

Industry Customer Intelligence Solutions  
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*Behavior Based Customer Insight for  
Insurance Solution Guide*

**IBM**

**Note**

Before using this information and the product it supports, read the information in "Notices" on page 63.

**Product Information**

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## Introduction

The IBM Behavior Based Customer Insight for Insurance solution gives you the information and insight that you need to provide proactive service to your customers.

### Audience

This guide is intended for administrators and users of the Behavior Based Customer Insight for Insurance solution. It provides information on installation, configuration, and use of the Behavior Based Customer Insight for Insurance solution.

### Finding information

To find product documentation on the web, including all translated documentation, access IBM® Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).

### Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products. Some of the components included in the Behavior Based Customer Insight for Insurance have accessibility features. For more information, see Appendix A, “Accessibility features,” on page 35.

Behavior Based Customer Insight for Insurance HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

### Forward-looking statements

This documentation describes the current functionality of the product. References to items that are not currently available may be included. No implication of any future availability should be inferred. Any such references are not a commitment, promise, or legal obligation to deliver any material, code, or functionality. The development, release, and timing of features or functionality remain at the sole discretion of IBM.

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## Chapter 1. Overview

The IBM Behavior Based Customer Insight for Insurance solution provides pre-built industry-specific analytics that help retail wealth management firms to plan and deliver programs for acquiring and retaining clients while increasing profitability through improved client satisfaction.

The solution includes IBM Predictive Customer Intelligence, a solution data model, reporting and dashboard templates, predictive and prescriptive models, and application interfaces for integration with operational systems. It uses enterprise and third-party data that is derived from historical and current transactions and other client information. The solution combines client data with historical perspective to help financial advisors make optimal financial recommendations to clients.

The Behavior Based Client Insight for Wealth management solution provides advisors with personalized insights into client behavior. The solution identifies opportunities based on client behavior segmentation and life event prediction.

### Scope of the solution

This version of the solution provides prebuilt models for the following analytics:

- Behavioral segmentation
- Churn and retention analysis
- Life event prediction
- Customer profitability and lifetime value analysis
- Cross-sell and up-sell analysis

All analytics in the scope of the solution relate to information on the insurer's customers and prospects within the limits based on the number of customers purchased in the license entitlement. The solution must not be used for analytics other than those in the solution scope.





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## Chapter 2. Installation and configuration

The installation and configuration of the IBM Behavior Based Customer Insight for Insurance solution involves downloading the solution package from Passport Advantage and then configuring the various parts of it within your environment.

The solution is for use with IBM Predictive Customer Intelligence.

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### Prerequisites

Before you install the IBM Behavior Based Customer Insight for Insurance solution, there are prerequisites that must be met.

The following conditions must be met before the solution is installed:

- IBM Predictive Customer Intelligence version 1.1.0 is installed and configured and you have applied all known fix packs.
- You have a Red Hat Enterprise Linux operating system that you can install to. The Solution Installer works only on that version of Linux.
- You understand your deployment environment. There is a combination of nodes that you must install to, so you must determine where you want the various components of the solution to reside.
- You must have administration rights and have the ability to copy files between computers.

---

### Contents of the download package

The Behavior Based Customer Insight for Insurance package, which you download from Passport Advantage, contains several parts.

The following parts are included in the package:

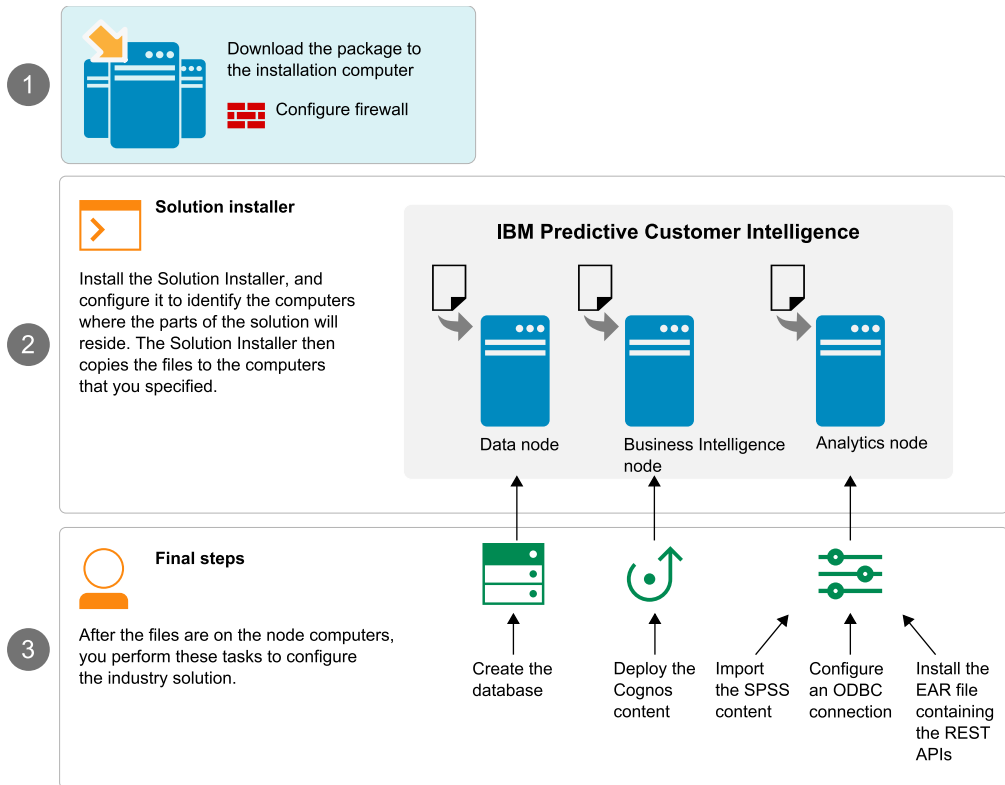
- Solution installer
- DB2 databases
- SPSS project streams, models, and rules
- Cognos BI reports, Framework Manager models, and Dynamic cube models
- EAR file that contains the REST APIs

---

### Overview of the installation and configuration process

There are several groups of tasks that you must complete to install and configure the Behavior Based Customer Insight for Insurance solution.

The following diagram provides a high-level overview of the installation and configuration process. If you are viewing this diagram from the IBM Knowledge Center, you can click on a task to go to the procedure for that task.



To install the solution, you must complete the following tasks:

1. On the computer from which you want to install the solution, download the tar.gz file from IBM Passport Advantage.
2. Plan where you want the various parts of the solution to reside.
3. Open the ports that are required for the installation. You can do this by running the firewall.sh script, manually opening the ports on the installation node, or disabling the firewall. You also must open ports on the other node computers that are used for the solution.
4. On the installation computer, run the setup.sh file to install the solution installer, and then run the solution installer to deploy files to the locations that you specify.
5. On the Data Node computer, create the DB2 database.
6. On the Analytics Node computer, import the SPSS project streams, models, and rules.
7. On the Analytics node computer, configure the data view for the SPSS models.
8. On the Business Intelligence node computer, install the Cognos content.
9. Copy the Framework Manager model to a Microsoft Windows computer.
10. On either the Business Intelligence Node or Analytics Node computer, install the EAR file.

## Planning the installation and configuration of the solution

Prepare a deployment plan to specify which part of the solution is to be deployed and on which computer node.

**Note:** Ensure that the system ports that will be used by this solution are not used by any other application.

---

## Downloading the solution

You must download the Behavior Based Customer Insight for Insurance solution from IBM Passport Advantage.

### Before you begin

You must have a Passport Advantage account and be entitled to the package.

### About this task

Passport Advantage contains package repositories. Instead of downloading the package from Passport Advantage and creating a repository locally, you access the repository on Passport Advantage.

### Procedure

1. Set the Passport Advantage preference to **Connect to Passport Advantage**.
2. Download the tar.gz file.
3. Move the tar file to the Linux computer from which you want to run the installation.
4. Decompress the tar file.

---

## Modifying the sudoers file for the user who runs the installation

To run the Behavior Based Customer Insight for Insurance installation, you must be either root user or have sudo permission on each node computer, and you must disable `requiretty` during the installation.

To install with sudo user permissions, you must add the user to the sudoers file.

### Procedure

1. Log in as root user.
2. Enter the following command to open the sudoers file for editing:  
`visudo -f /etc/sudoers`
3. Locate the following line:  
`Defaults requiretty`
4. Press the I key to insert text.
5. Type a number sign (#) in front of `Defaults requiretty` to comment out the line. For example, the line will appear as `#Defaults requiretty`
6. If you run the installer as a user with sudo user permissions, go to the end of the file, and add the following line for your user:  
`username ALL=(ALL) NOPASSWD: ALL`
7. Press the Esc key, and enter `:wq` to save and close the file.
8. Repeat these steps on each computer on which you install a Behavior Based Customer Insight for Insurance node.

---

## Computer firewall settings required for the installation

The solution installer requires bidirectional communication with each node when you install a server component or server artifact component, and your firewall can interfere with this communication.

To ensure bidirectional communication, you must configure your firewall settings for the installation. Alternatively, you can temporarily disable your firewall during the installation.

A script is provided to open all necessary ports on the installation node. You can either use the `firewall.sh` script, open the ports manually, or disable the firewall settings.

In addition to opening ports on the installation node computer, you must open some ports on each computer to which content from the solution will be copied.

## Disabling firewall settings during installation (optional)

If you choose to temporarily disable your computer's firewall during the installation of the IBM Behavior Based Customer Insight for Insurance solution, ensure that you enable the firewall on each node after the installation is complete.

### About this task

**Important:** If you disable your computer's firewall during the installation, you must still ensure that the required ports are opened on each node computer when you restart your firewall.

### Procedure

1. Log on to the computer as the root user or as a user with sudo permissions.
2. Type the following command:  

```
/etc/init.d/iptables stop  
/etc/init.d/iptables save
```
3. Repeat these steps on each computer on which you install a node and on the server from which you are running the installation.

### What to do next

After the installation is complete, on each node, type `/etc/init.d/iptables start` to restart your firewall.

## Configuring your firewall settings on the installation node computer by using the firewall script

You can run the `firewall.sh` script to open the ports on the installation node.

### About this task

The `firewall.sh` script opens the following ports on the solution installer node:

- 8080 incoming
- 443 incoming
- 9683 incoming
- 22 outgoing

### Procedure

1. As the root user or as a user with sudo permissions, log on to the computer that contains the solution installer node.
2. Back up your existing firewall settings by typing the following command:  

```
/etc/init.d/iptables save.
```

3. Run the firewall.sh script.

## Manually configuring firewall settings on the installation node

If you prefer not to disable your firewall settings or use the firewall.sh script, you can manually configure your firewall settings on the installation node.

### Procedure

1. As the root user or as a user with sudo permissions, log on to the computer that contains the solution installer node .
2. Back up your existing firewall settings by typing the following command: .  
`/etc/init.d/iptables save`
3. On the computer that contains the solution installer node, add rules for the ports that are required by the installer by typing the following commands:

```
iptables -I INPUT -p tcp --dport 8080 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 8080 -m state --state
RELATED,ESTABLISHED -j ACCEPT

iptables -I INPUT -p tcp --dport 443 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 443 -m state --state
RELATED,ESTABLISHED -j ACCEPT

iptables -I INPUT -p tcp --dport 9683 -j ACCEPT
iptables -I OUTPUT -p tcp --sport 9683 -m state --state
RELATED,ESTABLISHED -j ACCEPT

iptables -I OUTPUT -p tcp --dport 22 -j ACCEPT
iptables -I INPUT -p tcp --sport 22 -m state --state
RELATED,ESTABLISHED -j ACCEPT
```

## Configuring firewall settings on other computers that will contain content from the solution

On all node computers to which content from the solution will be copied, the ports 443, 9683, and 8080 must be opened for the installation process.

### Procedure

1. On each of the computers to which content for the solution will be copied, add rules for the ports that are required by the installer by typing the following commands:

```
iptables -I OUTPUT -p tcp --dport 443 -j ACCEPT
iptables -I INPUT -p tcp --sport 443 -m state --state RELATED,ESTABLISHED -j ACCEPT

iptables -I OUTPUT -p tcp --dport 9683 -j ACCEPT
iptables -I INPUT -p tcp --sport 9683 -m state --state RELATED,ESTABLISHED -j ACCEPT

iptables -I OUTPUT -p tcp --dport 8080 -j ACCEPT
iptables -I INPUT -p tcp --sport 8080 -m state --state RELATED,ESTABLISHED -j ACCEPT
```
2. Type the following command to save your firewall settings:  
`/etc/init.d/iptables save`
3. Type the following command to restart your firewall:  
`/etc/init.d/iptables restart`
4. Verify that your changes are applied by using the following command:  
`iptables -L`  
The added port appears in the list.
5. Repeat these steps on each computer on which you will install an IBM Behavior Based Customer Insight for Insurance node.

---

## The solution installer

The solution installer provides automation that helps you to install the solution.

The Industry Solution Installer runs on the latest versions of Chrome and Firefox. It is not tested on Safari and does not run on Internet Explorer.

The Industry Solution installer provides the following functionality:

- Deployment of the required files to defined nodes.
- The option to create a new configuration or start from a configuration that you previously saved.
- Automated validation.
- Electronic license acceptance.
- Automated clean-up of installed files if the license is declined.

The `setup.sh` script installs `nodejs`, `Chef client`, and `Chef server`. It extracts and uploads the cookbooks and sets up everything so that `Chef` can be used to install the software.

## Installing the solution installer

Before you can configure and deploy the nodes in your solution, you must install the Solution Installer.

### About this task

Here's a short video that shows you how to install the Solution Installer:

<https://youtu.be/9u6ZOk8iyt4>

The steps that are shown in the video are described in the following procedure.

### Procedure

1. Log on to the computer where you downloaded the solution package.
2. Decompress the solution package.
3. Go to the solution installer directory in the following location:  
`opt/IBM/IS_Insurance_Customerinsight_1.0.1/SolutionInstaller.`
4. If you haven't already opened the ports required by the solution installer, you can open them by running the following command:

```
./firewall.sh
```

5. Enter the following command:

```
./setup.sh username first name last name email
```

Username is the name that can be used to log on to the Chef server. It must be all lowercase characters. First and last names are for display purposes only. Email is used for notifications from Chef server. The password for the user that is created in chef is optional. If it is not included, it will be prompted for at login.

The web server is started and the URL for the Solution Installer displays in the command line window.

6. A browser window might open automatically. If it doesn't, copy and paste the URL into a web browser and bookmark it.

## What to do next

Use the Solution Installer to deploy the installation files to the nodes in your solution.

## Deploying the installation files on the nodes

You use the Solution Installer to deploy the installation files to the appropriate nodes in your solution.

### Before you begin

Ensure that you know the URL for accessing the Solution Installer.

Ensure that you know the following information for each of the nodes in your solution:

- Host name or IP address
- A user ID and password that has write permissions to the /opt/ directory.

Each node must also meet the following requirements:

- Has a valid DNS name that is resolvable.
- Does not have Chef server or client software installed on it.

### About this task

In this task, you create an installation configuration of your solution by dragging objects onto a canvas, adding components to the objects, and defining properties for the components.

**Important:** The Industry Solution Installer runs on the latest versions of Chrome and Firefox. It does not run on Internet Explorer and it is untested on Safari.

