

Tech Decisions • Financial Insights

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INSURER'S CHOICE

Technology Ranking

2009

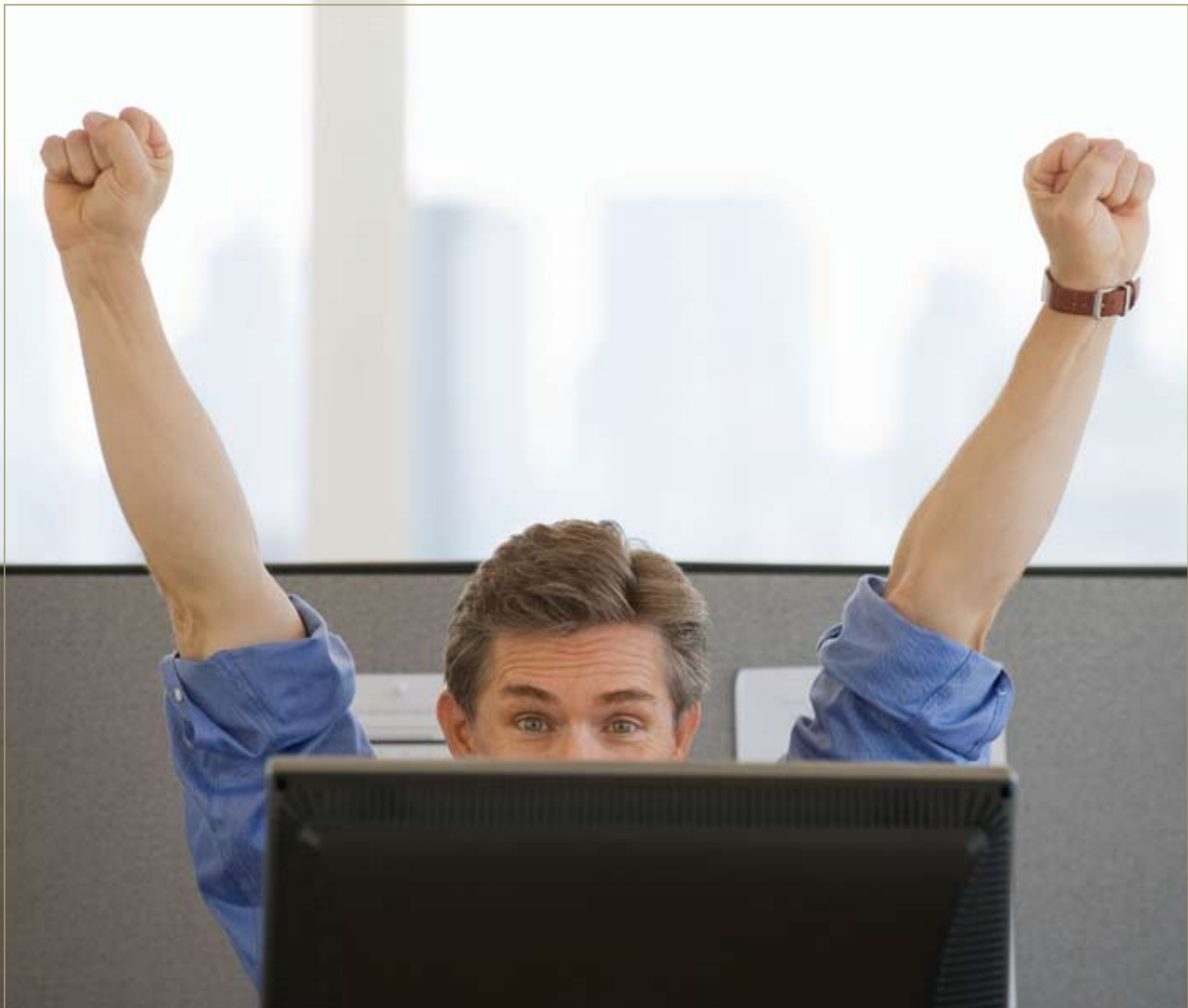
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A supplement to *Tech Decisions* and the *National Underwriter*

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An IDC Company



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Winners

Interesting Times

By Barry Rabkin

Whether ancient curse or folklore, the expression *May you live in interesting times* certainly has taken on a bit more meaning than any of us would like. The financial crisis seems never ending as life insurers' asset-backed and mortgage-backed securities are tumbling, and all insurance companies are staring uncomfortably into a potentially new federal regulatory regime. In the face of this tumult, Financial Insights and *Tech Decisions* decided this would indeed be a great time to collaborate once again on "Insurer's Choice 2009" to find out which technology firms insurers have been choosing to help run their companies.



Barry Rabkin

Given the environment, insurers' opinion of the investments they've made with various technology partners is even more important now than one year ago. Insurers must have full faith and trust their technology partners will see them through these tough times. The table beside this column shows the technology firms insurers are trusting to keep their business operating, help them with their financials, and other functions needed to get and keep customers.

Is your insurance company spending more or less money for technology in 2009? Financial Insights estimates North American life/annuity industry IT spending will decline modestly in 2009 to an estimated level of \$15.1 billion. This is a drop of 0.73 percent from 2008. However, the North American P&C industry will experience a slight increase to almost \$20 billion. This is an uptake of 0.98 percent in 2009 IT spending.

Of course, we always are asked where this list comes from. We'll go into more detail in the Methodology section in this supplement, but the key point is this list reflects the voice of the insurance industry. These technology firms are not in this supplement because of any analyst's opinion. The technology firms were chosen by North American L&H and P&C insurance professionals. Obviously, it represents a fraction of the insurance industry: Slightly more than 700-plus insurance professionals clicked the survey open, while about 600 P&C and 140 L&H insurance professionals answered some or all of the questions. But the chart of winners shown at left does represent the respondents' short list.

To all of the North American insurance professionals who took the survey from mid-September to mid-November 2008, thank you very much. We really do appreciate the time you invested, certainly considering your usual full plate of responsibilities and the additional stressful pressures the economy has delivered. We hope all the readers of the survey results find value in this supplement.

READER NOTE

Barry Rabkin recently has left Financial Insights and currently is president of his own firm, Market Insight Group, Ltd. For questions regarding "Insurer's Choice 2009," contact Dave Potterton at 508-988-6784 or dpotterton@financial-insights.com.

Property & Casualty

OVERALL

1st	ImageRight from Vertafore
2nd	CSC
3rd	StoneRiver

OPERATIONS

1st	ImageRight from Vertafore
2nd	CSC
3rd	Guidewire Software, Inc.

