Journal of Cognizant Insurance Practice

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From the Editor's Desk

Dear Readers,

Welcome to this inaugural issue of Cognizant's Insurance Insight. At Cognizant we have always prided ourselves on the fact that our primary focus has been to better understand our customers' business needs. This journal underscore this core belief. Insurance Insight is a quarterly journal which aims to share with you our view of emerging technology and business trends in insurance as well as best practices in harnessing and deploying IT in the insurance sector.

In the current issue, we focus on four distinct themes.

- Reliable requirements management is the holy grail of most new IT projects -- poor requirements continue to impact the cost and effort of insurance IT initiatives. Our article presents an approach to measure and improve the requirement management process in the insurance context
- RFID has been a paradigm changing innovation for the retail sector. Cross-fertilization of this technology to newer business areas is opening up new vistas for insurers who are harnessing it to reduce risk.
- Underwriting efficiency continues to be a theme in the P&C industry. We examine the application of emerging technologies that are helping to underwriting refinements happening in this field.
- Customer churn has been a major issue within the insurance industry particularly in small markets. ASPIRE is an analytical framework to predict and manage customer churn.

We hope Insurance Insight is both informative and enriching in terms of the thoughts and ideas it presents. We have planned a series of similar articles for our forthcoming issues -- we look forward to your feedback and suggestions to help us focus and highlight the themes of interest to you.

Requirements Management Best Practices

By Nandagopal Gangadharan & Debabrata Chatterjee

Requirements Management is the science and art of gathering and managing user, functional, non-functional and system requirements within the project lifecycle. Requirements are the product of a robust requirement management process that requires discovery, definition and implementation. The price of failure for a software development project can be enormous if business requirements are not accurately captured.

As defined by the IEEE Standard Glossary of Software Engineering Terminology in 1990, a requirement can be defined as a documented representation of:

1. A condition or capability needed by a user to solve a problem or achieve an objective.
2. A condition or capability that must be met or possessed by a system or system component to satisfy a contract, standard, specification or other formally imposed document.

Requirements can be classified into user, functional, non-functional and system categories.

A good requirement must be smart and usable, and should possess the following attributes: specific, unambiguous, verifiable, quantifiable, measurable, complete and traceable.

Looking at the end-to-end lifecycle of the process, requirements management can be categorized into the following focus areas:

following focus areas:

- Requirements Gathering
- Requirements Analysis, Design & Testing
- Requirements Estimation
- Change Management and Requirements Traceability

(See diagram below for more details.)

Effective Requirements Management Best Practices

As a result of previous studies and client experiences, and after benchmarking against industry best practices, the following are some of the high-value areas of opportunity for improving the effectiveness of the requirements management processes in any client organization

Involve business/end users throughout the project lifecycle

Be involved in all phases of the projects and the requirement lifecycle. Involving end users throughout the project lifecycle improves requirements stability and reduces rework. It is important to note that business analysts are not a substitute for end users.

Spend more time upfront during requirements gathering

It has been found that in many organizational units, sufficient effort and time is not allocated upfront for requirements gathering. Business requirements are gathered at a high level initially, and are then detailed and confirmed much later in the project lifecycle. More time should be spent upfront as part of requirements gathering activities. This will result in net savings in the overall project effort, as a result of effort and rework reduction achieved in the subsequent phases of the project.

Have a good mix of domain experts and requirements analysts

It is often the case that the business team comprises either domain experts or analysts. A good business team has the right blend of subject matter experts and requirements analysts.

Measure, track and increase requirement stability

Requirements stability provides an indication of the completeness, stability and understanding of the requirements. A lack of requirements stability can lead to poor product quality, increased cost and schedule slippage. Proactive prediction of requirements stability levels and taking appropriate corrective and preventive actions in early phases helps managers gain tight control over the project and thus have a better say on product quality.

Requirements stability is measured by an index called the Requirements Stability Index (RSI). Industry studies and research have shown that for every 1% improvement in RSI, the overall cost of the project is reduced by 1%.

