IBM WHITE GLOVE EVENTS

Moderator: Debra Eichten
February 3, 2009
11:00 am CT

(Beth Nolan): Good afternoon and welcome to today's Web seminar, Delivering Real-Time Business Monitoring for your Call Center. My name is (Beth Nolan) and I will be monitoring today's event.

Today our guest speakers are (Katherine Frey), Director of Product Marketing at IBM, alongside guest speakers from insurance.com, (Scott Knorr), Director of IT Services, and (Harshad Kalkarny), Reporting Manager.

Before we get started, I'd like to mention that today's Web seminar is being recorded and will be made available on the Tech Talk Insider Web site at www.cognos.com/techtalkinsider within the next five business days.

Also, there will be a question and answer period following today's presentation. You may submit questions electronically throughout today's presentation using the Question & Answer feature on the Web. To do so, you will first need to exit full-screen view by pressing the Escape key on your keyboard. Next, select the Question & Answer option located to the left of your screen under Meeting Features. Then simply type your question into the area provided and submit.

Please note that Web questions are private and only the presenters will see them. To go back to the full screen view, press the F11 button on your keyboard. We will gather your questions throughout the presentation and address them as time permits during the Q&A session. If you require technical support, simply press star then 0 on your touchtone phone and someone will assist you.

Again, today's session is being recorded. We will pause for a moment to initialize the recording. Ladies and gentlemen, please stand by.

Welcome to the Delivering Real-Time Business Monitoring For Your Call Center Webcast. At this time, it is my pleasure to turn the floor over to our presenters. (Katherine) you may begin.

(Katherine Frey): Thanks (Debra) for the introduction. Good afternoon or good morning and welcome to today's Tech Talk Webcast with insurance.com. My name is (Katherine Frey) and I'm the Product Marketing Director for IBM Cognos Now!, the continuous business monitoring application, which drives business process and operational optimization across an organization's (line) to business frontlines such as sales, services, and logistics.

We're here today to discuss some of the market drivers for real-time analytics for online sales performance within a call center environment with our customer, insurance.com. Insurance.com is a current customer of IBM Cognos 8 and they recently acquired IBM Cognos Now! To provide improved and more timely visibility to their frontline online sales center operations.

I'd like to welcome to well-versed Cognos customers, (Scott Knorr), who is the Director of IT Services at insurance.com, and (Harshad Kalkarny), who is the Reporting Manager for insurance.com.

(Scott) has been with the company since its founding, he's a member of TDWI, and has over ten years of experience in data warehousing and business intelligence. (Harshad) has been involved with application and BI development for the past six years at insurance.com. (Scott) and (Harshad) will be discussing their recent selling, lead flow, and marketing challenges within their online sales center and how they successfully addressed those challenges with their innovative deployment of IBM Cognos Now!

In a recent study conducted by Mary Wardley of IDC with c-level business and IT leaders the question was asked, "What are the three top improvements that need to be made in your IT organization to better support your business?" As you can see in the results, the ones that are ranked highest in terms of percentage are improved integrated access to relevant information or data and real-time or near real-time monitoring of business performance.

The responses reflect a need to know both relevant data and instant data, and these two responses correlated with the fourth response, faster ability to affect operational changes, create the foundation for a dynamic business environment able to react quickly to changing business events and customer demands and to make the most of each minute. This ability to access, monitor, analyze, and act on information forms a closed loop of the decision cycle for continuous operational improvement.

Speed is of the essence in having relevant (action-oriented) information or intelligence available in order to accelerate the ability to affect operational change, so a new class of applications has emerged over the past couple of years to meet that sense of business urgency. These (sense) and respond types of business activities rely on actionable intelligence - information that's

available, continuously updated, and supports dynamic and immediate decision making requirements.

With this IDC chart provided here, there are examples of (sense) and respond types of projects. A common thread is around customer interaction processes as everyday interactions impact the customer's perception of the organization. And as the customer experiences a direct impact either in a positive or a negative light, that potential gains or losses can occur.

We see a broad spectrum of the use of actionable intelligence to drive immediate decisions and actions within trading and real-time portfolio monitoring and in banking with fraudulent transactions, customer service level monitoring, Web site traffic analytics and e-commerce, logistics and scheduling optimization in the transportation industry.

I believe we have our first polling slide.

(Beth Nolan): We sure do. I will go ahead and display that on the screen. Our first polling question asks, "Is your organization currently considering or engaged in projects that require actionable intelligence to trigger immediate corrective actions to optimize a business process or business activity?" Your choices are yes or no. If you could take your mouse and click on the appropriate response and then select the Answer button right below that. We will pause for a few moments to capture those results.

And again, we will give it a couple more seconds before we close the poll. Okay, we're going to go ahead and close the poll at this time and publish the results.

