



全球趨勢：智動流程，帶動壽險產業新契機

IBM 大中華區 資深顧問 Kiat Shi TAN

企業級的業務規則管理系統
Business Rule Management for the Enterprise

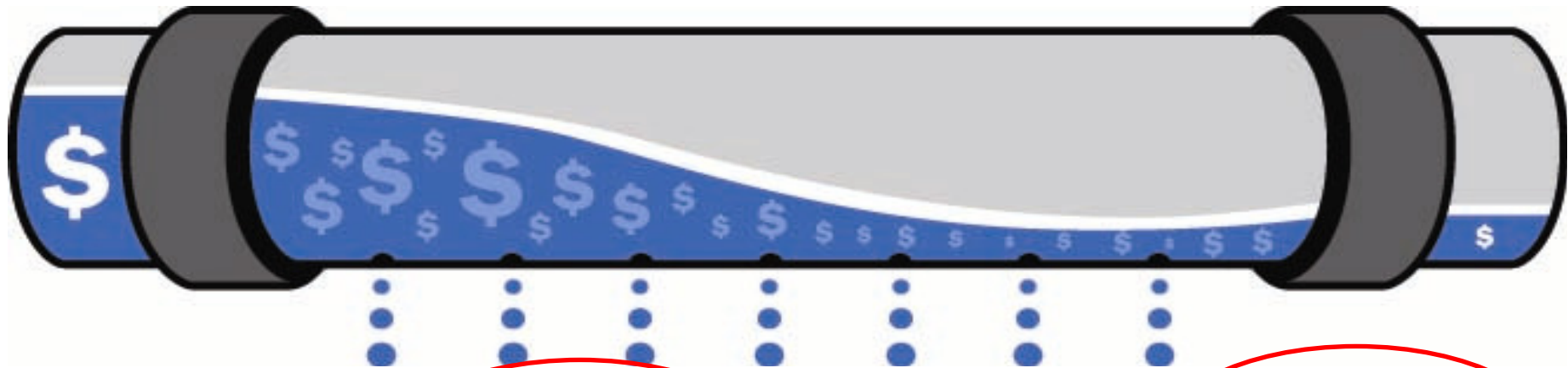
Over 3,000 Customers – Make better decision faster

Insurance, Banking, Securities & Capital Markets

- ✓ 6 of the top 10 insurance carriers across P&C, health, life
- ✓ Top 20 global securities & capital markets firms (Global 500)
- ✓ 7 of the top 10 Fortune 500 Commercial Banks
- ✓ 5 of the top 6 Fortune 500 Diversified Financials



The Business Challenges for Insurers: Factors Impacting Costs and Bottom Line



Inefficient and manual processes

No consistency in how UW, claims or corporate guidelines are enforced

Lengthy cycle for implementing changes

Lack of transparency and audit trails in light of regulations

Inaccurate assessment of risk

Multiple systems in place that lack flexibility, costly to maintain and integrate

Unable to roll out products faster (Time-to-market)

Poor alignment between IT objectives and business strategies

Unable to do 'what if' scenarios and create flexible risk & rate tiers

Rules are hard coded and decentralized or reside in manuals

Unable to make optimal product recommendations



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