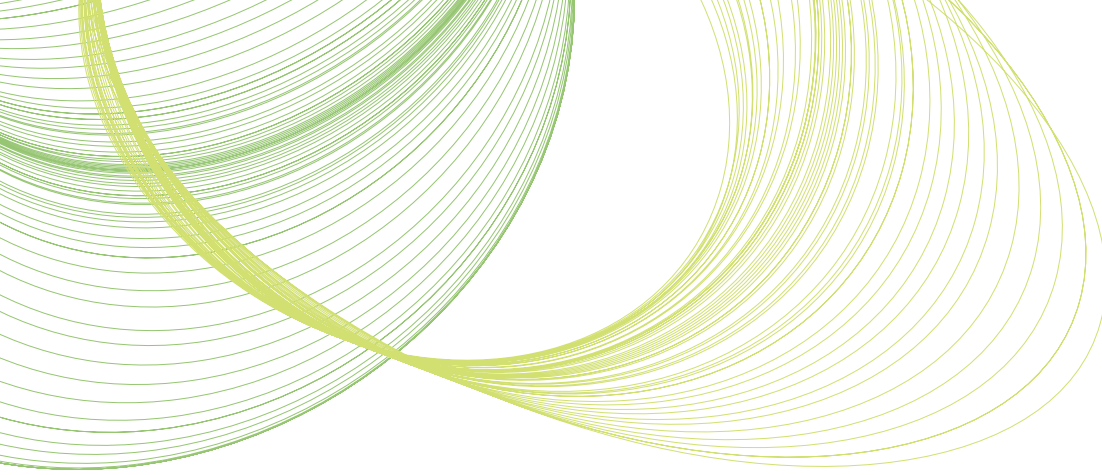




QLIKVIEW FOR INSURANCE

Increase profitability, reduce risk, improve customer loyalty





“ QlikView gave me the power to answer questions no-one ever thought to ask. The only limitation that I have run into in working with QlikView is my inability to come up with the question. Rest assured, when I do come up with a question, QlikView produces the results I need to come up with an answer. ”

– Mike North, *Vice President of Risk Management*



QLIKVIEW FOR INSURANCE

Leading insurance firms are leveraging QlikView to help drive more profitable and less risky decisions, centered on improving customer loyalty and trust.

Today, insurers serve a customer base that demands simplicity and transparency in products and relationships. At all levels and in all functions, people make day-to-day decisions that impact the firm's ability to attract and retain the most profitable customers.

Typically, these "routine" business decisions are not supported to the same degree as high-priority corporate initiatives — such as whether to acquire a company or move into a new market. However, questions like...

- Who should I call on today?
- What are the best products to promote?
- Where are my areas of risk?
- How well am I controlling losses?

...are actually the most important ones — many people ask them many times a day in many different ways — and the results add up to have a tremendous impact on a firm's overall bottom line.

Putting the right information at the fingertips of the people calling on customers, making policy decisions, and helping to control losses is the key to driving a 'culture of information' in insurance.

To pull ahead of the competition, insurers are employing QlikView to help them harness the power of their information and put it in the hands of business users across their organizations. By offering a simple and powerful self-service data access and analysis model, our customers have seen how improved decisions can have a significant impact on revenue, risk, and overall profitability.

DAKOTACARE

Dakotacare, a regional health insurer, deployed QlikView across its enterprise to manage risk, support enrollments and provider relations, analyze claims, underwriting, and customer service transactions, and support benefit modeling. QlikView is also used to power an online analytics portal directly for customers.

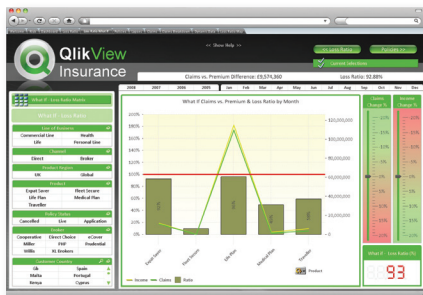
As a result, Dakotacare has dramatically improved customer service, streamlined communication with care providers, improved claims processing, and enhanced competitive advantage and profitability, realizing ROI within the first month of use and totaling approximately \$1.2 million in four years.



CALIFORNIA CASUALTY

California Casualty, a leading US provider of P&C Insurance to affinity groups, sought to improve lead generation and conversion performance in their sales organization. Field managers sought a better way to track team performance and identify areas to coach their people.