(Katherine Frey): Wow, it's a wide margin of yes. Okay, that's good to know. Thank you for participating.

So if your organization's decision-making needs support a high-speed business and its looking to drive further optimization through business activity or business process improvements, what are a few factors to consider? It's important to define what is (answer critical) to business processes or business activities and those events that require continuous monitoring in order to respond in real-time to affect a business process or activity and provide the corrective actions. Determining when the first moment is when the outcome is predictable and identifying the appropriate step is critical.

The question is asked, "What is the information or events that need to be monitored that result in the maximizing of revenue because we detect an opportunity," or, "Where is the point when something is detected that helps the organization avoid a loss?" This is where the existing business intelligence about the process can help clarify what we should look for within a process.

With this in mind, I would like to take a moment just to discuss how IBM Cognos Now! Can help address many of the requirements of a high-speed enterprise and satisfy many of the demands for real-time actionable intelligence through continuous business monitoring. This visual represents the continuous cycle of business optimization exemplified by the gains made by the continual monitoring of operational KPIs possibly within the contact center or online sales center, or a logistics function within an organization's supply chain.

An online sales organization may begin their path to optimize performance by defining their critical and time-sensitive KPIs and business activities or business processes (authoring) those KPIs with IBM Cognos Now! creating a unique personalizable dashboard to allow the business user to continuously monitor those KPIs in the context of the business and report (against them

interhourly), within the minute, interdaily looking for any deviations throughout the day. Alerting to notify other frontline managers of the need to take immediate corrective actions or could also trigger workflow or corrective actions within the application itself when certain thresholds are met or exceeded according to the associated business rules.

This ability to access, monitor, analyze, and act on the information forms that closed loop or decision cycle we discussed earlier for continuous operational improvement. Actionable intelligence allows the organization to close the loop by executing the appropriate business action.

I have one more polling question and then I'd like to turn the presentation over to (Scott) and to (Harshad).

(Beth Nolan): All right, the second polling question should be displayed on the screen and it asks, "What is the top business pressure driving your organization's need for actionable intelligence?" Your choices are cost reductions, improved immediacy of business decisions, customer service, business process improvement, customer churn/retention, or accelerating sales cycles.

Again, if you can take your mouse and select the appropriate response and then select the Answer button. We will pause for a few moments to capture those results. Great. We'll give it a couple more seconds and then I'll go ahead and close the poll. Okay, I'm going to go ahead and close the poll at this time and display the results.

(Katherine Frey): It looks like by a wide margin customer service and business process improvements, and thank you again for participating in the poll.

At this time, I'd like to go ahead and just turn the floor over to (Scott) and Harshad) and they can walk you through their unique cases within insurance.com's business environment.

(Scott Knorr): Thanks, (Katherine). Thanks, Debra. My name is (Scott Knorr). I'm the Director of IT Services. I'm here with (Harshad Kalkarny) who is the Manager of Reporting here at insurance.com. And today we're going to be speaking about enabling continuous real-time monitoring of operations at insurance.com.

Some of you may be wondering who insurance.com is, so I'm going to give you a little bit of background information before we get into it. Insurnace.com is the largest online auto insurance agency in the country.

We are headquartered in Solon, Ohio, which is a suburb of Cleveland, and our real value proposition is allowing customers to save time and money when purchasing auto insurance. And the way that we do that is by allowing the customer to fill out one application and then we pass that information over to the carriers, and then we display the four lowest rates back to the consumer in real-time. And they can either purchase that policy online or they can call our sales center to finish the acquisition.

A little bit about our BI environment. We have over 600 users on a platform. We have 40 MOLAP cubes, 400 production reports, and probably the most interesting piece is that we use our BI platform as a central repository for not only the internal folks but all of our external accounts that we have partnerships with. So whether that's an insurance company or a financial institution, anyone who is sending us traffic essentially.

You may think that this slide is a little bit strange at first and why would we be talking about the culture here at insurance.com. And really, the reason is that we believe that the culture has played a large part in the success of our BI environment - innovation rules.There is no place within the organization that you won't find innovation whether it's in accounting, marketing, or BI. And we are a start up company, so we believe in working hard and playing hard and the last two bullet points really go hand in hand.

This organization is really driven by data. And because it's driven by data, any new initiatives that the business is undertaking IT has a seat at the table very early to discuss the solution to make sure that we have the information or the capabilities of tracking the changes that are going to be made and to make sure that we're going to be successful.

And unfortunately, for us, the favorite holiday of the CEO is Halloween, so we thought we'd show everyone a picture of our BI team at Halloween. If you can't read that, it's FBI, Freaky Business Intelligence, and we're going to be selling T-shirts after the presentation.

