

Product Overview

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DATA MAGNIFIER

Solution Overview

PERCIPIENCE ADDRESSES A PROBLEM FACED BY MOST INSURERS

- Insurers must consistently **improve their Data & Analytics capabilities** to remain competitive.
- **Exponentially expanding data sources** now provide insurers with opportunities to:
 - Improve customer experience;
 - Expand risk assessment;
 - Improve loss ratios; and
 - Identify new market opportunities.
- The **emergence of Cloud technologies** provide the power, scalability, and on demand capacity to harness that data.
- Insurers' **existing data solutions** and current vendor product offerings **aren't**:
 - **Architected for the cloud**;
 - **Independent** of the back-end core applications; and
 - **Can't** expand quickly or cost-effectively to **take advantage of new data opportunities**.

“Information is the oil of the 21st century, and analytics is the combustion engine.”

- Peter Sondergaard, SVP, Gartner Research



IS THE NEXT GENERATION INSURANCE DATA SOLUTION

Percipience's Data Magnifier provides a next generation "Insurance Data Warehouse in a Box" solution to leverage all data sources and technology advances into competitive advantages.

CUSTOMER BENEFITS

OOB Insurance Product Support

30+ P&C LOBs & 10+ L&A Products to support existing business & product expansion

Speed to Market

Faster, cheaper Implementations & Data Extensions deliver business value more quickly

Lowest TCO

Platform alignment, product breadth/flexibility, & self-service let Customer manage cost

Full SaaS Offering

Appeals to Insurers looking for an End-to-End Cloud Solution

Platform & Tool Independence

Can also Deploy on Customer's Strategic Platform to reduce cost & accelerate adoption

Insurance Standards based

Reduces time, cost, & complexity of integrating with data sources & applications

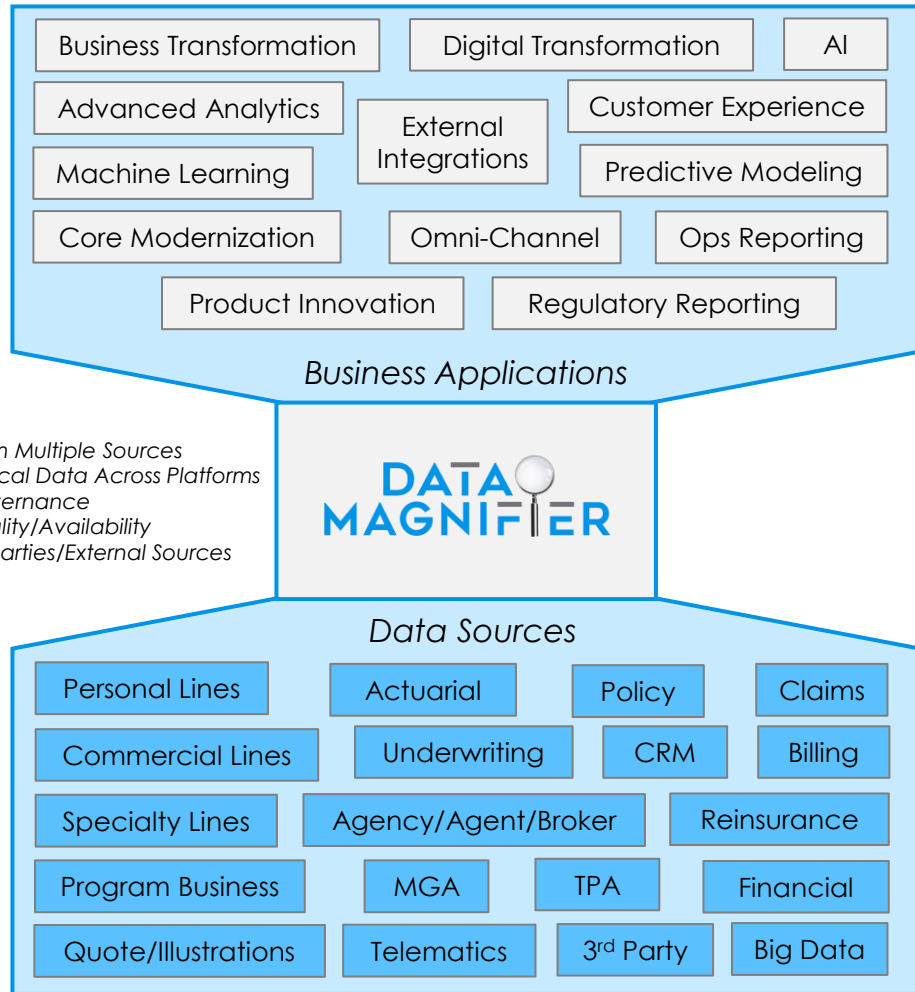
Self-Service Gives Client Complete Control