Creating real-life end-to-end test scenarios and test data

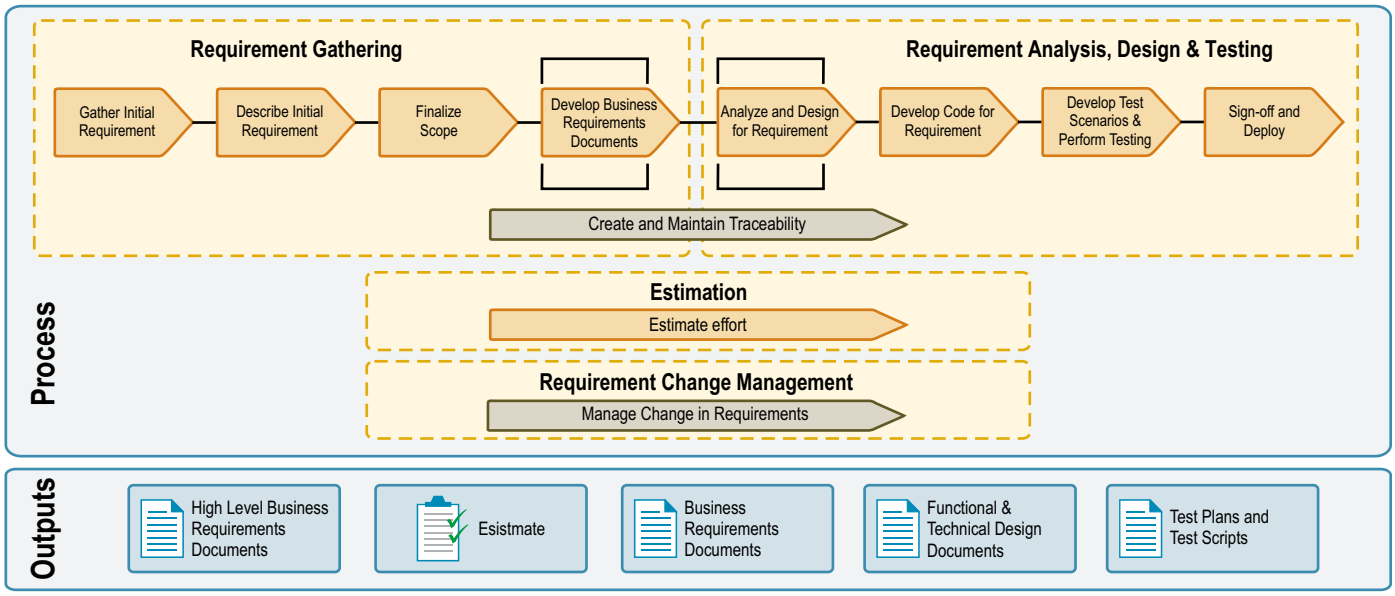
Too often, companies don't pay enough attention to the preparation of real-life test scenarios and data. They also apply insufficient focus during the planning stage to test data preparation, and more property, along with associated policy information, enabling the long-desired paperless future. RFID can also provide automatic collection and tracking of data without the need for human intervention, which minimizes error.

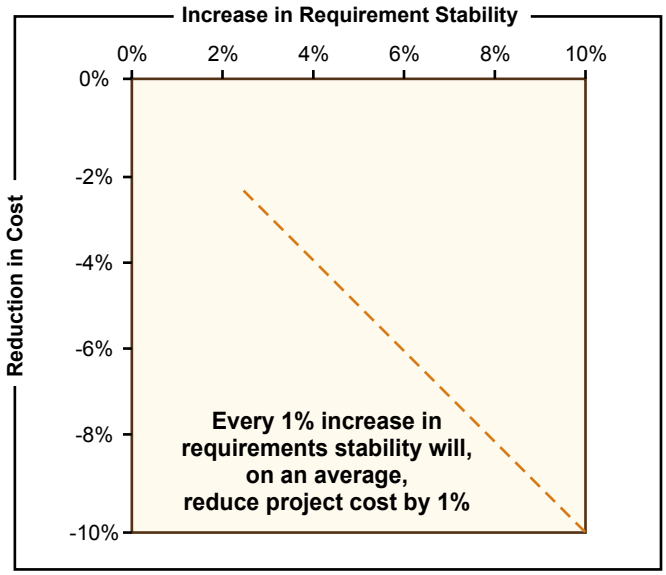
Did you know

Studies indicate software projects spend roughly one-third of their overall budget correcting errors originated in the requirement gathering process. The Standish Group's CHAOS Reports established that the most significant contributors to project failure relate to requirements. A survey of top risks facing projects indicate that 66% of projects fail due to unstable, constantly changing requirements, while 55% of projects fail due to poor requirements specification.

Trend Watch

MetLife has launched PowerLink, a set of vendor partnerships that will help deliver SEMCI functionality to independent agents. In an indication that the Single Entry Multiple Carrier Interface (SEMCI) concept at long last may be reaching critical mass, Branded PowerLink, the initiative is composed of partnerships with comparative rating and management system vendors and solutions -- including AMS (Bothell, Wash.) SETWrite and Webcetera's (Flower Mound, Texas) EZLynx -- that allow agents to access rating information from multiple carriers without reentering data.





Business Benefits

Implementing robust requirements management processes will result in:

- Overall improvement in requirements stability, through less rework later on and a decrease in change requests. This will result in a net overall cost reduction.
- Savings in time to implement, through improvement in process efficiency, reduction in clarification turn-around time and effective distribution of work to appropriate teams.
- Improved quality of product, through improvement in understanding and describing business requirements, capturing defects early in the project lifecycle and exhaustive coverage of business scenarios in testing.
- Long-term benefits and continuous improvement, through metrics benchmarking and effective knowledge management, enabling continued sharing of best practices.

