

Organization

Amerisure is a top provider of property and casualty insurance to businesses across the U.S.

Amerisure**The Challenge**

Enhance company performance by harvesting the intelligence that exists in enterprise data to improve profitability by creating a more analytics-driven culture.

The Strategy

Unify disparate data into an enterprise repository and make it available to users across all departments via self-service reporting and predictive analytics.

The Results

The company's vision for true enterprise-wide reporting and analytics has improved claims, premium production, pricing precision, fraud management, finance, and other crucial operations, while strengthening relationships with agencies and policyholders.

Information Builders Solution

WebFOCUS, ReportCaster, Active Technologies, and InfoAssist.

Information Builders helps organizations transform data into business value. Our business intelligence, integration, and data integrity solutions enable smarter decision-making, strengthen customer relationships, improve performance, and drive growth.



An Innovative Analytics Vision Becomes a Reality at Amerisure

Leading Insurer Embarks on Enterprise Information Strategy With WebFOCUS

Since 1912, Amerisure has been working tirelessly to make America's workplaces safer. The Michigan-based company provides commercial property and casualty insurance to businesses across the U.S., primarily enterprises in manufacturing, construction, and healthcare. Coverage includes general liability, workers compensation, property, auto, inland marine, and equipment insurance. Amerisure is ranked as one of the top 200 property and casualty companies in the country, with more than \$600 million in direct written premiums and over \$700 million in surplus.

Several years ago, Amerisure deployed the WebFOCUS business intelligence (BI) and analytics platform from Information Builders to streamline and accelerate claims and loss reporting. WebFOCUS replaced legacy-based report creation, printing, and distribution activities, providing monthly loss reports and other claim-related information via the web. The environment increased productivity for internal employees and boosted satisfaction levels among external agencies.

Since that time, Amerisure has sought to further improve access to the information that exists in its disparate systems, devoting a tremendous amount of time and resources to creating an enterprise data warehouse. "Our data is very complex," explained Doug Pontious, a BI and analytics executive at Amerisure. "We needed to create a framework that would enable us to harvest the intelligence that exists within that data, and foster a culture that is more analytics-based. We believe this will have a tremendous impact on our company's performance."

There are currently more than 2,600 users who rely on WebFOCUS, including employees, independent agencies, and clients. In the coming months, WebFOCUS will be extended to tap into the new claims-expanded warehouse. In the future, the company will be adding enhanced reporting and analytics applications including underwriting, policy, and fraud management.

With WebFOCUS, the company also has the opportunity to provide its agency partners – who sell policies and coverage to end customers – with analytics about their accounts that they otherwise would not have access to. Amerisure is currently working to make those capabilities mobile, with the plans that those agencies will further enhance customer service, and ultimately increase client longevity, by sharing valuable information with its policyholders.

Modernizing Reporting Activities

WebFOCUS was initially deployed at Amerisure as a means of enabling corporate leaders to more efficiently produce its monthly loss reports. Prior to WebFOCUS, this was a tedious batch process that involved printing, hand sorting, and mailing boxes and boxes of paper. Moving those reports to the web reduced report turnaround times from days to seconds and eliminated cumbersome paper-based procedures. This, in turn, enhanced internal productivity and increased self-sufficiency among external agencies, while minimizing human errors.

“WebFOCUS is allowing us to satisfy the information needs of all our users,” Pontious stated. “We’ve deployed simple intuitive tools for business users and more sophisticated analytical tools for advanced users like our actuaries.”

Promoting Company-Wide Analytics

Pontious joined Amerisure as an “executive change agent,” one who would create and execute a vision that would help the company leverage its enterprise data for strategic advantage. To date, its plan has included retiring and replacing some of the outdated legacy-based transaction systems, including some mainframe DB2 databases and the company’s core claims processing application, and building an enterprise data warehouse that will serve as the backbone of Amerisure’s data and analytics strategy.

“Information Builders’ platform addresses virtually every aspect of what we are trying to accomplish,” Pontious added. “They offer broad capabilities and high-quality solutions in every category. That gives us a lot of flexibility in how we construct and implement our infrastructure, and make our vision a reality.”

Advanced analytics and standard reports are being embedded directly into some of these systems as they are being upgraded, to provide end users with a better way to access and interact with information. Self-service reporting environments are also being created, using WebFOCUS InfoAssist, to allow employees to go beyond traditional reporting to perform true analytics, such as “what if” analysis and data mining.

“We’re on our way toward creating a very analytics-oriented culture,” claimed Pontious. “Some of our actuaries, who are part of our core business, are already leveraging self-service reporting functionality. They’re also sharing these reports with other users, which is further adding to their value.”

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**Doug Pontious
BI and Analytics Executive
Amerisure**

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Doug Pontious
BI and Analytics Executive
Amerisure

Next Steps: Driving More Value

In the near future, the finance department will be taking advantage of InfoAssist, to measure sales production, compare actual revenues against projected revenues, and much more. Today, staff use the limited reporting tools that came packaged with their business applications and Microsoft Excel to get the information they need, but are eager to have access to more advanced analytical capabilities, according to Pontious.

This process – manually pulling data out of applications and pasting it into Excel – often creates situations where employees are using inconsistent or incorrect information to make decisions. Pontious hopes to combine the self-service reporting capabilities of WebFOCUS with Active Technologies, which will allow users to perform deep manipulation and visual analysis of data offline to address that problem.

