Information Builders helps organizations transform data into business value. Our business intelligence, integration, and data integrity solutions enable smarter decision-making, strengthen customer relationships, and drive growth.

Erie Insurance

Snapshot

Organization
Erie Insurance is a property and casualty insurance provider with 4,400 employees and $4.8 billion in annual revenue.

The Challenge
Execute on the new CEO's vision to make more strategic use of data to improve organizational performance.

The Strategy
Deploy multiple dashboards that allow everyone from agents and mid-level managers to senior executives to track, measure, and manage 75 critical performance metrics.

The Results
The new dashboards promote the CEO's vision of using information strategically to drive performance, and improve key activities across the business.

Information Builders Solution
WebFOCUS, ReportCaster, and Active Technologies.

Erie Insurance Boosts Performance With WebFOCUS

BI Dashboards Allow All Levels of Management to Leverage Company Data

Erie Insurance is a multi-line insurance provider, offering auto, home, business, and life insurance to customers in 11 states. Founded in 1925, the company currently has more than four million policies in force, and employs more than 4,400 staff members. Erie Insurance was named a 2012 Customer Service Champion by J.D. Power and Associates, and is ranked among *Fortune Magazine*'s 500 largest U.S. companies in terms of revenue.

In 2009, new Chief Executive Officer (CEO) Terrence W. Cavanaugh immediately began laying the groundwork for a new strategy. Because he understood the strategic value of information, one of his key goals was to enable users to better leverage the wealth of data the company maintained. He hoped to accomplish this by deploying a series of internal and external dashboards that would support decision-making and deliver information across all levels of the business.

In response to Cavanaugh's vision, Erie's Information Management and Reporting (IMNR) team created a web-based reporting environment called Erie Performance Reports. Built on the WebFOCUS business intelligence (BI) platform from Information Builders, the application leverages Active Technologies to allow thousands of authorized employees – mostly mid-level managers – to monitor approximately 75 key performance indicators (KPIs) across critical domains such as customers, finance, service productivity, human resources, and distribution. Dashboards to support other functional areas, including sales and actuarial, were also created.

Additionally, an executive dashboard known as Enterprise Reporting provides senior-level management with much of the same information contained in Erie Performance Reports, but with the added advantage of ad hoc reporting capabilities.

"These environments provide many benefits, but perhaps the most important is the ability to drive growth by finding opportunities that would otherwise have gone unnoticed," says Michael Eisert, lead data warehouse analyst at Erie Insurance. "Everyone can find opportunities to improve performance – from our marketing team seeking ways to optimize prospecting activities and agents looking to up-sell to existing policyholders, to our underwriters who want to minimize risk. Even our training department wants to use WebFOCUS to identify areas where employees may need additional education."

Driving Performance Company-Wide

By making information easier to access, and presenting it in a more user-friendly way that is simpler for managers to understand, WebFOCUS and Active Technologies are accelerating a change in Erie's culture that promotes the widespread and strategic use of information for making decisions.

Before reporting could begin, information had to be consolidated. Transaction-level data from four distinct systems – two for premiums and two for losses – is currently moved into two massive files to make it dashboard-ready. In the near future, the information from those two files will be moved into a data warehouse.

Users of Erie Performance Reports can now quickly and easily generate their own reports using intuitive drop-down menus to view information about customers, policies, and claims by line of business, state, district, branch, or agency. They can filter results by time period, and drill down to review in-depth information about individual claims or policies. Those who use Enterprise Reporting can see much of the same information, and can generate their own ad hoc reports.

"The dashboards provide a really flexible way for senior and mid-level managers to track performance," says David Stanchick, a BI developer at Erie Insurance. "They can view results in a variety of ways, or they can click on a specific metric to see charts and graphs that provide more detailed information."

For example, in the dashboard's customer area, users can track important information throughout the entire purchase funnel – from the time a quote is generated until a policy is applied for, issued, and renewed. Some of the KPIs available for monitoring include number of applications, number of policies, retention ratios, direct written premiums, and growth rates. This information is typically measured by quarter, and users can compare planned numbers vs. actual ones.

> "With the help of WebFOCUS, we're delivering on our CEO's vision and giving our users exactly what they need."
>
> **Michael Eisert**
> **Lead Data Warehouse**
> **Analyst**
> **Erie Insurance**

Find Out More

"More than 90 percent of Erie's independent agents are using Erie Performance Reports to monitor business volumes and performance results. This type of value-added service, made possible by WebFOCUS and Active Technologies, gives us an edge among our agents."

David Stanchick
BI Developer
Erie Insurance

"A variety of departments are involved," says Eisert. "Staff in pricing, marketing, underwriting, and other areas all play a role in moving customers through that purchase funnel. The new dashboard allows us to assess how effectively they are doing that. It also has made us more customer-centric, as opposed to policy-centric, which improves up-selling, cross-selling, and account rounding."

More importantly, according to Eisert, the dashboards let the managers in each area determine performance levels based on different factors. For example, underwriting managers want to measure quality in terms of premiums vs. loss, while district sales managers are more concerned about policy volume growth.

Business Intelligence for Everyone

"Erie Performance Reports was so well received that our CEO wanted us to make it available to the independent agents who sell our policies as well, so we could more effectively compete with larger national carriers," says Stanchick. "Now, more than 90 percent of Erie's independent agents – close to two thousand in total – are using Erie Performance Reports to monitor business volumes and performance results. This type of value-added service, made possible by WebFOCUS and Active Technologies, gives us an edge among our agents, who also sell products from other insurers."

The dashboards, which currently provide a high-level view of performance, will soon include drill-downs into specific operational areas for a more detailed view of the activities and factors that contribute to the achievement of goals.

Other WebFOCUS applications are also in production across Erie Insurance. One environment, used by the Controller's team, provides flexible views of profitability statements – rolling 12 months, year-to-date, or quarterly – as well as metrics such as direct written premiums, reinsured, expenses, and combined ratio. "These reports used to be provided monthly in hard-copy format, so the ability to see the data over different time periods did not exist," Stanchick explains.

WebFOCUS is also used to support underwriting operations. Each month, close to 500 reports are dynamically generated and distributed to company underwriters and loss control professionals using WebFOCUS ReportCaster.

The organization's chief financial officer and about 120 members of the accounting department also rely on WebFOCUS to support financial planning. A dashboard provides close tracking of dozens of crucial metrics spanning HR, customers, and financial management. Color-coding lets users know exactly where they stand in terms of each metric, and which areas are in need of improvement.

"Our dashboards serve as a one-stop shop for information that is complete, accurate, and easy to get to," Eisert concludes. "They are among the largest and most visible projects IMNR has ever taken on, and with the help of WebFOCUS, we're delivering on our CEO's vision and giving our users exactly what they need."

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