INFORMED (ANALYTICS)

1st	ImageRight from Vertafore
2nd	Cognos, an IBM Company
3rd	Microsoft

CHANNELS

1st	StoneRiver
2nd	TIE: CSC; Oracle
3rd	TIE: Microsoft; IVANS

FINANCIALS

1st	StoneRiver
2nd	Oracle
3rd	SunGard

PRODUCT DEVELOPMENT

1st	ImageRight from Vertafore
2nd	CSC
3rd	Oracle

CUSTOMER CARE

1st	Cisco Systems, Inc.
2nd	CSC
3rd	Oracle

WORKFLOW

1st	ImageRight from Vertafore
2nd	Hyland Software
3rd	AcroSoft Corporation

UP & COMING

1st	Guidewire Software, Inc.
2nd	OneShield
3rd	iPartners

Life & Health

OVERALL

1st	SunGard
2nd	IBM
3rd	Oracle

OPERATIONS

1st	SunGard
2nd	IBM
3rd	Oracle

INFORMED (ANALYTICS)

1st	TIE: Oracle; SunGard
2nd	TIE: Cognos, an IBM Company; Business Objects, an SAP Company
3rd	—

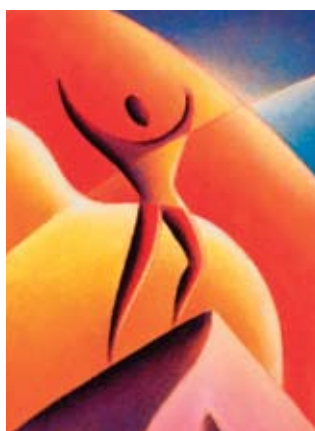
FINANCIALS

1st	Oracle
2nd	SunGard
3rd	TIE: SAP; StoneRiver

PRODUCT DEVELOPMENT

1st	TIE: IBM; ImageRight from Vertafore
2nd	TIE: EMC; SunGard
3rd	—

(Note: Not all categories have winners nor do all categories have all three winners due to insufficient data.)





There's No Place Like Home

Insurers enjoy home cooking.

By Barry Rabkin

Home is where the heart is—or at least where both P&C and L&H insurers expect to find the technology capabilities and skills they need to run their companies. Really? What about the technology firms that have won first, second, and third place across the business categories in “Insurer’s Choice 2009”? Do the survey responses show insurance company in-house talent gives these winners a run for the money? The answer is absolutely yes.

For this edition of Insurer’s Choice, P&C insurance professionals identified 223 technology firms and L&H insurance professionals identified 70 technology firms as one of the top two or three firms these insurers do business with to support one or more of seven business categories. (See the master P&C table beginning on page 16 and the master L&H table beginning on page 21 for a complete listing of every insurance technology firm receiving at least one vote.) There were 18 distinct firms identified across the categories that had sufficient votes to determine the winners of at least first place and sometimes second or third place. (See the Methodology on page 15.) The P&C respondents chose a full slate of winners, while we could determine the L&H winners in only five categories.

Applause for each of the firms identified as important by the insurance respondents. But technology firms also must factor in the importance insurers place on self-reliance. In the survey instructions we asked respondents whether their insurance company develops, enhances, or maintains the business application area in-house rather than buying from a technology firm. If so, they were told to respond

“in-house” to the question. P&C insurers chose in-house as their first-place winner in four categories: keeping the business informed; supporting distribution channels; supporting their firm’s financials, accounting, and reporting requirements; and helping provide customer care. In-house took second place in the three other categories: keeping the business operating; helping develop or enhance products; and improving workflow. L&H insurers chose in-house as their first place in all four categories where there was sufficient data to identify winners: keeping the business operating; keeping the business informed; helping maintain financial, accounting, and reporting requirements; and helping develop or enhance products.

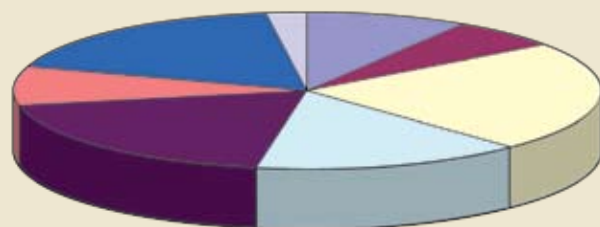
The most optimistic interpretation—for insurance technology firms—is insurers are licensing or otherwise procuring software from solution providers but then are looking to their own company’s internal resources to enhance or maintain the software. The pessimistic interpretation—for

insurance companies (because they are not in the software business—yes, really) and insurance technology firms—is insurers still are developing software or maintaining or enhancing their own existing custom-developed software. Either way, insurance companies remain a significant partner in the development, enhancement, and maintenance of the software used to run their companies. As an additional data point, readers might want to consider this year we did not ask respondents to identify their top two or three important information technology outsourcers (ITO) or business process outsourcers (BPO). Why? Last year’s survey generated a paucity of replies from both P&C and L&H insurers concerning BPO and insufficient L&H ITO replies.

Profiling the Survey Respondents

As noted above, about 600 P&C and 140 L&H insurance professionals answered some or all of the survey’s questions. Somewhat more than half (54 percent) of the L&H respondents who answered the

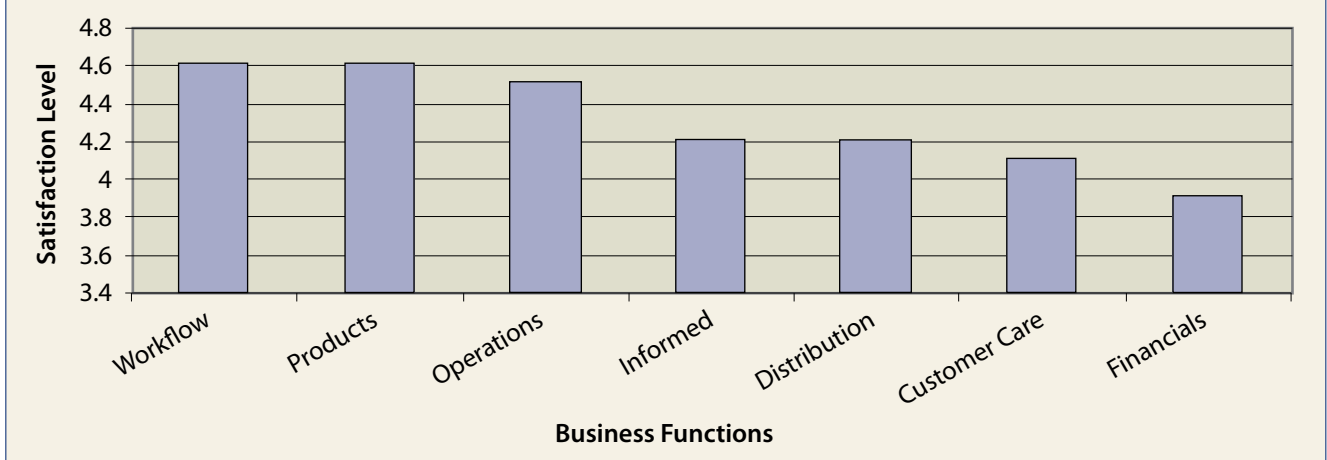
Figure 1: P/C 2009 Key Strategic Business Priorities



- Reshaping Business Model—9%
- Acquisitive Growth—6%
- Streamlining Processes—23%
- Organic Growth—15%
- Improving Customer Service—19%
- Improving Channel Management—8%
- Using Business Analytics—18%
- Other—2%

Source: Financial Insights, an IDC Company, 2009

Figure 2: Satisfaction Levels of P/C Insurance Respondents



Source: Financial Insights, an IDC Company, 2009

question about their firm's size work for insurers with 2007 premiums of \$500 million or less (Tier 3). More than a third (36 percent) of the L&H respondents work for insurers that had 2007 premiums of \$1 billion or more (Tier 1). Almost three-quarters (72 percent) of the P&C insurance respondents work for Tier 3 firms, while 15 percent of the P&C respondents work for Tier 1 insurers. Last year, the L&H and P&C respondents were predominantly from Tier 3 insurers.