So what are you going to see today? Basically, you're going to see two different use cases, and the first one, Exploring Operational BI Analysis and the second one will be peaking to Optimizing Call Center Agent Utilization.

So the business requirements for the first use case were pretty straightforward. We wanted to be able to provide real-time or near real-time visibility on platform performance. So whether it was a Web server, a database, any of the third-party partners that we work with, we wanted to know if anything got out of a certain level of acceptable range. And in order to do that, we wanted to make sure that we could have alerts, escalation, and collaboration, and we didn't want people to have to be staring at a screen to notice that something

was out of line. We wanted to have a more proactive approach and push those alerts to somebody through a sophisticated rules-based approach.

And the last bullet point here is kind of a twist on the solution. We wanted to make sure that we could transition from the alert into analysis - so moving from operational to analytical perspective. And you know it's one thing to know that a system is having trouble, but after you are notified that you are having trouble with a particular system there's a whole host of investigation that has to take place. And we really wanted to mitigate and minimize the amount of time that it took us to pinpoint what was causing that issue.

So (Harshad) is going to go into the first solution.

(Harshad Kalkarny): Okay, welcome everyone. So what we're going to talk about briefly is about the existing solution that we have in place to achieve some of the requirements that you just saw on the slide before.

The (end) homegrown application that was built on a standard two-layer system collecting data from various production systems put back into a central old (TP) repository and a .NET application sitting on people's desktop acting like a (tin client) polling the old TP system to collect the performance data and display it on the user screen.

Now one of the problems that happened was then the application was able to - the number of production systems that we had in place are very few. As the company grew and as the infrastructure grew, the amount of production system - amount of distributed systems that we interacted with grew, you know, exponentially. So with every production system that you have to monitor, we have to maintain a microbatch routine to collect the data from that different - that separate system, make it available in the old TP, make

changes to your .NET application, and then redistribute (unintelligible) down to individual users that you had.

So the amount of (development) that was required in order to add a pretty clear metric was close to two weeks, which was not acceptable at all. We also faced a lot of issues in terms of making this data available in a timely manner because as the number of systems grew, the time to load the data out of that production system and making it available was dependent on the previous system responding to the (data read).

So essentially, you can think about it as a daisy chain of different (ETLs) trying to read one system after the other. If the system was in constant delay in a read, all of the subsequent production systems were each going to be affected.

On the top of, you know, data collection issues and distribution issues, we also had no ability to set alerts. So this was - the application was designed - originally it was designed for the presentation of the information. Assuming the fact that you would always have someone watching, you know, the KPIs or you would always have someone watching; you know the spinning things or the traffic lights and any type of gadgets that you can think of.

But as we grew from - you know limited our company to a 24x7 shop, we had to have - we had to support the automated alert mechanism, which was impossible to build into the existing application without having to rewrite the entire (code). Of course, with no alert mechanism, no installation was supported and there was no ownership to basically pinpoint and say, "Okay, well this person is responsible for the metric and he is the one who is going to receive the alerts. He is responsible for (chasing) the issues." All of these were problems with the existing solution.

So looking at where we were at and where we wanted to go, (Scott) mentioned that these are the (clear) business requirements. So we were looking for something - we were looking for software that could support not just the existing stuff but also alert escalation and collaboration pieces. Because most of the time what happens is you can potentially send an alert, but the result is the issue of the collection of multiple people. You need some type of collaboration tool otherwise, it just becomes the reply all exchange of emails that lead nowhere.

So after looking at Cognos Now!, we found the product that we were going to use to replace all the real-time monitoring needs. We started to look - we took this (first application) as a test case to do the implementation.

You know one of the things that I wanted to mention upfront before we jump into, you know, the further demos is the difference between the Cognos Now! and traditional real-time applications. It's Cognos Now! is a streaming (engine). What it means is the data constantly flows into Cognos Now! and you have the ability to do the aggregation in memory and make it available right away. The difference between the traditional real-time systems versus Cognos Now! is that traditionally or even in the applications that we had in the past, the job of doing the aggregation or computing averages, or sums, or anything for that matter, was delegated into the database.

So if you wanted to read today's data, you would do a select count (star) from the database where the data (unintelligible). With Cognos Now!, you are reading the new transactions that happened in the system from the previous read. So it's a streaming engine; a little different way of looking at, you know your data and a little different way of handling, you know aggregation inside

memory. The traditional database (server) or the traditional SQL (server) will take a little bit of time to get used to the streaming computations.

So we had to (choose) our queries. We could not use the existing infrastructure that we had in place that was written for the .NET application that we took a look at. With the new queries comes the question of evaluating the database (load) and making sure everything is going to run fine without causing any performance issues to the production server.

