

Insurance Successes

Insurance companies need consultants who understand their policy and claims operations, strategic product segmentation, pricing and fraud detection strategies as well as insurance-specific business and technology solutions. Our team members have led designs for and implemented insurance business intelligence solutions across the State of Ohio and beyond.

Incisive Analytics experienced insurance resources focus on niche opportunities, profitability, operational excellence and best-of-breed technologies. Incisive Analytics delivers proven value to our clients and provides thought leadership within the insurance space. Here is a summary of our insurance skills:

Education Skills Summary	
<p>Industry Experience Industry Leaders Market niche players Third Party Administrators Self insured companies <u>P&C</u></p> <ul style="list-style-type: none"> • Standard and non-standard markets • Commercial and personal auto • Specialty personal lines • Assigned risk policies <p><u>Health</u></p> <ul style="list-style-type: none"> • Medical • Dental • Pharmacy <p>Industry Experienced Resources Our subject matter experts and strategists average more than 7 years in insurance leadership roles including Customer Service, Product Management and IT, with significant C-level experience.</p> <p>Broad Capabilities Incisive Analytics has expertise in multivariate pricing models, loss ratio analysis and agent scorecards.</p> <p>Return on Investment Provide rapid time to value with 90-day wins synchronized with quarterly reporting requirements.</p> <p>Outcome-Centric vs. Technology-Centric Deliver solutions based on niche business models; not just “cool technologies.”</p>	<p>Insurance Specific Solutions</p> <ul style="list-style-type: none"> • Agent scorecards • Market segmentation • Pricing analyses • Premium trending • Rate revision impact analyses • Policy retention • Premium Accuracy Audits • Benefits usage analysis • High risk predictors • Employee and dependent eligibility • Medical operations • Claims adjudication • Claims data warehouse • Loss and loss expense trending • Reserve analyses • Loss ratio performance • Actuarial datasets

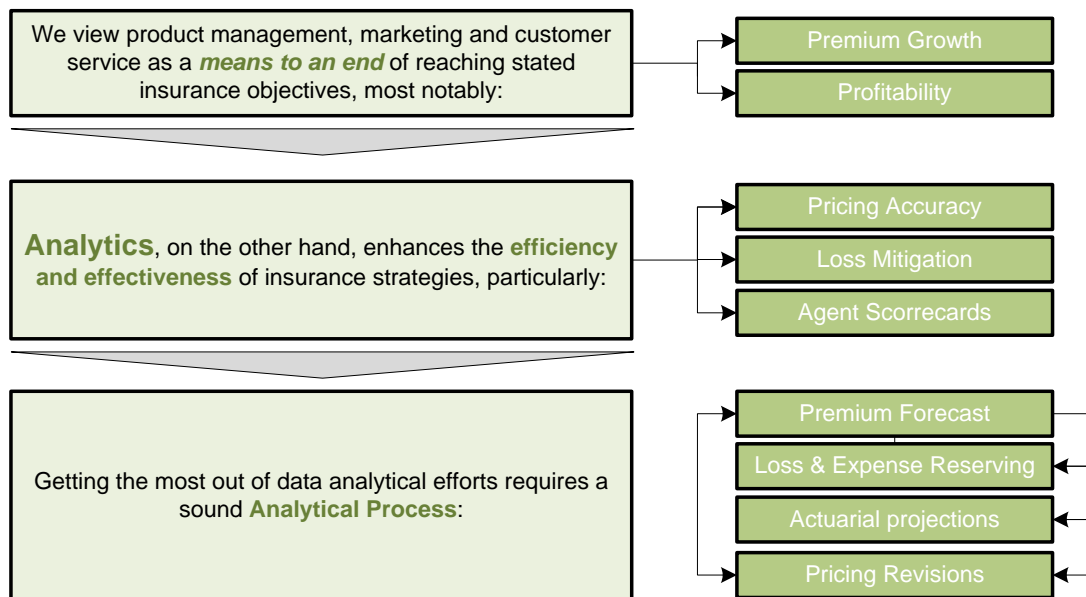
Incisive Analytics responds to key insurance initiatives by providing high-value, rapid-return strategic solutions that directly address the company's unique challenges. These solutions require a comprehensive application of technologies to achieve superior process efficiencies while capitalizing on emerging opportunities. Our formula for success is to combine the insurer's strategic initiatives with world class tools to optimize every component of the Combined Operating Ratio.

Business Intelligence Methodology

Project Approach

A critical Incisive Analytics differentiator is our project approach and ability to leverage multiple full lifecycle BI projects. We use our proven BI methodology of over 25 successful business intelligence assignments. The highly skilled, multi-faceted team we assemble provides access to 15 years of insurance expertise, 10 years of practical accounting and customer service experience, a plethora of business knowledge, and technical expertise in Business Intelligence across a variety of vendor platforms. Full lifecycle for Incisive Analytics includes business intelligence mission and vision statements, architectural design, data modeling, data movement, testing, presentation layer design and deployment, technical and business user training and business value validation.

Our experience has shown that BI applications usually require the adoption of new ideas and methods at a variety of levels within the organization. The most efficient way to manage, plan and execute the entire BI initiative is to deliver small parts of the complete solution with a short time between deliveries. Iterative deployment allows for a very quick ROI for our clients and minimizes project risk. Below is our visual of how our Business Intelligence Methodology uses data to create information, knowledge and wisdom:



Incisive Analytics believes collaboration is the key to a successful BI solution implementation. We work directly with our clients to form an enviable hybrid team of client leaders and business experts paired with Incisive Analytics consultants. This approach allows our clients to get the very best BI Solution design and shortest possible Implementation timeline while maximizing their team's learning opportunity during the engagement.