Similar to last year, we asked the respondents what their company's key business priorities are for 2009. They could choose any three from this list:

- ◆ Reshaping the business model that drives the company tactics and operations
- ◆ Growth from acquisitions
- ◆ Streamlining processes
- ◆ Organic growth
- ◆ Improving customer service to policyholders
- ◆ Improving channel management and service
- ◆ Using business analytics increasingly for marketing, underwriting, pricing, or product development
- ◆ Other

Readers need to consider the results in the context of the time frame we ran the "Insurer's Choice 2009" survey: mid-September through mid-November 2008. This means we were asking the respondents to tell us their 2009 business priorities while the financial crisis continued to worsen. During this time period, prudent insurers would have been actively planning their 2009 initiatives. Not surprising, streamlining processes took first place for both the P&C and L&H segments (see Figure 1 for the P&C results).

Cost-cutting, agility, and flexibility are all hallmarks of process improvement. Improving customer service to policyholders came in as the second-most-important business priority for P&C and L&H respondents. Rounding out the top three 2009 business priorities, P&C insurers stated using business analytics would be their third important business priority, while L&H insurers chose organic growth as their third important business priority.

The high workflow satisfaction rating is fortuitous given P&C insurers' top 2009 business priority is streamlining processes.

Given the L&H insurers' losses from their asset-backed and mortgage-backed securities, this certainly makes sense. But that course of action will be more difficult if their ratings drop to the point where it becomes harder for their producers to bring in new business whether from existing clients or new markets.

Shifting Satisfaction Levels

For "Insurer's Choice 2009," we asked respondents to provide their level of satisfaction with the support they are getting from each of their top two or three technology providers or from their in-house capabilities for every business functional category. They could choose any satisfaction rating between one (not very satisfied) and five (very satisfied) for each technology provider or in-house resource. In Figure 2, we show the satisfaction-level results for each business category for the entire group of technology firms and in-house resource, chosen by P&C respondents as the most important in each category.

This effort might seem counter-intuitive—after all, if this group of external and internal resources are the most important, shouldn't the satisfaction levels be five or extremely close to five? In theory, that is a logical assumption, but in the real world, where insurers operate, that logic doesn't hold up. Technology executives in the insurance industry know full well they conduct business with technology providers that are important to their operations but have room for improvement. And the same holds true for their own internal resources.

Like last year, P&C respondents' highest level of satisfaction is with the support they are getting for both the optimization of workflows/business performance processes as well as developing or enhancing products. The high workflow satisfaction rating is fortuitous given P&C insurers' top 2009 business priority is streamlining processes. Also similar to 2008, P&C respondents rated their lowest level of satisfaction with the support they are getting for helping their company maintain its financials, accounting, and reporting requirements. This is troublesome with the environment today and the likelihood of more stringent regulations whether from the current state or the potential new federal regulatory regime. Yet another problem is the drop of P&C insurers' level of satisfaction with the support they are getting for enabling quality customer care. Last year, P&C respondents ranked their customer-care satisfaction level in the second spot, but this year the satisfaction level has slipped to fourth place. Remember, P&C respondents chose improving customer care as their second-most-important business priority for 2009.

► continued on page 15



ImageRight, Vertafore Earn Top Honors

By Robert Regis Hyle

The major news for Vertafore already has taken place this year. Two years after purchasing ImageRight, Vertafore officially has rolled the content management solution into the Vertafore family. ImageRight no longer will operate as its own company but will be part of the Vertafore brand, according to Matt McKernan, president of Vertafore's carrier and MGA markets group.



Matt McKernan

It was an important decision for Vertafore because of the strong presence ImageRight has within the insurance software industry. Enough insurers thought well of ImageRight that it was named the overall first-place winner in the property/casualty area of "Insurer's Choice 2009." (Voting was conducted prior to Vertafore's actions.)

"We've become One Vertafore to signify our suites of products are now solutions that deliver value across the insurance industry," says McKernan. "Not only do we have a product for just about everything you could possibly need in the insurance IT sector but also an extremely broad footprint in the industry. Most of our customers already are using more than one of the Vertafore solutions, some as many as four or five."

Many companies look to create satisfied customers, but Vertafore believes in the concept of "raving fans," according to McKernan. "A lot of satisfied customers leave their vendors," he notes. "They find another solution they go to for various reasons. We create raving fans because of a dogged determination and commitment to make sure our customers are extremely delighted with our service. It has been the hallmark of ImageRight as a company."

The Vertafore attitude is to make its applications absolutely critical to the success of an insurance company, McKernan explains. "We don't feel like they are nice to have or add-ons," he says. "They are core to the company."

Vertafore puts a customer service commitment behind that claim, continues McKernan. "Customer service, especially in difficult times, is more important than ever," he says. "That's one reason Vertafore is doing quite well even in the face of some difficult economic times because of this customer focus."

The reason Vertafore has raving fans, though, is the ongoing strength of its products, particularly ImageRight. "What [ImageRight] delivers, in no uncertain terms, is efficiency," says McKernan. "It will make an operation more efficient and lower the cost of doing business."

Wherever Vertafore has placed the ImageRight product, the solutions vendor has been able to show its customers some serious cost savings. "That's a big part of why we have so many raving fans and so many referenceable clients," says McKernan. "They are not just excited about the technology; they actually have seen the efficiency gains and expense reduction we've promised. In the technology world, a lot of promises are made as they relate to the cost savings or the efficiencies that can be gained from a piece of software, but we actually make it happen."

The fact Vertafore and ImageRight won this award speaks to the loyalty and belief of customers, asserts McKernan. "It's not just because we are a good software solution," he says. "We deliver on our promises of efficiency gains. That's why our business still is strong because now is the time to become as efficient as ever. There are plenty of projects out there getting green-lighted because [the solution] helps to reduce costs and allows the [customers] to become more efficient and deliver superior customer service to their customers."

Vertafore also is expanding its investment in connectivity among members of the insurance value chain. "Our latest initiative delivers the life blood of business from agent to MGA to carrier," says McKernan. "Previous connectivity solutions could handle the transaction data from an agency management system to a carrier's policy system. But what about all the artifacts of those transactions? How do you move the unstructured data, the content—apps, declaration pages, endorsements, and all the related notes and correspondence? Vertafore is creating connectivity solutions that make the flow of all data—both structured and unstructured—from one business partner to another easier, faster, and better."

While the theory of connectivity is one thing, the reality often is something very different. "Technically it's something we are comfortable with," he says. "It's just a matter of getting the proper parties in place, as well. You have to have connections at both ends. Through our large client base we are able to provide that." ♦

Ask Me

I don't enter into business relationships lightly. There is too much at stake for my customers, my employees, and my company. ImageRight guaranteed my go live date, my budget, and my complete satisfaction with the results. They mapped out all the horizons and hurdles and we hit every one. We're projecting application flow to increase by 30% this year. ImageRight frees us up to do a lot of things we couldn't do before. Am I satisfied? 100%. Ask Me.