The Cognizant RSI Model:

Cognizant's RSI model is based on a comprehensive set of parameters pertaining to Change Requests (CRs). RSI is calculated using the following formula:

RSI (Overall) = RSI (Baseline) RSI (Change)

RSI (Baseline) is 100. RSI Change is calculated as the sum of change scores for each Change Request. RSI Change score for a CR is calculated based on the following criteria:

- At an overall project level: Based on the number of Change Requests in the project, proportion of cumulative CR effort to the overall project effort
- At an individual CR level: Based on the impact of the Change Requests (e.g., severity and priority), stage of the project during which the change is received, extent of the issue and complexity in resolution of the CR.

CBCi Requirements Management Consulting Framework

Cognizant has developed a comprehensive framework to assess the Quality of Requirements Management processes followed in a client organization. This was successfully deployed during an assessment for MetLife. Cognizant conducted a detailed as-is process study, followed by recommendations that seek to improve requirements stability by 12% to 15% and reduce project effort and cost by 10% to 15%. This package includes:

- Requirements engineering questionnaire
- Maturity assessment template
- Desired requirements lifecycle process flows
- Requirements Stability Index model
- Gap analysis templates for artifact comparison
- Overview of popular RM tools

RFID Rewriting the Rules

By Suraj Sundaram

RFID is arguably the most-used buzzword in retail supply-chain management. . Essentially, RFID (Radio Frequency Identification) technology is a way to collect data quickly and easily without human intervention or error. RFID uses radio waves to automatically identify physical items in varying proximity to machine "readers," which can uniquely identify them at the ship, truck, container, pallet or unique item level. As shown in the figure, a typical RFID system is comprised of two components:

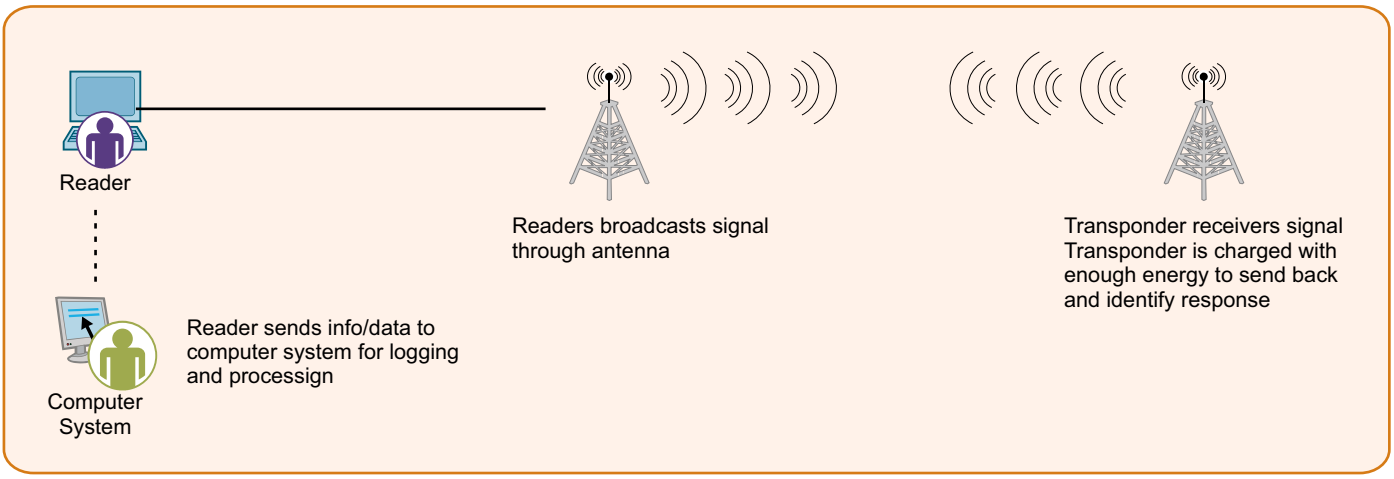
- RFID tags (the transponders) that are electronically programmed with unique information
- Readers (RF modules with transceiver)

RFID has the potential to offer tremendous benefits to other industries as well, insurance among them.

Potential Usage in Insurance

There are a number of RFID-based insurance industry applications already under development (see list at right). This list, however, is just a sampling of representative business applications; there are many more commercial applications that are being evaluated.

- The property insurance field often deals with precious items of immense value. RFID technology allows insurance companies to avoid substitution of insured items and to guarantee their origin and authenticity. RFID technology counters the use of spurious or fake replacements of parts in property and auto insurance.
- Intelligent applications based on RFID solutions provide real-time information about identity, location, condition and status of valuable inventory. One of the applications is fleet management and vehicle tracking within parking lots.
- Modern car keys use RFID techniques to unlock doors electronically to prevent car thefts. Vehicles that are protected by RFID-based immobilizers cannot be driven without the keys.
- RFID sensors can be used to assess risk exposure. A typical warehouse with hazardous goods can employ a sensor to alert when a container is moved.
- Insurance companies maintain critical documents in physical archives. RFID can be used with these documents for efficient management and retrieval purposes.
- A RFID tag can be used to store the attributes of insured



