



WebSphere software

Increase business agility with IBM WebSphere Business Services Fabric and IBM Insurance Property and Casualty Content Pack.



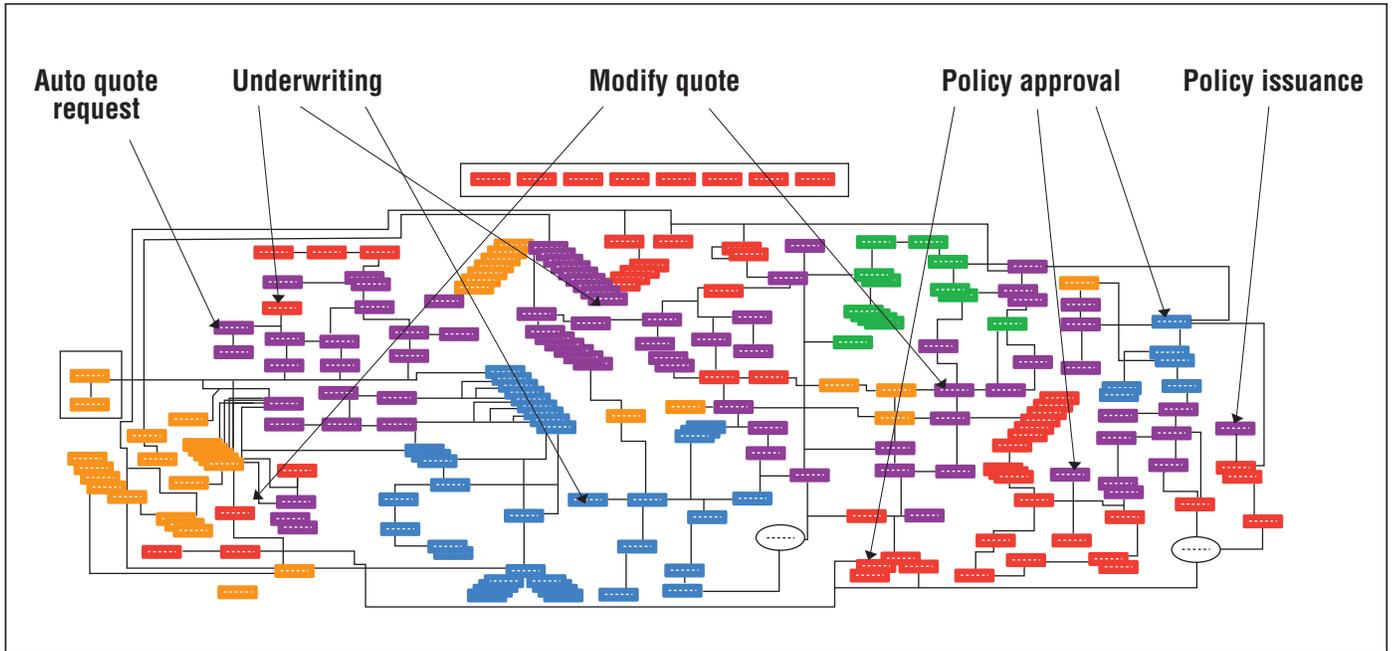
Contents	
2	Overview
3	Review the growing challenges for P&C insurance companies
5	Develop composite business applications based on BPM enabled by SOA
6	Enhance life-cycle management and governance with WebSphere Business Services Fabric
7	Discover assets and capabilities of IBM Insurance P&C Content Pack
10	Summary
11	For more information

Overview

Insurers must find new and better ways to streamline their business processes, maintain customer satisfaction, reduce costs and retain their representatives and agents. This struggle is not made any easier with many of today’s complex legacy IT environments. Hard to change and expensive to maintain, these environments lack the flexibility to deliver the kind of innovative, flexible solutions that insurers need today.

To help address these challenges, IBM provides solutions based on business process management (BPM) enabled by service oriented architecture (SOA). IBM WebSphere® Business Services Fabric is a comprehensive SOA offering that delivers dynamic BPM capabilities to assemble and manage composite business applications. WebSphere Business Services Fabric solutions enable end-to-end, life-cycle governance of business services. At the same time, these solutions can extend existing IT capabilities without costly IT system “rip and replace” projects.

IBM Insurance Property and Casualty (P&C) Content Pack integrates seamlessly with WebSphere Business Services Fabric and provides a large variety of prebuilt, insurance-specific assets to accelerate and enhance SOA solutions. IBM Insurance P&C Content Pack is also extensible and open for configuration and customization, based on the organization’s key business processes.



The insurance quote process is conducted across a complex, often fragmented environment of people, business processes and information technology.

SOA solutions based on WebSphere Business Services Fabric and IBM Insurance P&C Content Pack can enable insurers to support their P&C processes, develop new products and increase their competitive edge.

