




A Business View  
of Insurance  
Information System



Consulting and training dedicated to the development  
and implementation of the open method


Référence **BSV-02**

Version **1.2**

Contact [dominique.vauquier@praxeme.org](mailto:dominique.vauquier@praxeme.org)

## A Business View of the Insurance Information System

The big picture of the business activity and its equipments



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This presentation is a reference document that is administrated at Group level. The uses and rules are provided in chapter 3.

This Business View describes the information system of the insurance business. It is intended for business and IT decision-makers.

Its main purpose is to help decision-making in matters of IT investments.

Related documents:

- BSV-01: one-slide presentation of the Business View
- BCRM: Business Capability Reference Model
- Target Architecture

Reference of the document: PxD\_BSV-02

Owner: Praxademia

Version: see above (bottom of the slide). Following alignment with BCRM version 3.

Status: final



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## Objective of the document

- Describe the IT system from a business standpoint
  - Topics covered
    - Business
    - Main business functions
    - IT solutions
  - Main messages
    - This reference document is proposed as a common view of the business and its IT equipment
    - It is to be shared across the group
  - Prerequisites
    - None



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This document attempts to deliver:

**a high-level view of the IT system from a business standpoint.**

Not only does this presentation include the picture of the Business View (see at the end of part 1), but it also attempts to justify it.

Author : Dominique VAUQUIER

Details: <http://www.praxademia.com/s-team/dominique-vauquier/>



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The first part defines the Business View. Then it establishes the Business View and explains the underlying logic.

The second part situates this representation among other representations that are shared across the group.

Instructions and illustrations of use are provided in part 3.

The Business View has been designed as a common asset that facilitates comparisons between companies. Therefore, it cannot be changed without certain guidance. Part 4 addresses this point.

In part 5 , the reader will find definitions and discussions that can help when applying the Business View.



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First part

## The Business View and its logic



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- What it is
- What it is not
- A presentation of the Business View, step by step  
(Every element of the resulting Business View is defined in more detail in part 5).





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What it is

## Business View of Insurance Information System

From the standpoint of business people

Domain specific

The object that is described  
(not business activity but  
potential IT solutions perceived  
through the activity)

- A simplified and high-level representation of the information system aimed at business decision-makers
  - A communication tool to be used in the decision-making process in matters of IT investment and policy

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### The object described

What the Business View intends to describe is neither the enterprise nor the business activity, but the Information System.

### The terms used

It articulates this description in terms that should facilitate communication between all the stakeholders. Most of the elements in this picture are “business functions”, named as activities. We aggregate these functions into “zones” that correspond roughly to the organization. Around the functions, we add various devices or mechanisms that call for particular attention in the corporate strategy.

In so doing, we do not search formal purity nor full coverage. We emphasize current concerns and stated goals.

### Scope

The Business View remains a high-level representation. In addition, we chose expressions that are as generic as possible. As a result, the Business View covers every branch of the insurance business. We checked that the terms used apply to every branch (e.g. “claim” for P&C and L&S). It is of paramount importance that all branches share a common – at least high-level – view of the Information System. Otherwise, we would lose opportunities for reuse and for building a better structured system.



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## What it is not

- The Business View is not an architecture representation
- It is not a Business Architecture
  - It merges several aspects
    - ...which should be disentangled
  - It does not examine the dependencies between elements
  - Several elements are there only to outline directions or to stress potential decisions
- It is not an IT representation
  - The nature of all elements is not software



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As a result, the Business View should not be seen as an architecture.

Indeed, architecture descriptions obey a couple of rules, which are out of scope in the Business View. Even though we narrow the scope to the Business Architecture, the Business View does not assume all the aims and constraints. In particular, a proper representation of a Business Architecture ought to focus on the business and to set aside purely technical devices or concerns. On the contrary, our Business View shows some insights into technology.