Russ Angell

President & Chief Operating Officer
Leaders Life Insurance Company



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SunGard Offers Vision For the Industry

By Robert Regis Hyle

Gregory S. Webber doesn't want to downplay the importance of having a great product and excellent customer service in today's insurance software market. But Webber, president of SunGard iWorks, believes those two factors are required and expected of any world-class vendor. "I think if anything made a difference this year [for SunGard] it's recognition we have a strong vision in support of the industry," he says.

SunGard has made a difference for its customers, Webber claims, by examining key issues the company believes insurers are struggling with. He puts those issues into three categories.

"One, as times have tightened up, each carrier is looking at its top line and asking how it is going to capture growth in its own business," he says. Carriers have "come to the realization growth is difficult to capture and sustain—and not just in mature markets such as North America and Europe—because the economy is slowing."

It's only natural for insurers to look to emerging markets—India, China, or elsewhere in Asia, suggests Webber. "They realize growth is available [in those markets], but how are they going to put [new business] on their admin platform and how are they going to sell that business?" says Webber. "We've focused our capabilities on helping the industry capture that growth."

A second critical issue is the ability to balance growth with effective risk management, continues Webber. "If ever there was an indication now is the time to be sure you have effective risk management across the whole of the enterprise, the debacles of the last 12 months have perfectly illustrated that need," he says. "With our iWorks Profit enterprise risk management capability, I think insurers are recognizing the power of that platform, so if they do capture growth or at least maintain a semblance of growth, they are not going to embarrass themselves in the *Wall Street Journal* or the *Financial Times* a month from now with poor risk management."

The third factor is businesses need to go through their portfolio of vendors and applications. "The fact is when times are tough, the bar of whom you want to do business with and whom you can afford to do business with shifts dramatically," says Webber. This does two things for companies, he explains. "There are fewer vendors to manage and fewer disparate products to manage," he says. "With fewer vendors you can negotiate leverage a little harder."

That ability to focus on major strategic issues in the industry and discuss the big picture, Webber contends, is what earned SunGard first place overall in the life and health segment of "Insurer's Choice 2009."

Battling the economy, particularly in the last six months, has been a challenge for insurers and vendors alike. "I'm not going to tell you it's easy," he says. "You can't pick up a newspaper, watch TV, or open your Internet browser and not read or hear the doom and gloom."

In better economic times, insurers around the globe were chasing revenue but didn't pay the right amount of time or attention to how efficiently they were chasing that revenue. As growth has slowed, insurers have realized they need to be more efficient and thus are going to focus on the capabilities of the vendors and the systems—the things they can best leverage, explains Webber.



Gregory Webber

"If anything, insurers have come to their own conclusion as to how important it is to take a step back," says Webber. "Growth won't be quite as rampant or available, but they have to leverage what growth there is down to the bottom line. They do that by looking at the same process that is going on [in the software market]: Whom are we doing business with? Who offers what? Whom can we best leverage to step up the results of the bottom line? This actually has contributed to our business, not hindered it."

SunGard is not going to take a "woe is me" approach to the economy for the remainder of this year. Instead Webber views the challenges in the economy as presenting interesting dynamics in the insurance software marketplace. "There is this flight to quality—a sincere desire to engage with vendors at a level we haven't seen in a number of years," he maintains.

Webber looks at this as an opportunity to engage with top executives of the insurance industry and make a difference in their business.

"It's a great opportunity for us because [insurers] are looking for help," he says. "It's not easy for them to spend for help, though. When there are alternatives out there, we are one of the companies we think the industry looks toward as a leader. We intend to continue to make a difference in the industry." ♦



CSC Values, Earns Trust Of Its Customers

By Robert Regis Hyle

CSC's competitive advantage in the insurance marketplace is focused on the company's strong customer base, according to Ray August, president of CSC's property/casualty insurance division.

"Our business is guided by a core set of values that is centered on our customers," says August. "One of the key things is we value the last customer more than we value the next customer.

We believe if customers put their trust and commitment into CSC, then we have to honor that trust and deliver them solutions that start by going live into production when we say it will for the cost we say it will and also reward that trust and loyalty by keeping them up with technology."

It is that customer support that earned CSC second place overall in the property/casualty division for the "Insurer's Choice 2009" technology ranking.

August is proud of the company's heritage. "If you look back at our history with customers, we've taken them from green-screen solutions to moving to Web browsers to the latest and greatest SOA architecture to moving to Java, all with the exact same investment over time," he says.

CSC has stepped up its customer service activities through the advent of Wikonnect, the social networking site that began last year for CSC customers. "We've seen great benefits when our customers get together and collaborate, but for years they were limited to brick-and-mortar activities," says August.

CSC is finding hefty collaboration with more than 4,500 users on Wikonnect. "We have projects being managed on Wikonnect, and [customers] are working together to share information," says August.

Wikonnect also is helping to fuel innovation in the company, August believes. "We have different people within CSC submit their own innovation within Wikonnect, and we have the community vote on the innovation," he says. "We had more than 500 people vote on the greatest innovation. That creates a better environment for our employees, but it also creates innovation for our customers at a more rapid rate. We see Wikonnect taking us to the next level just as social networking is taking the world by storm. Wikonnect is helping us work faster and better

with our customers."

One competitive differentiator, August contends, setting CSC apart from other insurance software vendors, is CSC runs all of its software in its own business process outsourcing unit. "As a solution provider, the software a company would acquire from us is the exact same software we would run in our BPO," he says. "There aren't too many places where the vendor also is the biggest software customer. Our BPO processes about \$5 billion a year in premium for our customers. When [new] software comes out, we are the first users."

The biggest area of growth for CSC's P&C division continues to be the BPO organization. "People look at us and say they know they need to grow their top-line business," says August, "and they look to us to use our BPO to get them up and live in as little as six months for a project that would take years if they did it themselves."

Another factor in CSC's success is the long-term investment the company has made in its products. "It's important to note we invest tens of millions of dollars each year in R&D," says August. "That is a big differentiator for us."

In difficult financial times, August indicates it is important for CSC to continue to invest in its solutions. "We also believe it is incumbent on us to provide solutions to the marketplace to allow it to weather the storm," he says.

Foremost in the minds of CSC's leaders for 2009 is making sure the company is providing its current customers with tools they need to be successful in the pending financial crisis and in the future with the hardening of the insurance market. "We have to make sure our customers get what they want when they need it," says August.

Another part of the company's innovation strategy is the concept of continuous delivery. "We strive for an environment where you virtually eliminate migrations to the latest versions of software," says August. "Once you take a base release from CSC, we deliver every enhancement incrementally so no more mass upgrades are needed. We believe businesses no longer can stop their business to do a new migration. We have to allow them to get [upgrades] as seamlessly as possible. We've released almost 2,000 continuous delivery releases in a little more than a year we've been doing it, and we think that is redefining the value proposition for our customers." ♦



Ray August

SECOND PLACE—L&H

The Full Spectrum Leads Insurers to IBM

By Robert Regis Hyle

One of the many strengths IBM brings to insurance organizations is the full spectrum of capabilities—from hardware to software to services. So, it's no surprise IBM earned second place overall in the life/health category for "Insurer's Choice 2009."