Review the growing challenges for P&C insurance companies

Insurers today face a difficult struggle to streamline their business processes and keep costs down – all while differentiating their products, keeping their customers happy and maintaining independent agent loyalty in a fiercely competitive market.

Highlights

Outdated process systems often require that CSRs and independent agents spend too much time on administrative tasks and searching for accurate information

Consumers are demanding high service levels 24x7, across all communication channels. Unfortunately, outdated process systems often require that customer service representatives (CSRs) and independent agents spend too much time on administrative tasks and searching for accurate information. Many insurers have too many ways to deliver a quote to an agent simply because they have different systems for each line of business, each jurisdiction and each channel. What's more, business processes are often cumbersome, hard to learn and tied to manual data entry.

For CSRs and independent agents, outdated systems can lead to increased turnover and defection. This is especially true for agents who can – and will – quickly turn to carriers who can provide better products, more targeted customer services, improved agent support and increased responsiveness.

As for insurers, they know that disjointed business processes make it difficult if not impossible to keep up with the demands for efficiency. They also know that introducing new services takes too long because these services have to be tested and integrated across so many legacy systems – and the longer it takes, the fewer opportunities for sales.

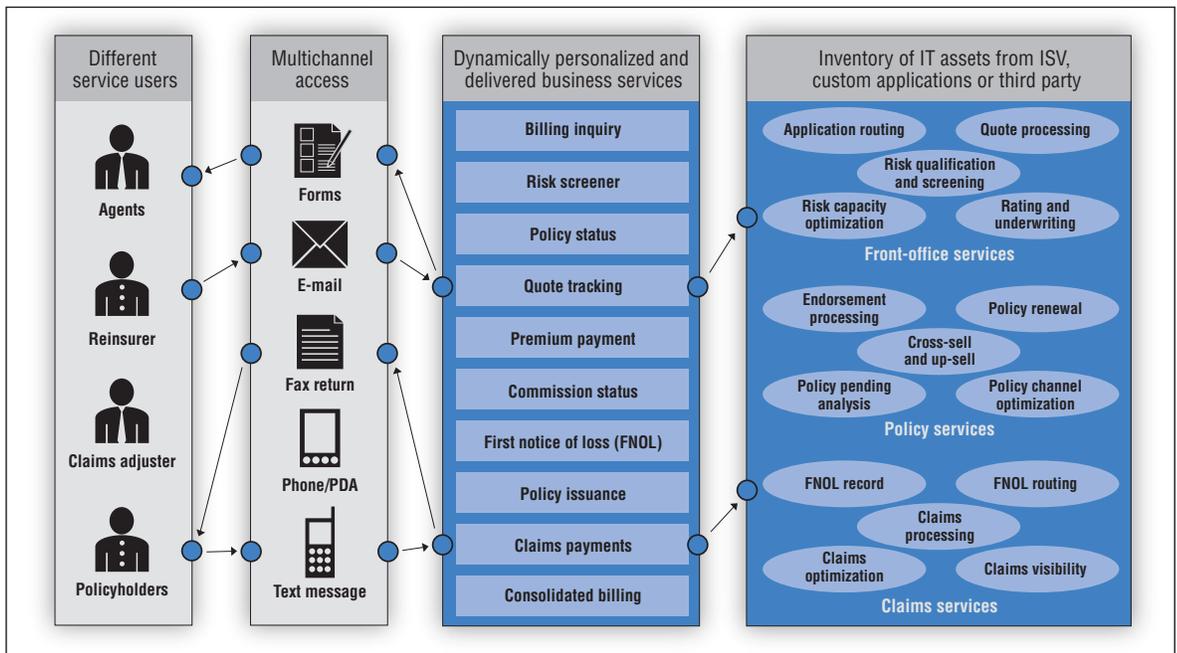
The challenge for insurers is to consolidate redundant legacy systems and make customized, real-time interactions available through a choice of communication channels. Agents and other professionals should be able to work with an integrated, flexible solution that provides:

- Dynamic personalization and delivery of multiline services.
- Elimination of duplicate data entry, requiring manual touch points.
- Higher levels of service, support and responsiveness.
- Real-time access to systems across lines of business from multiple communication channels.

Develop composite business applications based on BPM enabled by SOA

Insurers that crack the code on automating and simplifying their complex business processes will have a much better chance of success. To help make this possible, many insurers are turning to BPM solutions enabled by SOA. BPM is a discipline combining software capabilities and business expertise to accelerate process improvement and facilitate business innovation. SOA is an enterprise-wide, standards-based integration and development architecture that effectively overcomes differences in platforms, software architecture, languages and network protocols.

