products, including seven of the top 10 insurance companies in the US. In addition, IBM was recently recognized by Insurance Networking News and IDC Financial Insights with an award in the category of “Keeping Insurers Informed Through Analytics.” In this ranking, insurers were asked to name the technology firms that truly assist their varied operations across nine different application or business categories, and they put IBM at the top of the list.

For insurance organization large and small, IBM offers:

#### *The right technology and solutions*

Integrated performance management software and services from IBM deliver value to the world’s largest insurers, enabling them to:

- Leverage their existing data investment to identify, report on, and analyze staff performance, risk management, claims efficiency, rate-quote-bind performance, and customer profitability, among others.
- Aggregate risk data from multiple silos, diverse business lines, all regions, and across the organization to deliver enterprise risk reporting.
- Augment or replace cumbersome spreadsheet-based systems with flexible,

connected planning software that reduces forecasting, consolidation, close, and reporting cycles by days or weeks.

- Manage multiple reporting and consolidation standards such as Solvency II and US-based GAAP, inter-company elimination and reconciliation, multicurrency translation, complex ownership calculations, and financial consolidation rules.

### *The fastest methods*

Insurers have no time to waste in implementing software to achieve maximum value and ROI. That's why only IBM offers a suite of Performance Blueprints to address planning and performance management process areas that directly impact an organization's ability to create business value.

IBM Cognos Performance Blueprints consist of targeted, pre-built data, process, and policy models based on proven best practices in bank operations, planning, budgeting, and forecasting. They also combine the power of IBM Cognos 8 BI for reporting, analysis, scorecards, and more. Current Blueprints for insurance include the Insurance Product Performance Blueprint.

### *Performance management experts*

IBM Cognos Software Services makes a commitment to bring the full range of our personnel, resources, and expertise to your deployment to help you achieve the next level of performance. IBM Cognos Professional Services, IBM Cognos Education and IBM Cognos Support help you accelerate deployment, promote strong user adoption, and increase your competitive advantage.

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IBM Cognos business intelligence (BI) and performance management solutions deliver world-leading enterprise planning, consolidation and BI software, support and services to help companies plan, understand and manage financial and operational performance. IBM Cognos solutions bring together technology, analytical applications, best practices, and a broad network of partners to give customers an open, adaptive and complete performance solution. Over 23,000 customers in more than 135 countries around the world choose IBM Cognos solutions.



**For more information**

For more information on IBM Cognos solutions for insurance companies, visit [ibm.com/software/data/cognos/solutions/insurance/](http://ibm.com/software/data/cognos/solutions/insurance/)  
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For more details or to schedule a one-on-one demo, speak with your IBM Cognos sales representative or call 1-800-426-4667.

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