The Insurance-RFID Marriage

Many insurance companies have applied the concept of RFID to their business processes, achieving tangible success. A few of the success stories are:

- **Trovan,** a company specializing in caravan theft prevention, has reduced property insurance cost by having caravan and camper owners install Identify UK's RFID system. There is a definite reduction in risk of loss or theft with an RFID system tracker.
- **ActiveWave,** a company specializing in customized RFID products, provides property insurance companies a new way of tracking and securing insured properties by taking advantage of the active RFID solution. Active RFID tags have their own internal power source, which they used to power the integrated circuits and broadcast the response signal to the reader. Active Tags, due to their higher power level than passive tags, allows them to be used at longer distances and, includes a temperature sensor for temperature control. With RFID solutions ranging from inventory control and container/pallet tracking, to car inventory tracking and fleet tracking, this reduces the risk exposure of the carrier. An example is a car inventory tracking solution is designed for Car dealers who keeps their cars outside the showroom in open spaces. An active RFID tag solution will help in tracking the cars better and preventing them from being stolen thus reducing the risk exposure of the carrier.

Challenges in RFID Deployment

We have read lot about the potential that new and existing RFID solutions will have in helping customers reduce the cost of property insurance. But the acceptance of RFID technology still hasn't taken off, due to the following reasons:

- **System Costs:** Today, passive tags cost around 40 cents apiece, and basic readers cost from $1,000 to $4,000 each. It is also costly to encode the tags with unique serial numbers and attach them to items, cases or pallets.
- **Material Matters:** Water absorbs radio waves, and metals reflect them, making it difficult for RFID to track products with high water content or those packaged in metal or foil.
- **Electromagnetic Interference:** There are multiple sources of electromagnetic interference (EMI), including other readers, other tags, cordless RF and cellular phones, wireless LANs and data transmission systems, neon lights and so forth.
- **Business Process Redesign:** As is the case with most breakthrough technologies, implementing RFID can require the fundamental redesign of business processes to attain optimal RFID benefits.
- **Cost/ROI-Sharing:** Existing RFID implementations are proprietary and usually closed-loop.
- **Lack of Standards:** There is no proper insurance industry standard for RFID-based systems.
- **Lack of Qualified Integrators:** Current RFID channels are largely underdeveloped and ill-prepared to handle widespread adoption.

Conclusion

RFID technology has a lot of potential in the near future for property insurance. To get started, insurance carriers should consider collaborating with the following types of partners:

- Auto OEMs for tracking original spare parts, thus saving a huge amount of money on false claims.
- Logistic companies and car dealers for real-time tracking of fleets to improve insurance coverage

While there may be some implementation pains for early adopters, those carriers that make the investment in pilot projects will reap the benefits of first-mover advantage once the economies of scale emerge to justify broader RFID projects.

Technology Development

IBM has announced it will purchase Cognos in a $4.9 billion deal. Through the acquisition, IBM aims to further build upon its Information on Demand strategy, a cross-company content and data management initiative created last February that has already led to several other acquisitions. IBM says it will leverage Cognos to enable new business insights to be delivered to a broader set of people across an organization, beyond the traditional users of business intelligence. The $4.9 billion deal is subject to the approval of Cognos shareholders and regulators.

Using a Bayesian Belief Network Approach to Predict Customer Retention, Attrition Rates in Insurance Industry - By Ranadev Goswami

Introduction

As competition weighs down profitability and growth, insurers are increasingly recognizing that customer retention is key to ensuring sustained competitive advantage. A loyal customer base provides a ready and profitable opportunity to cross-sell and up-sell an array of high-value insurance, investment and wealth management products across the customer lifecycle compared with new customer acquisition, which is uncertain and expensive.

However, increasing customer attrition suggests that insurers are unable to hold on to their existing customers. Intense competition and evolution in distribution, technology and the regulatory environment has made customers more knowledgeable and discerning. Many insurers are using data-driven analytics and business intelligence techniques to understand customers, but results suggest limited success. Customer segmentation analyses, as well as more tailored offerings, have been somewhat successful in helping insurers retain customers. But with the increasing need for personalization of services, the industry needs new ways to generate deeper customer insights to maintain share of mind and wallet.

Cognizant has developed a solution framework to address customer attrition issues using a mathematical modeling approach based on Bayesian Belief Networks (BBN). BBN is a powerful tool that can handle a wide range of parameters -- quantitative as well as qualitative. Also, BBN is very useful in identifying factors that contribute to customer attrition even when little or no historical data is available.

Fake Out

Brion Smith defrauded an insurance company by submitting forms allegedly from two physicians indicating that he was disabled and unable to work. During this three-year period, Smith collected over $16,000 in disability payments. However, an investigation revealed that neither physician had completed the reqired forms. Smith pled guilty to two counts of making a false statement or misrepresentation and was sentenced to three years concurrent, suspended to four years probation, on each count. As part of his sentence, Smith also made full restitution of $16,549.

A Brief Overview

A BBN is a directed graph, used in conjunction with an associated set of probability values. BBN has four key elements -- variables, relationships, events and probabilities.