### Procedure

1. In a web browser, go to the Solution Installer.
2. Read the license agreement and click **Accept**.
3. Click **New Configuration** and then click **OK**.
4. From the Mandatory Content List pane, select **Node**.  
A visual representation of an empty node is displayed on the canvas.
5. In the Property Editor, type a name for the node, and in the **Host Name** box, specify the server on which the node will be placed.  
For example, you might create a node that is named BI Node.
6. Enter a user name and password for a user that has sudo access.  
If you click **Validate** before all the mandatory content is added, a message indicates that the node is not valid. For example, if you validate the BI Node before adding Cognos BI Content, then a message indicates that the node is not yet valid.
7. From the **Optional Content** list, drag any content that you want to add into the appropriate node. The reason that this content is optional is because you might already have some of the necessary components installed in your environment.
8. For every node that you want to add content to, define the node and then drag content objects onto it.

9. If you want to save the configuration to use or refer to in the future, click **Save Configuration**.
10. Click **Validate**. The progress of the validation is displayed. If the validation fails, look at the log file to troubleshoot the problem.
11. After all nodes are defined, the contents are specified, and each node is validated, click **Run**. The scripts and files that are used to install and configure the solution are copied to the target nodes.

## What to do next

Complete the installation of the solution on each of the nodes.

---

## Creating the database

Before you can use the IBM Behavior Based Customer Insight for Insurance solution, you must create a database.

### About this task

There are two scripts to be run; one to create the database, and another to populate the database. The installer will have copied the compressed file to your data node computer.

### Procedure

1. Log on to the data node computer as root user.
2. On the data node computer, if the compressed file is not already decompressed, then decompress it.
3. Open a terminal window, and go to the directory where the content files were decompressed.
4. Type the following command to change the permissions for the files:  
`chmod -R 755 *sh`
5. Change to the database instance owner.  
For example, `su db2inst1`
6. In the decompressed folder, run the `./Install_DB.sh` script.
7. Do the following action:
  - a. If you want to load the sample data that is provided with the solution, then run the `./Load_Data.sh` script.

## What to do next

Verify that the tables are created and the data is successfully loaded into the input tables by checking the `out.log` file, which is in the `db2inst1` home directory. In the log file, search for the text: rows were rejected. The value should be zero. If it is not, there are data load issues.

---

## Importing IBM SPSS project streams, models, and rules

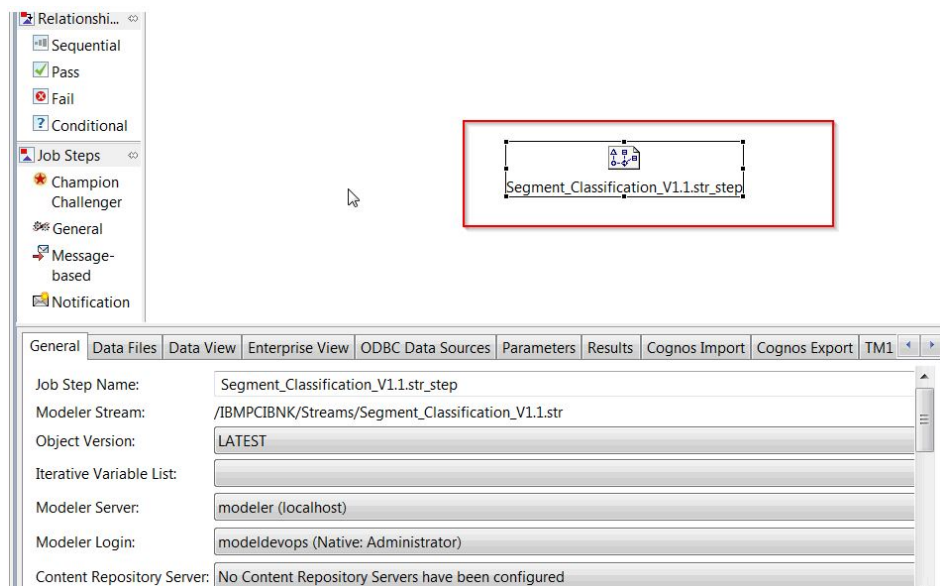
IBM SPSS project streams, models, rules, and other artifacts are contained in a repository export file (.pes) for the IBM Behavior Based Customer Insight for Insurance solution. If you want to modify or view these artifacts, you must copy the export file to the computer where IBM SPSS Collaboration and Deployment Services Deployment Manager is installed, and open the file.



## Procedure

1. Copy the .pes file to the computer where IBM SPSS Collaboration and Deployment Services Deployment Manager is installed.
2. In IBM SPSS Collaboration and Deployment Service Deployment Manager, right-click **Content Repository**, and click **Import**.
3. Browse to the .pes file
4. Select the following options:
  - **Resolve conflicts globally**
  - **Add new version of target item or rename source item, Use labels from source.**
  - **Continue import even if some objects cannot be imported due to locking conflicts.**
  - **Resolve Invalid Version Conflicts, Import.**
  - **Resource Definitions, Recommended - Import if there are no Duplicate ID conflicts or Duplicate Name conflicts.**
5. Click **OK**.
6. Under **Resource definitions / Credentials**, create a new credential named INSURNC.
7. Under **Resource definitions / Data Sources**, create a new data source named INSURNC.
8. After the .pes file is imported to the CnDS, open the job and click the step that is listed in the job.

**Note:** The following screen captures use a data source name for another industry solution. When referring to the screen captures, substitute INSURNC for the data source name PCIBNK.



Make sure that **Modeler Server** and **Modeler Login** fields are set to the correct definitions.

9. Click the **ODBC Data Sources** tab, and make sure that ODBC DSN and credentials are set to the newly created data source and credential.

Node Name	Node Type	ODBC DSN	Credentials	Database Table
PCIBNK.CUSTOMER_...	Database Export	IBMPCIBNK	IBMPCIBNK (: cfdbadmin)	PCIBNK.CUSTO...
cfdbadmin@PCIBNK	Database Source	IBMPCIBNK	IBMPCIBNK (: cfdbadmin)	PCIBNK.SEGME...
PCIBNK.CUSTOMER_...	Database Source	IBMPCIBNK	IBMPCIBNK (: cfdbadmin)	PCIBNK.CUSTO...

## Results

Content folders and resource definitions are added to the repository alongside any existing content.

## Configuring the data view for IBM SPSS models

To configure the data view, IBM SPSS® Modeler must be connected to the IBM Behavior Based Customer Insight for Insurance database through an ODBC data source connection.

If your IBM Predictive Customer Intelligence environment uses the IBM SPSS Modeler client logged in to a Modeler server, complete the steps on the Predictive Analytics node computer (where IBM SPSS Modeler Server is installed).

If your IBM Predictive Customer Intelligence environment uses the IBM SPSS Modeler Client in a stand-alone environment, complete the steps on the client computer where IBM SPSS Modeler client is installed.

The Behavior Based Customer Insight for Insurance solution uses the Analytic Data View and JDBC source connections for accessing IBM Analytical Decision Manager. When the Behavior Based Customer Insight for Insurance files are imported through IBM SPSS Collaboration and Deployment Services Deployment Manager, a new version of the Enterprise View is created that contains the tables for the solution.

## Procedure

1. Catalog the database on the client computer.
  - a. Click **Start > IBM DB2 > DB2COPY1 (Default) > DB2 Command Window - Administrator**.
  - b. Enter the following command to catalog the database node:  

```
db2 catalog tcpip node NODE_NAME remote data_node_name server PORT_NUMBER
NODE_NAME can be any value. PORT_NUMBER is 50000 by default.
```
  - c. Enter the following command to catalog the PCI database:  

```
db2 catalog database INSURANCE at node NODE_NAME authentication server
```

 You must use the same *node\_name* that you used in the **db2 catalog database** command.
2. Create an ODBC DSN to point to the Behavior Based Customer Insight for Insurance database. The database account that is provided in the ODBC connection must be the same user that was used for creating the tables.
3. In the Deployment Manager client, under **Resource Definitions, Credentials**, open the **db2admin** credentials and update the user ID and password to the DB2® administrator account of the data node computer.

---

## Configuring ODBC for IBM SPSS Modeler Server

To use an ODBC data source with IBM SPSS Modeler Server on a Linux operating system, you must configure the environment.

### Procedure

1. Stop the IBM SPSS Modeler Server.
2. Go to the /root/SDAP71 directory.  
The driver files are installed as part of the Behavior Based Customer Insight for Insurance Server deployment.
3. Run the setodbcpath.sh script to update the ODBC path in the scripts.
4. Edit the odbc.sh script to add the definition for ODBCINI to the bottom of the script. For example:

```
ODBCINI=/usr/spss/odbc/odbc.ini; export ODBCINI
```

ODBCINI must point to the full file path of the odbc.ini file for IBM SPSS Modeler. The odbc.ini file lists the ODBC data sources that you want to connect to. A default odbc.ini file is installed with the drivers.

5. In the odbc.ini file, add the data source and specify the driver in the [ODBC Data Sources] section of the file.

For example, add the data source as:

```
[ODBC Data Sources]INSURNC=IBM DB2 ODBC Driver
```

6. In the odbc.ini file, create an ODBC data source connection for the INSURNC database.

For example, include the following content:

```
[INSURNC]
Driver=/opt/ibm/db2/V10.1/lib64/libdb2o.so
DriverUnicodeType=1
Description=IBM DB2 ODBC Driver
ApplicationUsingThreads=1
AuthenticationMethod=0
BulkBinaryThreshold=32
BulkCharacterThreshold=-1
BulkLoadBatchSize=1024
CharsetFor65535=0
#Database applies to DB2 UDB only
Database=INSURNC
DefaultIsolationLevel=1
DynamicSections=200
EnableBulkLoad=0
EncryptionMethod=0
FailoverGranularity=0
FailoverMode=0
FailoverPreconnect=0
GrantAuthid=PUBLIC
GrantExecute=1
GSSClient=native
HostNameInCertificate=
IpAddress=IP_Address_of_DB_server
KeyPassword=
KeyStore=
KeyStorePassword=
LoadBalanceTimeout=0
LoadBalancing=0
LogonID=db2inst1
MaxPoolSize=100
MinPoolSize=0
Password=password
PackageCollection=NULLID
PackageNamePrefix=DD
```

```

PackageOwner=
Pooling=0
ProgramID=
QueryTimeout=0
ReportCodePageConversionErrors=0
TcpPort=50000
TrustStore=
TrustStorePassword=
UseCurrentSchema=0
ValidateServerCertificate=1
WithHold=1
XMLDescribeType=-10

```

**Important:** You must use the driver library `libdb2o.so` with IBM SPSS Modeler.

Ensure that you set `DriverUnicodeType=1` to avoid buffer overflow errors when you connect to the database.

7. If you are using the 64-bit version of IBM SPSS Modeler Server, define and export `LD_LIBRARY_PATH_64` in the `odbc.sh` script:

```

if [ "$LD_LIBRARY_PATH_64" = "" ]; then
LD_LIBRARY_PATH_64=<library_path>
else
LD_LIBRARY_PATH_64=<library_path>:$LD_LIBRARY_PATH_64
fi
export LD_LIBRARY_PATH_64

```

Where `<library_path>` is the same as for the `LD_LIBRARY_PATH` definition in the script that was initialized with the installation path. For example, `/usr/spss/odbc/lib`.

**Tip:** You can copy the `if` and `export` statements for `LD_LIBRARY_PATH` in the `odbc.sh` file, append them to the end of the file. Then, replace the `LD_LIBRARY_PATH` strings in the newly appended `if` and `export` statements with `LD_LIBRARY_PATH_64`. Here is an example of the `odbc.sh` file for a 64-bit IBM SPSS Modeler Server installation:

```

if [ "$LD_LIBRARY_PATH" = "" ]; then
LD_LIBRARY_PATH=/usr/spss/odbc/lib
else
LD_LIBRARY_PATH=/usr/spss/odbc/lib:$LD_LIBRARY_PATH
fi
export LD_LIBRARY_PATH
if [ "$LD_LIBRARY_PATH_64" = "" ]; then
LD_LIBRARY_PATH_64=/usr/spss/odbc/lib
else
LD_LIBRARY_PATH_64=/usr/spss/odbc/lib:$LD_LIBRARY_PATH_64
fi
export LD_LIBRARY_PATH_64
ODBCINI=/usr/spss/odbc/odbc.ini; export ODBCINI

```

Ensure that you export `LD_LIBRARY_PATH_64`, and define it with the `if` loop.

8. Configure IBM SPSS Modeler Server to use the driver. Edit `modelersrv.sh` and add the following line immediately after the line that defines `SCLEMDNAME`:

```
. <odbc.sh_path>
```

Where `odbc.sh_path` is the full path to the `odbc.sh` file.

For example: `./usr/spss/odbc/odbc.sh`

Ensure that you leave a space between the first period and the file path.

9. Save `modelersrv.sh`.
10. Configure the IBM SPSS Modeler Server to use the ODBC wrapper named `libspssodbc_datadirect.so`.

- a. Go to the `/usr/IBM/SPSS/ModelerServer/16.0/bin` directory.
  - b. Remove the existing `libspssodbc.so` soft link by using the following command:
 

```
rm-fr libspssodbc.so
```
  - c. Link the new wrapper to `libspssodbc.so` by using the following command:
 

```
ln-s libspssodbc_datadirect_utf16.so libspssodbc.so
```
11. Configure the `db2cli.ini` file in `<db2 instance home>/sqllib/cfg/db2cli.ini` to add the sections for each database.
- ```
[INSURNC]
Database=INSURNC
Protocol=TCPIP
DriverUnicodeType=1
Port=50000
Hostname=ip or hostname
UID=username
PWD=password
```
12. Save the `odbc.ini` file.

## What to do next

To test the connection, do the following steps:

1. Restart IBM SPSS Modeler Server.
2. Connect to IBM SPSS Modeler Server from a client.
3. Add a database source node to the canvas.
4. Open the node and verify that you can see the data source names that you defined in the `odbc.ini` file.

For more information and troubleshooting tips for connecting to data sources, see the SPSS Modeler documentation ([www.ibm.com/support/knowledgecenter/SS3RA7\\_16.0.0](http://www.ibm.com/support/knowledgecenter/SS3RA7_16.0.0))

---

## Deploying the IBM Cognos content

For IBM Cognos Business Intelligence, you must catalog the database, create a data source connection, and then deploy the content files for the IBM Behavior Based Customer Insight for Insurance solution.

### Preparing the IBM Cognos content

You must move the IBM Cognos® Framework Manager content for the IBM Behavior Based Customer Insight for Insurance solution to the Cognos Deployment folder.

The Solution installer supports copying content only to Linux nodes. If you are modifying the Framework Manager model, it must be copied to a Windows computer. Instructions for doing this by using the browser's download capabilities are included in the SolutionInstaller > NodeRoot > Downloads > IS\_<Solution\_Name>\_1.0 folder, in a file that is called IS\_<SolutionName>\_1.0\_ClientDeployment Files.txt.

### Procedure

1. Copy the IBM Cognos Framework Manager model file from the computer where you deployed the solution to the computer where you installed IBM Cognos Framework Manager, and decompress the file.