Gives Customer control of the Solution, how it expands & evolves, & who does the work

Client Resource Opportunity Cost

Reduced Customer Staffing needs enables delivery of additional business value

DELIVERS A COMPLETE SOLUTION WITH 3 INTEGRATED COMPONENTS



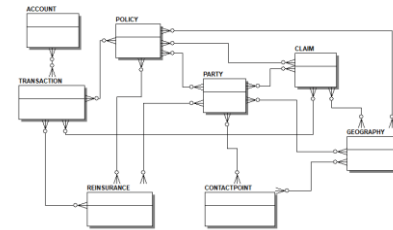
- Conform Data from Multiple Sources
- Consolidate Historical Data Across Platforms
- Establish Data Governance
- Improve Data Quality/Availability
- Integrate with 3rd Parties/External Sources

Reporting & Analytics



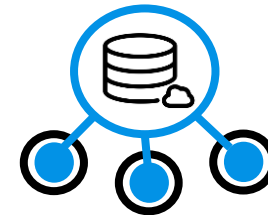
- Operational Reports
- Management Reports
- Regulatory Reports
- Compliance Reports
- Analytics Dashboards
- Customer Extensible

Data Models & Databases



- ODS / DW / Data Marts
- Insurance Standards based
- OOB Insurance Content
 - 30+ P&C LOBs/10+ L&A Products
- Platform Independent
- Customer Extensible

Integration APIs & Microservices



- JSON APIs
- Connect to Any Source
- Integration Accelerators
- Insurance Standards based
- Data Lineage/Traceability



IS THE ROSETTA STONE FOR INSURANCE DATA

Aggregates & Translates Data from Many Systems into Consistent & Reliable Information

COLLECT, CONFORM, & RECONCILE

Use **Pre-Built Accelerators** to get Data from any Source & Platform **Faster & Cheaper**

- Reduces Integration Time & Cost by > 50%!
- Pre-built accelerators for 30+ P&C LOBs & 10+ L&A products.
- Experience integrating with 100+ insurance applications.

STRUCTURE, MANAGE, & DEPLOY

Ensure **Data Quality, Consistency, & Availability** with a **Comprehensive, Intuitive, & Extensible Data Model**

- Policy, Billing, Claims, Reinsurance, CRM & other Domains fully covered.
- Intuitive Data Model can be mastered in Weeks, not Months.
- Data Model can be extended by Clients to cover new data sources & opportunities.

REPORT, ANALYZE, & DISTRIBUTE

Transform data into Information with **Pre-Built Reports, Dashboards & Applications**, or Export Data for **Advanced Analytics**

- 170+ Out of the box Reports & Dashboards.
 - Management, Operational, Regulatory, Compliance & others.
- Powerful & Flexible Application for Actuarial Triangles!
- Specialized Data Marts Enable Self-Service.



ALLOWS INSURERS TO OWN THEIR OWN DATA

Deployed on premise, on any Cloud Platform, or on our SaaS Platform



Insurance Data Solution

- Logical Data Model
- Physical Data Model
- Data Mapping Templates
- Report Designs
- Analytics & KPI's

Support options include:

- Training
- Consulting On Demand
- Self-Service Enablement
- Maintenance Support