The very last bullet point, the memory and cache management, particularly deals with the Cognos Now! appliance itself. Since you are caching all of this data into the memory of the Cognos Now! (box) -- you are computing on the same machine -- we have to make sure that we are managing the available memory inside Cognos Now! to accommodate future growth. And it is really easy. We (have assembled) a demo and I'm going to show you some of the things that's - basically give you more of an idea about what I'm talking about. So the next thing that we are going to look at is actually the demo of our Cognos Now! implementation.

So we're going to go back and start off with the most commonly used dashboard that we built for the operation team here. These people are responsible for monitoring using the - monitoring the entire infrastructure that we have. We will give it a second until it loads here. So what you're looking at - this is the portal that Cognos Now! - when someone logs into Cognos Now!, this is what you see. On the left-hand side, you have the available dashboard and on the right-hand, the selected dashboard is displaying its data.

So the dashboard that we are currently looking at combines data from various sources. We have our own Web site - three different Web sites that we collect the performance data on. We track the amount of time it takes for a particular

page to be (served). We divide that page distribution time by the amount of time the database took versus the (vet) server took. We also monitor the amount of traffic that's coming into the Web site to see if it is affecting the performance of our Web servers. And on the top of that, the other system that contributes to delivering this particular content to the end user is also captured such as the distributed systems that we have in place, the ad network, and everything of that sort.

So I'm going to try to load this dashboard again to see if it works correctly and go through a couple of individual pieces that we have. And bear with me here for a second. I'm working on a wireless so it's a little slower. Okay, it seems like we are having a little technical difficulty here. Let me try to refresh the entire thing and see if we can get that back again.

Well while I'm trying to load this, let's talk about a couple of different things that we achieved with Cognos Now! The existing solution that we had in place, the .NET application and the team (climate) that (was distributed) to the people, supported for (three different) KPIs of data at every five minutes. With Cognos Now!, we have over 120 different (different keeper problems) in the (errors) expanded over to ten different distributed systems that we could not support with the upgrade interval of ten seconds or less.

So this - the entire implementation of Cognos Now! was completed within three months with two developers and it was - once we got used to thinking in terms of a streaming data engine, it was pretty easy to convert that without putting too much (load) on the production systems.

Okay, I'm going to give it a shot one more time. Okay. All right, so I'm going to skip the first part and give it a second until it loads. But this dashboard is

monitoring the six different systems that we work with in order for someone to drive prompt our Web site all the way up to buying a policy.

We work with different vendors to request more data about the consumer, such as (Axiom). We have internal systems that make real-time decisions to figure out what graphic to display for a particular consumer. And what you're seeing on the screen is basically the different systems - their response time in the last 15 minutes, or the last 24 hours versus the last seven days. So people use this dashboard once they receive a particular alert coming out of the automated engine that we have in Cognos Now! (The rules are set up) to page particular people. (They know there is a issue) the system has recognized.

Okay, so I'm going to - I'm still having a little bit of technical difficulty, so we're going to move on to a different - to the next slide and see if I can try to resolve this problem.

(Beth Nolan): And the next slide is actually a polling question, so I will go ahead and display that polling question. And it should be on your screen and it asks, "Within the past 18 months, where has your organization's need for actionable intelligence increased?" Your choices are order management, sales operations, transportation and logics, manufacturing, Web traffic, marketing campaigns, or customer service or other. Again, please take your mouse and click on the appropriate response and then select the Answer button.

And we will pause again for a few moments to capture those results. Okay, they are coming in and again we will give it a couple of more seconds before I close the poll. Okay, I'm going to go ahead and close the poll at this time and display the results. And it looks like 64% selected Answer G, which was customer service or other. I will go ahead and advance to the next slide.

(Scott Knorr): Okay, so you know really going back to the business requirements, we wanted to be able to transition from an operational view to an analytical view. And what we were trying to demonstrate was that we had the operational view, but that did (nothing). And so you know all of the sophisticated alerts are built off of - built through Cognos Now!, but then how do you do the analysis to understand or pinpoint where the problem is taking place or why the problem is taking place? And (Harshad) is going to show you how we accomplished that.

(Harshad Kalkarny): Okay, a little better this time. I preloaded the dashboard so we don't have to wait anymore.

So what you are seeing here is another dashboard that we have. This particular dashboard tracks the number of errors that are occurring in different systems. So you have a single shot view of how the different systems are performing with the ability to actually see the detail error messages that are showing up from the different systems that we have.

So we're going to - for a quick second here, we are going to jump back into the slideshow and I'm going to talk about how this solution (was targeted) to provide the (view).

Okay, so collecting data and making it available for people to display (and providing) alerts off of that is one thing, but in the situation where you already have found an error, you already found an issue, you need a quick way of assessing the situation. But when you talk about and you use words like assessing the situation or analyze something, the natural solution that comes into play is your analytics. The analytics that can support the (delivery) of the system to tell you where the problem is and analyze what's the downstream impact and also be able to tell you how to quickly resolve the situation.