"Our overall breadth, depth, and global knowledge are important today because with the changing financial structures that are occurring, the ability to understand and integrate across multiple levels of the insurance industry is paramount," says David Notestein, a consultant for IBM's Institute for Business Value.

Not surprisingly, in today's economic environment, IBM is receiving many requests to find ways to reduce costs and increase efficiency, according to Notestein.

"What insurers are after today is a faster return on project investment without compromising long-term objectives," he says. "Currently, [insurers] are looking at activities and solutions that will help them first identify their costs—and that's a big challenge for many organizations just to understand deeply their cost structure—and then find solutions to reduce those costs while still maintaining the service levels and product quality that is so important in the insurance world."

IBM brings deep industry expertise in insurance to guide clients. For instance, IBM is helping them determine which infrastructure and systems can provide the best return on their resources—from a cost, maintenance, and energy-use perspective.

Another area of discussion with insurance clients is how to simplify operations and balance exposures, whether it's draw-downs of policies or the basic processing of business to enable the maximum funding to be squeezed from current premiums into the investment side of the business. The goal for insurers is to limit unnecessary expenses in that process, for example, from the initial policy or from renewals to the investment process itself.

"We have helped organizations look at their functional activities and either minimize redundancies or eliminate them entirely as well as strengthen the understanding of the expense sources so clients can make informed decisions to either maintain or right source their activities and processes," says Notestein.

"It is sometimes difficult to convince clients it is OK to invest further in their own company right now, but at the same time, there is a real understanding and appetite for the need to change—now more than ever—and make those strategic invest-

ments in systems and operations for the long term.

"For those industry leaders that have marshaled their resources and planned for the downturns, there is a great opportunity to take advantage of competitors' weaknesses in a challenging environment," he adds.

The good news for life insurers, though, is many investors are fleeing from the riskier investment market into the more secure life market, and Notestein believes this change in perception has caused some organizations to experience significant growth in their insurance business—whether it be whole life or other forms.

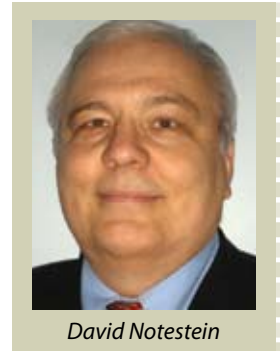
With respect to customer service, Notestein maintains the IBM approach is to listen to the problems and concerns their customers are detailing instead of handing out some canned solution.

"Our client work involves the entire spectrum of listening, bringing forth world-class capabilities, and then delivering on the promised business value," says Notestein.

He points out IBM is known for (and has ratcheted up to a higher degree) its in-depth communication with its clients. "Often, we will provide advice and guidance as part of an ongoing relationship, independent of a specific sale," he says. "We're having a large number of discussions where we are reviewing issues and alternatives on a broader scale than just merely the technology pillar."

IBM currently is focused on improving insurance, health-care, and governmental efficiency through concepts and services for what the company calls a smarter planet. "This holistic approach, which takes advantage of the proliferation of chips in all sorts of devices, the growing mounds of available and useable pools of data, and the increasing interconnectivity of different systems—like traffic and utility infrastructure—is getting traction during this crisis," says Notestein.

"Now more than ever, as resources are constrained and challenging times loom, our clients are demanding proven quality and efficiency," adds Notestein. "People know IBM is a technology company that has come through some of the world's toughest times." ♦



David Notestein



StoneRiver Reasserts Its Traditional Strengths

By Ara C. Trembly

When Fiserv, a provider of information technology services to the financial and insurance industries worldwide, spun off its insurance group last July, the group—Fiserv Insurance Solutions—faced a daunting task.

“We had to determine who we were going to be,” explains Eddie Jones, senior vice president of marketing communications for the company, which officially became known as StoneRiver in March. “We spent a lot of time working with analysts and customers and working with a branding firm and coming up with what we stand for as a company.



Eddie Jones

“That influenced our decision to pick the StoneRiver name,” he continues. “It symbolizes both strength and transformation. We have a long history in the insurance industry. We’re known for our strong Midwestern values and for having a strong record of commitment to our customers.”

While the majority ownership of the company rests with Trident IV, a private equity fund managed by Stone Point Capital LLC, Jones indicates the new name had less to do with the managing partner’s name and more to do with the company’s vision for itself.

StoneRiver, headquartered in Columbia, S.C., has wasted no time asserting that vision, with its insurance division being named third-place overall winner (P&C) in the “Insurer’s Choice 2009” awards.

As a privately held independent company, StoneRiver encompasses three large businesses, Jones notes. First, there is an insurance division, which provides traditional software and services for property/casualty and life/health carriers. This division licenses software, installs the applications, provides consulting, and offers business process outsourcing.

Gary Sherne, president of StoneRiver’s insurance division, points out even in today’s ailing economic climate, his company is seeing encouraging signs.

“The market is having its challenges,” he says. “The year ahead [will be] interesting. Still, initiatives among our customers, both life and P&C, continue to move forward. Despite what one might read in the paper, we’re not seeing a decline in their activities.”

Technology areas of emphasis for carriers include transforming legacy policy systems, according to Sherne, along with efforts to make their companies easier to do business with.

“That plays well into our areas of expertise,” he states. “We’re seeing it more on the P&C side, but there is some applicability on the life side, as well.

“The strength of StoneRiver always has been in a tremendous emphasis on depth of functionality and the integrity of the systems we use,” he explains. “We build those systems from the inside out. We didn’t start with the user interface [and build something around that]. A lot of our investment focuses on bringing together the various systems Fiserv had acquired over time.”

That task, says Sherne, “is going very well, and it seems to be exactly what the market is looking for—modules that can be purchased separately, but when you add new modules over time, they will work with what you bought two or three years ago.”

“We’re not just cobbling together existing systems,” Jones adds. “We’re evolving them into a new architecture for the next 30 years. We are redesigning the infrastructure. We’re already one year into a three-year effort.

“In general, we have a diversity of businesses that all have strong business fundamentals,” he continues. “Certainly, this is a concerning economic climate, but in many of our businesses, [the economy] is not the most important factor we would deal with.”

Asked about the company’s vision for the next two years, Jones anticipates StoneRiver would be staying on its present course. “Development done right is development that is never done,” he asserts. “If you have a great structure and community, you always will have great ideas to deliver to customers.”

“Predominantly, while we have an optimistic view of technology investments in the carrier market, there’s no doubt carriers today prioritize ‘must-dos,’” says Sherne. “Discretionary projects are being put on the back burner by carriers. People really focus on taking care of their money and spending it wisely.

“A couple of years from now, hopefully, we’ll have a more normal cycle,” he concludes. “Things that aren’t viewed today as mandatory can be done then, and we’re preparing for that. Fortunately for us, we’re doing it from a base of what customers feel is mandatory today. And I do see another phase coming a couple of years from now.” ♦

transformation.

We take you from where you are,
to where you want to be.

We are StoneRiver.

We transform business so you can quickly win new clients,
offer new products, and process complex transactions.

At the same time, we have changed. With a determination
as steady as a river flowing to its destination, we have gathered
strength from our experts, our technology and our services.

