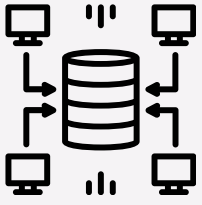


THE PROS OF THE CLOVERLEAF SOLUTION



ODS and Data Warehouse = Consolidated Operational Reporting, Analytics, and Dynamic Visualizations.



Decades of insurance expertise that leverages an architected insurance-specific data model provides insurers a clear picture of how to improve customer relationships, products, and internal business processes.



More insurance-specific line of business details and over 900 advanced insurance metrics that provide key insights better protecting the insurer from risk and identifying opportunities.



Compared to horizontal BI tools, Cloverleaf's insurance-specific insights save insurers money by eliminating years of development time and reducing the need for a substantial staff increase.

VS

HORIZONTAL BI TOOLS



Only a data warehouse without ODS or consolidated reporting which results in tremendous gaps in understanding all carrier operations and the insured.



Generic models that lack policy and claim details which lead to sub-optimal analysis and adverse selection limiting revenue growth.



Generic, one-size-fits-all, horizontal tools expose the insurer to risk by limiting line of business data that cannot be easily expanded and limit analysis value.



Lack of insurance-specific metrics and analytics results in a higher total cost of ownership (TCO) due to extensive training and development along with needing to increase expensive staffing.