CalCas deployed QlikView across sales teams to analyze conversion rates and better target customers. In a single quarter CalCas increased conversions by 25 percent, improving average sales per agent from approximately 1.6 to two per day. This meant roughly 200 additional sales per month and 800K in additional annual revenue.



SALES

QlikView empowers agents and sales managers to improve forecasting/tracking and better target customers. QlikView helps field teams improve up-sell and cross-sell effectiveness by allowing each individual agent to fine-tune targeting to their particular customer base, increasing leads, improving conversions, and maximizing profitability. And because of its deployment flexibility, QlikView can provide the same analytical capabilities both internally and through applications deployed on portals for external agents or carriers.

MARKETING

QlikView helps marketing groups gain better insight into customer, product, and campaign performance and potential. With QlikView, marketing and product management teams can better identify the right target markets and create simple and compelling product offers, campaigns and promotions to drive customer acquisition, retention, and wallet share.

FINANCE

QlikView empowers finance managers to quickly and flexibly monitor performance, risk, and compliance. QlikView offers unmatched transparency into key financial metrics, and with full transactional detail always available, does not limit the questions a user can ask. The result is more effective financial planning, cash management, and governance.

UNDERWRITING

Underwriters use QlikView for fast and flexible visibility into current and historical losses and risks in the policy portfolio. With QlikView, up-to-date information on customers, policies, and claims can be quickly integrated and analyzed, with drill-down to individual policies or claims to uncover drivers for losses or analyze potential impacts of new underwriting decisions.

CLAIMS

QlikView supports claims departments by helping to control losses and reduce claims leakage. QlikView can provide an integrated view of policies, premiums, and historical claims, helping users get the best possible information when making approval decisions. In addition, QlikView helps improve efficiency of claims processing and empowers customer service a new sales channel.

OPERATIONS AND IT

With QlikView, operations and IT managers can assess how to improve internal processes, reduce costs, and control operational risk. IT managers can monitor systems and SLA performance, and can rationalize inventory of licenses and physical assets.

ZURICH INSURANCE

Zurich Insurance, a leading global insurance and investments firm, sought to empower underwriters with the ability to analyze performance and factor it into decisions on complex corporate policies.

The firm deployed QlikView across three divisions to analyze written premiums, claims performance, profitability, and risk by customer, type of damage, product, and country. As a result, the firm was able to provide uniform, valid, and reliable information to empower underwriters to make faster and less risky decisions, while reducing the workload of their reporting group by over 90 percent.

“ QlikView dramatically changes how things can be done. It empowers our sales managers with visibility into processes and insights they can use to better coach their teams and tune workforce practices in ways that improve performance. ”

– Satish Ranganathan, *AVP Applications*

OUR CLIENTS

ALLIED WORLD
ASSURANCE
AON INSURANCE
CALIFORNIA CASUALTY
CITIBANK
COLONIAL INSURANCE
EXETER FRIENDLY SOCIETY
HSBC
ING
MITSUI SUMITOMO
INSURANCE
MUNICH REINSURANCE
MULTIPLAN
NATIONAL CITY
NATIONWIDE INSURANCE
NATIXIS
PACIFIC LIFE
PENN TREATY
SEB LIFE
THE HARTFORD
ZURICH INSURANCE

More than 250 financial firms, including over 50 percent of the global top 25* have turned to QlikView to improve performance across their organizations.

* Top 25 Based on Fortune Global Banking, Securities, and Insurance Firms by Revenue.

QLIKVIEW DELIVERS EXTRAORDINARY RESULTS

QlikView is a new kind of BI tool that's driving spectacular results for companies worldwide. It empowers business users to stop guessing and start knowing how to make faster, smarter decisions. QlikView's simplicity lets anyone easily consolidate, search, visualize, and analyze all their data for unprecedented business insight. No wonder QlikTech, the company behind QlikView, is the world's fastest-growing BI vendor.*

BI SUCCESS AND SATISFACTION **

- 96% customer satisfaction
- 186% average return on investment
- 16% average revenue increase

RAPID TIME TO VALUE **

- 44% deployed QlikView in 1 Month
- 77% deployed QlikView in 3 Months
- 50% reduction in information access and analysis time