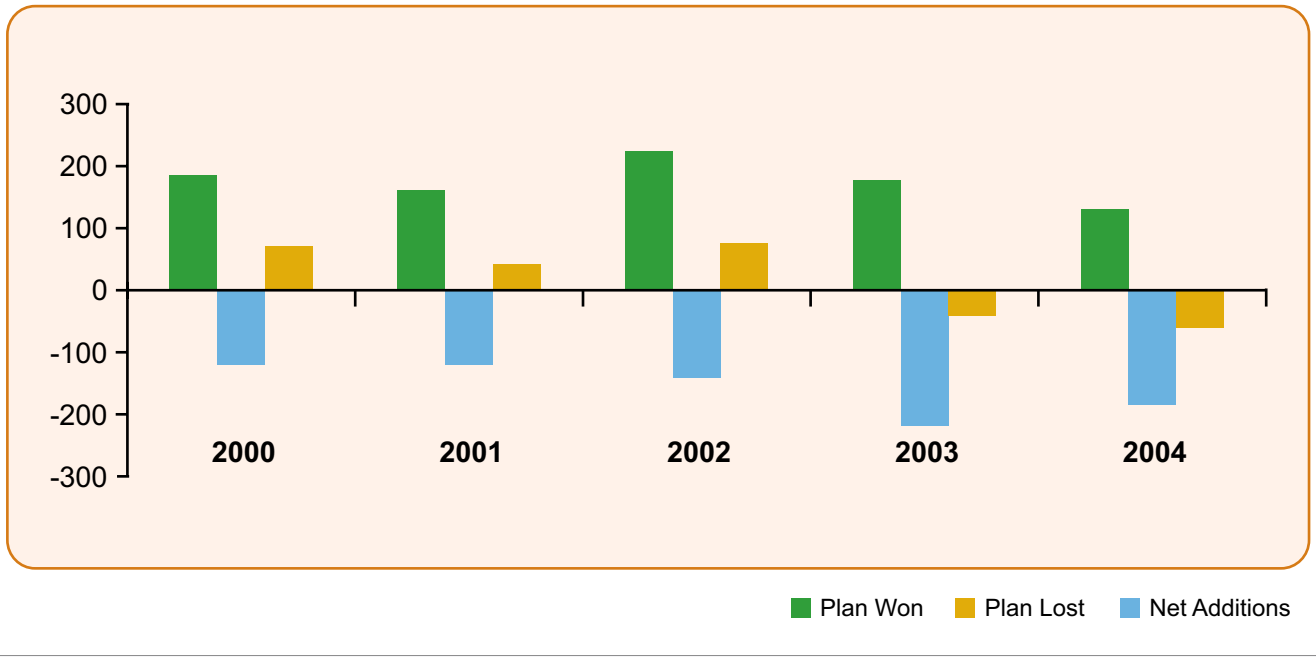
The variables are represented by nodes, which can be discrete or continuous. Relationships are represented by arcs, which connect nodes and represent causal relationships among variables. Each node has possible outcomes, known as "events," with associated probability values.

Modeling Customer Retention Using the BBN Approach

Cognizant has developed a solution framework called ASPIRe that uses BBN to address insurance customer retention issues. This article illustrates how ASPIRe works, using a simplified model for group pension business.

Wins & Losses

A provider of middle- and small-market retirement plans focused excessively on new plan acquisition without paying adequate attention to its existing clientele. While competition tapered the growth of new business, lack of customer focus resulted in high plan attrition rate. The net effect was negative net plan additions for two consecutive years in 2003 and 2004.



Modeling the BBN Network: The key variables and associated events that influence customer satisfaction for a group retirement plan are first determined. The major variables are tabulated above:

Once the variables are identified, a network showing their inter-linkages is created (as shown below):

Variable	Event	Description
Plan Administration Services	Satisfactory Unsatisfactory	Plan administration includes day-to-day maintenance Activities, such as plan installation, participant enrollment, contribution processing, reconciliation-related data management services, etc.
Investment Management	Good Bad	Investment management includes quality, diversity and flexibility of investment products, fund performance and monitoring mechanisms, etc.
Fees	Reasonable Unreasonable	Fees refer to the fees and charges related to plan administration and record keeping, as well as charges associated with investment vehicles, transparency in fee disclosure and fairness of fees, etc.
Participant Services	Satisfactory Unsatisfactory	Participant services include the range and channels available to participants to access plan related services, availability of-educational tools and resources, responsiveness and timeliness in communication to participants and problem resolution
Sponsor Services	Satisfactory Unsatisfactory	Sponsor services include responsiveness, quality and timeliness of communication or issue resolution for plan sponsors, efficient relationship management, proactive advisory services to sponsors, compliance support, etc.
Sponsor Satisfaction	High Moderate Low	Sponsor satisfaction is a function of participant and sponsor services,which in turn are influenced by plan administration services, investment management services and fees
Plan Retention	Retention Attrition	Plan retention rate is a function of sponsor satisfaction. Greater sponsor satisfaction generally leads to higher plan retention rates

