

Tech Guide: Business Intelligence

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www.appfluent.com

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Bristol Technology

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www.csedge.com

Digital Sandbox Inc.

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www.dsbox.com

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The Haley Enterprise

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www.hcltech.com

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Information Builders

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www.millbrookinc.com

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www.teradata.com

PeopleSoft

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925-225-3000
www.peoplesoft.com

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Universal Conversion Technologies

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www.visibility.com

Most of the terms and definitions have been designed individually in their own silos, but as the quest for more and better information continues, insurers have found the need to pull data together from those different silos. "The business people can't tell you where the data is stored, and the IT people don't really know what the data means in a business context," says Coleman. "So you have two people talking cross-wise to each other, and the IT person ends up guessing about what looks most like what the business person is saying. The tools are pretty powerful, but this is a big hurdle to get over."

To jump the hurdle without tripping, a carrier needs a strong data architecture group, according to Coleman. Such a group is responsible for managing data across the enterprise, setting standards within the company, and managing code values. Setting standards and having a dictionary to explain the terms, Coleman maintains, brings some logic to the situation.

Joe Flynn, assistant vice president, application development, for the PMA Insurance Group, with net premium written of \$603.6 million, agrees with the importance placed on adapting a standard language for the BI tools. "Documentation and a data dictionary," he says. "You need to define all your terms. We sat down with our underwriting managers and designed a data mart to pull together information most important to them."

But Coleman adds a word of caution regarding data marts. Separating data into its own departmental data marts has been tried, but Coleman believes carriers need to keep a close eye on how one department uses data acquired from a separate department. "In my experience, once you give people a little bit of data, they are going to want a lot more," he says. "If you haven't thought things through, you'll be forced to pay the 'data tax' sooner or later."

Managing the Data

Thrivent is looking to better manage data in many areas, Coleman says. One of these areas is performance management. "This is information that helps our managers track progress against goals and identify trends early. These scorecards will help keep our managers focused on what we've all agreed is