

Qlik Sense® Applied to Canadian Insurance Industry

OMIA's Mission: To enable our member companies to achieve and maintain a high level of excellence by providing leadership



Ontario Mutual Insurance Association (OMIA) is a trade association with a rich history dating back more than 125 years.

They are a network of more than 40 independent insurance companies. Membership is comprised purely of mutual insurance companies providing home, auto, business and farm insurance. Together they make up one of the strongest financial networks in the world.

Struggling with an outdated and slow BI solution

When BizXcel™ Inc. met with OMIA, the major challenge they were facing was replacing an outdated Microsoft BI system which Microsoft had discontinued supporting – known as Data Analyzer – with a new one.

While state-of-the-art at the time of its inception and setting industry standards for business intelligence and other areas, Data Analyzer soon became inefficient due to the amount of data it was required to handle over time, as well as an increase in concerns regarding flexibility and ease of use.

The old system was comprised of traditional BI cubes that were time consuming and expensive to make changes to so OMIA saw it as a good time to look at alternatives.

OMIA planned for a solution that would meet the needs of its member companies as well as its actuarial user community.

The member companies, comprising 600+ employees in total, use the system to analyze the profitability of business growth, loss prevention, product reviews and pricing. It's vital for them to see where claims are occurring, so they can drive costs down.

For the actuaries who use the system for in-depth analysis and trend reports and depend on it heavily once a quarter for rate filings, the Microsoft system couldn't keep up with the speed by which changes occur in the field. They needed a solution that would allow them to quickly make price adjustments.

The system also needed to be simple to use and reduce their reliance on IT for the data they required.

The Microsoft system of the day had a low user adoption rate as it was not intuitive. If users didn't use it right away after training, many didn't remember how to navigate the system properly.

QlikView® comes out on top as best option

OMIA invited three vendors to quote on a replacement solution for the current one. These included Microsoft, IBM and QlikView®.

Solution Overview

OMIA

Ontario Mutual Insurance Association is a network of over 40 independent mutual insurance companies providing property and casual insurance.

Industry: Insurance

Geography: Canada

Challenges:

- Outdated system of traditional BI cubes made making changes time-consuming and expensive
- Took two to four months to add new fields/ dimensions to reports
- Current system wasn't intuitive and had low adoption rates.

Solution: OMIA hired BizXcel™ to develop a custom solution for actuary and member company reports that allows for flexibility, agility and ease of use.

Approximately 600 million records with over 100 000 new records each month are pulled into QlikView®.

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When QlikView® was first introduced to the committee, they doubted its ability to satisfy the requirements of the project.

QlikView® completed a “Seeing is Believing” proof of concept whereby they developed an app that would have taken several months in the old system in just a couple of days, proving its capabilities to the committee. BizXcel™ Inc. then went on to develop a new system with QlikView®, including applications for member companies and the actuarial department.

Compared to the other competitors, the price of the QlikView® solution was also significantly lower and the time to implement was less as well.

The Solution

BizXcel™ Inc. went through several phases to complete the project, including a needs assessment of the user community to determine what features of the current system were acceptable, what wasn't working and if there were any new features that should be implemented. These also included discussions around the use of data, how

the data should be communicated to end users, as well as the manner in which it should be presented.

BizXcel™ Inc. analysts worked in tandem with developers to ensure that the data model for the solution as well as the delivery would meet as many of the user requirements as possible – balancing cost, performance and quality.

Beta applications were launched with OMIA users being invited to provide feedback. Comments and concerns were addressed and were implemented into a production-ready solution.

The completed apps for OMIA draw from approximately 600 million records and pull in over 100 000 new records a month to QlikView®. Oracle is the main data source. In total, 15 years of data is capable of being accessed, allowing for long tail trending.

Innovative Implementation

One key aspect of the development was ensuring the apps could be accessed through a web portal. This was integral to eliminating barriers to access, that users had felt with the previous solution. In 2009, this hadn't been done with the version of QlikView® being used, QlikView® 9. BizXcel™ Inc. took a unique and innovative approach that allows QlikView® to be integrated into Java Portals that continues to be used today.

QlikView uncovers data quality issues

One of the main issues that was uncovered through the use of QlikView®

Solution Benefits:

- Improved data quality processes
- Time to perform enhancements and changes is measured in just days
- Time spent by actuaries preparing data is eliminated and they can now focus on just the analysis
- Ease of use and higher adoption rates due to the intuitive nature of QlikView®

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for the company app that OMIA wasn't aware of at the time was obvious data quality problems. Using the old system, it was difficult to identify them, even though they were there.

One of the main forces behind this discovery was QlikView's® associative technology, also known by QlikView® users as the power of gray. It is a feature that quickly illuminates what relationships in the data are important by utilizing colours (green, white and gray) to show related and unrelated data so that users can begin to predict trends and investigate relationships. In this case it highlighted obvious errors in the data.

Left uncorrected, these would have affected analysis, pricing and decision-making regarding the products sold by member companies.

This led to improved validation on front end data collection to stop incorrect data from being accepted into the data warehouse.

QlikView® allows for speed and agility – saving time and money

The time to perform enhancements and changes is now a fraction of what it had been in the past. As a result, the cost of future changes is greatly reduced.

At the time it was taking OMIA three to four months to implement changes. A single new field could cost upwards of \$40,000. With the new system in place, similar changes are less than \$4000.

The actuarial app streamlined the actuaries work by reducing the time they spend preparing data. Before they would have to notify IT of their need for data and then receive samples of extracts to work with. This has now been eliminated and they can focus purely on the analysis.

This allows them to respond quickly to prevent loss and facilitate gain on their bottom line. Due to the speed and ease of use, they now complete two to three rate filings a year versus the one to two previously. This helps them from becoming under or overpriced if the market changes. This is a major benefit because the inability to adjust to rapid changes has the potential of costing them millions of dollars.

OMIA finds further uses of app for R&D

The system has also extended value into the R&D department at OMIA. They are able to implement fine grain analysis with the app that they couldn't before, such as segmenting data so that insurance rates are tailored to individual drivers, such as discounts to drivers with excellent driving history.

New system facilitates ease of use

The new system is also easy for new users to get up to speed on. Training occurs in as little as two hours and the system is intuitive for users. Since the release they've seen their adoption rate increase.

OMIA Discovers Qlik Sense®

In 2014, OMIA implemented Qlik Sense® and fully embraced the self-service product. The new system has allowed users to become masters of their craft rather than defaulting to IT.

Both QlikView® and Qlik Sense® have provided different experiences for the organization. QlikView® successes were replicated and taken to new levels in Qlik Sense® through its ease of development and wow factor.

Qlik Sense® provided options not offered through QlikView®. BizXcel Inc.™ was able to use its powerful capabilities to provide OMIA with development for a multi tenant feature, guided user experience and integration of point in time data with transactional data.

Qlik Sense® has raised OMIA's performance by helping them better manage growth, monitor industry trends and address them in a timely manner. By putting data right into users' hands, Qlik Sense® has proved to be a game changer giving OMIA a new competitive advantage.

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The design of the user interface allows for an easy flow of information from a high level to low level of data. Users had positive feedback during training sessions.

With respect to maintenance and upkeep, data models as well as support scripts were designed with non-programmer support in mind. OMIA staff is able to load data, create reports and support ongoing QlikView® maintenance.

OMIA also had some of their own internal people trained in QlikView® development so they can do development work in-house. They took advantage of the Qlik® Education Services which offers expertly designed coursework and materials to give organizations the knowledge and skills needed to develop, deploy and adopt powerful QlikView® applications. These courses can be completed either online or in-person.