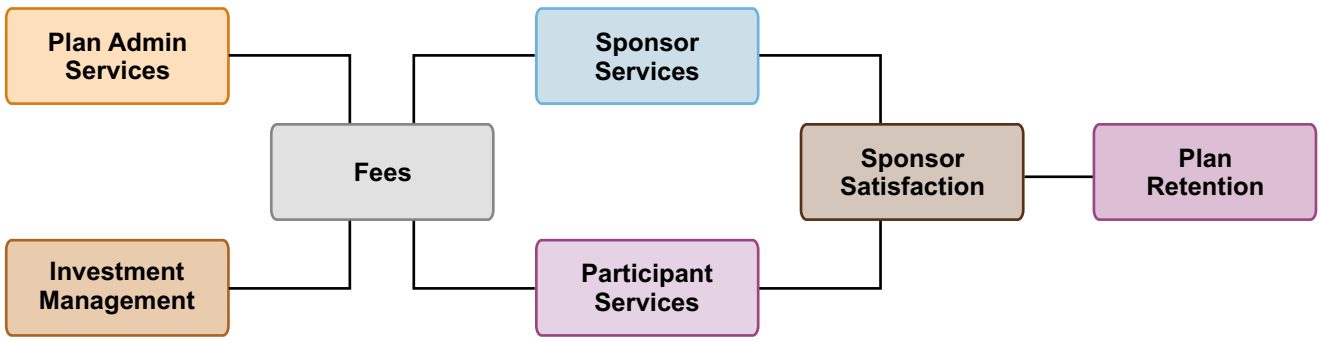


Figure 1: BBN Model for Group Retirement Plan Retention

Data Collection and Probability Estimation: Data for the key model variables are obtained using historical data available in retirement plan records and / or from responses collected through a questionnaire survey of plan sponsors. The survey is particularly useful for gathering information about plan sponsors' needs, preference and current level of satisfaction with the retirement plan provider.

Key model variables are tied to historical data and / or multiple survey questions. A weighted average scoring method is used to convert a group of survey responses into a single response score associated with a variable. Then, these scores or data values are converted into probability values for each event of a variable through pre-defined transformation algorithms.

Inference: Once the probability values are assigned to the variables, the model is run to determine the likelihood for customer retention. Specialized software packages are available for BBN model definition and estimation. The other dependent-variable values (i.e., fees, participant services, sponsor services and plan sponsor satisfaction) are also recalculated during this process, as shown to the right.

Plan Admin Services	
Event	Probability
Satisfactory	0.6
Unsatisfactory	0.4

Investment Management	
Event	Probability
Good	0.6
Bad	0.4

Fees				
Plan Admin	Satisfactory		Unsatisfactory	
Investment Mgmt	Good	Bad	Good	Bad
Fees				
Reasonable	0.1	0.25	0.2	0.85
Unreasonable	0.9	0.75	0.8	0.15

Participant Services		
Fees	Reasonable	Unreasonable
Participant Services		
Satisfactory	0.35	0.9
Unsatisfactory	0.65	0.1

Sponsor Services		
Fees	Reasonable	Unreasonable
Participant Services		
Satisfactory	0.35	0.9
Unsatisfactory	0.65	0.1

Sponsor Satisfaction				
Sponsor Services	Satisfactory		Unsatisfactory	
Participant Services	Satisfactory	Unsatisfactory	Satisfactory	Unsatisfactory
Sponsor Satisfacation				
High	0.65	0.5	0.4	0.1
Moderate	0.3	0.4	0.35	0.4
Low	0.05	0.1	0.25	0.5

Plan Retention			
Sponsor Satisfaction	High	Moderate	Bad
Plan Retention			
Retention	0.95	0.8	0.45
Attrition	0.05	0.2	0.55

Figure 2: Model Parameters, Events and Probability Values

Customer retention likelihood is estimated as given below.

P Plan Retention

= Pretention*Psponsor_satisfaction = high + Pretention*Psponsor_satisfaction = moderate + Pretention*Psponsor_satisfaction = low

= 0.95*0.5271 + 0.8*0.3343 + 0.45*0.1386

= 0.8306

P Plan Attrition

= Pattrition*Psponsor_satisfaction = high + Pattrition*Psponsor_satisfaction = moderate + Pattrition*Psponsor_satisfaction = low

= 0.05*0.5271 + 0.2*0.3343 + 0.55*0.1386

= 0.1694

SNIP- PETS (Need Insurance too)

Progressive Car Insurance Adds Collision Benefit for Pets

Progressive Corp. is providing collision coverage for customers' dogs or cats at no additional premium cost. It will pay up to $500 if a customer's dog or cat is hurt or dies in a car accident.

A Progressive strategist said the company saw a pets benefit as an auto insurance market opportunity. There are more than 150 million pets in the U.S., and Americans spend more than $40 billion (euro27 billion) on their pets annually, according to a recent Insurance Information Institute study.