Cloud Insurance Data Platform

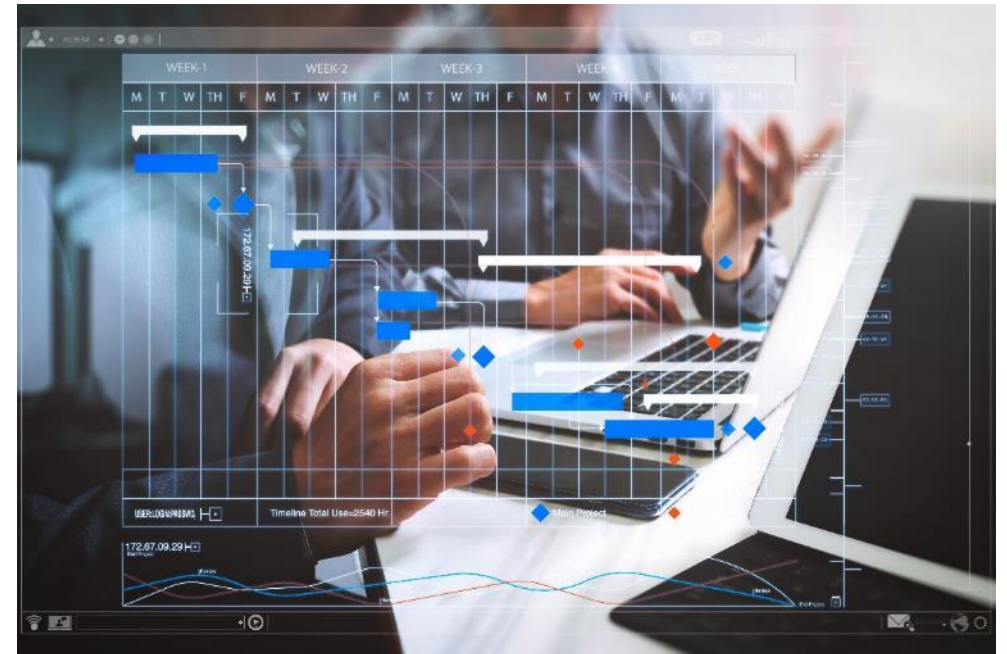
- Operational Data Store/Hub
- Data Warehouse
- Data Marts & Cubes
- Data Lake
- Reporting & Analytics

Subscription options include:

- Full Self-Service
- Configuration Services
- Implementation Services
- Full BPO

- OOB support for 31 P&C LOB's and 10 Life & Annuity products.
- Experience integrating 100+ insurance applications.
 - Vendor packages, home-grown systems, & state/regulatory agencies

“If the laws of physics don’t prevent it, Percipience can deliver it.”



ALIGNS TO A CLIENT'S PLATFORM STRATEGY & INVESTMENTS

Substantially Reduces Solution Adoption Time & Cost

Deployment Flexibility for:



Any Platform



Any Database



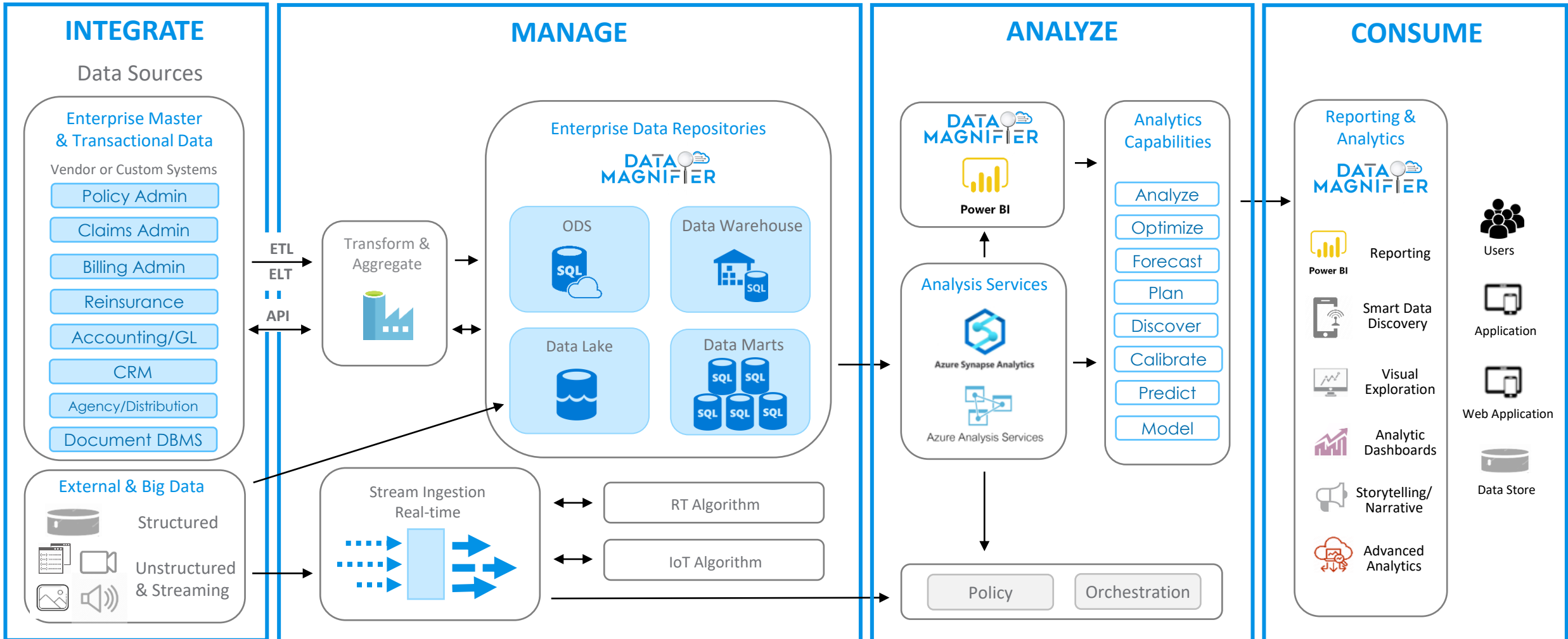
Any Integration, ETL, or ELT Tool



Any Reporting or Data Visualization Tool



Data Management, Security, & Governance



Data Magnifier can be Packaged to Address Multiple Specific Industry Needs

- **Multiple “Insurance in a Box” Products from the full Data Magnifier Solution:**
 - Data Warehouse (initial product)
 - Operational & Management Reporting
 - Regulatory & Compliance Reporting
 - Actuarial Analytics
 - Claims Analytics
 - Customer 360° Analytics
 - Distribution Channel Analytics
 - Portfolio Risk Analytics
 - Underwriting Analytics
- **With Data Warehouse Built, Fast & Inexpensive to Create Additional Products**
 - The Additional Products are subsets of the broader Data Warehouse offering
 - With Comprehensive Data available, adding Reports & Dashboards is easy
- **Client’s Subscribe for 1 Product, Data is Available to Support Additional Offerings**
 - Narrower Products allow Insurers to address specific needs cost effectively (especially smaller insurers)
 - Low Barriers for Client to Expand into Other Offerings & Substantially Increase their ROI

PRE-POPULATED ACORD-based TEMPLATES ACCELERATE MAPPING & INTEGRATION

JSON for Policy & Claims Data Integration

- Standard interface into Data Magnifier
- Cover all LOBs & Transactions
- Can be Generated by Client or Percipience

Mapping with End-to-End Traceability

Data Mapping for ODS Tables

- Party (9)
- Policy (24)
- Claims (28)
- Reinsurance (10)
- Finance (11)

Data Mappings define:

- Table name
- Column name
- Data type
- Null Allowed (Null or Not Null)
- Column description
- Is Primary Key (Yes, No)
- Foreign Key reference (Yes, No)

```
1 {
2   "ClaimTransactionMsg": {
3     "ACORD": {
4       "ClaimsSvcRs": {
5         "RqUID": "0a8bbf2a-051f-49cc-97ff-006b816175a2",
6         "ClaimDownloadRs": {
7           "RqUID": "0a8bbf2a-051f-49cc-97ff-006b816175a2",
8           "TransactionResponseDt": "2014-12-18T01:19:30-05:00",
9           "MsgStatus": {
10            "MsgStatusCd": "Success"
11          }
12        },
13        "ClaimsDownloadInfo": {
14          "Producer": {
15            "GeneralPartyInfo": {
16              "NameInfo": {
17                "CommlName": {
18                  "CommercialName": "TEST COMPANY, INC."
19                }
20              },
21              "Addr": {
22                "AddrTypeCd": "MailingAddress",
23                "Addr1": "1 MAIN STREET",
24                "Addr2": "MAIL ROOM",
25                "City": "NEW YORK",
26                "StateProvCd": "NY",
27                "PostalCode": "100383551"
28              }
29            },
30            "ProducerInfo": {
31              "ContractNumber": "A12NY"
32            }
33          },
34          "InsuredOrPrincipal": {
35            "GeneralPartyInfo": {
36              "NameInfo": {
37                "PersonName": {
38                  "Surname": "TEST INSURED"
39                }
40              },
41              "Addr": {
42                "Addr1": "1 TEST DRIVE",
43                "City": "NEWARK",
44                "StateProvCd": "NJ",
45                "PostalCode": "07446"
46              }
47            }
48          },
49          "Policy": {
50            "PolicyNumber": "P123456789",
51            "PolicyVersion": "A0",
52            "LOBCd": "WORK",
53            "ContractTerm": {
54              "EffectiveDt": "2020-10-01-04:00",
55              "ExpirationDt": "2021-10-01-04:00"
56            },
57            "BillingAccountNumber": "WCD40000A0",
58            "AccountNumberId": "00001",
59            "MiscParty": {
60              "ItemInfo": {
61                "InsurerId": "0001"
62              }
63            }
64          }
65        },
66        "ClaimsOccurrence": {
67          "id": "CCWC0008506",
68          "ItemInfo": {
69            "id": "CLMT-e1dd1c50-8c98-4b06-9240-e14224e15ba8",
70            "AgencyId": "186448850",
71            "OtherIdentifier": [
72              {
73                "OtherIdTypeCd": "AlternateNumber",
74                "OtherId": "CR041074"
75              }
76            ],
77            {
78              "OtherIdTypeCd": "AgencyCode",
79              "OtherId": "29"
80            }
81          ]
82        },
83        "ClaimTypeCd": "C",
84        "ClaimStatusCd": "O",
85        "ClaimStatusDt": "2014-01-29-05:00",
86        "ClaimsReported": {
87          "id": "CR-fabd869b-b05f-4397-81b5-954c09eb8817",
88          "ReportedDt": "2013-01-04-05:00",
89          "ReportNumber": "0"
90        },
91        "LossDt": "2021-01-04-05:00",
92        "LossTime": "10:40",
93        "IncidentDesc": "EE reported via mgr that while walking to designated smoking area, she stepped off the curb and into an unseen pot hole; Fall, Slip or Trip Injury-Same Level - Fracture -",
94        "ResponsibleDept": "HAUP",
95        "Addr": {
96          "Addr1": "4 BAD LUCK RD",
97          "City": "PHILADELPHIA",
98          "StateProvCd": "PA",
99          "PostalCode": "19462",
100         "Country": "US",
101         "County": "MONTGOMERY"
102       },
103       "LocationCd": "02PA04",
104       "EventInfo": [
105         {
106           "EventCd": "ReptEmployer",
107           "EventDt": "2021-01-04-05:00"
108         },
109         {
110           "EventCd": "EnteredClnAdmin",
111           "EventDt": "2021-01-08-05:00"
112         }
113       ],
114       "QuestionableClaimInfo": {
115         "QuestionableReasonCd": "U"
116       }
117     },
118     "ClaimsParty": [
119       {
120         "id": "BLaferrera",
121         "ItemInfo": {
122           "id": "CLMT-c3bd2b3e-fe32-4681-ac68-48e5fd1cdce3",
123         }
124       }
125     ]
126   }
127 }
```

EXTENSIVE DATA INTEGRATION EXPERIENCE

Getting the Data from Vendor & Custom Core Applications is often the Biggest Challenge





DATA MAGNIFIER

End-User
Reports, Dashboards, & Applications

170+ REPORTS & DASHBOARDS

Designs that can be built in Any Tool – Built & Available in Power BI

PERCIPIENCE
Company Book of Business
DATA MAGNIFIER

Year(s) Writing Company LOB

All All All

Written Premium by LOB

PERCIPIENCE
Written & Earned Premium (as of January 31, 2021)
DATA MAGNIFIER

Writing Company LOB Valuation Date Issue Year State

All All All All All

Written Premium by LOB

\$38.72K (39.87%)

PERCIPIENCE
Actuarial Loss Triangles
DATA MAGNIFIER

| Global | Development Periods | | Loss Periods | | | Values |
|---------------|---------------------|-------------------|----------------|---------------------|--------------------|--------|
| Date Basis | Development Period | Injury State | Claim Basis | Exposure State Tier | Jurisdiction State | |
| Accident Date | All | All | All | All | All | |
| Year | Premium Type | Premium/Loss Type | Exposure State | Loss Period | Policy Type | |
| All | All | All | All | All | All | |
| | Recovery Basis | Special Indicator | | | Type | |
| | All | All | | | All | |