So what we did was - all of this data that was collected from the production system - the various production systems and analytics systems was actually fed to a real-time (cube). Now this (cube) - for those who are familiar with Cognos's (fast forward) technology, it was built using Cognos and updated every 30 seconds to actually update its own data. Now Cognos Now! was collecting the data and processing this through the database, and (the transformer) was collecting this thing and making it available every 30 seconds to the people who are using the (C8) system.

Now Cognos Now! solutions does not allow you to actually host its own solution - host the (C8 cubes) inside it. So we had to integrate these two products in terms of security and transition to let people transition from the errors that they are looking at into the Cognos (8 cube).

So we're going to go back into the application again and I'm going to go a little deeper to take a look at all of the detail error messages that I'm seeing. We will give it a second until it loads. Okay, so these are the error messages that you're seeing. You can do different activities such as filtering this data taking a look at other information that may be of any interest, and the integration with Cognos was done like this. So when you looked at the error and you wanted to analyze its own impact, all you had to do was - you would go through in a traditional Cognos (term) to actually jump into the (cube).

Now those who are familiar with you know the (transformer) side of things, it's really difficult and cumbersome to build (cubes) in real-time and we achieved this using Cognos Now! and a (backend technology) that we had already developed. So here you are looking at the (C8 cube) with the ability to actually take a look at detail error messages by severity, by different systems, by time of the day, or hour of the day, or a particular (evaluation) - production

(evaluation) and day of week. So this was pretty important in order to provide people with the information that was needed to assess the situation or to assess the damage that's already been done.

(Scott Knorr): Okay, so we're going to move on to the second use case now. The second use case was a little more complicated than the first, and the business requirements for it were consolidating the views of heterogeneous datasets for the sales center. And by that, really what I'm talking about is if you were a sales center manager or a supervisor, you had to jump from one system to another to be able to see what was happening on the floor in real-time. In addition to that, you never really got the business information that you were looking for.

And so the next bullet point really speaks to that - maximizing agent utilization. Agent utilization for us is nothing more than a formula that tells us how busy an agent is. It's actually a pretty complex formula that uses around 12 different variables with three different data streams. And we wanted to also identify any outliers in agent behavior. So if an agent was doing something outside the norm and they were producing good results or if they were doing something outside of the norm and producing poor results, we wanted to make sure that we could alert a supervisor of the situation.

And the last bullet point here really deals with our CRM processes. And if you think back to earlier slides that (Katherine) was speaking about or producing the closed loop systems, this is really where we were able to do that. We were able to take all of these different desperate datasets and aggregate them in the - in real-time in the memory processing through the streaming data using Cognos Now! to create a feedback loop to our CRM systems. And this is really where we see the power in something like Cognos Now!, and it's really the big differentiator between using a product like (C8) versus Cognos Now!

With (C8), you know we were running somewhere between 10 and 15 minutes behind production, which is probably pretty good I think if you look at most BI environments, but that still is not you know up to the second allowing supervisors to change phone modes for a particular agent. And so you know if all of your agents are sitting in outbound and you need them at inbound and you're dropping inbound calls, you're not going to find that out - or it's going to be too late when you find that out 10 or 15 minutes later. And so really those were some of the business problems that we were trying to address and I think (Harshad) will show you how we handled those.

(Harshad Kalkarny): Okay, now we'll follow pretty much the same (format) that we did. We'll discuss how the existing solutions or the number of solutions that we had in place.

Now for those who have worked in a call center, lead management applications, or lead management type of systems are pretty common. Lead management systems are used for tracking you know the outbound activity that you have to do such as follow up with the customer or anything of that sort. Another system that's very common in a call center is display of call stats. Now this - call stats are usually - you have this type of display available so that (sales center) agents can manage the floor. So they can decide if it's necessary to take a break right now or they need to stay on the phone line because the calls are queuing.

So in our environment we do have - we do use a lead management application. We did have the (callboards) to actually display the facts to the - not just to the agent, but supervisors also. And we use third-party applications for scheduling, which also provide the ability to view the agent status in real time.

So one of the key things when you're dealing with a sales center is to, you know, make sure that your agents are adhering to the scheduling and they are following the scheduled time - they are following the scheduled breaks. If not, you have a sales (floor) management issue.

So we did have a scheduling software that (integrated) our phone system, which provided near real-time reporting. And again, the sales center performance is not enough unless you design your (custom reports). So using our (C8) environment, we did have reports, which were not real time by any means. They were about two hours, three hours behind depending upon how quickly we could move the data from all three different systems and get it together so that reports could be drawn off of that.