The model predicts that at current levels, the likely retirement plan retention rate is 83.06%, while the attrition rate is 16.94%. Insurers can use the model further to perform causal and scenario analysis to isolate the impact of the variables.

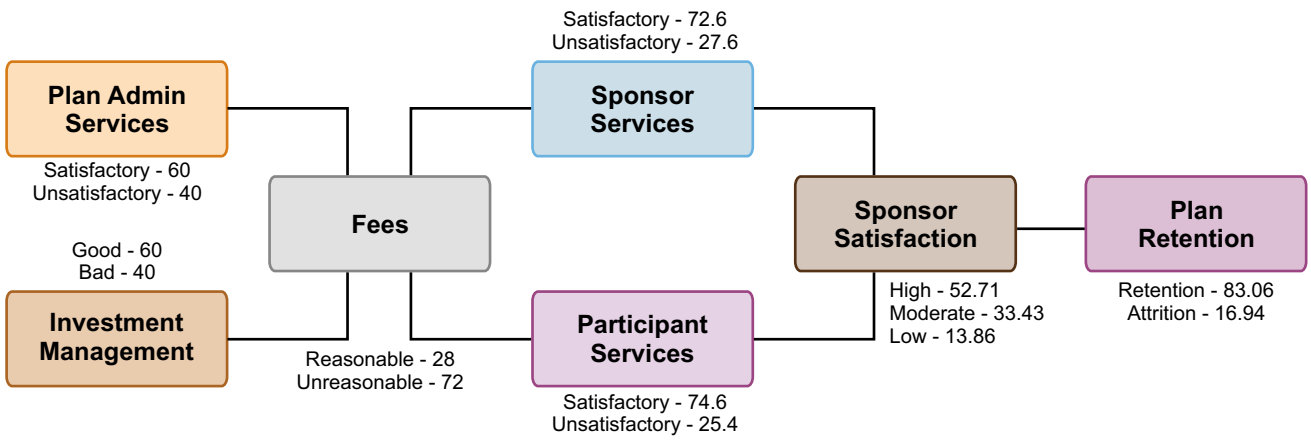


Figure 3: Recalculated Probability Estimates for the Group Retirement Retention

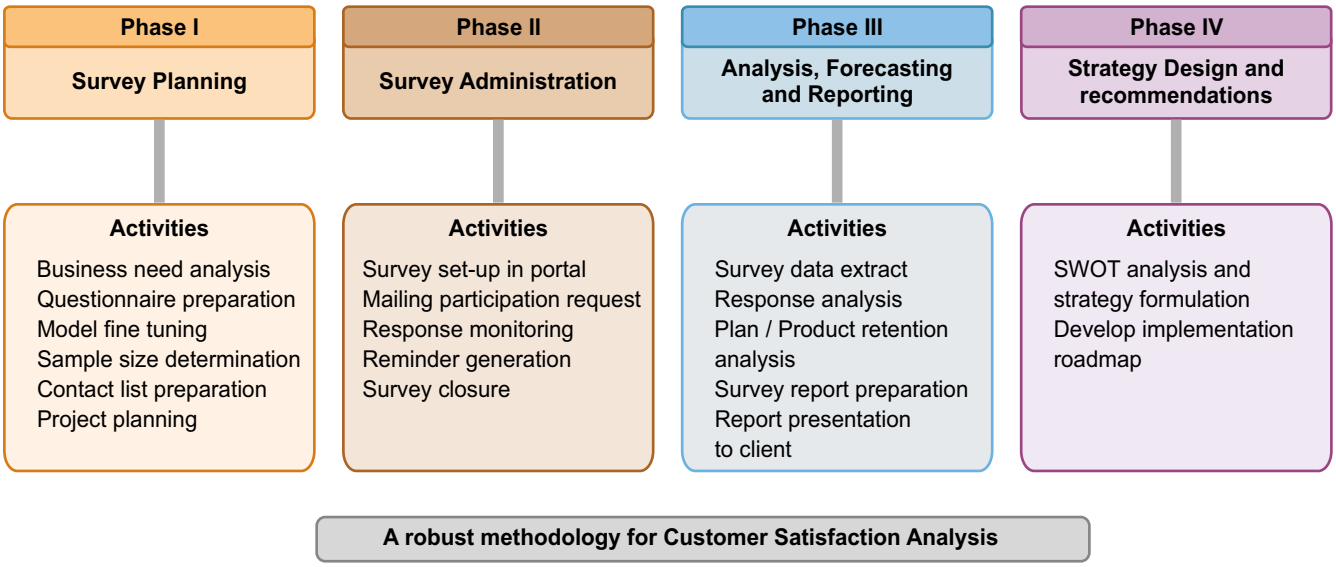


Figure 4: ASPIRe Implementation Process Overview

Technologies Helping You Achieve Your Underwriting Goals - By Hari Prashanth Ganapathy

"The party is over," noted famed investor Warren Buffet about the insurance industry in his annual newsletter to shareholders in early 2008. He was pointing to the industry's slowing growth and decreasing margins in its core business. Recent financials corroborate Buffet's take. The combined ratio for 2007 stands at 94% compared with 92% for 2006, showing a decrease in underwriting profitability. Investment income declined by 67.2% during the first quarter of 2007 compared with 2006. These numbers highlight the need for insurance carriers to do a better job of maintaining and managing profitability.