- The Framework Manager file is named Insurance\_CustomerInsight\_CD.fmd.
2. If you want to edit the Framework Manager models, you must catalog the Behavior Based Customer Insight for Insurance database on the computer where Framework Manager is installed.
    - a. Click **Start > IBM DB2 > DB2COPY1 (Default) > DB2 Command Window - Administrator**.
    - b. Enter the following command to catalog the database node:
 

```
db2 catalog tcpip node NODE_NAME remote data_node_name server PORT_NUMBER
```

*NODE\_NAME* can be any value. *PORT\_NUMBER* is 50000 by default.
    - c. Enter the following command to catalog the PCI database:
 

```
db2 catalog database INSURNC at node NODE_NAME authentication server.
```

You must use the same node\_name that you used in the DB2 catalog database command.
  3. Download IBM Cognos Business Intelligence Cube Designer software from Passport Advantage. Cube Designer requires Framework manager to be installed on the same node as well.
  4. Go to the location where the installation files were downloaded and extracted and then double-click the `issetup.exe` file.
  5. Select the language to use for the installation. The language that you select determines the language of the user interface. All supported languages are installed. You can change the user interface to any of the installed languages after installation.
  6. On the Installation Location panel, select the location where Framework Manager is installed.
  7. Accept the defaults on the Component Selection page.
  8. Follow the directions in the installation wizard to copy the required files to your computer.
 

If you are installing in a directory that contains other IBM Cognos Business Intelligence components, you are prompted to create backup copies of the files that will be replaced.
  9. In the Finish page of the installation wizard, complete the following steps:
    - a. If you want to see the log files, click **View** for the appropriate log file.
    - b. If you want to see late-breaking information about the product, select the check box for IBM Cognos Release Notes.
    - c. Click **Finish**.

## Creating a data source connection to the database

You must create a data source connection to the Behavior Based Customer Insight for Insurance database.

### Procedure

1. Open a web browser.
2. Go to the IBM Cognos BI portal URL.
 

For example, go to `http://bi_node_name/ibmcognos/`.
3. On the **Welcome** page, click **Administer IBM Cognos Content**.
4. Click the **Configuration** tab, and click **Data Source Connections**.
5. Click **New Data Source**.
6. In the **Name** box, type , and then click **Next**.

7. In the connection page, select **IBM DB2**, ensure that **Configure JDBC connection** is selected, and click **Next**.
8. In the **DB2 database name** field, type .
9. Leave **DB2 connect string** blank.
10. Under **Signons**, select both **Password** and **Create a signon that the Everyone group can use**, and then type the user ID and password for the DB2 instance owner user that you used to create the database, and click **Next**.

**Tip:** To test whether the parameters are correct, click **Test the connection**. After you test the connection, click **OK** to return to the connection page.

11. In the **Server name** box, enter the name or IP address of your data node computer.
12. In the **Port number** box, enter the DB2 port number. The default is 50000.
13. In **Database name**, type .

**Tip:** To test whether the parameters are correct, click **Test the connection**. After you test the connection, click **OK** to return to the connection page.

14. Click **Finish**.

## Deploying dynamic cubes for the sample data

If you choose to use the sample data for the Behavior Based Customer Insight for Insurance solution, you must deploy the dynamic cubes.

### Before you begin

You must create a data source connection to the database that contains the data by completing the steps in the following link:

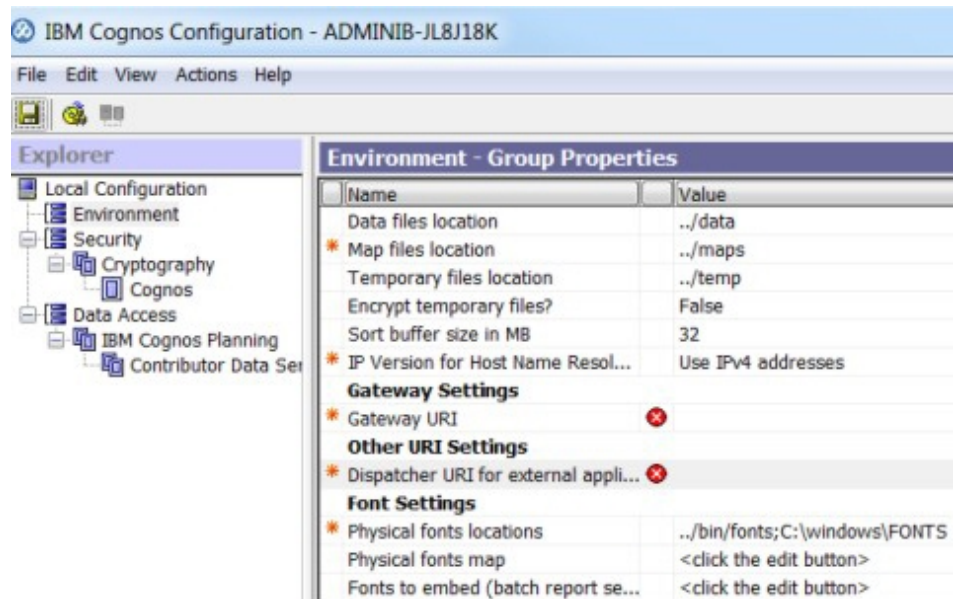
Creating a data source in the Cognos Administration portal ([http://www.ibm.com/support/knowledgecenter/SSEPGG\\_10.5.0/com.ibm.dwe.migrate.doc/data\\_source\\_cs\\_cognos.html](http://www.ibm.com/support/knowledgecenter/SSEPGG_10.5.0/com.ibm.dwe.migrate.doc/data_source_cs_cognos.html))

### Procedure

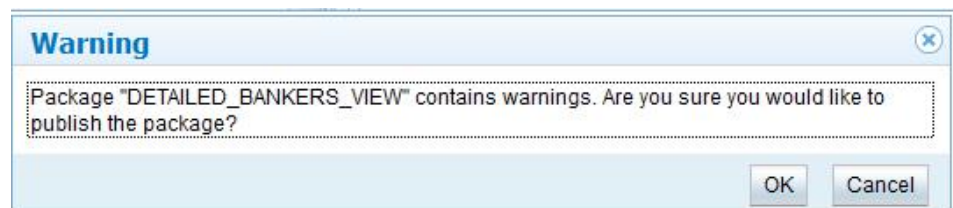
1. Add the dispatcher and gateway information of the computer in which the data source is created to the Cognos configuration of the local system from which cubes are published (the computer on which the cube designer is installed).

Use the following URI to set the dispatcher and the gateway:

- Gateway URI: <http://localhost:80/ibmcognos/cgi-bin/cognos.cgi>
- Dispatcher URI: <http://localhost:9080/p2pd/servlet/dispatch>



2. Open IBM Cognos Cube Designer and click **Open Existing** to load the .fmd file.
3. In Cognos Cube Designer, click the data source to display the Properties window.
4. Change the Content Manager data source to the name of the data source connection that is created in Cognos Server
5. Change the schema name to the name under which data objects are created.
6. Right-click the data source and refresh the metadata.
7. To publish the cubes, right-click a package and click **Publish**. The following message appears.



8. Click **OK**.  
Cubes are published to the Cognos server. A message appears to indicate that the cubes are published successfully.
9. Check the status of the cube in Cognos Administration under **Data Sources**. Initially all cubes have a status of **Unknown**.
10. Select all the cubes that you published, right-click next to the cube, select **Add data store to server group**, and click **OK**. Now the cubes move to an **Unavailable** status.
11. From the same menu, click **Start**. If an error message is encountered when you publish the cube, check the log file in C:\Program Files\IBM\cognos\c10\_64\logs\XQE on the computer in which IBM Cognos BI is installed. Open the most recent log file with a file name that starts with xqe\log followed by a date and time stamp. The error message in the log looks similar to the following message:



```
<event component="XQE" group="MDXEngine" level="ERROR" thread="272"
timestamp="2015-06-19 10:21:16.719" contextId="10892"
requestId="wvq2MqyClyMC2G4dyv19MdMjyywsGjhhqs4j4q8q"
rolapCube="LIFE_EVENT_HISTORY_FACT"
sessionId="9380_891386e6-16a7-11e5-8029-fb9fdf7b972d">
<![CDATA[XQE-D8-0006 Unable to logon to the data source.
```

## Deploying the Framework Manager Model

The Behavior Based Customer Insight for Insurance solution uses a Framework Manager model, which must be deployed..

### Before you begin

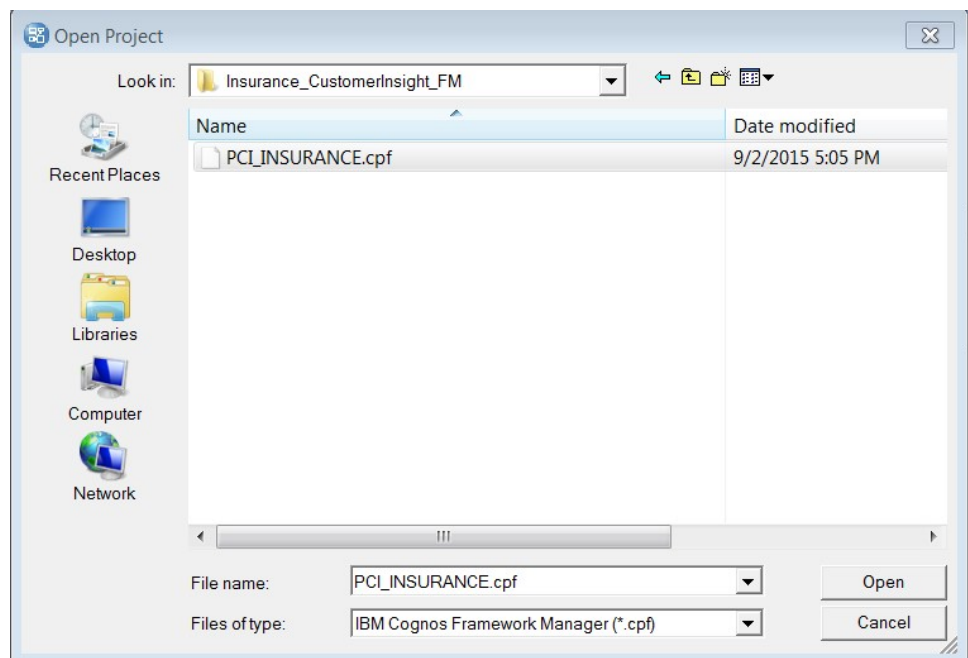
Ensure that a data source connection to the database that contains the data has been established. This will have been completed in the previous procedure, "Creating a data source connection to the database" on page 16

### Procedure

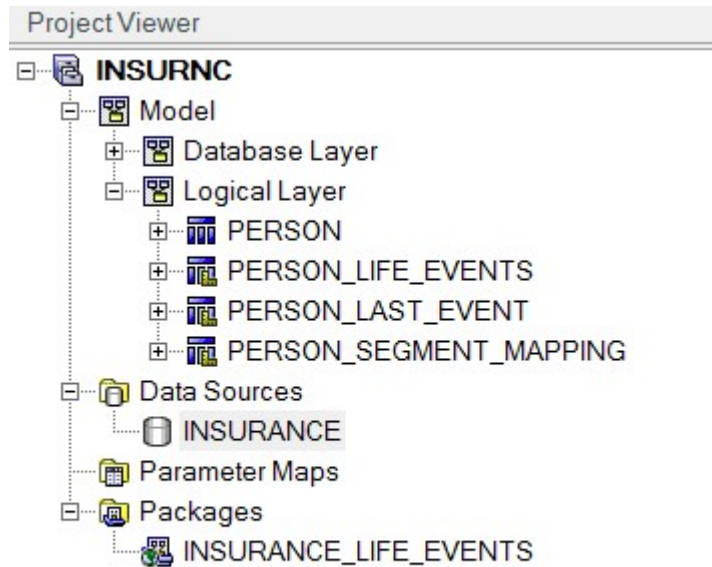
1. Open the Insurance\_CustomerInsight\_FM.zip file, and extract the contents.
2. Open IBM Cognos Framework Manager and select **Open a Project**.



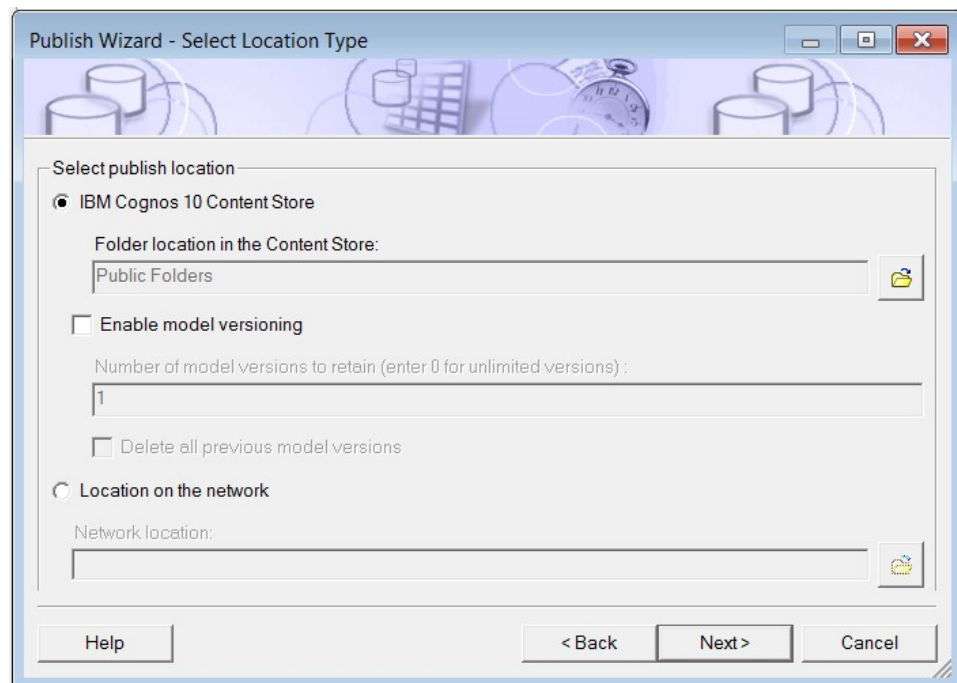
3. Select the PCI\_INSURANCE.cpf file from the extracted folder.



After the file is loaded, the Project Viewer window looks like the following image.



4. Rename the data source to the name of the data source connection created in Cognos, and then right-click the package, and select **Publish Packages**. The window, shown below, is displayed.



5. Click **Next** to publish the package.

## Deploying the IBM Cognos reports

You must deploy the Behavior Based Customer Insight for Insurance reports by using IBM Cognos Administration.

## Procedure

1. Open a web browser.
2. Go to the IBM Cognos BI portal URL.
3. On the **Welcome** page, click **Administer IBM Cognos Content**.
4. On the **Configuration** tab, click **Content Administration**.
5. On the toolbar, click the **New Import** button.
6. In the **Deployment Archive** pane, select the deployment archive, and click **Next**.

The deployment archive is named `Insurance_CustomerInsight_BIContent.zip`.

7. In the **Specify a name and description** pane, accept the default or enter a new name, and click **Next**.
8. In the **Select the public folders and directory content** pane, select all of the packages in the table, leave the **Options** as default, and click **Next**.

**Note:** Ensure that the **Disable after import** option is cleared.

9. In the **Specify the general options** pane, accept the defaults, and click **Next**.
10. On the **Review the summary** page, click **Next**.
11. On the **Select an action** page, select **Save and run once**, and click **Finish**.
12. On the **Run with options** page, accept the defaults, and click **Run**, and then click **OK**.
13. Select **View the details of this import after closing this dialog** and click **OK**.
14. In IBM Cognos Administration, click the **Home** button.  
The Behavior Based Customer Insight for Insurance content is available in **Public Folders** in the `Insurance_CustomerInsight_BIContent.zip` file.
15. Rave libraries are also available as part of the solution. They are packaged in the `Insurance_CustomerInsight_Rave.zip` file.
16. Go to the IBM Cognos BI portal URL.  
For example, go to `http://bi_node_name/ibmcognos/`.
17. On the Welcome page, click **Administer IBM Cognos Content**.
18. On the libraries tab, click the **Import** button.
19. Select the `Insurance_CustomerInsight_Rave.zip` file, and click **Import**.