We are StoneRiver.



www.stoneriver.com



Oracle's Pathway for New Acquisitions

By Robert Regis Hyle

Oracle always has maintained a major position in the financial services industry, but over the past year that presence has increased steadily through the company's aggressive merger and acquisition program, particularly in the insurance market.

"The formation of the insurance global business unit (IGBU) was something that was advocated by our insurance strategy council," says Rick Connors, senior vice president and general manager of Oracle Insurance. The strategy group is made up of CIOs from leading global insurers who advise Oracle regularly on future pathways. "They in essence said the insurance industry needs a major player to step forward and make a commitment to the industry," relates Connors. "That was the move that precipitated a lot of the activities."



Rick Connors

The purchases of such systems providers as AdminServer and Skywire Software in 2008 had a huge effect on the insurance market and contribute to Oracle being honored as the third-place finisher in the "Insurer's Choice 2009" technology rankings in the area of life/health.

One reason for the success Oracle has demonstrated in blending new companies into the Oracle family is the great experience the company has in terms of making acquisitions and integrating them from both a technology and a customer service standpoint, explains Connors.

"The integration has gone well," Connors attests. "The reaction from the industry has been extremely positive. One nice thing about being part of Oracle is this is not the first time down this road. This is something Oracle has gotten quite good at."

Connors points out the company doesn't comment on its acquisition strategies, but he believes Oracle is committed to providing a complete portfolio of insurance solutions. "We have a number of plans to improve and increase our penetration organically, but that would not preclude an acquisition if something came along," he says.

Connors describes Oracle's insurance applications as best of breed and adds the acquisitions Oracle has made in the last year have focused on flexibility for clients, are easy for clients to implement, and provide a competitive advantage.

"We have an ability to integrate these in a way that allows the

client to implement them quickly, easily, and less expensively," he says. "A lot of our strategy going forward is going to be built around this whole integration strategy, making it easier to use."

When you combine the best-of-breed solutions with Oracle's application integration architecture and throw in the company's Fusion middleware and database technology underneath, Connors maintains it all makes for an unparalleled offering. "We are not precluding anyone utilizing other technologies, but we do want to make it easier for people to use Oracle technologies," he says.

Oracle has made a great deal of progress integrating the new solutions with some of its traditional offerings. For example, the company has linked its Documaker software to the insurance claims solution and the Insbridge rating and underwriting solution and data capture associated with that to its CRM applications. "This is going to be a multiyear effort, but the objective is to make it a totally seamless integration," says Connors.

Like all businesses, Oracle recognizes there are difficulties that have to be dealt with in this economy, and that usually means companies have to focus on keeping their current clients happy.

"One of the things we heard when we said we were going after a complete portfolio of insurance solutions was the fact it really simplified the world in which insurance companies operate," says Connors. "Instead of having to deal with multiple companies, the ability to interact with a single source really makes a big difference. One of the things Oracle has been recognized for over a long period of time is terrific 24/7 service."

Connors likens what Oracle does to any other business that deals with customers. "No one has said to me directly the times are difficult therefore this is more important, but it strikes me if you go to a restaurant right now and aren't treated the way you want to be treated, that's probably the last time you will visit that restaurant because everybody else is looking for your business," he says. "I think we've always had a positive face forward to the customer in that regard."

For 2009, Connors believes the big movement for Oracle will be in the continued integration of the applications. "We think we will make significant inroads in becoming a global provider to several companies that are adapting global strategies for their software as opposed to allowing each global division to operate independently," he says. "I see a move for companies to adopt economies of scale you get when you deal with a single application across multiple divisions and multiple countries." ♦

◀ *continued from page 5*

On the positive side, P&C respondents' level of satisfaction with the support they are getting from their most important set of technology firms and internal resources helping them keep informed improved from fourth place in the "Insurer's Choice 2008" survey (which we ran in late 2007 and early 2008) to third place in this current survey. And somewhat more dramatic, P&C respondents' satisfaction levels concerning the most important sources that help

them support their distribution channels moved up from fifth place in 2008 to third this year (tied with being informed).

Final Thoughts

The results of the "Insurer's Choice 2009" survey are an additional data point for North American insurers to consider when they need to choose a set of resources to help their firms compete in this dramatically changing marketplace. Both L&H and P&C insurers obviously are looking to their own internal resources

as a major force in either development or maintenance of the software they use on a daily basis to meet both strategic decision-making and operational requirements. Going forward, the marketplace will become an increasingly stressful regulatory environment where insurers continually must lower their operating costs while simultaneously providing quality customer care. This will test both insurers' historical tendencies to look inward and technology firms' ability to offer insurers a truly differentiated value proposition. ♦

Methodology

"Insurer's Choice 2009" is a collaborative research effort between Financial Insights, an IDC Company, and *Tech Decisions*, a National Underwriter publication. The objective of Insurer's Choice is twofold: a determination from North American L&H and P&C insurance industry professionals of the most important technology firms their companies use across a spectrum of business categories and, second, their level of satisfaction with those technology firms. The survey was Web based and open to the insurance industry from Sept. 15, 2008, through Nov. 18, 2008. Two waves of e-mail requesting participation were sent by Financial Insight's Insurance Advisory Service to its clients and prospects as well as by *Tech Decisions* to both its subscriber list and to the *National Underwriter L&H* and *P&C* weekly news magazines' subscriber lists.

Our preference of respondents was to have insurance staff from both the business and technology divisions take the survey. However, we used a security feature of the Web survey to ensure any one person could take the survey only once. Moreover, we guaranteed confidentiality by keeping respondents' answers anonymous to enable them to be more open in their choices. We also encouraged technology firms to reach out to their insurance clients with the survey Web address so we could get a larger number of insurance respondents. Essentially, we trusted the insurance professionals to approach the survey in an ethical manner.

Our goal was to capture insurance industry perception of the technology firms in use to support various aspects of the insurance business. To accomplish this, we asked the respondents to tell us which two to three technology firms are their most important to support seven specific business functions. We then asked the respondents for their level of satisfaction with each of the two to three firms they named as important to them supporting each specific business functionality. Finally, we asked respondents to name two up-and-coming technology firms their insurance company is talking about or noticing as an important new entrant. At the beginning of the survey, we asked respondents to identify whether they are an employee of a P&C or L&H insurer, the size of their company by estimated 2007 net premiums written, and what their company's key strategic business objectives are for 2009.

The seven business categories we asked respondents about included: keep the business operating; keep the business informed through analytics; support company's distribution channels; help insurer maintain financials and accounting; help develop or enhance products and services; help provide quality customer care; and help optimize workflow and business performance processes. Unlike "Insurer's Choice 2008," we did not ask about firms insurers use to help with information technology outsourcing or help with business process outsourcing.

We did not provide respondents with names of any technology firms. We did provide parenthetical examples of what we were trying to get at for most of the categories to assist respondents in thinking through their choices. For example, in the first question, "Which is the primary technology firm your company uses to keep your business operating?" we added the following: "the core administrative systems technology firms that focus on some or all of the areas like policy administration, billing, or claims management."

Unfortunately, managing ballot stuffing is a reality of surveys such as these. We handled ballot stuffing by excluding firms from functional spaces they do not support if it was obvious they received significantly more votes than a reasonable person would expect when conducting the quantitative analysis. If a technology firm was named as primary for every one of the seven business functions, we counted the votes for that technology firm in only those business categories we know it actually supports.