There is a virtual consensus among insurance carriers, academicians and investors that no carrier can earn its cost of capital over the long term through investment performance alone that is, without achieving an underwriting profit. The need of the hour is to achieve underwriting excellence through efficiency and innovation, enabling effective customer profiling translating to lower loss ratios and competitive premium prices.

In the current environment, underwriters have been hampered in their work by the presence of obsolete underwriting systems. Time and time again, these older systems have prevented insurers from maximizing their main core competency, namely, focusing on new market risks and liaisons with agents to develop business and drive underwriting profitability.

The current underwriting systems of the majority of carriers are outdated, slow legacy systems involving a great amount of manual handling. This results in a greater turnaround time and escalated cost. Some of the common problems in current systems resulting from manual intervention are depicted below (see diagram).

Technology advancement to better achieve underwriting goals

It is quite easy to infer that carriers have three predominant tasks at hand: Improve quote to bind ratios, rating mechanisms and the underwriting workflow.

Fake Out

Brion Smith defrauded an insurance company by submitting forms allegedly from two physicians indicating that he was disabled and unable to work. During this three-year period, Smith collected over $16,000 in disability payments. However, an investigation revealed that neither physician had completed the reqired forms. Smith pled guilty to two counts of making a false statement or misrepresentation and was sentenced to three years concurrent, suspended to four years probation, on each count. As part of his sentence, Smith also made full restitution of $16,549.

Automating policy production and underwriting processes as a whole represent a critical step to achieving these goals.

It is not enough to just automate the underwriting system. Insurance carriers need to build systems with the necessary features and components to achieve underwriting efficiency, as well as reduce operating costs and improve customer satisfaction. The table above details how the prevailing business and process issues could be resolved with the aid of current technology.

The features of an ideal underwriting system could be summarized as the following:

- Web-enabled interface to allow easy integration of data and communication across all stakeholders, namely agents, underwriters and customers.
- Exception handling should be efficient to reduce redundant interactions between stakeholders.
- A robust workflow process and a rating calculator to process all new applications and renewals; and permit only a minimal percentage of applications to reach the underwriters (20%-30% for new applications and 10%-15% for renewals3).
- Proper data management systems should exist, and the rating engine should be flexible to incorporate day-to-day

Objective	Technology Solution
Improve quote to bind ratios	Online Web-based quoting system
Improve accuracy of quote Improve speed to market	Rating engine Analytics
Integrate data from different back-office systems Maintain all policy-related information for easy access by stakeholders Seamless data flow across stakeholders	Data management system Agent collaboration system
Eliminate inefficient manual interventions Reduce multiple handoffs Set appropriate geographical benchmarks	Workflow manager BPM suite Address matching and geocodin Exception handlers
Speed time to payment	Online payment mechanism
Enhance customer experience Present correct information Reduce costs of manual policy production activities Standardize customer data access	CRM Data management system Web interface

changes in rating mechanisms. Data, along with predictive analytics, should be used to find patterns in evolving better rates, thus improving profitability and customer satisfaction.

- An automated business rule engine and rating engine would reduce the manpower involved, as well as the complexity of the underwriting process.

A technology-enabled underwriting solution serves its purpose by:

- Automating underwriting tasks and saving on manpower, as well as improving productivity.
- Reducing the loss ratio with better information to expedite the claims process and charge appropriate premiums based on the level of risk.
- Automating bad risk filtering to reduce man hours and workload involved.

Conclusion

The underwriting solution using available technology will greatly improve the productivity of the underwriters, helping insurers to manage risk better. The combined effect of improved processes enabled by technology solutions will lead to a reduced combined ratio, an important measure of underwriting effectiveness.

Source[1] : National Underwriter's online news services
Source[2]: A.M BEST
Source[3]: Group Research Underwriting efficiency and effectiveness study

Our Goal

Making our **customers' businesses stronger** by empowering them to be more responsive to their **customers** and to the **competitive** environment.

About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting and business process outsourcing services. Cognizant's single-minded passion is to dedicate our global technology and innovation know-how, our industry expertise and worldwide resources to working together with clients to make their businesses stronger. With more than 40 global delivery centers and 59,000 employees as of June 30, 2008, we combine a unique onsite/offshore delivery model infused by a distinct culture of customer satisfaction. A member of the NASDAQ-100 Index and S&P 500 Index, Cognizant is a Forbes Global 2000 company and a member of the Fortune 1000 and is ranked among the top information technology companies in BusinessWeek's Info Tech 100, Hot Growth and Top 50 Performers listings.

Start Today

For more information on how to maximize your customer relationship solutions with Cognizant, contact us at inquiry@cognizant.com or visit our website at: www.cognizant.com.

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