---

## Installing the EAR file

The EAR file contains the REST APIs that you use to embed the IBM Behavior Based Customer Insight for Insurance solution in your existing system.

### Procedure

1. Log in to the WebSphere Application Server Network Deployment administrative console.
2. Load the `IS_Insurance_Solution_EAR.ear` file into one of the WebSphere Application Server nodes, either the BI node or the Analytics node.
3. Install the application through WebSphere Application Server.
4. Click the **Applications** link, and then click **Install New Application**.
5. From the Specify the EAR, WAR, JAR, or SAR module to upload and install page, select **Local file system**, and then browse to the location on your system of the EAR file.
6. Start the installed application, `IS_Insurance`.



---

## Chapter 3. Creating and managing customer segments

In the Behavior Based Customer Insight for Insurance solution, you can add, edit, or delete behavioral customer segments by using the Segmentation Tool.

For more information, see “Customizing segments” on page 59

The following screen capture shows the Segmentation Tool page when it is opened. When the **Hints** control is set to **ON**, a description is displayed when you hover your mouse pointer over each field on the page.

**Segmentation Tool** Hints:  ON  OFF

Segment Name: --Select--

Edit Delete Add New

**Definition**  
(M:Mean, SD:Standard Deviation)

| Category                                            | Value | Operator | +/- | Multiplier/Count |
|-----------------------------------------------------|-------|----------|-----|------------------|
| Please select a segment to view its definition here |       |          |     |                  |

The following tables shows the categories that are available:

Table 1. Insurance data dictionary

| Categories           | Sub-categories       |
|----------------------|----------------------|
| TEXT ANALYTICS SCORE | Text Analytics Score |
| POLICY SCORE         | Policy Score         |
| CAMPAIGN SCORE       | Campaign Score       |
| PAYMENT TYPE         | Payment Type         |

**Note:** In this release of Behavior Based Customer Insight for Insurance, there are no defined sub-categories. To maintain a common template, the category names have been used as sub-categories.

The above categories are related to the following scores.

### TEXT ANALYTICS SCORE

The score that is associated with the data (extracted through text analytics) that tells us about the customer interaction.

### POLICY SCORE

The score that is associated with the insurance policy. It is the average of the policy product score, coverage score, and the deductible score.

### CAMPAIGN SCORE

The score that is associated with marketing data. This data tells you whether a customer responds more to price-oriented campaigns or service-oriented campaigns.

### PAYMENT TYPE

The score that is associated with the payment data. This data tells you the payment frequency for the policies.

With the Segmentation Tool you can create or change the rules that determine which customers are assigned to each segment. The tool uses mean and standard deviation to target certain percentages of customers.

For example, if you want to create a segment for the top 25 percent of customers whose policy score is high, you select **Policy Score** as the category and **Policy Score** as the value. You choose **greater** in the **Operator** field, choose **plus** in the **+/-** field, and type 0.67 in the **Multiplier/Count** field. If you want to select the top 10 percent of customers, you would use 1.28 as your multiplier. Mean and standard deviation are automatically calculated based on the data in your database.

---

## Editing a segment

In the Behavior Based Customer Insight for Insurance solution, you can use the Segmentation Tool to make changes to an existing customer segment.

### Procedure

1. Open the Segmentation Tool page.
2. In the **Segment Name** box, select the segment that you want to edit.
3. Click **Edit**.
4. To change an existing rule, in the Definition section, you can select a different operator, +/-, and multiplier/count. You can delete an existing rule by clicking **X** beside the rule. To clear all rules, click **Clear**.

**Note:** If you select **range** as your operator, then +/- is automatically selected. Some categories may not require you to choose an operator, +/-, or multiplier/count.

5. To add a new rule to the segment, select a category, and click **Add Rule**. A new line is added to the Definition section of the page.
6. Click **Update** to save your changes.

---

## Deleting a segment

In the Behavior Based Customer Insight for Insurance solution, you can use the Segmentation Tool to delete an existing customer segment.

### Procedure

1. Open the Segmentation Tool page.
2. In the **Segment Name** box, select the segment that you want to delete.
3. Click **Delete**.

---

## Adding a new segment

In the Behavior Based Customer Insight for Insurance solution, you can use the Segmentation Tool to add a new customer segment.

### Procedure

1. Open the Segmentation Tool page.
2. Click **Add New**.
3. In the **Segment Name** box, type a name for the new segment.
4. In the **Category** box, select the category of rule that you want to add to the new segment, and click **Add Rule**. A line is added to the Definition section of the page.

**Note:** If you select **range** as your operator, then +/- is automatically selected. Some categories may not require you to choose an operator, +/-, or multiplier/count.

5. To add more rules, repeat step 4.
6. After you define all the rules that you want to add to the new segment, click **Submit**.





---

## Chapter 4. Reports

The Behavior Based Customer Insight for Insurance solution provides life events patterns and customer segments to help insurers to improve customer engagement and interaction with the goal of increasing customer loyalty and company profitability. It helps insurers to develop effective retention programs or replacement offers for customer at risk of churn.

The following reports are available:

- Executive Dashboard
- Segment Details
- Customer Summary
- Customer Details
- Life Event Analysis
- Life Event Summary

---

### Executive dashboard

The Executive Dashboard, which is displayed when you sign in to the solution, shows analysis for the different sales categories. It also indicates the segments with customers who have the highest churn propensity based on behavior-based segmentation and other policy and customer characteristics.

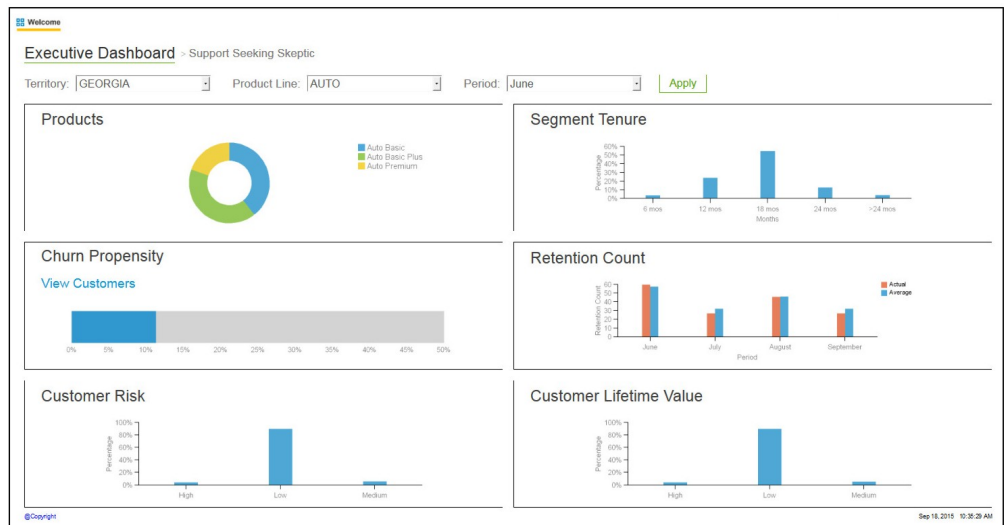
You can change territory, product line, and period by using filters. For the period that you select, you can see your sales performance relative to your sales targets. The **At risk distribution by segments** chart shows the segments with customers that are at risk of leaving the company. The bars in the chart indicate the churn rate and are plotted on a relative basis. That is, the bar for the segment with the highest churn propensity extends for the full length and the other bars are relative to that bar.



## Segment Details report

The Segment Details report provides information and analysis for a selected segment.

To access this report, on the Executive Dashboard, click the customer segment that you want more information on, and then click **Segment Details**. Details are shown in charts, and you can view specific details by hovering your mouse pointer over a chart. You can use filters to change the territory, product line, and period.



## Customer Summary report

The Customer Summary report provides a list of the customers for a selected segment and category.

To access this report, from the Executive Dashboard, click the customer segment that you want to get more details on, and then click **Customers**. Use the filters at the top of the report to change the criteria that determines the customers who are displayed on the list.

**Executive Dashboard** > Support Seeking Skeptic > Customers

**Churn Propensity**

Segment: Support Seeking Skeptic | Territory: GEORGIA | Product Line: AUTO | Period: June | Apply | Search Customer

| Name             | Address              | CLTV   | Risk | Segment                 | Product        | Channel | Policy #    | Renewal Date |
|------------------|----------------------|--------|------|-------------------------|----------------|---------|-------------|--------------|
| Amy R Metz       | 1114 Lazy Anchor Cir | Low    | Low  | Support Seeking Skeptic | AUTO Bank      | 1002010 | Jun 8, 2015 |              |
| Carolyn G Hirsch | 387 Velvet ViewCany  | Medium | Low  | Support Seeking Skeptic | AUTO Web       | 1001845 | Jun 8, 2015 |              |
| Isela D Campbell | 9644 Quaking Crest   | Low    | Low  | Support Seeking Skeptic | AUTO Telesales | 1001944 | Jun 8, 2015 |              |
| Joshua H Sutton  | 1134 Honey Common    | Low    | Low  | Support Seeking Skeptic | AUTO Bank      | 1001979 | Jun 8, 2015 |              |
| Ronnie R Sloan   | 3801 Hazy Gate Path  | Low    | Low  | Support Seeking Skeptic | AUTO Agency    | 1002018 | Jun 8, 2015 |              |
| Yolande J Oldham | 7121 Honey Orchard   | Low    | Low  | Support Seeking Skeptic | AUTO Agency    | 1001946 | Jun 8, 2015 |              |

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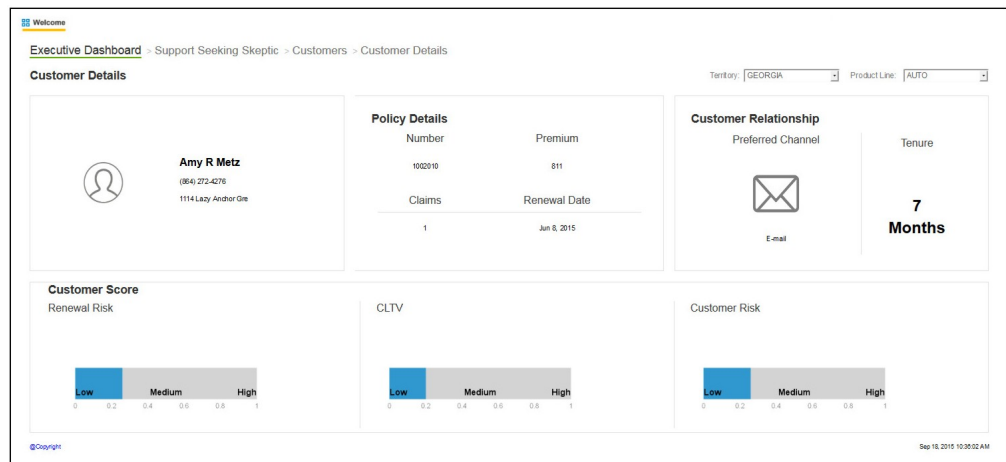
---

## Customer Details report

The report shows details for a selected customer, including renewal risk, lifetime value, and customer risk.

There are two ways to access this report. From the Customer Summary report, you can click the name of the customer who you want to get further information on. The details in this report are for the policy that is shown for this customer on the Customer Summary report, which means that the information is based on the period filter that is applied. The scores are related only to the policy.

The second way to access this report is from the Life Event Summary report. When you click the name of the customer who you want information on, the details that are shown on the report are for the customer's policy that is closest to its renewal date. The details are based on the current period.

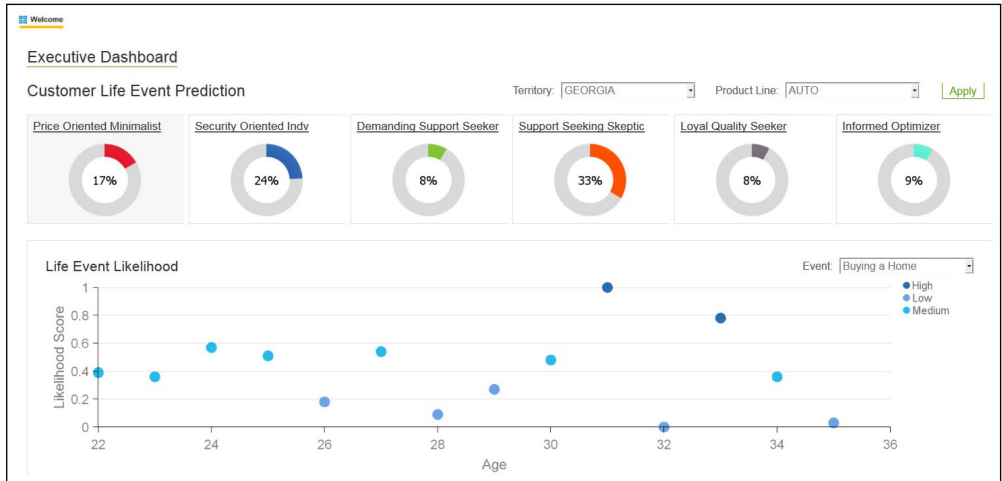


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## Life Event Analysis report

The report shows the distribution by behavioral segment of customers for the territory and product line that you select. It displays the predicted likelihood of life events by age for the segment that you select.

You can use the **Event** box to view the life event likelihood chart for a different life event. For example, if you select **Financial Windfall** as a life event, then each bubble in the chart shows the likelihood of experiencing a financial windfall at each age.



## Life Event Summary report

The report shows a list of customers who have the selected current life event and belong to a certain age group.

To access this report, from the Life Event Analysis report, click a bubble from the Life Event Likelihood chart.

The age group of the customers who are shown in the list is plus or minus two years from the location of the bubble on the Life Event Analysis report. For example, if you click the bubble corresponding to age 40, then the list shows all the customers between age 38 and 42. The report also shows past life events. Each check mark indicates that the corresponding life event has already occurred.

**Executive Dashboard - Customers**  
 Customer Life Event Prediction  
 Territory: GEORGIA Product Line: AUTO [Apply]

Price Oriented Minimalist: 17%  
 Security Oriented Indy: 24%  
 Demanding Support Seeker: 8%  
 Support Seeking Skeptic: 33%  
 Loyal Quality Seeker: 8%  
 Informed Optimizer: 9%

| Name                | Address               | Age                         | Current Life Event | Likelihood Level | Past Life Events:                                                |
|---------------------|-----------------------|-----------------------------|--------------------|------------------|------------------------------------------------------------------|
| Alexander J Proder  | 2005 Silent River Kn  | Fussalle Georgia 42         | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Angela E Sandridge  | 9024 Heather Harbour  | Semperous Georgia 41        | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Barbara M Duta      | 8302 Quaking Prairie  | Netherlands Georgia 43      | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Charles P Stevenson | 896 Golden Timber Mts | Negretford Knoll Georgia 42 | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Charlotte A Rounds  | 937 Silent View       | Prosbry Georgia 42          | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Cystal M Melton     | 7708 Quiet Jetty      | Governor Run Georgia 43     | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Deann D Fleming     | 6670 Blue Isle        | Square Deal Georgia 41      | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Douglas B Aquino    | 1188 Thunder Via      | Tiger Corner Georgia 43     | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Harold M Zimmerman  | 17 Lost Walk          | Golf Georgia 40             | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| John A Campbell     | 3733 Merry Log Heath  | Hobbsaw Georgia 43          | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Lana D Curtis       | 8802 Burning Anchor   | Coburn Georgia 41           | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Roger L Rice        | 563 Quiet Green       | Panic Georgia 42            | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Sharon J Johnson    | 1901 Merry Oaks Dr    | Blue Earth Georgia 40       | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |

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---

## Chapter 5. Using the Behavior Based Customer Insight for Insurance solution

The solution provides reporting and dashboard templates and sample predictive models.