| Accident Month | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| January 2021 | 1,000 | 1,100 | 1,200 | 1,300 | 1,400 | 1,500 | 1,600 | 1,700 | 1,800 | 1,900 | 2,000 | 2,100 |
| February 2021 | 1,000 | 1,100 | 1,200 | 1,300 | 1,400 | 1,500 | 1,600 | 1,700 | 1,800 | 1,900 | 2,000 | 2,000 |
| March 2021 | 1,200 | 1,400 | 1,600 | 1,800 | 2,000 | 2,200 | 2,400 | 2,600 | 2,800 | 3,000 | | |
| April 2021 | 1,200 | 1,400 | 1,600 | 1,800 | 2,000 | 2,200 | 2,400 | 2,600 | 2,800 | | | |
| May 2021 | 1,300 | 1,500 | 1,600 | 1,800 | 2,100 | 2,400 | 2,400 | 2,500 | | | | |
| June 2021 | 1,500 | 2,100 | 2,200 | 2,250 | 2,250 | 2,250 | 2,250 | | | | | |
| July 2021 | 1,500 | 1,500 | 1,800 | 1,900 | 2,200 | | | | | | | |
| August 2021 | 1,300 | 1,400 | 1,500 | 1,600 | 1,700 | | | | | | | |
| September 2021 | 1,300 | 1,500 | 1,600 | 1,700 | | | | | | | | |
| October 2021 | 1,100 | 1,200 | 1,500 | | | | | | | | | |
| November 2021 | 1,500 | 1,600 | | | | | | | | | | |
| December 2021 | 1,350 | | | | | | | | | | | |

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PERCIPIENCE
Policyholder Dashboard
DATA MAGNIFIER

POLICYHOLDER SEARCH

Last Name: Client ID: Policy #: Claim #: Invoice #:

PERSONAL INFORMATION

Name: Joe Burrow Address: 14 North Stadium Drive

HOME ADDRESS

Client Value Rating: 5

PERCIPIENCE
Premium Dashboard
DATA MAGNIFIER

Written Premium: 4.2M YTD YoY Change: 15.6% Earned Premium: 3.5M Earned Premium Pct: 84.5%

Written Premium by Writing Company: Big Mutual Company, Subsidiary Insurance

PERCIPIENCE
Loss Ratio Dashboard
DATA MAGNIFIER

Written Premium: 4.2M Earned Premium: 3.5M Incurred Losses: 2.2M Incurred Expenses: 218.0K

Loss Ratio: 59.0%

Loss Ratio by Writing Company: Subsidiary Insurance (63%), Big Mutual Company (57%)

Loss Ratio by LOB: C-PR (63%), P-PR (59%), P-AU (58%), C-WC (61%), P-GL (58%), C-AU (56%), P-IM (52%)



DATA MAGNIFIER



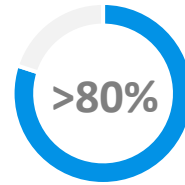
Benefits

REPRESENTATIVE BENEFITS FROM

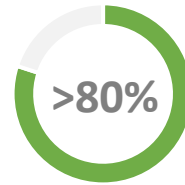


Data Magnifier reduces Effort, Schedule Duration, & Cost

**DATA MODEL
ATTRIBUTE COVERAGE:**



**DATA MODELING
EFFORT REDUCTION:**



**DATA INTEGRATION
EFFORT REDUCTION:**



PERCIPIENCE IS RECOGNIZED AS A TOP 10 INSURANCE ANALYTICS PROVIDER

“Percipience offers a best-in-class analytics platform that streamlines data management processes and structures data in intuitive ways that insurance executives, actuaries, underwriters, and data scientists can all consume and translate into meaningful business insights.”



“Percipience’s flagship product, Data Magnifier, is based upon industry standards and supports both property & casualty and life & annuity insurers.”

“Percipience’s ‘Data First’ strategy puts data conformance, data management and data governance at the heart of any platform transformation and analytics initiative.”



April 2021

“Data Magnifier can operate on any platform, on premise or on any public or private cloud, including AWS, Azure, Google, and Snowflake.”

<https://analytics-solutions.insuranceciooutlook.com/vendor/percipience-consulting-helping-insurers-own-their-data-cid-706-mid-76.html>

is unlike any other Insurance Data Solution

Combines the Benefits of Pure Data Model Offerings & Software Products

A True Enterprise Insurance Data Solution

- Architected for Both P&C and Life & Annuity Insurance
- Property & Casualty support for 30+ LOBs
- Life & Annuity support for 10+ Products
- Covers Policy, Billing, Claims, Reinsurance, Party & Other Domains

Ready to Implement Data Software

- ODS, Data Marts Ready to Install & Implement Immediately
- Platform Independent
- Database Independent
- Integration Tool Independent
- Reporting, Analytics, & Visualization Tool Independent

Customer Extensible Data Model

- Evolved from Industry Standards
- Architected to be Customer Extensible
- Independent of any specific backend insurance applications
- Optimized for Implementation, Reducing Modeling Effort & Duration

Independent of any Backend System

- Architected to integrate with any vendor or home-grown core application



ANY QUESTIONS?