To manage costs, grow profitably, and provide superior service, insurers must make effective decisions by gaining insight across their entire enterprise. Such decisions are frequently about operational processes controlled by core transactional systems. Where are my bottlenecks? Should I outsource a part of my operation? How can I improve profitability in specific lines of business? Answering questions like these requires a central business intelligence (BI) warehouse built specifically for P&C insurance carriers. Despite the wealth of relevant data in core and ancillary systems, professionals like adjusters, underwriters, product managers, claims managers, and marketers must often make decisions based on incomplete or conflicting information. Common challenges include:

- **Information in silos:** Fragmented data across processes, systems, and data warehouses makes cross-functional analysis difficult.

- **Complexity:** Ambiguous business use cases lead to bloated data marts and complex data models that are hard to use, resulting in low adoption.

- **Inflexibility:** Lack of a simple, flexible, and extensible data architecture increases cost of ownership.

### Drive Insight to Action

Guidewire InfoCenter™ is a BI warehouse that organizes information in the way that P&C insurers think about their business, providing information in easy-to-use formats for business intelligence, analysis, and enhanced decision making. InfoCenter delivers descriptive reports, dashboards, and ad hoc reporting so users get insight for the specific decisions they face. It is based on proven and optimized data models that support the following capabilities:

- **Efficient implementation:** Companies can create a customer experience that is consistent with their brand while leveraging business rules and a product model that is already defined in the core system.

### OPTIMIZE AND TRANSFORM

- A business intelligence warehouse that is architected to address P&C insurance needs
- Flexible and easy-to-use data marts that are accessible to both business users and report developers
- Conformed information from across the enterprise, including policy, claims, billing, and third-party data sources
- Pre-integration with user-friendly and robust IBM Cognos® BI reporting tools
- Easy to implement, maintain, change, and extend
• **Enterprise-wide view:** Provides a holistic view by leveraging conformed data across the enterprise, including policy, claims, billing, and third-party data sources

• **Simplified development and maintenance:** Reduces implementation time and risk through the use of pre-built data extract, transform, and load (ETL) processes from Guidewire DataHub™, enabling insurers to focus on business needs

• **Continuous improvement:** Enhances enterprise insights on an ongoing basis by using the extensible data management framework and tools to implement new data marts

### User-Friendly Data Marts

Insurers can access claims, policy, billing, and third-party data through InfoCenter data marts, which are organized to fill specific business intelligence and analysis needs. Guidewire designed these data marts to optimize:

• **User access:** A partnership with IBM to integrate Cognos® Business Intelligence software with InfoCenter provides robust and easy-to-use reporting functionality. A wide array of Cognos tools is included for use with InfoCenter data marts, and end users can access reports directly from Guidewire InsuranceSuite™ applications. **Note:** InfoCenter data marts are compatible with most BI and analytics tools. Customers can use the tool of their choice.

• **Ease of use:** Information is easy for both business users and report developers to understand and use. For example, the technical details of how the source system stores information (such as transaction codes) are hidden and simplified so that end users do not need to know them to create reports.

• **Flexibility:** InfoCenter data marts are very flexible from the perspective of data access. By storing data at the most detailed level, the models enable users to look at data from multiple perspectives without needing to make changes to the schema.

• **Performance:** Fast retrieval of data from data marts drives quicker indexing and report optimization.

• **P&C-specific insights:** Data marts designed with calendar, accident, and policy-year analysis by LOBs deliver P&C-specific information for decision-making.
Table 1. Subject Areas and Sample Data Marts Included with InfoCenter

<table>
<thead>
<tr>
<th>Subject areas with sample data marts included with InfoCenter</th>
<th>Sample Data Mart</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy</td>
<td>Premium Transactions</td>
<td>Reporting and analysis of lowest-granularity premium transaction details, including operational analysis, premium activity alerting, and general premium transaction reporting</td>
</tr>
<tr>
<td></td>
<td>Policy Status History</td>
<td>Tracks comprehensive policy status changes; facilitates in-force analysis and lost business analysis</td>
</tr>
<tr>
<td>Claims</td>
<td>Loss Transactions</td>
<td>Reporting and analysis of loss transaction details, including operational analysis, loss activity alerting, and general loss transaction reporting</td>
</tr>
<tr>
<td></td>
<td>Accident Year Losses</td>
<td>An actual case-experience snapshot, including cumulative-to-date valuation of all loss components; facilitates severity and loss development analysis</td>
</tr>
<tr>
<td>Billing</td>
<td>Billing Charge Transactions</td>
<td>Detailed reporting and analysis of billing charge transaction for all transactions subtypes</td>
</tr>
<tr>
<td>Executive Dashboards</td>
<td>Premium Analysis Loss Analysis Retention Analysis</td>
<td>Insights for management and functional executives into company performance using trends and simple visualizations on mobile devices (Executive dashboards help quickly identify issues, ask the right questions, and support decision making)</td>
</tr>
</tbody>
</table>

**InfoCenter Services**

Guidewire offers services to help customers define, design, and implement a BI strategy to meet their individual business and technical goals. Specialized consultants bring an in-depth understanding of BI and data warehousing to every stage in the process, along with an average of more than ten years’ experience in the P&C insurance industry. Pre-built integrations with DataHub reduce project complexity, time, and risk, enabling the team to focus on only the highest-value activities. Although every consulting engagement is unique and tailored to the needs of the customer, consultants typically help with the following:

- **Business intelligence strategy**: Help business executives determine enterprise BI goals and objectives, including technology and change-management strategies as well as a roadmap outlining projects, required resources, and timelines

- **Data requirements**: Collaborate with business leadership to identify organizational pain points and specific opportunities within business processes to increase profitability, reduce costs, improve customer service, and drive operational efficiencies by using BI and analysis

- **InfoCenter implementation**: Install and extend InfoCenter to meet data requirements, including using ETL from DataHub, extending InfoCenter data marts to meet customer-specific needs, designing and developing new data marts, implementing reports and dashboards, and embedding BI in InsuranceSuite applications
About Guidewire

Guidewire delivers the software that Property/Casualty (P/C) insurers need to adapt and succeed in a time of rapid industry change. We combine three elements – core processing, data and analytics, and digital engagement – into a technology platform that enhances insurers’ ability to engage and empower their customers and employees. More than 200 P/C insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.