The following reports are available:

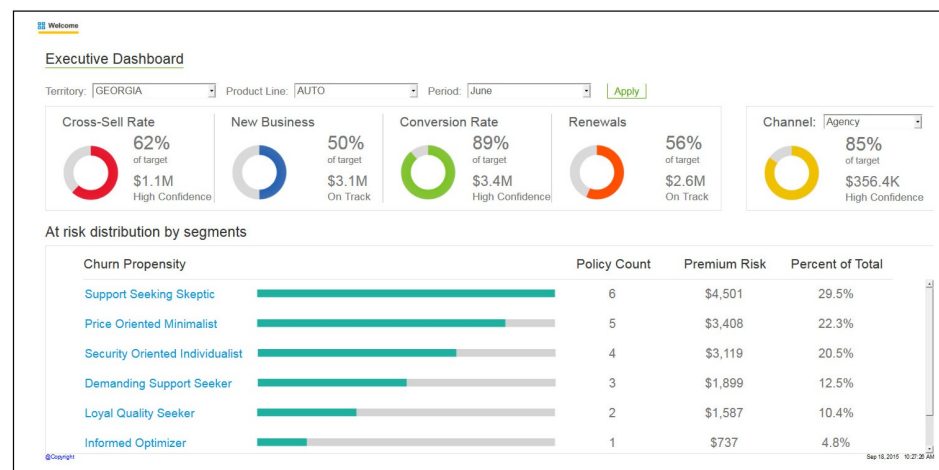
- Executive Dashboard
- Segment Details
- Customer Summary
- Customer Details
- Life Event Analysis
- Life Event Summary

---

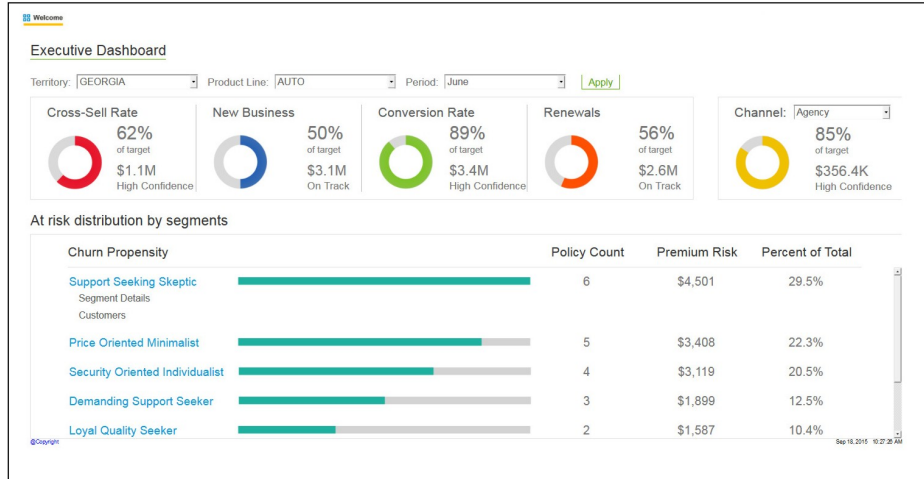
### Example of using the solution

This example, which is fictitious, shows how the solution can be used to assess retention performance at an insurance company.

Christina Sizemore is a territory manager at an insurance company. Her goal is to determine the key actions to take to improve retention performance in her territories. She wants to view the Executive Dashboard report with the territory as Georgia, the product line as Auto, and the period as June. So she sets the appropriate filters and clicks **Apply**.



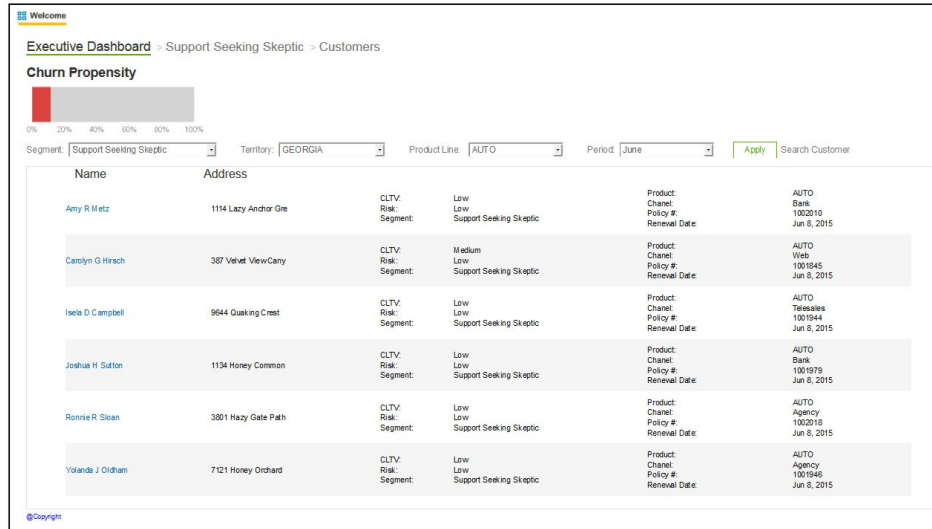
She checks the completion status of each target for the period. She finds that some segments have a high churn propensity and selects a customer segment that appears to need attention. She wants to take a closer look at those customers that have a high churn propensity. Christina chooses the **Support Seeking Skeptic** segment, which has the highest churn propensity, and then clicks **Segment Details**.



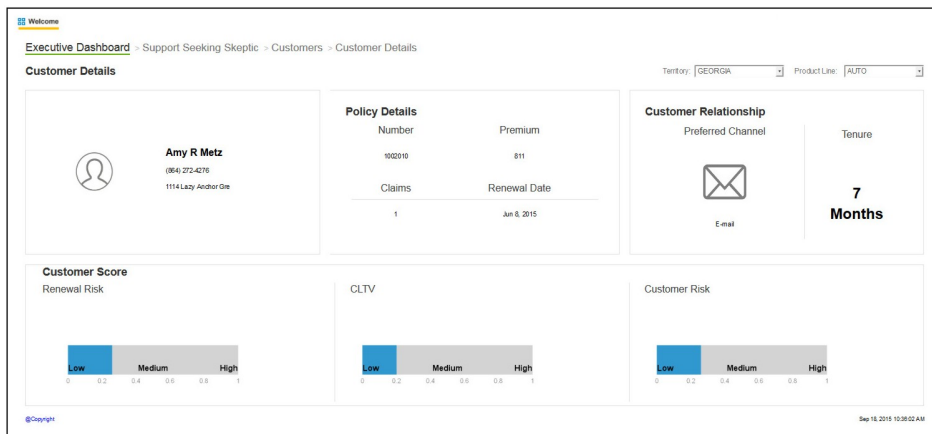
She views the Segmentation Details report for the **Support Seeking Skeptic** segment.



She is able to see key metrics for the customer segment in a single view and can filter by product line, period, and territory. The Segmentation Details report provides Christina with information that includes customer risk distribution, CLTV, Churn, Tenure, and Retention. She then selects **View Customers** from the **Churn Propensity** chart to get further information about customers. Christina can now see the full list of customers within the selected customer segment that have a high churn propensity and the insights about each customer. She can select an individual customer for more details.

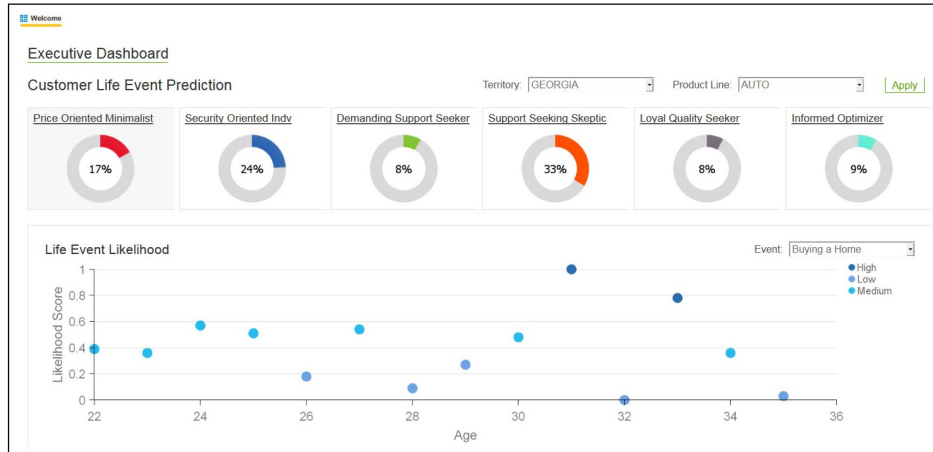


Christina clicks the name of Amy R Metz to access the Customer Details report.



The Customer Details report provides Christina with a view of Amy's relationship with the company. It provides score levels for various analytics pertaining to Amy, along with key insights into Amy's preferences and tenure with the company. With this information, Christina can develop a tailored plan for Amy, which will help to ensure the retention of that customer.

Christina can view the Life Event Analysis report to determine the right actions to target the market. By analyzing historical data, based on peer information, she can use peer group analysis to determine the likelihood of common life events by segment. Information is shown by the bubbles in the Life Event Likelihood chart, which can help Christina to create targeted offers for her customers.



Christina is interested in researching the **Price Oriented Minimalist** segment, so she selects **Price Oriented Minimalist** as her customer group. She selects **Financial Windfall** as the **Current Life Event**. A list of customers who are at the age most likely to have a financial windfall is shown when Christina clicks the bubble that has shows the highest likelihood of that event.

**Executive Dashboard - Customers**  
 Customer Life Event Prediction  
 Territory: GEORGIA | Product Line: AUTO | Apply

| Name                 | Address               | Age | Current Life Event | Likelihood Level | Past Life Events:                                                |
|----------------------|-----------------------|-----|--------------------|------------------|------------------------------------------------------------------|
| Alexander J. Paster  | 2900 Silent River Kti | 42  | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Angela E. Sandridge  | 3004 Heather Harbour  | 41  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Barbara H. Dutts     | 8302 Quaking Prairie  | 43  | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Charles P. Stevenson | 898 Golden Timber Mo  | 42  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Charlitta A. Rounds  | 937 Silent View       | 42  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Cystal M. Melton     | 7795 Quiet Jetty      | 43  | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Deann D. Fleming     | 6676 Blue Isle        | 41  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Douglas D. Aguire    | 1188 Thunder Via      | 43  | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Harold W. Zimmerman  | 17 Lost Walk          | 40  | Financial Windfall | Low              | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| John A. Campbell     | 3753 Honey Log Heath  | 43  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Lara D. Curtis       | 3602 Sunny Anchor     | 41  | Financial Windfall | Medium           | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Roger L. Rice        | 563 Quiet Crest       | 42  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |
| Sharon J. Johnson    | 1801 Honey Crab Dam   | 45  | Financial Windfall | High             | Buying a Home, Divorce, Graduation, Marriage, New Child, New Job |

Christina then uses the detailed view to identify life events that are related to retention actions that can help to improve products, pricing, engagement models, and targeted offers and messaging.



---

## Appendix A. Accessibility features

Accessibility features help users who have a physical disability, such as restricted mobility or limited vision, to use information technology products.

For information about the commitment that IBM has to accessibility, see the IBM Accessibility Center ([www.ibm.com/able](http://www.ibm.com/able)).

IBM Cognos HTML documentation has accessibility features. PDF documents are supplemental and, as such, include no added accessibility features.

### Report output

In IBM Cognos Administration, you can enable system-wide settings to create accessible report output. For more information, see the *IBM Cognos Business Intelligence Administration and Security Guide*. In IBM Cognos Report Studio, you can enable settings to create accessible output for individual reports. For more information, see the *IBM Cognos Report Studio User Guide*. You can access the previously mentioned documents at IBM Knowledge Center (<http://www.ibm.com/support/knowledgecenter>).



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## Appendix B. Troubleshooting

This section contains troubleshooting information for the Behavior Based Customer Insight for Insurance installation.

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### Troubleshooting a problem

Troubleshooting is a systematic approach to solving a problem. The goal of troubleshooting is to determine why something does not work as expected and how to resolve the problem.

Review the following table to help you or customer support resolve a problem.

*Table 2. Troubleshooting actions and descriptions*

| Actions                                                                                                                                                                                                                                                     | Description                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A product fix might be available to resolve your problem.                                                                                                                                                                                                   | Apply all known fix packs, or service levels, or program temporary fixes (PTF).                                                                                                                                       |
| Look up error messages by selecting the product from the IBM Support Portal, and then typing the error message code into the <b>Search support</b> box ( <a href="http://www.ibm.com/support/entry/portal/">http://www.ibm.com/support/entry/portal/</a> ). | Error messages give important information to help you identify the component that is causing the problem.                                                                                                             |
| Reproduce the problem to ensure that it is not just a simple error.                                                                                                                                                                                         | If samples are available with the product, you might try to reproduce the problem by using the sample data.                                                                                                           |
| Ensure that the installation successfully finished.                                                                                                                                                                                                         | The installation location must contain the appropriate file structure and the file permissions. For example, if the product requires write access to log files, ensure that the directory has the correct permission. |
| Review all relevant documentation, including release notes, technotes, and proven practices documentation.                                                                                                                                                  | Search the IBM Knowledge Center to determine whether your problem is known, has a workaround, or if it is already resolved and documented.                                                                            |
| Review recent changes in your computing environment.                                                                                                                                                                                                        | Sometimes installing new software might cause compatibility issues.                                                                                                                                                   |

If the items in the table did not guide you to a resolution, you might need to collect diagnostic data. This data is necessary for an IBM technical-support representative to effectively troubleshoot and assist you in resolving the problem.

### Troubleshooting resources

Troubleshooting resources are sources of information that can help you resolve a problem that you are having with an IBM product.

#### Support Portal

The IBM Support Portal is a unified, centralized view of all technical support tools and information for all IBM systems, software, and services.

The IBM Support Portal lets you access all the IBM support resources from one place. You can tailor the pages to focus on the information and resources that you need for problem prevention and faster problem resolution. Familiarize yourself with the IBM Support Portal by viewing the demo videos ([https://www.ibm.com/blogs/SPNA/entry/the\\_ibm\\_support\\_portal\\_videos](https://www.ibm.com/blogs/SPNA/entry/the_ibm_support_portal_videos)).

Find the content that you need by selecting your products from the IBM Support Portal (<http://www.ibm.com/support/entry/portal>).

Before contacting IBM Support, you will need to collect diagnostic data (system information, symptoms, log files, traces, and so on) that is required to resolve a problem. Gathering this information will help to familiarize you with the troubleshooting process and save you time.

## **Service request**

Service requests are also known as Problem Management Reports (PMRs). Several methods exist to submit diagnostic information to IBM Software Technical Support.