So you know these four systems - I mean four systems were installed on like - you know there were people responsible for scheduling who could get the view of (the agent). There were people who were responsible for lead management who could just see lead management. So we had this distributed set of knowledge that each person knew, but no one knew what was going on about each other.

So just to comment on the scenario that (Scott) described about, you know we have inbound activity and we have outbound activity. There is no point in having agents schedule - you know make an outbound call when we know that the number of inbound calls are increasing. So in order to come up - in order to basically make these decisions, we had to combine all of these different sources of information that was coming in and make a decision on should we do an outbound call or should we not do an outbound call.

So we - let's talk about some of the challenges. You know from a technical perspective, of course, there were you know four different systems involved. Each one was its own custom application, so we had to collect data because they (were) heterogeneous data sources. When you have heterogeneous data sources, the (complex joints) and aggregation method just becomes a part of it.

From a business standpoint, the biggest difficulty that we had was to actually optimize the agent utilization. Now the example of that is actually - you can see on the bottom side of the slide is the blue bars - the blue area indicates the call activity and then the white bar indicates the idle time. And this is the sample activity of one of our agents taken prior to putting Cognos Now! intelligence in place. So you can see the only (unintelligible) is you have to many too many calls back to back and uneven breaks versus the optimal utilization that we wanted to have which was to actually have equal - have a good number of breaks to manage the utilization between 85% to 93%.

Now when you don't know the amount of incoming volume, it is very difficult to optimize the utilization of the sales center agents. To add to that, you know in the insurance industry, all of our agents are licensed in a specific number of states. So you have various time zone types of calculations that you've got to consider.

To give an example on time zone, at 9 o'clock in the morning, there are very few people from California who are going to be calling. So there is no point in having too many California agents available. If they have a license in Ohio, (you might have) them take a call. So you have 10, 15 different variables that actually combine the (statistical) way to actually forecast the volume for the next ten minutes. And this was done doing Cognos Now!, and we're going to take a look at it in the next coming demos.

Okay, so what's interesting is actually the real-time sales center dashboard that's used by people. The top thing that you're seeing or a very common thing used in a phone system is a skill group. A skill group is something that the agent belongs to. In our industry, the skill group is states. So people - agents are licensed in specific states so they can take the call from Alabama or California. If an agent is not licensed in a particular state, he cannot take the license - he cannot answer the call.

Down below you can see that we have the (trend) of the calls in queue and the amount of time people are waiting in queue in the last prior five minutes. The two numbers below - now I don't know if you guys can see those or not, but the 90% is actually the agent utilization number that we talked about, which takes into consideration the amount of breaks that you had in the last five minutes, the amount of time that you spent on an inbound call and your future schedule. The number here is actually the number of calls that we have in queue and this is the number of times - the number of seconds that this person has waited in the queue. And of course, the calls received and calls answered.

On the right-hand side that you are seeing here are the (trends) of the people who are ready or who are talking currently on the phone. This kind of provides some good feedback if people are coming back from lunch or if they have started to go out for lunch.

Okay, so we're going to jump back into the slideshow to talk about, you know, what requirements we addressed using Cognos Now!

(Scott Knorr): Okay again so you know the question is did we solve the business problem. You know we talked about showing the metrics and showing the - being able to monitor the agent behavior, call volume. But did we really streamline the

lead management process, well not to this point. And did we really maximize agent utilization, well not to this point.

And again, you know what (Harshad) was talking about earlier was that agent utilization number for us is critical. You know it's between 88% and 92% is our sweet spot. If we're below 88%, we're triaging calls. If we're above 92 - or I'm sorry. If we are below 88%, the agents are bored. They are not in a good workflow. And if they are above 92%, they are just triaging. Getting people's information and setting up callbacks, but they are not actually trying to sell policies. So we know from an organizational perspective that if we can keep that agent utilization number between 88% and 92%, that's when we're going to be most efficient, that's when the agents are most efficient, and it's a win/win for everybody.

(Harshad Kalkarny): Okay, so let's talk about how did we achieve streamlining the solution. Now as I mentioned before, we had four different (storage) systems that we were reading data from into Cognos Now! to determine the current utilization number and see if we have to make - if you had to push an agent to make an outbound call or should we let him wait. Now it is impossible to demo how these systems actually work (in play), so I tried to make a visual out of that, which will give you some type of an idea.

So one of the things that Cognos Now! does very well is you know not just present information, not just aggregate the information or combine or do (complex joints), but it has the unique ability to actually interface with various different systems such as business process management or CRM.

So what we did was to actually (extend) the Cognos Now! to take the alert that the end user was receiving via email and actually call our business process manager application to make - to push an agent - a lead or make him

do an outbound call, or notify him that he needs to make an outbound call right now.