THE QLIKVIEW DIFFERENCE

- Brings the consumer app experience to BI
- Consolidates information rapidly from any data source
- Visualizes data with state-of-the art graphics
- Searches data with Google-like ease
- Forecasts, trends and creates What-If? Scenarios
- Easily create QlikView Mash-Ups with consumer apps
- Mobile versions for iPhone, iPad and Android
- Complementary to traditional BI

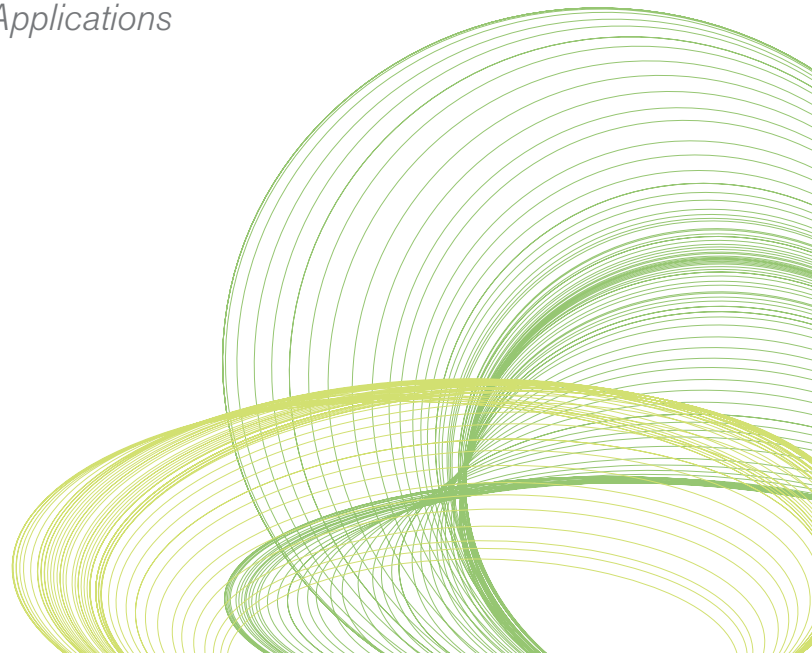
Learn more at qlikview.com

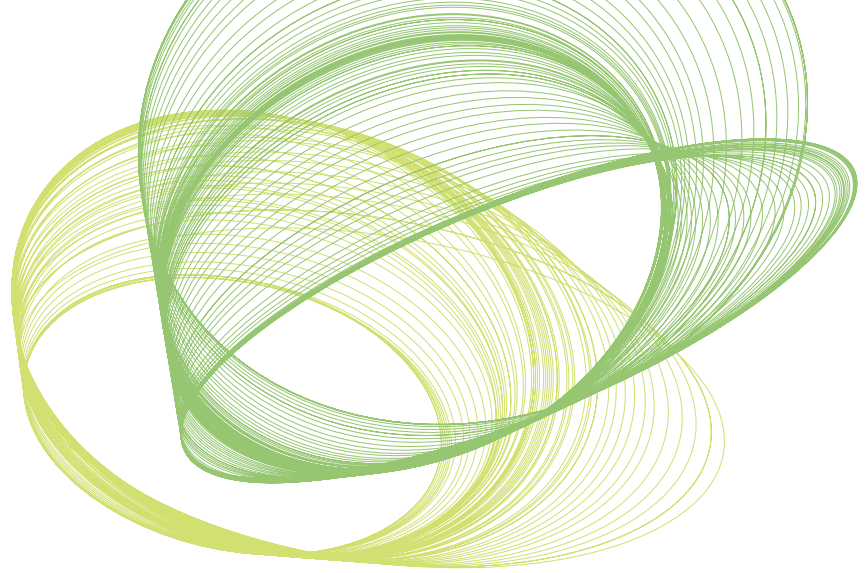
* Worldwide BI Tools 2008 Vendor Shares, IDC, 2009
** IDC/QlikTech Joint Survey, 2009



“ QlikView is a very good tool for minimizing risks. And it is fair to say that, as an insurance company, we are connoisseurs in the risk management area. Quickly understanding the whole picture enables us to make faster and better decisions, which in turn means better business. ”

– Göran Wahldén, *Business Applications*





READY TO CHANGE YOUR WORLD?

QlikTech has offices worldwide with expert, friendly staff ready to help you drive smarter, faster decisions with QlikView.

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