To open a PMR or to exchange information with technical support, view the IBM Software Support Exchanging information with Technical Support page (<http://www.ibm.com/software/support/exchangeinfo.html>).

## **Fix Central**

Fix Central provides fixes and updates for your system's software, hardware, and operating system.

Use the pull-down menu to navigate to your product fixes on Fix Central (<http://www.ibm.com/systems/support/fixes/en/fixcentral/help/getstarted.html>). You may also want to view Fix Central help.

## **IBM developerWorks**

IBM developerWorks<sup>®</sup> provides verified technical information in specific technology environments.

As a troubleshooting resource, developerWorks provides easy access to the most popular practices, in addition to videos and other information: developerWorks (<http://www.ibm.com/developerworks>).

## **IBM Redbooks**

IBM Redbooks<sup>®</sup> are developed and published by the IBM International Technical Support Organization, the ITSO.

IBM Redbooks (<http://www.redbooks.ibm.com>) provide in-depth guidance about such topics as installation and configuration and solution implementation.

## **Software support and RSS feeds**

IBM Software Support RSS feeds are a quick, easy, and lightweight format for monitoring new content added to websites.

After you download an RSS reader or browser plug-in, you can subscribe to IBM product feeds at IBM Software Support RSS feeds (<https://www.ibm.com/software/support/rss>).

## Log files

Log files can help you troubleshoot problems by recording the activities that take place when you work with a product.

## Error messages

The first indication of a problem is often an error message. Error messages contain information that can be helpful in determining the cause of a problem.

---

## After the solution installer is run, Chef processes are still running after the cleanup.sh script is executed

After the cleanup.sh script is run on the solution installer node, all Chef processes should be terminated. However, in some cases Chef processes are still running.

If you try to run the solution installer setup.sh file again, you might receive a message that required ports are in use, or creation of the chef user might fail.

The solution to this issue is to reboot the installation node after you run the "cleanup.sh" script.

**Note:** This information applies only to the solution installer node and not the client/target nodes.

**Attention:** The solution installer runs on the latest versions of Chrome and Firefox. It is not tested on Safari and does not run on Internet Explorer.

---

## Churnrisk input is not applicable

For the /customer/bi/churn API, the churnrisk input is not currently applicable. If you want to view churn scores, use the /customer/bi/score/policy/{eventname} API.



---

## Appendix C. Client data ingestion: SPSS streams

The IBM solution works with IBM Predictive Customer Insight.

Two SPSS streams are provided that enable the client to ingest data into the solution database. The client data in a predefined Comma Separated Value (CSV) file format is provided to the stream as input, and the stream extracts the data from the CSV file and inserts the records into relevant tables in the solution database. The client data can be of the following types:

- Customer demographic details (including contact information)
- Customer transactions data

There are two separate streams for each of the above types of data.

---

### Purpose of the SPSS streams

The SPSS streams act as an important ETL process between the client data and the solution database.

They perform the following operations:

- Extract raw client data from the CSV files
- Transform data according to the solution needs (such as eliminating the unwanted spaces)
- Filter the transformed data and load it into relevant tables in the solution database

By using the streams, clients can easily ingest large sets of data that is related to customers and their transactions.

The following two streams are provided:

- Insurance Customer ETL – Customer demographic details (including contact information)
- Insurance Transaction ETL - Customer transactions data

---

### CSV formats

This section provides the CSV formats for both customers and transactions.

**Important:** In the following CSV files, you must replace the NULL values by default values for the streams to work correctly.

#### Format for the CSV file input to the Insurance Customer ETL

"CITY","COUNTRY","STREET","POSTAL\_CODE","REGION","CONTACT\_INFORMATION","BIRTH\_DATE","FULL\_NAME"

CITY > city where the customer lives.

COUNTRY > country where the customer lives.

STREET > street address where the customer lives.

POSTAL\_CODE > postal code of the area where the customer lives.

REGION > region where the customer lives.

CONTACT\_INFORMATION > customer's telephone number.

BIRTH\_DATE > customer's date of birth.

FULL\_NAME > customer's full name.

## Sample CSV file for customers

```
"CITY","COUNTRY","STREET","POSTAL_CODE","REGION","CONTACT_INFORMATION","BIRTH_DATE","FULL_NAME"  
"Cape Fear","US","393 Green Park","21244-9792","Kentucky",  
"(443) 199-2637","1980-08-27","Virgilio G Southern"
```

## Format for the CSV file input to the Insurance Transaction ETL

```
"BIRTH_DATE","FULL_NAME","REGION","NAME","CALENDAR_MONTH_NAME",  
"DESCRIPTION","NAME","CLAIM_ID","COMMUNICATION_MEDIUM","DESCRIPTION",  
"CODE_LABEL","CITY","COUNTRY","STREET","POSTAL_CODE","REGION",  
"CONTACT_INFORMATION","DESCRIPTION","DESCRIPTION","INSURANCE_POLICY_ID",  
"NUMBER_OF_CLAIMS_DENIED","CLAIMS_AMOUNT","CLAIMS_COUNT","GROSS_PREMIUM",  
"NET_PREMIUM","POLICY_TENURE","SCORE_VALUE","SCORE_VALUE","SCORE",  
"GROSS_INCOME","NUMBER_OF_DEPENDENT_CHILDREN","WRITTEN_PREMIUM","AGE_OF_PARTY",  
"CLAIMS_AMOUNT","CLAIMS_COUNT","NUMBER_OF_CANCELLED_POLICIES",  
"NUMBER_OF_CLAIMS_DENIED","YEARS_SINCE_DRIVERS_LICENSE_OBTAINED",  
"MONTHS_SINCE_LAST_ADDRESS_CHANGE","NUMBER_OF_NEW_CUSTOMERS_ACQUIRED",  
"NUMBER_OF_RENEWALS","PERCENTAGE_OF_CONVERSION_RATE_OF_LEADS_TO_ACCOUNTS_OPENED",  
"CROSS_SELL_RATE","REVENUE_GENERATED_PER_RENEWAL",  
"REVENUE_GENERATED_FOR_NEW_BUSINESS","REVENUE_GENERATED_FOR_CROSS_SELL",  
"REVENUE_GENERATED_FO_CONVERSION","RETENTION_RATE","CUSTOMER_AGE","DESCRIPTION",  
"CAMPAIGN_ID","TASK_ID","HOUSEHOLD_ID","LINE_OF_BUSINESS_NAME","PAYMENT_ID"
```

Notice the following multiple instances in the above format:

- two instances of "NAME"
- five instances of "DESCRIPTION"
- two instances of "REGION"
- two instances of "NUMBER\_OF\_CLAIMS\_DENIED"
- two instances of "CLAIMS\_AMOUNT"
- two instances of "CLAIMS\_COUNT"
- two instances of "SCORE\_VALUE"

The first instance of "NAME" relates to the Financial Services Product name.

The second instance of "NAME" relates to the Market Segment name. In the stream this is referred as NAME(1).

The first instance of "DESCRIPTION" relates to channel role description.

The second instance of "DESCRIPTION" relates to score description. In the stream this is referred as DESCRIPTION(1).

The third instance of "DESCRIPTION" relates to communication content description. In the stream this is referred as DESCRIPTION(2).

The fourth instance of "DESCRIPTION" relates to life event description. In the stream this is referred as DESCRIPTION(3).

The fifth instance of "DESCRIPTION" relates to life event category description. In the stream this is referred as DESCRIPTION(4).

The first instance of "REGION" relates to the geographic area region.

The second instance of "REGION" relates to the region where the customer lives. In the stream this is referred as REGION(1).



The first instance of "NUMBER\_OF\_CLAIMS\_DENIED" relates to the number of claims denied at the claim level.

The second instance of "NUMBER\_OF\_CLAIMS\_DENIED" relates to the number of claims denied at the person level. In the stream this is referred as NUMBER\_OF\_CLAIMS\_DENIED(1).

The first instance of "CLAIMS\_AMOUNT" relates to the number of claims amount at the policy level.

The second instance of "CLAIMS\_AMOUNT" relates to the number of claims amount at the person level. In the stream this is referred as CLAIMS\_AMOUNT(1).

The first instance of "CLAIMS\_COUNT" relates to the number of claims count at the insurance policy level.

The second instance of "CLAIMS\_COUNT" relates to the number of claims count at the person level. In the stream this is referred as CLAIMS\_COUNT(1).

The first instance of "SCORE\_VALUE" relates to the number of score value at the person level.

The second instance of "SCORE\_VALUE" relates to the number of score value at the insurance policy level. In the stream this is referred as SCORE\_VALUE(1).

BIRTH\_DATE > customer's date of birth.

FULL\_NAME > customer's full name.

CALENDAR\_MONTH\_NAME > month of the transaction

CLAIM\_ID > Claim number associated

COMMUNICATION\_MEDIUM > Medium used for communication.

CODE\_LABEL > Response code label.

CITY > city where the customer lives.

COUNTRY > country where the customer lives.

STREET > street address where the customer lives.

POSTAL\_CODE > postal code of the area where the customer lives.

CONTACT\_INFORMATION > customer's telephone number.

INSURANCE\_POLICY\_ID > Insurance policy number.

GROSS\_PREMIUM > Insurance policy's gross premium amount.

NET\_PREMIUM > Insurance policy's net premium amount.

POLICY\_TENURE > Insurance policy's tenure.

SCORE > Insurance policy's score for the analytic.

GROSS\_INCOME> customer's gross income.

NUMBER\_OF\_DEPENDENT\_CHILDREN> number of dependent children a customer has

WRITTEN\_PREMIUM> Customer's premium amount

AGE\_OF\_PARTY> customer's age

NUMBER\_OF\_CANCELLED\_POLICIES> number of canceled policy associated with a customer

YEARS\_SINCE\_DRIVERS\_LICENSE\_OBTAINED> year's since a customer obtained his drivers license

MONTHS\_SINCE\_LAST\_ADDRESS\_CHANGE> month's since customer last changed his address

NUMBER\_OF\_NEW\_CUSTOMERS\_ACQUIRED> number of new customer's acquired

NUMBER\_OF\_RENEWALS> number of renewals a customer has had

PERCENTAGE\_OF\_CONVERSION\_RATE\_OF\_LEADS\_TO\_ACCOUNTS\_OPENED> conversion rate of a customer

CROSS\_SELL\_RATE> cross sell rate of a sale

REVENUE\_GENERATED\_PER\_RENEWAL> revenue generated per policy renewal

REVENUE\_GENERATED\_FOR\_NEW\_BUSINESS> revenue generated for new business

REVENUE\_GENERATED\_FOR\_CROSS\_SELL> revenue generated for cross sell

REVENUE\_GENERATED\_FO\_CONVERSION> revenue generated for conversion

RETENTION\_RATE> retention rate of a customer

CUSTOMER\_AGE> age of customer when a particular life event occurs

CAMPAIGN\_ID> campaign associated with a particular insurance policy

TASK\_ID> task associated with the communication

HOUSEHOLD\_ID> household id associated with a customer

LINE\_OF\_BUSINESS\_NAME> product group associated with a business line

PAYMENT\_ID> mode of payment

### **Sample CSV file (transactions)**

In the following sample there are three transactions related to the customer provided in the customer's .csv file above.

```

"BIRTH_DATE","FULL_NAME","REGION","NAME","CALENDAR_MONTH_NAME",
"DESCRIPTION","NAME","CLAIM_ID","COMMUNICATION_MEDIUM","DESCRIPTION",
"CODE_LABEL","CITY","COUNTRY","STREET","POSTAL_CODE","REGION","CONTACT_INFORMATION",
"DESCRIPTION","DESCRIPTION","INSURANCE_POLICY_ID","NUMBER_OF_CLAIMS_DENIED",
"CLAIMS_AMOUNT","CLAIMS_COUNT","GROSS_PREMIUM","NET_PREMIUM","POLICY_TENURE",
"SCORE_VALUE","SCORE_VALUE","SCORE","GROSS_INCOME","NUMBER_OF_DEPENDENT_CHILDREN",
"WRITTEN_PREMIUM","AGE_OF_PARTY","CLAIMS_AMOUNT","CLAIMS_COUNT",
"NUMBER_OF_CANCELLED_POLICIES","NUMBER_OF_CLAIMS_DENIED",
"YEARS_SINCE_DRIVERS_LICENSE_OBTAINED","MONTHS_SINCE_LAST_ADDRESS_CHANGE",
"NUMBER_OF_NEW_CUSTOMERS_ACQUIRED","NUMBER_OF_RENEWALS",
"PERCENTAGE_OF_CONVERSION_RATE_OF_LEADS_TO_ACCOUNTS_OPENED","CROSS_SELL_RATE",
"REVENUE_GENERATED_PER_RENEWAL","REVENUE_GENERATED_FOR_NEW_BUSINESS",
"REVENUE_GENERATED_FOR_CROSS_SELL","REVENUE_GENERATED_FOR_CONVERSION","RETENTION_RATE",
"CUSTOMER_AGE","DESCRIPTION","CAMPAIGN_ID","TASK_ID","HOUSEHOLD_ID",
"LINE_OF_BUSINESS_NAME","PAYMENT_ID"
"1980-08-27","Virgilio G Southern","GEORGIA","Auto Premium","June",
"Agency","Price Oriented Minimalist","1","E-mail","Policy Score","Yes","Cape Fear",
"US","393 Green Park","21244-9792","Kentucky","(443) 199-2637",
"Delgado price price paid is big and cumbersome","Graduation",
"1001830","0","609.00","1","609.00","609.00","29","1","0.670","1","50140.00","0",
"609.00","609.00","35","408.00","3","1","0","17","51","NULL","NULL","NULL","NULL",
"NULL","NULL","NULL","NULL","NULL","22","Life Event","2","1","100110","AUTO","1"

```

---

## Prerequisites for the ETL streams

There are no prerequisites for the Insurance Customer ETL stream. However, there are prerequisites for the Insurance Transaction ETL stream.

The following prerequisites are required for the Insurance Transaction ETL to work:

- The 'Insurance Customer ETL' stream must be run first to load the customer details into the PERSON table. This is because the 'insurance Transaction ETL' stream uses this table to establish relationships between the customer and his transactions.
- Each person is identified by a distinct key: (FULL\_NAME, BIRTH\_DATE). A combination of these values would uniquely identify a person. Using this key as a reference, only transactions related to the customers loaded through the 'insurance Customer ETL' stream must be provided in the CSV input file for the 'insurance Transaction ETL' stream.
- Each person's contact information is identified by a distinct key: (CITY, COUNTRY, STREET, POSTAL\_CODE, REGION(1), CONTACT\_INFORMATION). A combination of all these values uniquely identifies a person's contact point. Using this key as a reference, only transactions related to the customers loaded through the 'insurance Customer ETL' stream must be provided in the CSV input file for the 'insurance Transaction ETL' stream.
- The CLAIM\_ID provided in the CSV input file must be present in the CLAIM table of the insurance solution database.
- The INSURANCE\_POLICY\_ID provided in the CSV input file must be present in the INSURANCE\_POLICY table of the insurance solution database.
- The CALENDAR\_MONTH\_NAME provided in the CSV input file must be present in the CALENDAR\_DATE table of the insurance solution database.
- The COMMUNICATION\_MEDIUM provided in the CSV input file must be present in the COMMUNICATION\_PROFILE table of the insurance solution database.
- The CODE\_LABEL provided in the CSV input file must be present in the CODE table of the insurance solution database.
- The Financial Services Product name (NAME) provided in the CSV input file must be present in the FINANCIAL\_SERVICES\_PRODUCT of the insurance solution database.