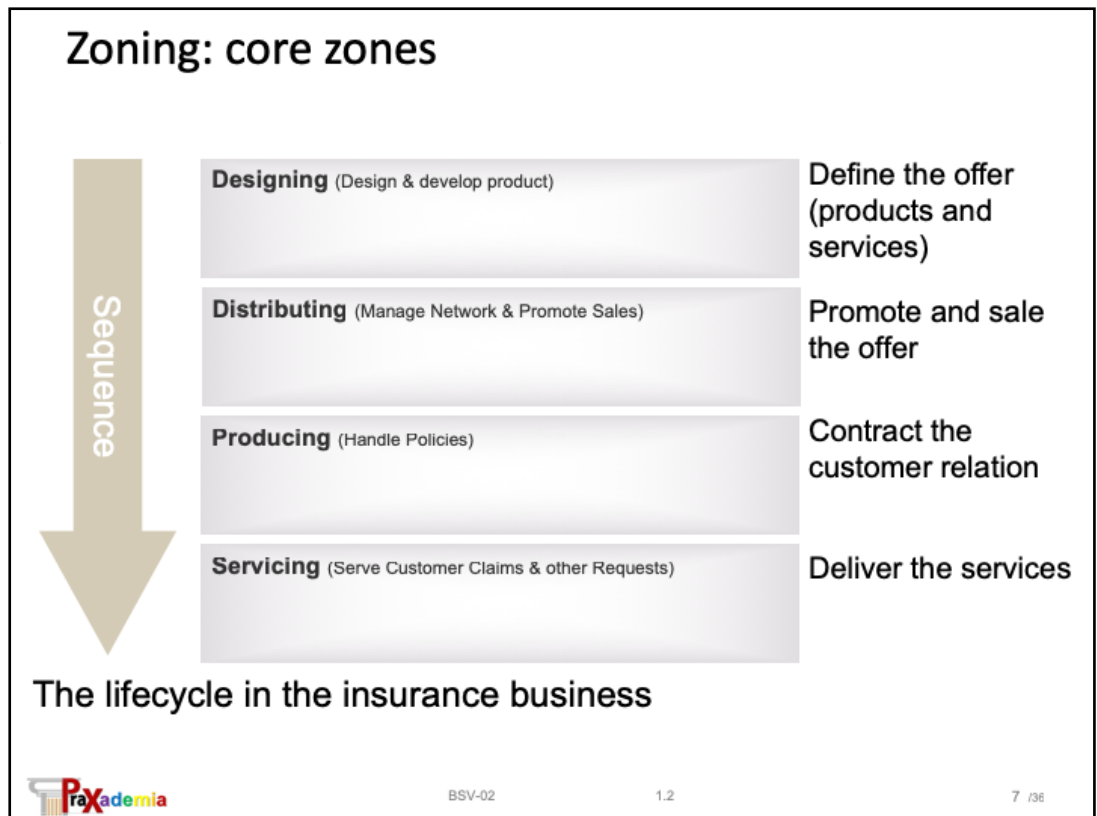
Each architecture representation (business, logical, data, application, infrastructure...) has to focus on one and only one aspect, so that the decision-making process can be clarified. As an overview of the Information System, the Business View does not apply this basic requirement.

Finally, the Business View is made up of business functions rather than applications or software components. Therefore, it cannot be deemed an IT representation.

The mix of various kinds of elements and topics stems from the very purpose of the Business View. It has been developed for the sake of communication between business people and the IT community.



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The main zones that occupy the middle of the picture follow the sequence of actions that cover the insurance business:

First of all, the value proposal that an insurance company offers to its clients must be stated. The “**Designing**” zone puts together the functions that lead to build and administrate the Catalogue, i.e. the specification of the products and services the company offers.

The second step consists in promoting and selling the offer. The “**Distributing**” zone encompasses both marketing and sales functions since they are partly intertwined.