So usually on the typical sales center side, this is control using phone mode, so your agents are either not (ready) or they are in inbound mode or outbound mode. So the business process - like the business process today, once it receives the notification from Cognos Now! for this specific agent, it actually automatically goes ahead and puts an agent into an outbound call and pushes a lead onto his desk so he can proceed. So along with not just notifying end users, not just sending someone an email, we were actually able to automate and optimize the process of actually pushing the lead onto an agent so we have the optimal utilization and optimal resource usage.

So with that being said, we've been using Cognos Now! for about nine months now and I can confidently say we are a happy customer. You know some of the (trends) for Cognos includes as we talked about collecting data from various different sources and merge them into one to (form a complex event) is what they call it in the real-time world. It can do streaming data; it can aggregate very well. It integrates very well with existing (C8) products.

So if you are a (C8) shop like us, you know we found it very useful that we could take this data and just use the existing reporting portal or existing (C8) portal to actually show people the real-time view of the system. Now this helped a lot tremendously because a lot of people don't like using two different systems and they don't want to have to go to two different places to see different metrics. So we were able to achieve that with a good integration (power).

With the - you know some of the (trends) that we have observed also comes in the opportunities for improvement for the Cognos Now! team. And the only one really that is worth mentioning is the real-time (cubes). You know Cognos

Now! does support real-time (cubes) just like (transformer) does, but it is an (OLAP) solution and not MOLAP. So if you are a high-performance company and you've got too many dimensions and you know huge underlying data, you are going to see some performance issues.

(Scott Knorr): Okay, I think that's the end of the presentation. I think at this time we are ready for questions.

(Katherine Frey): Okay. Hi, this is (Katherine Frey) again.

(Scott Knorr): Oh, I'm sorry. Did I skip a slide?

(Katherine Frey): No, that's okay. We'll cycle back through them if we have - I think we'll have time left. (Scott) and (Harshad) thank you very much for providing that great review both to unique business cases with IBM Cognos Now!.

And let me just take a couple of moments to just let individuals know on the Webcast that the support - the location of the URL has actually changed with the IBM acquisition. So please make a book note - bookmark for this new URL. And also just to make everyone aware, there are Cognos Now! training courses for both - excuse me, the workbench development as well as the dashboard designing. Please make a note of this as well. And our professional services site is the last bullet on this slide.

And also with the acquisition of IBM, we have some - a whole slew of new URLs, so please make new bookmarks. This of course will also be posted and you'll have a chance to access this information gain. These are all primarily support locations and URLs. And again just further information of On Demand seminars supported by our support organization along with - they

have monthly informational articles as well as FAQs, so please take a look at this URL when you have time as well.

And finally, just a quick close before we move to questions. Our premiere event, IBM (Covenant Forum) will be held again this year May 12 through 15 in Orlando, so I hope everyone can make it out to this event. And insurance.com will also be presenting as well - a data presentation and probably some new dashboards to take a look at as well.

So let's move to a few questions. Let's just take a moment to very quickly just check online.

(Beth Nolan): And again ladies and gentlemen to submit a Web question, simply select the question and answer feature to the left of your screen. When the Q&A panel opens up at the lower portion of your screen, just type your question there, and click on Submit.

(Katherine Frey): (Scott) this question is for you. I think (you could take this). What are some of the key factors in considering the selection of Cognos Now!

(Scott Knorr): Well you know the first thing was that - and this is an obvious answer. It needed to be either real-time or near real-time. But other than that, we also wanted to make sure that there was no impact on the production systems. The solution had to be highly scalable and highly customizable for the end users as far as the dashboards go. And we also wanted to make sure that it had a sophisticated (rules based) engine, and I think that's really a key factor.

You know this - through this presentation maybe not so successfully, we were trying to show some of the dashboards. But really, the key here is that the dashboards are almost secondary because the (rules based) engines is more of

a proactive approach so you don't have to have an end user sitting there watching the screen to see that something is wrong. They are just notified if there is a - you know if a certain tolerance is broken.

(Katherine Frey): What about - actually this is a question for you. What about some of your - the ability you have within the application to trigger some downstream workflows and kind of how the (corrective actions are in place).

((Crosstalk))

(Scott Knorr): Sure. Sure. That was probably - you know when we first decided to go with Cognos Now!, we were trying to make a decision between continuing the support of our internal application versus buying a third-party product.

And so you know the things that I just mentioned we - that was our expectation when we first brought Cognos Now! and that it was going to provide the real-time monitoring, the alert system, and all of those things. And what we quickly realized was this was a solution that could create a closed loop system. It could create that feedback loop into our BUM processes or into workflow management within the sales center.

