



## **Teradata Offers Behavior Analysis for the Insurance Industry**

March 26, 2001 at 11:48 AM EST

DAYTON, Ohio, March 26 /PRNewswire/ -- Teradata, a division of NCR Corporation (NYSE: NCR), announced that it has engineered a new, insurance-specific component for its Teradata(R) Financial Services Behavior Analysis business intelligence application. The new software, to be showcased at the Life Office Management Association (LOMA) Systems Forum on March 26 in Las Vegas, will become an integral part of the NCR customer relationship management (CRM) suite of applications for the insurance industry.

Teradata Behavior Analysis provides insurance professionals the tools necessary to analyze and act on customer policy purchasing, claims filing behavior and other customer interactions with the company. It reports on product performance, sales and service and channel distribution management. Insurance-specific indicators including premium, loss, expense and renewal ratio, and trend in claims and expenses are all part of the standard Behavior Analysis performance criteria.

"As the banking, insurance and securities industries converge, we are exploiting and cross-pollinating our core solution competencies to deliver best in class applications to the property and casualty and individual life insurance sectors," said Bill Sinn, director of insurance industry marketing at NCR. "In a fiercely competitive and dynamic financial services market, we believe Behavior Analysis will be of particular interest to insurers anxious to manage their policies and claims and the issues arising out of them as effectively as possible."

Teradata Behavior Analysis manages customer interactions and assesses the effectiveness and efficiency of distribution through two separate and interrelated modules:

- Product View performs customer analysis for product segmentation, distribution, cross-selling and retention. For example, insurers may discover that many automobile policyholders have a homeowners or life policy with another company. This information can be essential to create a cross-sell marketing campaign to promote additional products
- Transaction View performs channel configuration, capacity and utilization analysis for distribution effectiveness and productivity. Each interaction with a policy-holder - new business, endorsements, cancellations, claims reported, paid and closed bill, account inquiries and requests for proof of insurance - is defined as an "event" to be used to profile the behavior of both specific customers and larger customer segments.

Teradata Behavior Analysis for Insurance combines the power of the Teradata Warehouse and the integrated Financial Services-Logical Data Model (FS-LDM) v4.0. Access to the Teradata Warehouse is provided through interactive analysis, standard reports and dimensions and the ad-hoc query capability of Cognos Powerplay and Impromptu(TM). Behavior Analysis is now commercially available to the insurance industry and is backed by NCR's commitment to the financial services industry, Professional and Worldwide Support Services.

### **About Teradata Division**

Teradata, a division of NCR Corporation, offers powerful analytical solutions that help businesses drive growth. Teradata solutions include the Teradata database, and analytical applications for customer relationship management, operations and financial management, business performance management and e-business. To learn more about Teradata Division and its solutions, go to <http://www.ncr.com/teradata>. Teradata(R) is a registered trademark of NCR. Cognos and Cognos Powerplay and Impromptu are either trademarks or registered trademarks of Cognos in the U.S. and certain other countries.

### **About NCR Corporation**

NCR Corporation (NYSE: NCR) is a leader in providing Relationship Technology(TM) solutions to customers worldwide in the retail, financial, communications, manufacturing, travel and transportation, and insurance markets. NCR's Relationship Technology solutions include privacy-enabled Teradata(R) warehouses and customer relationship management (CRM) applications, store automation and automated teller machines (ATMs). The company's business solutions are built on the foundation of its long-established industry knowledge and consulting expertise, value-adding software, global customer support services, a complete line of consumable and media products, and leading edge hardware technology. NCR employs 32,900 in more than 100 countries, and is a component stock of the Standard & Poor's 500 Index. More information about NCR and its solutions may be found at [www.ncr.com](http://www.ncr.com).

NCR and Teradata are trademarks or registered trademarks of NCR Corporation in the United States and other countries. SOURCE NCR Corporation

CONTACT: Dan W. Conway of Teradata Division of NCR Corporation, 858-485-3029, or [dan.conway@ncr.com](mailto:dan.conway@ncr.com)/