A v i v a   C a n a d a

gets access to management information

with SQLiaison's FellowDSS™

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> *"With FellowDSS^{TM}, our business users execute in-depth analysis and provide our management team with information critical to our performance and development."*
> **Gerry Lee**, Vice-President of Information Management Services, Aviva Canada Inc.

To support its business decisions, Aviva Canada needed to assemble the data contained in several legacy applications. This kind of information is critical for gaining an edge in the highly competitive Canadian insurance industry. Aviva did it with the help of SQLiaison and Fellow DSSTM, an enterprise-scale suite of analytical applications for the insurance industry.

IN A GAME OF INCHES, DETAILS CAN MAKE THE DIFFERENCE FOR AVIVA

Aviva Canada is a leading property and casualty insurance group with gross written premiums in excess of $2.5 billion (2002) and more than 2.2 million policies. It has 17 locations nationwide and approximately 2,500 employees. Aviva Canada is a wholly owned subsidiary of UK-based Aviva plc, the seventh-largest insurance group in the world.

In Canada, Aviva has become a significant player in the insurance industry through several mergers and acquisitions. However, this rapid growth has had consequences, and the company was faced with the classic problem of getting management-type information and reporting from multiple, incompatible legacy systems. These systems contained vast amounts of data, but they were not designed to allow easy and rapid access to operational data. Collecting the data for analysis was a very tedious task, involving many different steps performed by staff in multiple locations. The result was not totally reliable, nor did it represent a single version of the truth.

Aviva needed a much more robust architecture integrated for information management, which is one of the company's top priorities. Information would have to be accessible to business users (underwriters, actuaries, claims, sales, branch offices, etc.) who need to have the ability to drill into the data at the finest possible level of detail. This architecture would support most analytical requirements and be used for enterprise-wide distribution.

AVIVA NEEDED A NEW ARCHITECTURE INTEGRATED FOR MANAGEMENT INFORMATION

As part of its ongoing management information initiative, AVIVA chose SQLiaison as its business intelligence strategic partner. SQLiaison's first mandate was to propose a solution for implementation of the information-management architecture components and an initial analysis application based on Fellow DSS[TM].

Fellow DSS[TM] is an enterprise-scale suite of analytic applications for the insurance industry. It is built around an integrated data warehouse that stores transactional data from a company's operational support systems. Fellow DSS[TM] consolidates and integrates data from across a company's various systems and makes them easily available to users for consumption through report objects.

SQLiaison uses its SMART e-BI planning and development methodology for business intelligence projects. SMART e-BI defines a business intelligence implementation project and outlines the project phases, services, task sequences, resource utilization, and deliverables within the framework of a formal methodology. In effect, SMART e-BI maximizes the probability of successful delivery of business intelligence projects.

In the first phase of information management, SQLiaison performed a **Detailed Requirements Analysis (DRA)**. The DRA uncovered most requirements in terms of information needs, data scope, source, and infrastructure. It also identified Aviva's key functional application requirements. Throughout the process, the Aviva/SQLiaison team interviewed representatives from Aviva's various business groups to discuss information needs from an information management perspective.

As a result of the DRA, SQLiaison was able to develop a strategic business intelligence deployment plan and evaluate the cost, resources, and scope of the initial business intelligence endeavour for the enterprise. It contained an information needs analysis, data source location and quality assessment, architecture assessment, strategic deployment strategy, and derived detailed specifications.

BETTER ANALYTICAL CAPABILITIES FOR INFORMED DECISION MAKING

For Aviva, it is important that the decision-support environment deliver information based on data that have a uniform representation and meaning across legal entities, products, risk and time. Some of the key functional requirements include **data integrity, analysis, less data management, and data element details.** The data must be made available in a timely fashion so that critical business decisions can be made more quickly, and business users must have the ability to drill into the data at the finest possible level of detail (high granularity).

The insurance-specific analytical applications contained in Fellow DSS[TM] allow users to perform sophisticated analyses that go beyond standard reporting and

drilling, using the detailed data located in the FellowDSS^{TM} analytic data warehouse.

Combination Analysis enables product-marketing users to gain insight into the combinations of coverage that insured usually take for a given class of risks.

Some of the other Fellow DSS^{TM} applications and functionalities include **Broker Performance Analysis**, **Key Performance Indicators (KPI) Tracking**, and **Experience Analysis***.*

Broker Performance Analysis gives Aviva the ability to understand the performance of its distribution channel. With **KPI Tracking**, management is able to monitor the progress of the business. Finally, Aviva will be able to provide detailed **Experience Analysis** to its actuarial team. "With these applications, our business users spend more time analyzing the data rather than assembling it," says Gerry Lee. "They can execute in-depth analysis for our management team. This kind of information and analysis is critical to our business performance. It can give us a competitive advantage. In a highly competitive environment such as the insurance industry, details do make a significant difference."

BUSINESS INTELLIGENCE AT AVIVA'S FINGERTIPS

Fellow DSS^{TM} enables the rapid deployment of decision-support applications for the insurance industry. It has a proven architecture and the analytical capabilities required from decision-support users. The infrastructure delivered to Aviva in this initial project enhances the company's ability to analyze the operational data. It provides analytical capabilities that allow Aviva to better understand some of its business drivers at a very detailed level. For example,

Aviva users can access detailed data about coverage for any given risk. They are able to analyze premiums, claims, and ratios at any level required in all supported dimensions.

The proposed architecture allows for all data to be accessible via a single browser interface, either locally or remotely, in a completely secure fashion. Therefore, decision makers at all levels have access to the information needed to make decisions based on facts. They can even drill into the data and produce their own reports.

INCREASED VALUE THROUGH RAPID IMPLEMENTATION

The development and implementation of Fellow DSS[TM] took far less time than it would have taken for Aviva to build this application from scratch. Through this project, SQLiaison's project team worked as a strategic business intelligence partner for Aviva. It tailored Fellow DSS[TM] to meet Aviva's specific needs in the property and casualty industry. "We chose to work with SQLiaison to shorten the project time," confirms Gerry Lee. "We considered Fellow DSS[TM] an extensible foundation application to deliver our own solution, and we benefited from the expertise and know-how of SQLiaison's professionals."

Approximately 50 users from Aviva now have access to FellowDSS[TM] from their office. In the future, the application will be available remotely via the Internet. Subsequent deployments of this project should allow up to 500 users to access Fellow DSS[TM].

ABOUT SQLIAISON

SQLiaison is the Canadian leader in business intelligence. SQLiaison designs, implements, and develops analytical applications that support the decision-making process of its clients. Since its creation in 1994, SQLiaison has built some of the most sophisticated decision-support systems in the world and provided innovative ways to give easy access to business intelligence. SQLiaison has more than 65 clients, among them prominent banks and insurance companies, major manufacturers in the pharmaceutical industry, and other large corporations. SQLiaison has offices in Montreal, New York and Toronto.

ABOUT AVIVA CANADA INC.

Aviva Canada Inc. is one of the leading property and casualty insurance groups in Canada. As a wholly-owned subsidiary of UK-based Aviva plc (the world's seventh largest insurance group), we offer policyholders and our broker partners the power of one brand, with the diversity of many companies, products and services. In Canada, Aviva provides personal (home and auto) and commercial insurance. We are also a leading provider of specialty commercial products and construction surety bonding. Visit us at avivacanada.com.

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