- The Market Segment name (NAME(1)) provided in the CSV input file must be present in the MARKET\_SEGMENT table of the insurance solution database.
- The channel description (DESCRIPTION) provided in the CSV input file must be present in the CHANNEL\_ROLE table of the insurance solution database.
- The score description (DESCRIPTION(1)) provided in the CSV input file must be present in the SCORE table of the insurance solution database.
- The communication content description (DESCRIPTION(2)) provided in the CSV input file must be present in the COMMUNICATION\_CONTENT table of the insurance solution database.
- The life event description (DESCRIPTION(3)) provided in the CSV input file must be present in the EVENT table of the insurance solution database.
- The life event description (DESCRIPTION(4)) provided in the CSV input file must be present in the EVENT\_CATEGORY table of the insurance solution database.
- The CAMPAIGN\_ID provided in the CSV input file must be present in the CAMPAIGN table of the insurance solution database.
- The TASK\_ID provided in the CSV input file must be present in the TASK table of the insurance solution database.
- The HOUSEHOLD\_ID provided in the CSV input file must be present in the HOUSEHOLD table of the insurance solution database.
- The LINE\_OF\_BUSINESS\_NAME provided in the CSV input file must be present in the PRODUCT\_GROUP table of the insurance solution database.
- The PAYMENT\_ID provided in the CSV input file must be present in the PAYMENT table of the insurance solution database.
- The geographic area region (REGION) provided in the CSV input file must be present in the GEOGRAPHIC\_AREA of the insurance solution database.

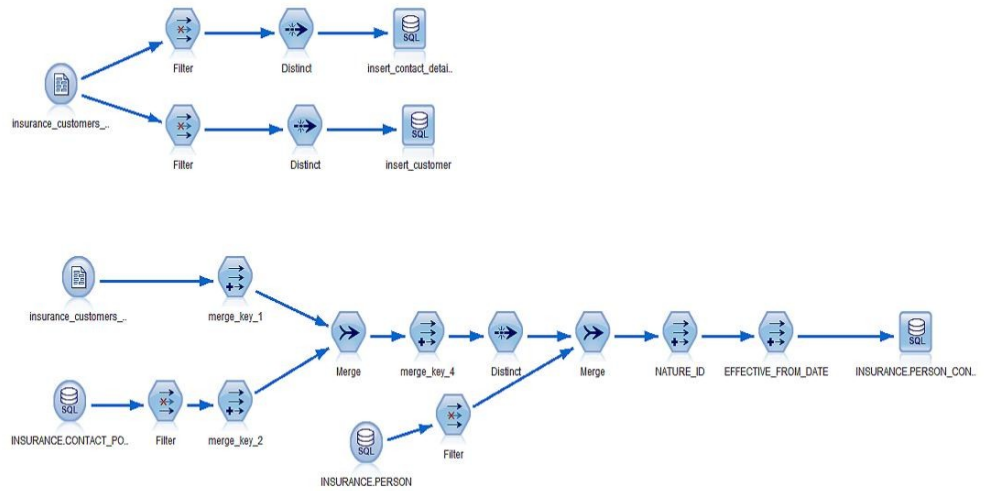
---

## End result of using the ETL streams

This page illustrates the results of the ETL streams.

### Insurance Customer ETL

The stream, shown in the following image, filters and loads the input data from the CSV file.



The stream in the image above filters and loads the input data from the CSV file in the following way:

"BIRTH\_DATE", "FULL\_NAME" are inserted into the PERSON table. The combination of these columns forms a distinct key which identifies a particular customer.

"CITY", "COUNTRY", "STREET", "POSTAL\_CODE", "REGION", "CONTACT\_INFORMATION" are inserted into the CONTACT\_POINT table. The combination of these columns forms a distinct key which identifies a particular contact. After that, the stream establishes relationship between a customer and his or her contacts. This relationship information is stored in the PERSON\_CONTACT\_POINT\_BRIDGE table. In total, three tables (PERSON, CONTACT\_POINT and PERSON\_CONTACT\_POINT\_BRIDGE) are populated as a result of running this stream.

## Insurance Transaction ETL

The stream, shown in the following image, filters and loads the input data from the CSV file.



- Merges the data from the transactions csv file with the COMMUNICATION\_CONTENT table using the DESCRIPTION field and picks up the corresponding COMMUNICATION\_CONTENT\_IDS.
- Merges the data from the transactions csv file with the PERSON table using the key: (FULL\_NAME, BIRTH\_DATE) and picks up the corresponding PERSON\_IDS.
- Merges the data from the transactions csv file with the CLAIM table using the key: (CLAIM\_ID) and picks up the corresponding CLAIM\_IDS associated with a customer.
- Merges the data from the transactions csv file with the INSURANCE\_POLICY table using the key: (INSURANCE\_POLICY\_ID) and picks up the corresponding INSURANCE\_POLICY\_IDS associated with a customer.
- Merges the data from the transactions csv file with the CONTACT\_POINT table using the key: (CITY, COUNTRY, STREET, POSTAL\_CODE, REGION, CONTACT\_INFORMATION) and picks up the corresponding CONTACT\_POINT\_IDS.
- Merges the data from the transactions csv file with the CAMPAIGN table using the key: (CAMPAIGN\_ID) and picks up the corresponding CAMPAIGN\_IDS.
- Merges the data from the transactions csv file with the TASK table using the key: (TASK\_ID) and picks up the corresponding TASK\_IDS.
- Merges the data from the transactions csv file with the HOUSEHOLD table using the key: (HOUSEHOLD\_ID) and picks up the corresponding HOUSEHOLD\_IDS.
- Merges the data from the transactions csv file with the PAYMENT table using the key: (PAYMENT\_ID) and picks up the corresponding PAYMENT\_IDS.
- Merges the data from the transactions csv file with the PRODUCT\_GROUP table using the LINE\_OF\_BUSINESS\_NAME field and picks up the corresponding LINE\_OF\_BUSINESS\_IDS.
- Inserts the primary keys along with the corresponding NUMBER\_OF\_CLAIMS\_DENIED fields in to the CLAIM\_OFFER\_SNAPSHOT\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding CLAIMS\_AMOUNT and CLAIMS\_COUNT fields in to the POLICY\_SNAPSHOT\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding GROSS\_PREMIUM, NET\_PREMIUM and POLICY\_TENURE fields in to the POLICY\_PAYMENTS\_FACT table as a result of running this stream.
- Inserts the primary keys into the CAMPAIGN\_SALES\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding SCORE\_VALUE fields into the PERSON\_SCORE\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding SCORE\_VALUE and SCORE fields into the POLICY\_SCORE\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding GROSS\_INCOME, NUMBER\_OF\_DEPENDENT\_CHILDREN, WRITTEN\_PREMIUM, AGE\_OF\_PARTY, CLAIMS\_AMOUNT, CLAIMS\_COUNT, NUMBER\_OF\_CANCELLED\_POLICIES, NUMBER\_OF\_CLAIMS\_DENIED, YEARS\_SINCE\_DRIVERS\_LICENSE\_OBTAINED, and MONTHS\_SINCE\_LAST\_ADDRESS\_CHANGE fields into the PERSON\_VALUE\_FACT table as a result of running this stream.

- Inserts the primary keys along with the corresponding NUMBER\_OF\_NEW\_CUSTOMERS\_ACQUIRED, NUMBER\_OF\_RENEWALS, PERCENTAGE\_OF\_CONVERSION\_RATE\_OF\_LEADS\_TO\_ACCOUNTS\_OPENED, CROSS\_SELL\_RATE, REVENUE\_GENERATED\_PER\_RENEWAL, REVENUE\_GENERATED\_FOR\_NEW\_BUSINESS, REVENUE\_GENERATED\_FOR\_CROSS\_SELL, REVENUE\_GENERATED\_FO\_CONVERSION and RETENTION\_RATE fields in to the SALES\_AND\_ADMINISTRATION\_PERFORMANCE\_FACT table as a result of running this stream.
- Inserts the primary keys into the CUSTOMER\_CAMPAGN\_RESPONSE\_FACT table as a result of running this stream.
- Inserts the primary keys in to the COMMUNICATIONS\_FACT table as a result of running this stream.
- Inserts the primary keys along with the corresponding NUMBER\_OF\_EVENTS and CUSTOMER\_AGE into the CUSTOMER\_LIFE\_EVENTS\_FACT table as a result of running this stream.



---

## Appendix D. Generating SLMT logs for license self-compliance

SLMT stands for software license metric tagging. It generates a log file that indicates the number of customers in your database so that you can monitor your license compliance.

### Procedure

1. From the Database folder, extract the `slmt.zip` file.

The following two files are in the `slmt` folder:

- `Insurance.jar`
- `Insurance.properties`

The `Insurance.jar` file contains the `slmt` source code to generate the xml files, and the `Insurance.properties` file provides the database details for the `Insurance.jar` file.

2. In the `Insurance.properties` file, modify the values for your environment.

The file contains the following information:

```
dbaddress={IP_Address/Hostname} // Contains the IP address/hostname of the database node
dbport={DB_Port} // Database port for DB2 on the above node
dbusername={DB_Username} // DB2 username
dbpassword={DB_Password} // DB2 port
dbname={INSURNC} // Database name
dbtablename={INSURANCE.CUSTOMER} // Table name
```

3. Set up a cron job to produce the tags daily.

Cron jobs are scheduler services that can be configured to run at a specific time.

For example, if the cron job is set to run at 11:59 PM daily, the `.jar` file runs at 11:59 and the SLMT log file records the number of customers. If customers are added to or removed from the database, it is reflected in the log file.

- a. Log in as root on the node where you want the tag files generated.
- b. Enter the following command: `crontab -e`
- c. Append the cron file with the following line

```
{Minute}{Hour}{Day_Of_Month}{Month}{Day_Of_Week} java -jar
{Full_path_to_.jar_file} {Full_path_to_.properties_file}
```

For example, to generate the xml files at 11:59 PM daily, use the following command:

```
59 23 * * * java -jar /root/Downloads/
slmt/Insurance.jar /root/Downloads/slmt/Insurance.properties
```

### Results

Now that the properties file and cron job are set up, you can determine the number of customers in the database by referring to the log file.

The xml files for `slm` tagging are generated in the `/opt/slm/*.slmtag` folder. Information is added until the log file reaches a certain size, and then a new log file is created.

The following code shows what the `slm` tag looks like:

```
<SchemaVersion>2.1.1</SchemaVersion>
<SoftwareIdentity>
  <PersistentId>b74be4a978bf4b66bd56271915f0ea5f</PersistentId>
  <Name>Behavior Based Customer Insight for Insurance</Name>
  <InstanceId>/opt/ibm</InstanceId>
</SoftwareIdentity>
<Metric logTime="2015-12-08T19:57:18-08:00">
  <Type>Metric.RESOURCE_VALUE_UNIT</Type>
  <SubType>CUSTOMERS</SubType>
  <Value>1000</Value>
  <Period>
    <StartTime>2015-12-07T19:57:17-08:00</StartTime>
    <EndTime>2015-12-08T19:57:17-08:00</EndTime>
  </Period>
</Metric>
```

## Appendix E. JDBC connection to WebSphere Application Server

The IBM Behavior Based Customer Insight for Insurance solution provides a set of RESTful APIs to allow you to create applications to programmatically execute operations. If you're using Websphere Application Server as your database, you must set up a JDBC connection to the server. The provided instructions and procedures are based on WAS v8.5.5.

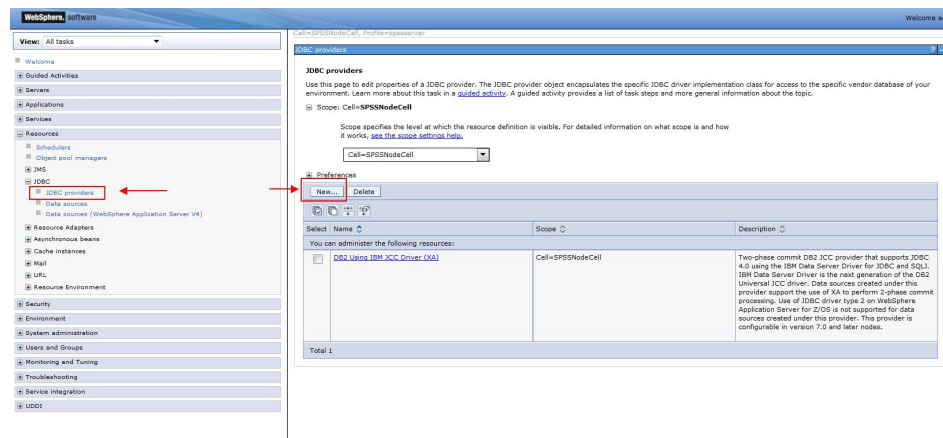
To set up your JDBC connection, you must complete the following tasks, in order:

1. "Configure the JDBC provider"
2. "Create an authentication alias" on page 54
3. "Configure the JDBC data source" on page 55

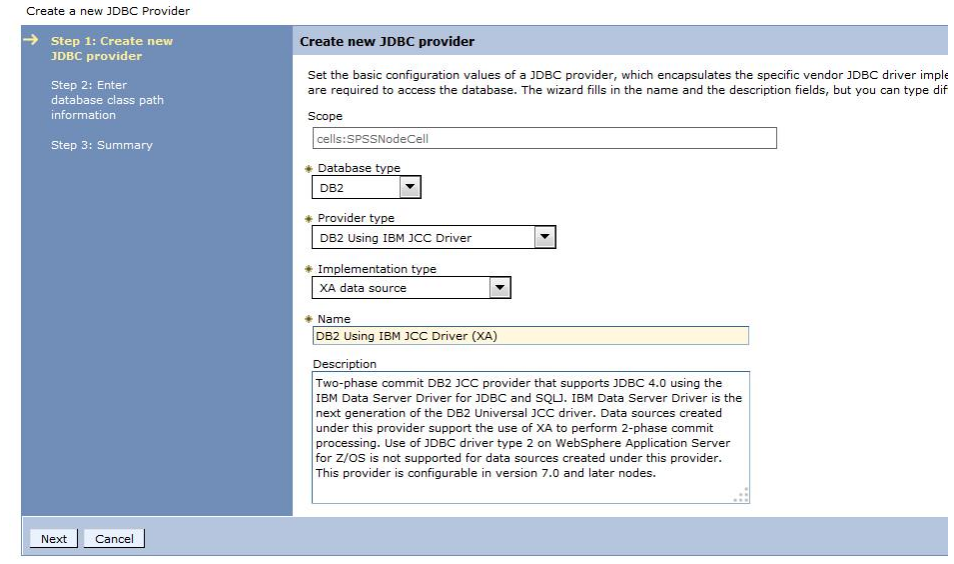
### Configure the JDBC provider

In this section, you'll set up the DB2 using IBM J2CC Driver (XA) for your JDBC connection.

