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## Overview

### Business challenge

More flexibility, reliable data and faster response times in terms of reporting and analysis – these were the main reasons why the Visana Group wanted to expand its existing business intelligence system and integrate it into a central platform.

### Solution

IBM® Business Analytics technology helps the specialist users within the Visana Group to receive business-critical information on a daily basis. The web-based solution built on IBM Cognos® Business Intelligence and IBM Cognos TM1® generates reports and analyses at the touch of a button.

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# Better insurance: information at the touch of a button

*Visana health insurance uses business analytics technologies to improve data reporting and analysis*

The Visana Group is one of Switzerland's leading health and accident insurance companies. Under the Visana, sana24 and vivacare brands, it provides compulsory health insurance according to the terms of the Swiss Federal Health Insurance Act (Krankenversicherungsgesetz), supplementary and non-life insurance according to the terms of the Swiss Federal Act on Insurance Contracts (Versicherungsvertragsgesetz) and accident insurance according to the terms of the Swiss Federal Law on Accident Insurance (Unfallversicherungsgesetz). Visana mainly insures private customers, but in addition it also offers loss of earnings insurance and accident insurance to business customers under the "Visana business" label. Over 520,000 people have basic insurance with the Visana Group, which has over one million customers in total. The Visana Group has more than 1,300 employees working at its headquarters in Bern and in around 200 branch offices all over Switzerland. The volume of premiums stands at over 2.6 billion Swiss francs.

### Profitability and competition

Competition in the market for health and accident insurance is stiff. A high degree of volatility, ever increasing competition and customers who are becoming more and more selective pose great challenges for insurers. The company that really targets its offering to the demands of the market creates an advantage for itself. And even more crucial for an insurance company such as Visana is a well founded analysis of the company's figures: customers, premiums, benefits and costs must be constantly monitored and coordinated. These controlling activities are business-critical, as they provide the basis for retaining existing customers, furthering new business, utilising the potential for cross-selling and reducing running costs – all decisive factors in ensuring that the entire company remains profitable and competitive not just now, but in the future too.

The procedure for gathering and processing information was laborious and resource-intensive. There was a need to optimise data quality and resource utilisation, and the various specialist departments wanted a better overview of reporting activities.



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## Business Benefits

- Accelerated data reporting and analysis times.
  - Improved efficiency by simplifying system comparison process.
  - Reduced data retrieval times from a maximum of four hours down to just a few seconds.
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## Requirements: performance, transparency and ease of use

In 2006, Visana decided to modernise its information landscape and to take the first step in creating a cross-system analysis system. Visana started to use IBM Cognos Business Intelligence for aspects of its reporting process. This initial solution was able to access the company's central Oracle database where all the company's figures are brought together – including data from ad cubum's Syrius industry solution, which Visana uses for processing invoices, settlements and contracts.

Due to the positive outcomes of this new solution in terms of both user guidance and reporting and analysis functions, Visana decided to standardise its reporting and some of its analysis processes on an IBM Cognos platform. The company's main aim was to simplify the procedure for obtaining information, which would speed up reporting and analysis processes and thus provide the various specialist departments with the business data they required.

## Combined expertise

As the project went forward, the requirements catalogue was turned into a detailed specialised concept drawn up by a project team led by Pascal Luginbühl, Head of Controlling at the Visana Group. The IBM Business Partner Swiss Solutions AG, based in Baar, provided the expertise required to implement the concept and the technology. Together, the two companies decided to expand the existing business intelligence environment and, based on the analysis of requirements and an evaluation of the market, IBM Cognos TM1 stood out as the ideal solution. "Thanks to its in-memory technology, IBM Cognos TM1 was the perfect candidate for us, as it uses RAM to process data quickly and deliver a high level of performance," says Alfred Tschumi, IT Manager for the Data Warehouse department at the Visana Group.

A feasibility study saw the team use IBM Cognos TM1 to configure multidimensional online analytical processing (OLAP) data cubes that represent Visana's most important key data. The cubes are connected directly to the company's Oracle database and filled with current data automatically. In this way, IBM Cognos TM1 serves as a reliable basis for high-speed analytics. The company continues to rely on IBM Cognos Business Intelligence as a front-end for the users.

It is a successful partnership, as Alfred Tschumi confirms: "Right from the very first trial runs, the responses from our users were consistently positive: the familiar IBM Cognos Business Intelligence user interface and the fact that processes became significantly faster won everyone over."

Working in conjunction with our consulting partner Swiss Solutions AG, the project team proceeded to implement IBM Cognos TM1. The new information architecture has now been up and running for more than a year.

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## Solution Components

### Software

- IBM® Cognos® Business Intelligence
  - IBM Cognos TM1®
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*“For Visana, the most important factors in the success of the project are close cooperation between controlling and IT, as well as a single point of contact for reporting.”*

— Pascal Luginbühl, Head of Controlling at the Visana Group

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## Web-based insights at the touch of a button

Since the go-live, specialist users in controlling, sales and marketing have been able to log in to the analysis system via the web and answer specific business questions. Each week, all company data is loaded from the source systems into the central database using an extract, transform and load (ETL) process. The TM1 data cubes are then populated automatically with the new data. This ensures that users with specialist responsibilities are able to work with up-to-date, consistent information from a central analysis platform. Around 40 individuals use the information system for standard reporting, whilst a similar number use IBM Cognos to create detailed analyses on customers, benefits or premiums.

## Information: faster and better substantiated

The new information system based on IBM Cognos Business Intelligence and IBM Cognos TM1 has considerably accelerated the process of creating reports and analyses at Visana. Whereas a straightforward analysis of the company's portfolio of insured parties, benefits or even employees could previously take up to four hours to create, comparable information is now available practically at the touch of a button. Analyses based on the TM1 data cubes usually take just a few seconds.

The straightforward guidance provided by the IBM Cognos user interface also pays off in this regard. Ready-made standard reports or analyses provide the information required to answer questions: those with specialist responsibilities can quite simply select parameters such as insured party, region or care provider and then give the answers to business-critical questions. They can see at a glance, for example, in which region a particular form of supplementary insurance, such as medical or dental insurance, sells the best.

## More insights, more profitability

The business benefits of the new information system are clear: specialist users can answer individual questions faster and get a detailed overview of their area of responsibility practically at the touch of a button. Visana as a whole, therefore, is in a position to respond faster to the demands of the market, to offer more targeted products, and to increase its profitability. The conclusion reached by Alfred Tschumi is a positive one, as is his forecast for the future: “The new IBM Cognos technology has already proved its worth. It has enabled us to create excellent conditions for automating and optimising Visana's planning processes in the future.”



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