So the time that it took - you know the amount of time that it took to give us a return on our investment was extremely short. And you know the sales center is a very expensive area within the organization, and anything that you can do to optimize that will quickly pay for itself.

(Katherine Frey): Okay and this is for either (Scott) or (Harshad). Can you talk in a little bit more detail about your implementation of Cognos Now! especially regarding the links - the actual manpower expertise. And anything if you - a little bit of

information on the high-level ROI and (the post) implementation lessons learned or key takeaways.

(Scott Knorr): Sure, I'll take that one also I guess. You know we already had an application in place. So as far as understanding what KPIs we wanted to monitor -- you know (Harshad) alluded to there was somewhere around 30 or 40 of those that were already being monitored from an existing application -- it gave us a good jumpstart. And as crazy as it sounds, we had the first implementation up and running in production within three weeks, and we did that basically with one person working on it full time and another person working on it part time.

And as far as the expertise goes or the learning curve with the product, obviously we had no experience working with this type of a product in the past, so the learning curve for us was not that great. I will say that the implementations using Cognos Now! are - the skill set is slightly different than a typical BI developer. Someone who has a stronger database expertise or experience is a huge plus.

(Katherine Frey): Okay, well thank you and another question. Is insurance.com committed to use Cognos 8 for other applications?

(Harshad Kalkarny): Yeah, I'll take that one (Katherine). Yes, we do. In fact, you know we are still continuing to provide the (performance reporting) in various other custom reports using Cognos 8 for our sales center.

We have - we identified a (clear gap) in providing visibility onto the real-time (goal) from a sales center perspective, but (C8) has still remained an integral part of our reporting. One of the primary parts that we use for like what we mentioned before - for sharing data to the (external) systems. S the short

answer is yes and I think Cognos Now! has augmented the ability of (C8). That's the way I would like to put it.

(Katherine Frey): Okay, thank you for that. I think we have maybe time for one more and I think you will be wanting to take this. Can you discuss in a little bit more detail the business value and the perspective from the line of business you were supporting of your online sales solution and the contact center? Obviously we understand the problems that lead (pacing) was kind of generating, but what are some of the benefits that your business users are experiencing and what are some of the comments back to your organization?

(Scott Knorr): Well we - it's been overwhelmingly positive. In fact at this point, really the demand has grown so much it's hard to prioritize and keep them in check with what we can deliver and when we can deliver it. And you know from the end user's perspective, they often get confused over what is real time versus what should we be doing in (C8). And at this point, they want to put everything in Cognos Now!. So setting those expectations properly has been a challenge. But you know everyone who was involved with the process is extremely happy with it. We've definitely increased our efficiency in the sales center. We've really driven down cost.

And you know something that we really didn't talk about during the demonstration was how we monitor our third-party accounts. And it is almost - I mean there is hardly ever a time when one of our third-party vendors or one of our partners are telling us that they are having a problem with their system. It is usually us notifying them that they are having a problem with their system through this solution. And the way that works is that the alert gets fired to us and to them at the same time and we're also putting in there detailed information around the type of errors we're seeing, when it started,

you know how wide the problem is. So it has been a huge benefit for our organization.

(Katherine Frey): No, that's great to hear about the product and the very successful implementation. Actually I have one more question I hope we can address and then I think we'll close it out. How many agents is the solution supporting currently?

(Harshad Kalkarny): Okay, I will take that one. I'm not sure if I can disclose the agents that we have here, but the solution that we have designed is not specific to an agent - the number of - I think it could support as many as you want.

The way the system is designed is it works off of skilled groups that are (defined) in the phone system, so that's a real technical answer. There isn't any limitation on the agent. I think the code written or the data (routines) and everything can accommodate as many agents dynamically. And you know whether they increase or shrink, it doesn't matter.

(Scott Knorr): And it think to piggybank on that (Katherine), the other thing that's interesting is when you look at the phone modes. Really, that's where we - you know where we have a lot of leverage with optimizing call volumes. Our agents do both inbound and outbound calls, and they also do chat. And then you know going back to what (Harshad) was speaking to, you're having to look at state licensing constraints.

And so we're taking all of those things into consideration in real time and you know aggregating that information and optimizing those business processes around it. So again, not giving - you know not disclosing the number of agents that we have in our sales center, it is a sophisticated process that takes place within our sales center.

(Katherine Frey): No, I understand. I'd like to thank both of you though -- we're at the top of the hour -- for participating. I know it's very exciting to hear what you've done with IBM Cognos Now! and we're looking forward to hearing more when you present at (Forum) in the May timeframe. So thank you both (Scott) and (Harshad). We appreciate your time. Thank you.

(Scott Knorr): Thank you.

(Beth Nolan): Ladies and gentlemen, this concludes today's presentation. You may now disconnect.

END