Predictive Modeling

The predictive analytics capabilities of WebFOCUS RStat may also play a major role in Amerisure’s plan going forward. The company’s many actuaries can benefit significantly from this type of technology, which will help them better uncover trends and patterns in past claims to forecast future claim activity.

For example, workers compensation makes up a large portion of the company’s business. Using historical claim data, an actuary can determine how many accidents a fast-food restaurant is likely to have – and subsequent workers compensation claims that would have to be paid. This will help the company price its products as competitively as possible. It will also enable Amerisure to develop safety training programs to help its clients prevent the most common accidents and minimize injuries.

Mobile Business Intelligence

Mobile BI is another avenue Amerisure is travelling down. For example, giving employees access to pertinent information via tablets as they are visiting agencies will allow for more insightful conversations about performance and clients, and fend off negative trends by recommending timely safety training.

“I want everyone, from our marketing team to our claims professionals and underwriters to our finance staff, to integrate their data so they all have the same exact enterprise view,” Pontious concluded. “As an insurer, we try to predict the future so we can price our policies accordingly, then manage our claims and losses. Unifying our data, and making it accessible to everyone through self-service and predictive capabilities will enhance the way we do that. It will have a significant impact on our business.”

Worldwide Offices

Corporate Headquarters

Two Penn Plaza
New York, NY 10121-2898
(212) 736-4433
(800) 969-4636

United States

Atlanta, GA* (770) 395-9913
Boston, MA* (781) 224-7660
Channels (770) 677-9923
Chicago, IL* (630) 971-6700
Cincinnati, OH* (513) 891-2338
Dallas, TX* (972) 398-4100
Denver, CO* (303) 770-4440
Detroit, MI* (248) 641-8820
Federal Systems, D.C.* (703) 276-9006
Florham Park, NJ (973) 593-0022
Houston, TX* (713) 952-4800
Los Angeles, CA* (310) 615-0735
Minneapolis, MN* (651) 602-9100
New York, NY* (212) 736-4433
Philadelphia, PA* (610) 940-0790
Pittsburgh, PA (412) 494-9699
San Jose, CA* (408) 453-7600
Seattle, WA (206) 624-9055
St. Louis, MO* (636) 519-1411, ext. 321
Washington, D.C.* (703) 276-9006

International

Australia*
Melbourne 61-3-9631-7900
Sydney 61-2-8223-0600
Austria Raffaisen Informatik Consulting GmbH
Wien 43-1-211-36-3344
Brazil
São Paulo 55-11-3372-0300
Canada
Calgary (403) 718-9828
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Toronto* (416) 364-2760
Vancouver (604) 688-2499
China Peacom, Inc.
Fuzhou 86-15-8800-93995
Czech Republic InfoBuild Software CE s.r.o.
Praha 420-234-234-773
Estonia InfoBuild Estonia OÜ
Tallinn 372-618-1585
Finland InfoBuild Oy
Espoo 358-207-580-840
France*
Suresnes +33 (0)1-49-00-66-00
■ Luxembourg
Germany
Eschborn* 49-6196-775-76-0
Greece Applied Science Ltd.
Athens 30-210-699-8225
Guatemala IDS de Centroamerica
Guatemala City (502) 2412-4212
India* InfoBuild India
Chennai 91-44-42177082
Israel Team Software Ltd.
Petah-Tikva 972-54-799-1799
Italy
Agrate Brianza 39-039-59-66-200
Japan KK Ashisuto
Tokyo 81-3-5276-5863
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Vilnius 370-5-268-3327
Lithuania InfoBuild Lithuania, UAB
Vilnius 370-5-268-3327
Mexico
Mexico City 52-55-5062-0660
Middle East Anel Arabia Ltd. Co.
Riyadh 966-11-483-0016
■ Bahrain ■ Kuwait ■ Oman ■ Qatar
■ Saudi Arabia ■ United Arab Emirates (UAE)

Netherlands*

Amstelveen 31 (0)20-4563333
■ Belgium

Nigeria InfoBuild Nigeria
Garki-Abuja 234-9-290-2621

Norway InfoBuild Norge AS c/o Okonor
Tynset 358-0-207-580-840

Portugal

Lisboa 351-217-217-400

Singapore Automatic Identification Technology Ltd.
Singapore 65-69080191/92

South Africa InfoBuild (Pty) Ltd.
Johannesburg 27-11-064-5668

South Korea

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Seoul 02-3452-3900
UVANSYS, Inc.
Seoul 82-2-832-0705

Southeast Asia Information Builders SEAsia Pte. Ltd.
Singapore 60-172980912

■ Bangladesh ■ Brunei ■ Burma ■ Cambodia
■ Indonesia ■ Malaysia ■ Papua New Guinea
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Spain

Barcelona 34-93-452-63-85
Bilbao 34-94-400-88-05
Madrid* 34-91-710-22-75

Sweden

Stockholm 46-8-76-46-000

Switzerland

Brugg 41-44-839-49-49

Taiwan

Galaxy Software Services, Inc.
Taipei 886-2-2586-7890, ext. 114

Tunisia North Africa Business Consulting
Bizerte 215-22-86-85-79

Turkey Paladin Bilisim Danismanlik A.S.
Istanbul 90-532-111-32-82

United Kingdom*

Uxbridge Middlesex 44-20-7107-4000

Venezuela InfoServices Consulting
Caracas 58-212-261-5663

West Africa

InfoBuild FSA
Abidjan 225-01-17-61-15

* Training facilities are located at these offices.

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Corporate Headquarters

Two Penn Plaza, New York, NY 10121-2898 (212) 736-4433; Fax (212) 967-6406