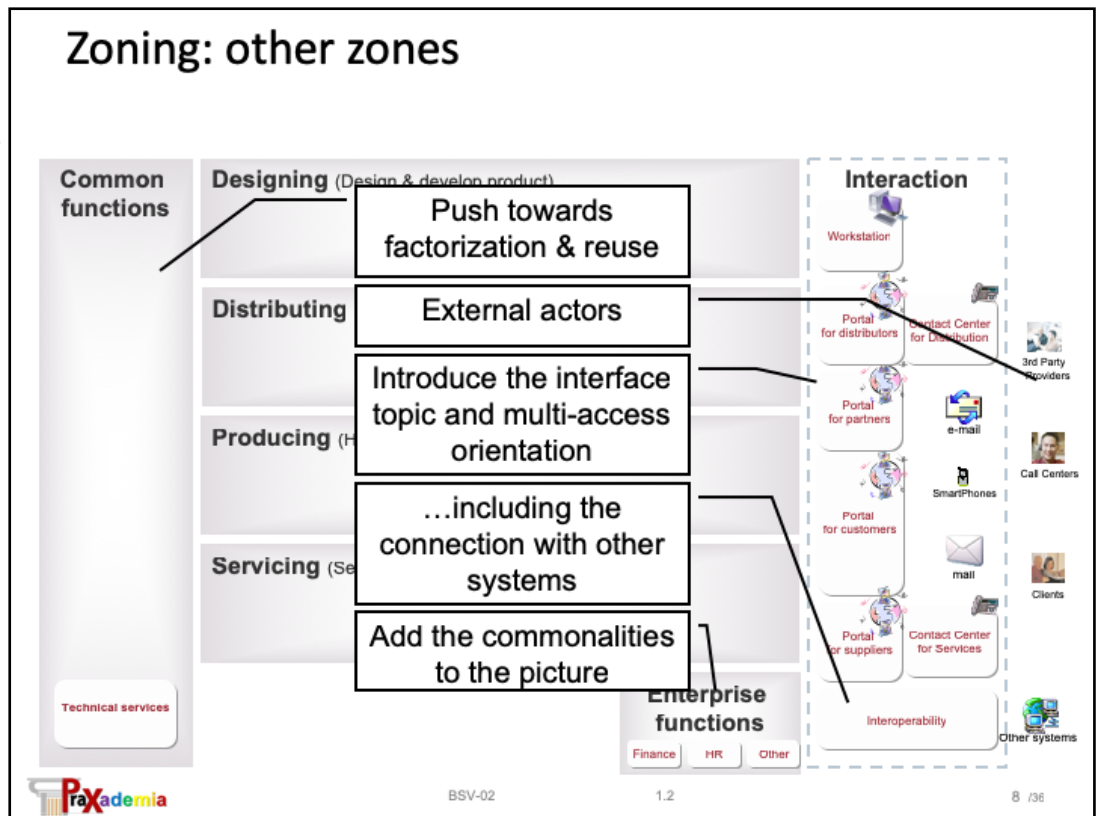
Thirdly, in the insurance business, “**Producing**” mainly means a) underwriting and b) recovering the premium. The former function marks the start of the contractual relation with a client; the latter maintains this relation.

At the end, either on the client initiative or due to specified events, the insurer delivers the service. The “**Servicing**” zone covers the claim management as well as other kinds of services the company can deliver as a realization of the promise, which has been established with the contract/policy (assistance, legal support...).

This sequence is very generic and may apply to any kind of business sector. Several characteristics of the business functions vary depending on their location on a zone: the pace of change, the volume and stability of the information, the level of uncertainty... All these features are criteria to be considered in the architecture.



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In addition to the core business functions, the Business View introduces other items either to complement the functional coverage or to give right to special concerns.

The “**Common functions**” block factorizes functions that can contribute to the execution of other functions from any zone. These common functions may be either technical or functional. Identifying these common functions encourages in better structuring the system.

The right part of the picture shows icons of **external actors**. Among them, it represents other systems, which can interact with ours. This raises the question of interoperability. Strictly speaking, it is not a business function, but the topic is so critical that it deserves a mention in the Business View.

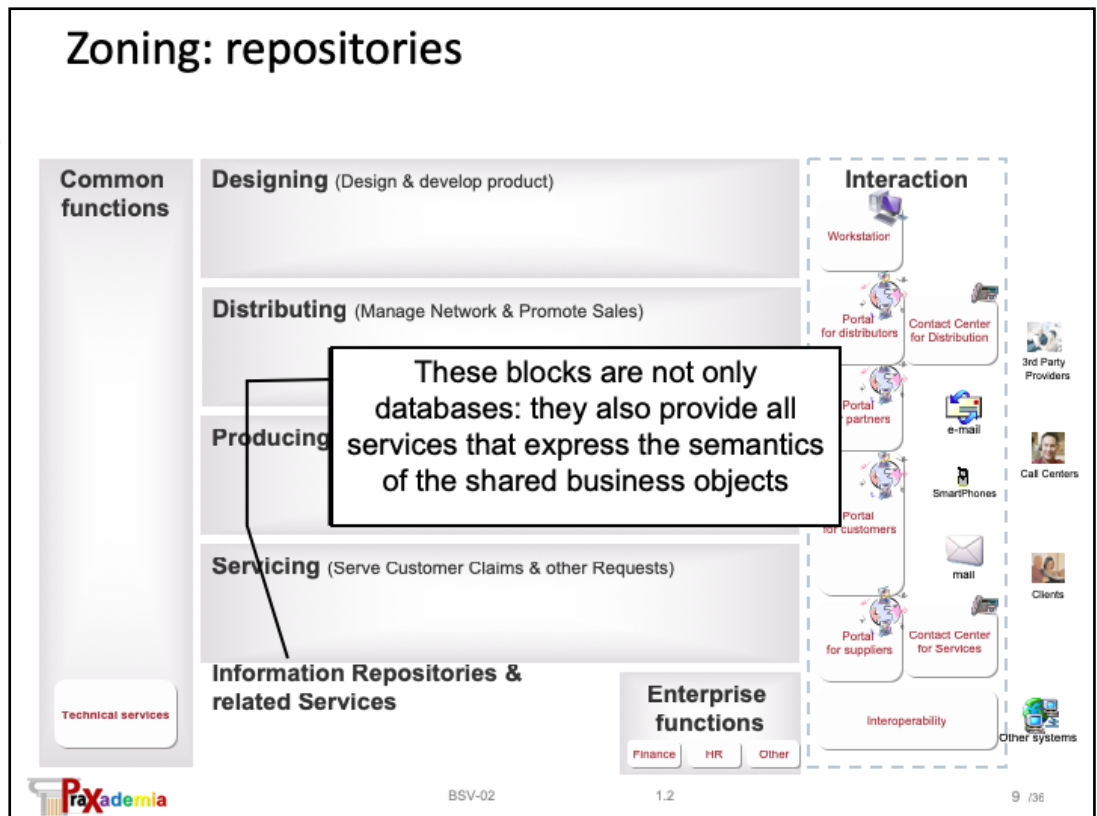
**Interoperability** is about connection and smooth exchanges with partner systems. It also embraces the case of several companies interacting in the value chain. Architecture choices have to anticipate the set-up of federation of systems, which embodies the concept of the extended enterprise.