It is critical the readers of this supplement note the "Insurer's Choice 2009" winners are based on total votes by business category rather than based on those firms that were chosen only as most important in each category. During our analysis, we counted Cognos and Business Objects as separate firms from their parents, IBM and SAP, respectively, for the purposes of determining how many "unique" firms were identified and determining category winners. Additionally, we considered Aon Benfield and Aon eSolutions as two different entities based on the latter firm's feedback to us. Finally, our analysis of satisfaction levels shown in this supplement pertains only to the technology firms chosen as most important in each category.

P&C

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
3Com Corporation						◆		
Accenture	◆							
ACL Services, Ltd.		◆						
ACORD			◆					
AcroSoft Corporation	◆	◆			◆	◆	◆	◆
Adaptik Corporation					◆			
Adobe Systems, Inc.			◆		◆			
ADP, Inc.		◆						
Agency Software, Inc.	◆	◆	◆	◆			◆	
Agency Systems				◆				
AgencyPort Insurance Services, Inc.	◆		◆		◆			◆
AGO Insurance Software, Inc.	◆							
Alliance Claims Solutions						◆		
AM Best Company				◆				
Amdocs, Ltd.	◆	◆			◆	◆	◆	
American Computer Estimating	◆							
Aon Benfield, a unit of Aon Corporation		◆						
Aon eSolutions, a unit of Aon Corporation	◆						◆	
Applied Systems, Inc.	◆	◆	◆	◆		◆	◆	
AQS, Inc.	◆				◆			
Aspect Software, Inc.						◆		
AT&T	◆					◆		
Attachmate Corporation		◆						
Avaya, Inc.						◆		
Bay Systems, Inc.					◆			
Bill Matrix (Fiserv)	◆							
Blue Cod Technologies, Inc.	◆	◆				◆	◆	◆
BlueWave Technology	◆							
BMC Software, Inc.		◆			◆			
Bottomline Technologies					◆			◆
Business Objects, an SAP Company	◆	◆		◆	◆			
CA								◆
Cast Iron Systems, Inc.	◆		◆				◆	
CDS Business Mapping, LLC		◆						
CDW Corporation	◆							
CGI	◆	◆	◆	◆	◆	◆	◆	◆
ChoicePoint, a LexisNexis Company	◆	◆	◆		◆			
Cisco Systems, Inc.	◆					◆		◆
Citrix Systems, Inc.	◆							
Coadvantage			◆					
Cognizant Technology Solutions	◆							◆
Cognos, an IBM Company	◆	◆		◆	◆		◆	
Connective Technologies, Inc.	◆		◆					◆
Coradian, Inc.							◆	
Corda Technologies, Inc.		◆						

P&C

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
Cover-All Technologies, Inc.	◆							
Crawford & Company	◆							
CSC	◆	◆	◆	◆	◆	◆	◆	◆
CT Tymetrix, a Wolters Kluwer Business	◆	◆						
Cybershift, Inc.				◆				
D&B								◆
DataChambers, LLC	◆				◆			
DataWatch		◆						
Decision Research Corporation	◆	◆						◆
Deloitte Consulting	◆	◆						
Delphi Technology, Inc.	◆	◆	◆	◆	◆	◆	◆	◆
Duck Creek Technologies	◆							
Eagle Business Software				◆				
Eagle Technology Management, Inc.				◆				
EagleEye Analytics		◆						◆
Ebix Inc.	◆	◆	◆	◆		◆	◆	
Edgewater Technology, Inc.			◆					
EDS, an HP Company						◆		
EMB America, LLC		◆			◆			
EMC	◆				◆			
Epicor Software Corporation				◆				
Epic-Premier Insurance Solutions, Inc.	◆	◆		◆	◆		◆	
EQECAT (ABS Consulting)		◆						
everis Group	◆							
Exigen Properties, Inc.	◆							
EZ-Rater Systems			◆		◆			
Fatwire Software					◆			
FICO (fka Fair Isaac Corporation)		◆						◆
File-X Document Imaging Services	◆							◆
FirstBest Systems, Inc.								◆
FrontRange Solutions USA, Inc.						◆		
Fujitsu					◆			
Full Capture Solutions, Inc.		◆						◆
General Information Services, LLC	◆							
General Re—New England Asset Management				◆				
Genpact	◆							
Global 360, Inc.							◆	
Google		◆						◆
Guidewire Software, Inc.	◆	◆	◆	◆	◆	◆	◆	◆
Hawkins Research, Inc.	◆							
HCL Technologies, Inc.					◆			◆
Hewlett-Packard	◆				◆		◆	
Hyland Software, Inc.	◆	◆	◆	◆	◆	◆	◆	◆
IBM	◆	◆	◆	◆	◆	◆	◆	
IBQ Systems			◆					◆



P&C

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
IDP, Inc.	◆	◆	◆	◆	◆	◆	◆	
ILOG, an IBM Company							◆	
IMTI Systems	◆							
Inetsoft Technology Corporation		◆						
infinium Software, Inc.				◆				
infor				◆				
Informatica Corporation		◆						
Information Builders		◆		◆				
Information Distribution and Marketing, Inc.			◆					
Infosys	◆							
Innovation Group	◆				◆			
Innoveer Solutions	◆					◆	◆	
InRule Technology, Inc.					◆			◆
INSolve, Inc.								◆
INTEC	◆				◆			
Insurance Technologies Corporation					◆			
InSure Vision Technologies					◆			
InsureSoft, LLC	◆				◆			
Insurity, a LexisNexis Company	◆	◆	◆	◆	◆			◆
Interactive Intelligence						◆		
Interchange Solutions, Inc.						◆		
Intuit, Inc.	◆			◆				
iPartners		◆						◆
ISCS, Inc.								◆
ISO	◆	◆		◆				
ISS Financial & Insurance Network				◆				
IVANS	◆		◆					
Jarus Technologies			◆					◆
Kaplan Financial		◆						
Kofax, Inc.					◆		◆	
KPMG				◆				
Lawson Software				◆				
LogiXML	◆	◆						
Lombardi Software, Inc.								◆
Magic Software Enterprises						◆		
MajescoMastek	◆		◆	◆				◆
Management Cybernetics (MCI)	◆		◆	◆	◆	◆	◆	
Maple Technologies, LLC	◆				◆	◆	◆	◆
MarketStance		◆						
Maximum Processing								◆
MGA Systems, Inc.	◆	◆	◆	◆	◆	◆	◆	◆
Microsoft	◆	◆	◆	◆	◆	◆	◆	◆
MicroStrategy, Inc.		◆						◆
Millbrook, Inc.		◆						
Milliman, Inc.		◆						