By modeling, developing, deploying and managing business processes throughout their life cycles, BPM enabled by SOA can help businesses absorb and manage change more easily. Insurers can accelerate critical efforts such as changing operational processes, automating processes, viewing operations in real time and collecting data for analysis and improvement.



WebSphere Business Services Fabric solutions can dynamically deliver the optimal functionality through the insurer's preferred delivery channel.

Highlights

A business service consolidates business-level usage information into one place for easier discovery and change

One of the most valuable benefits of BPM enabled by SOA is support for composite business applications based on reusable building blocks called business services. Because a business service consolidates business-level usage information into one place for easier discovery and change, it can be easily modified, customized by business context and dynamically executed at run time.

With composite applications based on BPM and SOA, insurers can modify business processes without changing the entire process and achieve much greater business agility and responsiveness from these processes.

Enhance life-cycle management and governance with WebSphere Business Services Fabric

WebSphere Business Services Fabric offers comprehensive SOA that is designed to accelerate the assembly and management of composite business applications. WebSphere Business Services Fabric can help organizations achieve greater flexibility and business process innovation.

WebSphere Business Services Fabric includes a full range of capabilities for life-cycle management and governance of business services, including:

- A highly scalable, dynamic service selection and delivery engine based on business and user context.
- A centralized repository to store business services and business-level policies in conjunction with IBM WebSphere Service Registry and Repository.
- Management, control and automation of business service entitlements for role-based users and systems.
- Business services visibility and monitoring to manage performance.
- Business policy management and enforcement.

In addition, the solution extends integration at multiple levels, including:

- Extension of IBM WebSphere Process Server to provide run-time and manage-time capabilities for business services.
- Extension of IBM WebSphere Integration Developer to provide the tooling necessary to assemble business services.
- Integration with WebSphere Service Registry and Repository to source technical Web services metadata used in the assembly of business services.

WebSphere Business Services Fabric also provides quality of service and information architecture enhancements in a number of ways, such as:

- Flexibility to change processes and service execution behavior across multiple business processes and disparate IT systems.
- Policy-driven business services to provide customized business functionality based on changing business contexts, thereby improving customer service.
- Accelerated process change and easier ongoing maintenance with business-level policies stored in a centralized location.

Discover assets and capabilities of IBM Insurance P&C Content Pack

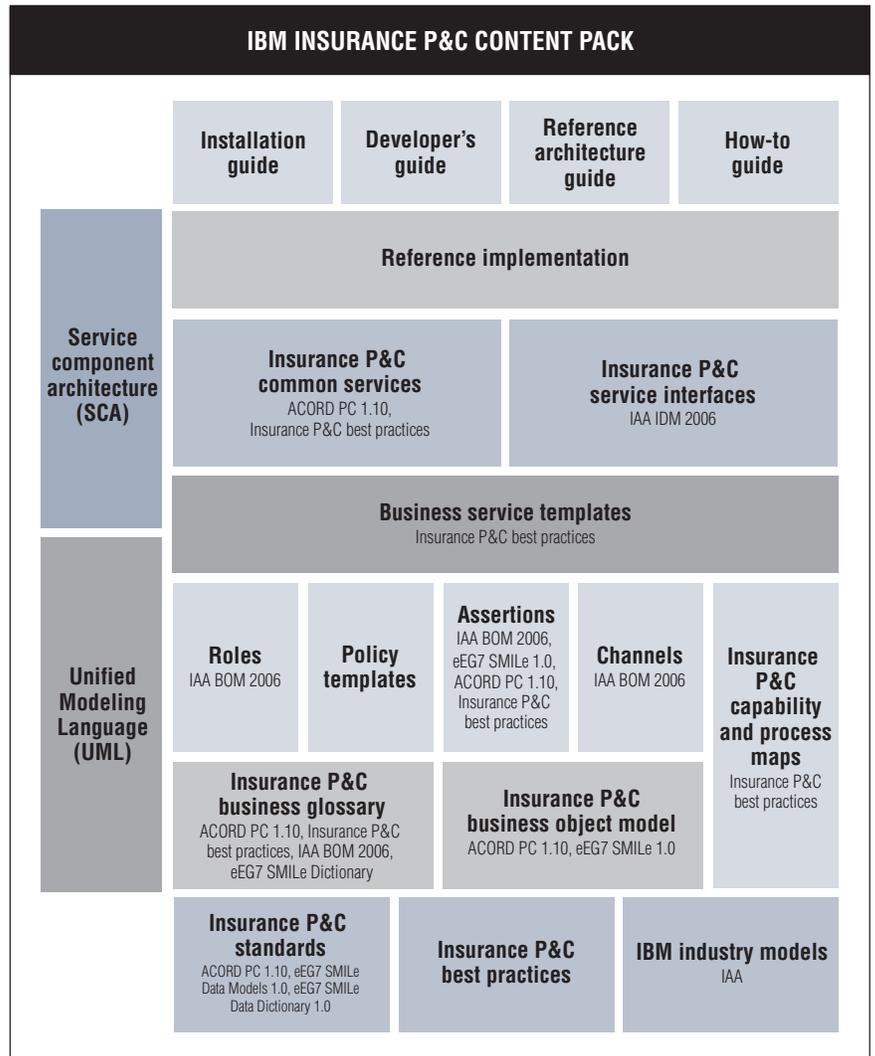
Working seamlessly with WebSphere Business Services Fabric, IBM Insurance P&C Content Pack can help insurers design more flexible and agile P&C processes such as new business, policy life cycle, claims life cycle and distribution management.