The “**Interaction**” zone manifests the direction known as Multi-Access.

The “**Enterprise functions**” block complements the picture with general functions (e.g. finance, HR...). They do not belong to the core business of insurance. Nevertheless, they must be considered in the overall picture and architecture has to examine how they are connected to the other functions.



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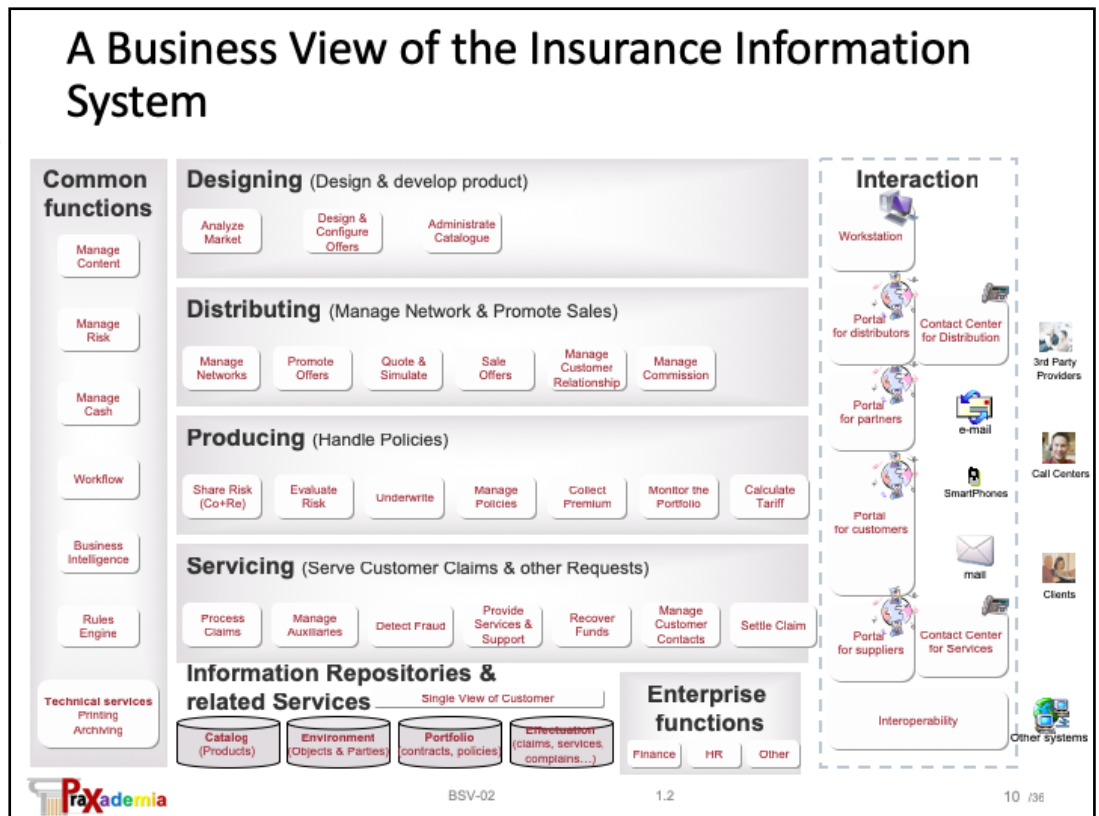
When we approach the information system in terms of functions only (or activities or capabilities...), we miss an important point: many functions happen to use and manipulate the same information, the same business objects. As a result, we risk either coupling or redundancy.