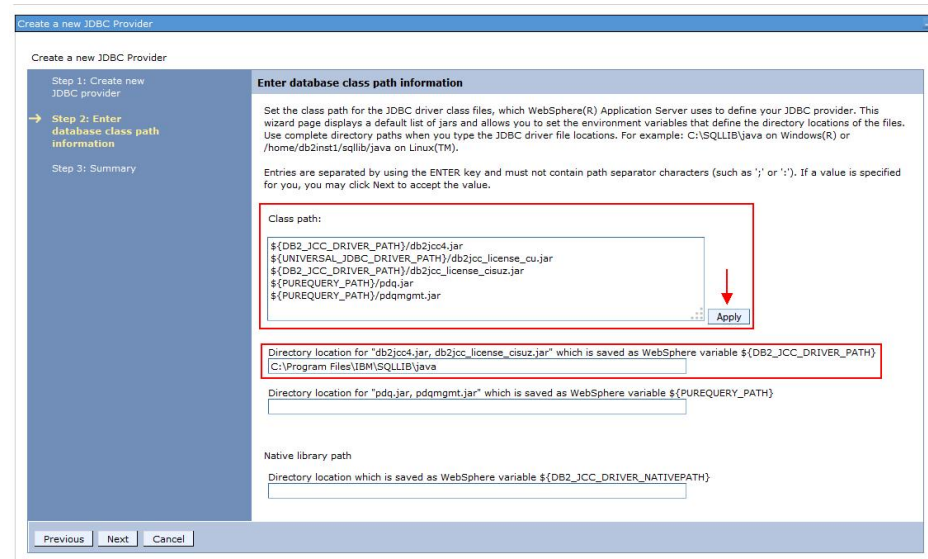
1. Log in to the WebSphere Application Server console.
2. Navigate to the JDBC providers section.



3. If you already have the *DB2 Using IBM J2CC Driver (XA)* setup, proceed to "Create an authentication alias" on page 54. Otherwise, create a new JDBC provider by clicking **New...**, as highlighted in the image.
4. Enter the JDBC provider details as per the following image, then click **Next**.



5. Use the default *Class path* settings, as shown in the following image, and click **Apply**.

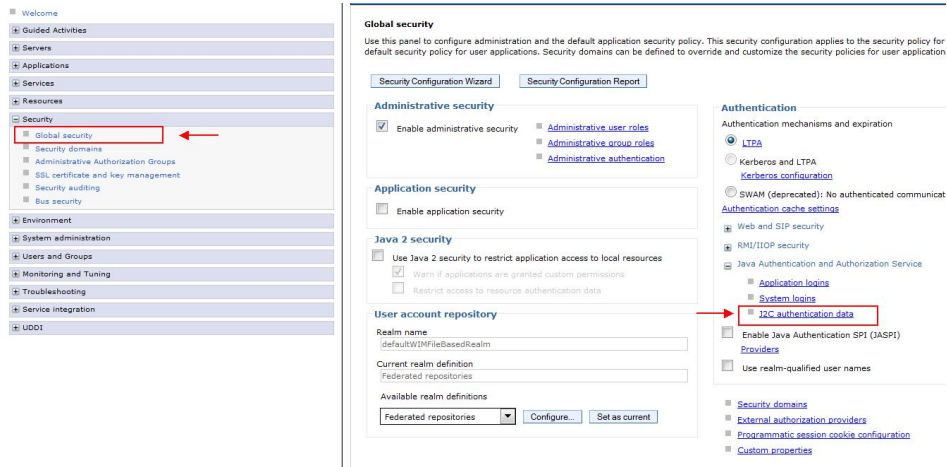


6. Specify the directory location where the db2jcc4.jar and db2jcc\_license\_cisuz.jar files are present on the server. The jar files are included in the WebSphere installation package.
7. Click **Next**.
8. Review the summary page and click **Finish**.

## Create an authentication alias

In this section, you'll specify the authorized users (IDs and passwords) who have access to the database.

1. From the WAS console, go to the **Global Security** section and click **J2C authentication data**.



2. Click **New...**
3. In the next page, enter an arbitrary **Alias** name. Enter the User ID and Password that you use to connect to your database. The Description field is optional.
4. Click **Apply** and then **OK**.

## Configure the JDBC data source

In this section, you'll configure your JDBC data source and test the connection.

1. From the WAS console, go to the **Data Sources** section and click **New...**
2. In the next page, enter an arbitrary **Data source name**.
3. Click **Next**.
4. Choose **Select an existing JDBC provider**. Select the JDBC provider that you created in the first task. Click **Next**.
5. Provide the **Database name** that you wish to access. Provide the **Server name** that you wish to connect to and the **Port number**. The remaining details can retain their default settings. Click **Next**.

Create a data source

Step 1: Enter basic data source information

Step 2: Select JDBC provider

→ Step 3: Enter database specific properties for the data source

Step 4: Setup security aliases

Step 5: Summary

**Enter database specific properties for the data source**

Set these database-specific properties, which are required by the database vendor JDBC driver to support the c through the datasource.

| Name            | Value |
|-----------------|-------|
| * Driver type   | 4     |
| * Database name |       |
| * Server name   |       |
| * Port number   | 50001 |

Use this data source in container managed persistence (CMP)

Previous Next Cancel

6. Set the authentication alias that you created earlier, then click **Next**.

Create a data source

Step 1: Enter basic data source information

Step 2: Select JDBC provider

Step 3: Enter database specific properties for the data source

→ Step 4: Setup security aliases

Step 5: Summary

### Setup security aliases

Select the authentication values for this resource.

Authentication alias for XA recovery

Component-managed authentication alias

Mapping-configuration alias

Container-managed authentication alias

Note: You can create a new J2C authentication alias by accessing one of the current wizard selections will be lost.

[Global J2C authentication alias](#)  
[Security domains](#)

7. Verify the summary information and click **Finish**.
8. When you're prompted to save the server configuration changes, click **Save**.
9. Select the JDBC data source that you have created and click **Test connection**. If successful, a message will appear indicating that a successful connection was established.

---

## Appendix F. REST API reference

The IBM Behavior Based Customer Insight for Insurance solution provides a set of RESTful APIs to allow you to create applications to programmatically invoke operations and extend industry solutions capabilities.

The representational state transfer (REST) API provides a lightweight interface that uses HTTP requests to communicate to the server. The APIs can be used to extract and aggregate data for further processing in other systems. All supported resources are listed in the following sections and are actionable using a GET operation.

If a request returns an empty JSON response, this indicates that there were no records in the database that matched the parameters specified in the request. If an error occurred, one of the following error codes may be returned:

**IS\_INSURANCE\_ERR00**

Unknown error

**IS\_INSURANCE\_ERR01**

A specified churn parameter is invalid. Accepted values: true or false.

**IS\_INSURANCE\_ERR02**

The specified personid is invalid.

**IS\_INSURANCE\_ERR03**

The specified pagestart is invalid.

**IS\_INSURANCE\_ERR04**

The specified pagesize is invalid.

**IS\_INSURANCE\_ERR05**

The specified month is invalid.

**IS\_INSURANCE\_ERR06**

Database error

**IS\_INSURANCE\_ERR07**

The specified sortorder is invalid.

**IS\_INSURANCE\_ERR08**

The specified startdate is invalid.

**IS\_INSURANCE\_ERR09**

The specified enddate is invalid.

**IS\_INSURANCE\_ERR10**

Both month and startdate parameters cannot be used in combination.

**IS\_INSURANCE\_ERR11**

Both month and enddate parameters cannot be used in combination.

**IS\_INSURANCE\_ERR12**

Both startdate and enddate parameters must be specified.

**IS\_INSURANCE\_ERR13**

The enddate parameter cannot be later than the last day of the next month.

**IS\_INSURANCE\_ERR14**

The startdate parameter cannot be later the specified enddate.

- IS\_INSURANCE\_ERR15**  
No records found.
- IS\_INSURANCE\_ERR16**  
A month parameter is required.
- IS\_INSURANCE\_ERR17**  
An lob parameter is required.
- IS\_INSURANCE\_ERR18**  
A territory parameter is required.
- IS\_INSURANCE\_ERR19**  
A segment parameter is required.
- IS\_INSURANCE\_ERR20**  
A personid parameter is required.
- IS\_INSURANCE\_ERR21**  
The specified churnrisk parameter is invalid.
- IS\_INSURANCE\_ERR22**  
The specified cltvrisk parameter is invalid.
- IS\_INSURANCE\_ERR23**  
A lifeevent parameter is required.

The Behavioral Segmentation REST API allows you to create your own segments and associated segment definitions. This is a generic API that applies to Behavior Based Customer Insight for Banking, Behavior Based Client Insight for Wealth Management, and Behavior Based Customer Insight for Insurance. The following error codes apply to the Behavioral Segmentation REST API.

- IS\_SEGMENTATION\_ERR00**  
Unknown error
- IS\_SEGMENTATION\_ERR01**  
Could not parse the JSON input. Please check the JSON input and try again.
- IS\_SEGMENTATION\_ERR02**  
Failed to insert the segment into the database.
- IS\_SEGMENTATION\_ERR03**  
Category does not exist in the data dictionary.
- IS\_SEGMENTATION\_ERR06**  
Database error.
- IS\_SEGMENTATION\_ERR15**  
No records found.
- IS\_SEGMENTATION\_ERR16**  
Failed to create batch statements for insert.
- IS\_SEGMENTATION\_ERR17**  
Failed to insert the segment definitions into the database.
- IS\_SEGMENTATION\_ERR18**  
The industry parameter is required.
- IS\_SEGMENTATION\_ERR19**  
The industry parameter is incorrect. Supported values are banking, wealth, or insurance.



## IS\_SEGMENTATION\_ERR20

The segmented parameter is required.

Errors will include a “flag: false” indicator in the response body.

The URLs used to issue REST commands must adhere to the US-ASCII character set, including reserved and restricted characters. For example, a space must be URL-encoded as “%20”.

Behavior Based Customer Insight for Insurance REST API reference documentation is accessible in a Swagger interface, which allows you to test supported operations directly from the API documentation. After deploying the EAR file (IS\_Insurance\_EAR) on a WebSphere Application Server, you can visit the following link to access the API documentation:

`http://<hostname>:<port>/isinsurance-restapi`

The Swagger definition file can be accessed at: `/isinsurance/utility/docs/json/get`

**Note:** For additional information on the Java API, please reference the provided Javadocs that are included in the installation package.

---

## Customizing segments

The Behavioral Segmentation REST API allows you to create and delete custom segments and their associated segment definitions. The Segmentation Tool provides an interface for quickly editing or creating new segments.

For information on using the Segmentation Tool, see the topic Chapter 3, “Creating and managing customer segments,” on page 23.

### Segment data dictionary

Segment definitions must conform to the behavioral categories defined in the segment data dictionary. All categories in the data dictionary are top-level and have a corresponding list of sub-categories. When creating a segment, you must provide conditions that define a segment at the sub-category level. The segment data dictionary for your industry solution is specified in the following table.

*Table 3. Insurance data dictionary*

| Categories           | Sub-categories       |
|----------------------|----------------------|
| TEXT ANALYTICS SCORE | Text Analytics Score |
| POLICY SCORE         | Policy Score         |
| CAMPAIGN SCORE       | Campaign Score       |
| PAYMENT TYPE         | Payment Type         |

**Note:** In this release of Behavior Based Customer Insight for Insurance, there are no defined sub-categories. To maintain a common template, the category names have been used as sub-categories.

The above categories are related to the following scores.

### TEXT ANALYTICS SCORE

The score that is associated with the data (extracted through text analytics) that tells us about the customer interaction.

#### **POLICY SCORE**

The score that is associated with the insurance policy. It is the average of the policy product score, coverage score, and the deductible score.

#### **CAMPAIGN SCORE**

The score that is associated with marketing data. This data tells you whether a customer responds more to price-oriented campaigns or service-oriented campaigns.

#### **PAYMENT TYPE**

The score that is associated with the payment data. This data tells you the payment frequency for the policies.

### **Segment definition**

A segment definition is created by using any combination of these categories and the relevant sub-categories. As mentioned, conditions that define a segment are specified at the sub-category level. Some predefined segments are included in your industry solution. The REST API accepts the segment definition in the form of a JSON input string and persists it to the database. The JSON format for the segment definition is as follows:

```
{
  "segment": "segment_name",
  "categories": [
    {
      "name": "category_name",
      "subcategories": [
        {"name": "subcat_name", "operator": "value", "deviation": value}, ...
      ]
    }, ...
  ]
}
```

#### **segment**

This attribute is a string that holds the segment name.

#### **categories**

This is an array of categories.

Within the categories array for each category, you have:

**name** This attribute is a string that holds the category name.

#### **subcategories**

This is an array of subcategories.

Within the subcategories array for each subcategory, you have:

**name** This attribute is a string that holds the subcategory name.

#### **operator**

This attribute is a string that holds the operator value.

#### **deviation**

This is a float value that is used to specify “the number of times the standard deviation”.

The rules for **operator** values are determined by the following conditions.

- **greater**, if condition used is  $> (M + \text{deviation} * \text{SD})$ .
- **upper**, if condition used is  $> (M - \text{deviation} * \text{SD})$ .
- **lower**, if condition used is  $< (M + \text{deviation} * \text{SD})$ .
- **less**, if condition used is  $< (M - \text{deviation} * \text{SD})$ .
- **equal**, if condition used is  $= \text{value}$ .
- **greater num**, if condition used is  $> \text{value}$ .
- **less num**, if condition used is  $< \text{value}$ .
- **range**, if condition used is  $> (M - \text{deviation} * \text{SD}) \text{ AND } (M + \text{deviation} * \text{SD})$ .

**Note:** Mean (M) and Standard Deviation (SD) values are calculated at the category level, for each category. These values are calculated by the Segmentation SPSS model using the customer transactions data. As a user, you supply the deviation value (i.e., the number of times the standard deviation).

The following example illustrates the segment definition structure.

### Insurance segment name: Security Oriented Individualist

The following sample JSON input defines these conditions:

- TEXT ANALYTICS SCORE  $> (M - 1.0 * \text{SD})$  AND  $< (M + 1.0 * \text{SD})$ . The operator value is **range**.
- POLICY SCORE  $> (M - 1.0 * \text{SD})$  AND  $< (M + 1.0 * \text{SD})$ . The operator value is **range**.
- CAMPAIGN SCORE  $> (M - 1.0 * \text{SD})$  AND  $< (M + 1.0 * \text{SD})$ . The operator value is **range**.
- PAYMENT TYPE is **bundled**. Payment Type could be either **bundled** (deviation=1) or **unbundled** (deviation=0\*SD). The operator value is **equal**.

```
{
  "segment": "Security Oriented Individualist",
  "categories": [
    {
      "name": "TEXT ANALYTICS SCORE",
      "subcategories": [
        { "name": "TEXT ANALYTICS SCORE", "operator": "range", "deviation": 1 }
      ]
    },
    {
      "name": "POLICY SCORE",
      "subcategories": [
        { "name": "POLICY SCORE", "operator": "range", "deviation": 1 }
      ]
    },
    {
      "name": "CAMPAIGN SCORE",
      "subcategories": [
        { "name": "CAMPAIGN SCORE", "operator": "range", "deviation": 1 }
      ]
    },
    {
      "name": "PAYMENT TYPE",
      "subcategories": [
        { "name": "PAYMENT TYPE", "operator": "equal", "deviation": 1 }
      ]
    }
  ]
}
```

The Segmentation Framework REST APIs are part of the Framework Enterprise Application (IS\_Framework\_EAR). Once the EAR is deployed on a WebSphere Application Server, the interactive REST API documentation can be accessed from any browser at the following URL:

`http://<hostname>:<port>/isframework-restapi`

You can also create, edit, and delete custom segments using the browser interface that is available in the solution. Once the IS\_Framework\_EAR is deployed on a WebSphere Application Server, the interface can be accessed by navigating to the following URL:

`http://<hostname>:<port>/issegmentation-webportal`

---

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