P&C

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
Mind CTI, Ltd.						◆		
Mitchell Humphrey & Co.				◆				
Mobius, an ASG Company					◆			
MountainView Software, a division of Gallagher Bassett	◆							
MSI Integrators	◆							
Multico Rating Systems	◆		◆		◆	◆		◆
NEC Corporation						◆		
NetRate Systems	◆				◆		◆	◆
Nortel Networks, Inc.						◆		
Nuvox	◆							
NxTech, Incorporated	◆		◆					◆
On Point Technology, Inc.	◆							
OneShield, Inc.	◆				◆		◆	◆
Open Pages, Inc.							◆	
OpenText Corporation	◆		◆					
OPEX Corporation							◆	
Oracle Corporation	◆	◆	◆	◆	◆	◆	◆	◆
Orca Software, Inc.	◆							
Palisade Corporation		◆						
Peak Performance Solutions, Inc.	◆			◆	◆			
Pegasystems, Inc.					◆		◆	◆
Perceptive Software (ImageNow)	◆		◆		◆			
Perr & Knight		◆					◆	
Pitney Bowes Business Insight	◆	◆						
PolyVista, Inc.		◆						
Prima Solutions, Inc.	◆							
Prometheus Agency Solutions	◆				◆	◆		
QlikTech International AB		◆						
QualCorp Incorporated								◆
QuotePro, Inc.					◆			
Qwest Communications International, Inc.	◆					◆		
Rackspace Hosting, Inc.								◆
Ratchetsoft, LLC	◆		◆		◆		◆	◆
Ravello Solutions								◆
Risk Management Solutions, Inc.		◆						
Sage Software		◆	◆	◆				
Salesforce.com		◆	◆			◆		
SAP	◆		◆	◆	◆		◆	◆
Sapiens International Corporation					◆	◆		
SAS		◆			◆			◆
SCIPS.com	◆	◆	◆	◆	◆	◆	◆	
Seapass Solutions, Inc.	◆							
Shelby Computer Connection, Inc.					◆			
Shrake Systems						◆		

P&C

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
Siemens Corporation						◆		
Sirius Financial Systems, Inc.	◆	◆	◆	◆	◆			
Slingshot eCity				◆				
Solimar Systems, Inc.	◆							
SpeedBuilders Systems, LLC								◆
StoneRiver (fka Fiserv Insurance Solutions)	◆	◆	◆	◆	◆	◆	◆	◆
StrataCare	◆							
Streff Insurance Services		◆			◆			
Striata	◆							
Sun Microsystems								◆
SunGard	◆	◆	◆	◆	◆	◆	◆	
Symphony Corporation		◆						
Symtrax			◆					
Syntellect, Inc.						◆		
Teradata Corporation		◆						
The First American Corporation		◆						◆
The Network, Inc.						◆		
The Plum Group, Inc.						◆		
The Sage Group, PLC	◆							
ThoughtBridge	◆							
Trans Union, LLC	◆							
Trinisys, LLC								◆
Tritech Financial Systems, Inc.				◆				
TriTech Software Development Corporation	◆			◆				
Tropics Software Technologies	◆			◆	◆		◆	◆
Valen Technologies, Inc.		◆						◆
Value Momentum, Inc.								◆
Verint Systems, Inc.		◆				◆	◆	
Vertafore, Inc.	◆				◆	◆	◆	
Vertafore—AMS Services	◆	◆	◆	◆	◆	◆	◆	◆
Vertafore—ImageRight	◆	◆	◆	◆	◆	◆	◆	◆
Vertafore—SilverPlume	◆	◆		◆	◆			
Vertafore—Sircon Corporation	◆	◆	◆		◆	◆	◆	
Vignette Corporation			◆					
VMware, Inc.								◆
Webcetera, LP								◆
Welland Company					◆			
Wildnet, Ltd.			◆					
Wipro Technologies	◆	◆	◆	◆	◆		◆	
Wyde Solutions	◆							◆
Xactware, a division of ISO	◆							
Xanatek, Inc.			◆					
Xchanging UK, Ltd.	◆			◆				
ZyWave, Inc.	◆							

	Keep Business Operating	Keep Business Informed	Support Distribution Channels	Maintain Financials and Accounting	Develop or Enhance Products	Provide Quality Customer Care	Optimize Workflow	Up-and-Coming Firms
Accenture	◆	◆	◆	◆	◆			◆
ACTEK, Inc.	◆							
Acxiom Corporation		◆	◆					
Aflac Inc.	◆							
Andesa Services, Inc.	◆							
AT&T						◆		
Athenahealth	◆							
Avaya, Inc.						◆		
Benefitfocus.com, Inc.	◆							
Business Objects, an SAP Company		◆		◆				
CDW Corporation	◆							
CGI		◆	◆		◆			
Chordiant Software Inc.								◆
Cincom Systems, Inc.	◆				◆			
Cognos, an IBM Company		◆			◆		◆	
Compulink Management Center, Inc.	◆	◆			◆		◆	
CSC	◆	◆	◆	◆	◆	◆	◆	
DocuSign Inc.								◆
EDS, an HP Company	◆							
EMC					◆			
E-Z Data, Inc.	◆	◆	◆	◆		◆	◆	
Family Office Network, LLC								◆
Global 360, Inc.					◆			
HCL America, Inc.	◆	◆	◆	◆	◆	◆	◆	◆
Hewlett-Packard	◆				◆			
HOV Services, Ltd.	◆							
Hyland Software Inc.	◆		◆		◆	◆	◆	◆
I2S, Inc.	◆							
IBM	◆	◆	◆	◆	◆	◆	◆	
Information Builders, Inc.		◆						
Ingenix		◆						
Insight Decision Solutions, Inc.		◆						
Integritie Ltd	◆				◆			◆
iPipeline, Inc.	◆							
KnowledgeBase Marketing, a Wunderman Co.			◆					



L&H

Keep Business Operating Keep Business Informed Support Distribution Channels Maintain Financials and Accounting Develop or Enhance Products Provide Quality Customer Care Optimize Workflow Up-and-Coming Firms

Laser App Software, Inc.	◆		◆					◆
Lexis Nexis, a Reed Elsevier Company	◆							
Lombardi Software, Inc.							◆	
Micro Force, Inc.				◆				
Microsoft	◆	◆		◆				
Mitel Networks Corporation						◆		
Navagate, Inc.			◆					
Nortel Networks						◆		
Oracle	◆	◆	◆	◆	◆			◆
OSIssoft								◆
Panorama Software				◆				
Pegasystems Inc.								◆
Perceptive Software Inc. (ImageNow)	◆	◆		◆	◆	◆	◆	
Pitney Bowes Business Insight					◆			
PolySystems, Inc.					◆			
Pyramid Solutions, Inc.		◆						
Quest Software, Inc.			◆					
Qwest Communications International, Inc.						◆		
Sage Software			◆					
SAP	◆			◆				◆
SAS		◆						
se2 (Security Benefit Corporation)	◆		◆	◆	◆	◆	◆	◆
Smarsh, Inc.	◆							
SNL Financial								◆
SQL Integrator				◆				
StoneRiver (fka Fiserv Insurance Solutions)	◆			◆			◆	
SunGard	◆	◆	◆	◆	◆		◆	◆
The TriZetto Group, Inc.	◆							
USSI (United Systems and Software, Inc.)	◆							
ValueMomentum, Inc.	◆							◆
Varicent Software, Inc.		◆	◆					
Vertafore—ImageRight	◆	◆			◆	◆	◆	◆
Vertafore—Sircon Corporation	◆							
Vignette Corporation					◆			
VMware, Inc.	◆							



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