Built for today's insurance industry, IBM Insurance P&C Content Pack assets are based on industry standards from the Association for Cooperative Operations Research and Development (ACORD), eEG7 (European insurance standards) and the IBM Insurance Application Architecture (IAA). Included in IBM Insurance P&C Content Pack is a large variety of assets designed specifically for the P&C industry:

- **Business capability/process maps** — decomposition of insurance P&C domain into business capabilities and subcapabilities, which are further decomposed into processes and subprocesses. The process definitions are mapped to business services.
- **Business services templates** — P&C-specific business services definitions, associated Web services and metadata on roles, channels, assertions and sample business policies.
- **Business glossary** — a common vocabulary of P&C terms based on ACORD P&C standards, eEG7 data dictionary and IAA business-object models.
- **Business object model** — logical data models representing insurance P&C business concepts; derived from ACORD P&C standards and eEG7 data model.
- **Service interfaces** — insurance P&C-specific schemas and Web service interfaces based on a subset of the Interface Design Model (IDM) component of IAA.
- **Common services** — commonly used service implementations based on ACORD P&C standards to enable functions such as validation, bulking and transformation.
- **Knowledge assets** — documentation and sample implementation scenarios to assist in the consumption and extension of the assets included in IBM Insurance P&C Content Pack.

The reference architecture of IBM Insurance P&C Content Pack, shown on the next page, logically expands SOA by promoting loose coupling of assets and thus enables consistency and reuse across business processes. The reference architecture is optimized to industry and technical standards and thus facilitates interoperability across the ecosystem.

IBM Insurance P&C Content Pack also provides extensive globalization capabilities, including pack and documentation support for English, French, Italian, German, Spanish, Brazilian Portuguese, Japanese, Korean, simplified



IBM Insurance P&C Content Pack for WebSphere Business Services Fabric contains a wealth of "starting points" for an enterprise's business process project. And because these assets are prebuilt based on industry and technology standards, the IT team does not have to start from scratch.

Chinese and traditional Chinese. Additional support is available for region-specific standards (subject to language support) and domain models specific to customers and vendors.*

Summary

BPM enabled by SOA can help insurers develop the efficient, flexible solutions they need. WebSphere Business Services Fabric provides dynamic BPM capabilities to assemble and manage composite business applications, allowing insurers to:

- Increase responsiveness to changing business needs through dynamic service selection and policy-driven composite applications.
- Accelerate process change and streamline maintenance through policy configuration instead of coding and redeployment.
- Aggregate business functionality from disparate legacy, third-party, custom and packaged systems to increase service reuse.
- Extend and enhance existing IT capabilities without requiring time-consuming and costly IT system “rip and replace” projects.

As an integrated part of WebSphere Business Services Fabric solutions, IBM Insurance P&C Content Pack can help insurers:

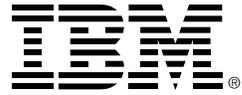
- Minimize the efforts required to identify, design and develop unique business services across insurance P&C business processes.
- Accelerate the deployment of new insurance P&C products and services by extending and transforming historically siloed applications.
- Decrease costs for modernization and maintenance through consistent, reusable assets based on insurance and Web services standards.
- Simplify interoperability across disparate insurance applications based on insurance standards and customer-specific models.
- Expose existing SOA assets to predefined P&C-specific business services templates.

Backed by these IBM offerings, insurers can develop flexible, end-to-end solutions designed to increase efficiencies, improve services, create new products and retain agent loyalty.

For more information

To learn more about the benefits to insurers with solutions based on WebSphere Business Services Fabric and IBM Insurance P&C Content Pack, visit ibm.com/software/integration/wbsf

Additional information on SOA is available at ibm.com/soa, and a discussion of the IBM WebSphere BPM suite can be found at ibm.com/software/websphere. To learn more about IBM Business Innovation and Optimization, visit ibm.com/software/innovate



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*Source content (for example, ACORD models) is not translated.

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