To give an example, an insurance product is designed in the “Designing” zone but campaigns and leads can be processed based on it. When quoting or underwriting, the sales person or the underwriter needs to access the description of the product. Settling a claim also requires such an access. Should we add in the “Designing” zone the functions dedicated to these uses? If we do, we would increase coupling in the system and pollute the “Designing” zone with considerations relating to other zones (like user rights, depending on the organization).

In order to avoid these problems, the Business View reserves a very different kind of zone: the Repositories. Despite the symbol used, they are not mere databases but blocks that store information and deliver all related services. The core business knowledge – that is the semantics of the business concepts and objects – is expelled from the functional zones and embodied in these repositories. As a result, this core business knowledge is located in one place where it can be shared by and accessed from the other zones.



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This slide provides the entire picture of the Business View.

### How it has been populated

The core zones (Designing, Distributing, Producing, Servicing) contain the upmost functions, which together cover the business activity. Many functions have been removed as they can be seen as subordinated to or included in the functions we retain.

The criteria used are: a) the ability to allot any solution to this collection of functions; b) the possibility to assign one organizational role to a function.

Further details, definitions and comments on the elements are to be found in part 5.

A more detailed representation of the business activity is available (see BCRM in next part).





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## Part 2

# The relations with other representations



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This part situates the Business View among other reference representations.

Herein, “reference” implies:

- visibility at group level and circulation in the companies,
- enforcement as a document that has to be applied in specified uses,
- centralized administration in line with governance rules.

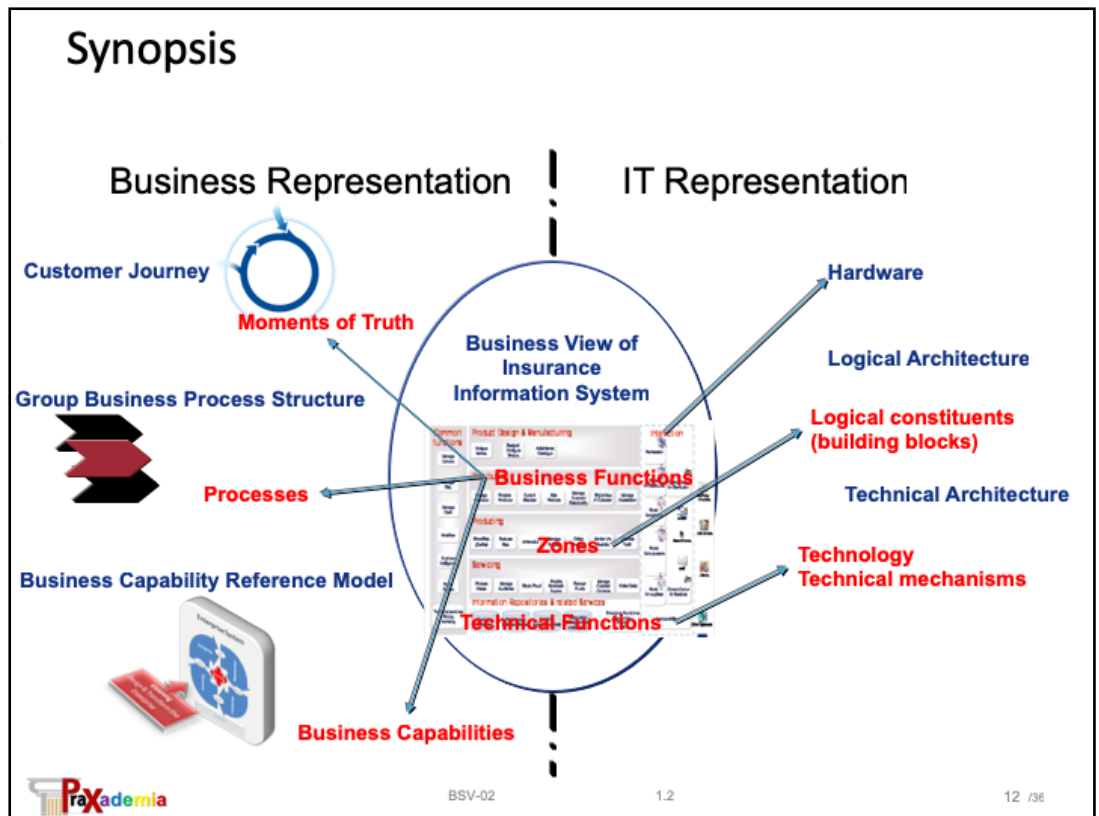
The following slides examine the relations between the Business View of Insurance Information System and:

- the Customer Journey;
- the Group Business Process Structure (GBPS);
- the Group Architecture Framework (GAF);
- the Business Capability Reference Model (BCRM);
- the Group Target Architecture.

Apart from reference documentation, we also position the Business View against architecture representations and models.



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This picture shows how the business view of the insurance information system mixes various elements from several aspects of the enterprise.

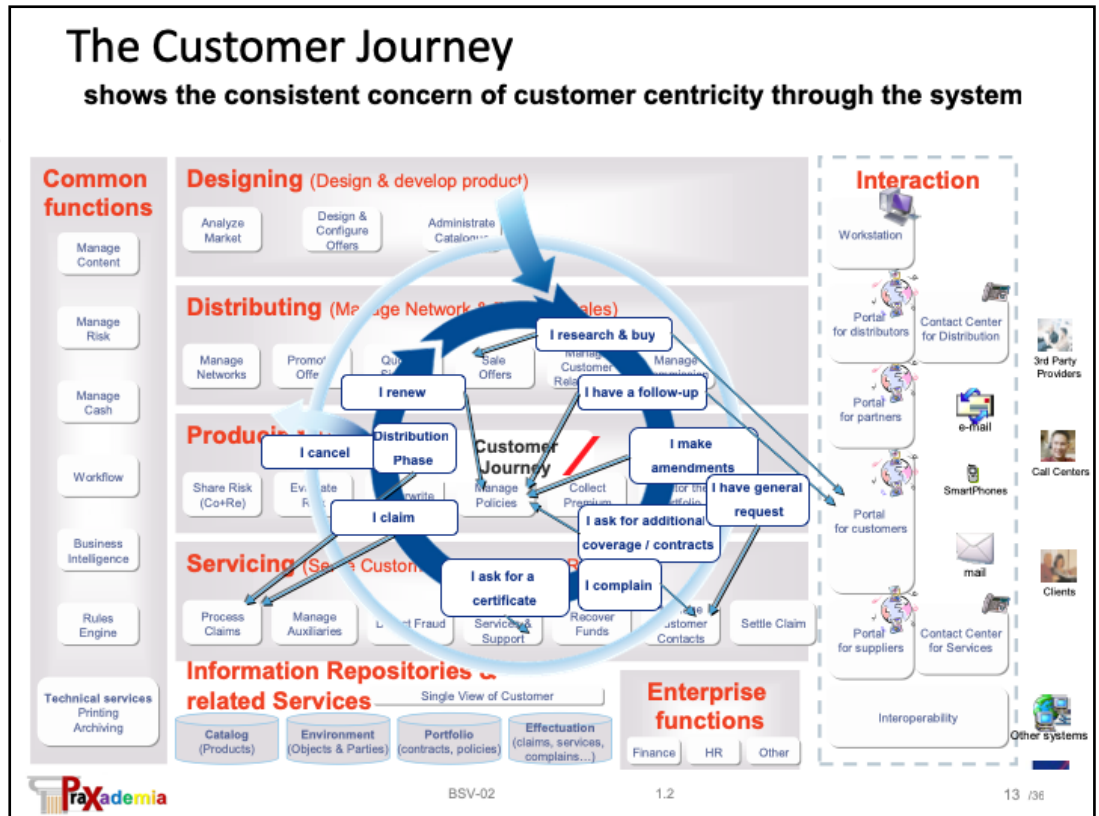
- Steps in the Customer Journey can be assigned to business functions.
- GBPS (Group Business Process Structure) and BCRM (Business Capability Reference Model) provides respectively a dynamic and a static views of the business activity. The business functions of the view easily match with elements of both business representation.
- The zones of the view prepare the targeted structure of the IT system, which is the purpose of the logical architecture (main decisions on the system, regardless of the technical choices).
- The business view of the insurance information system contains some reference to technical choices. These will be addressed through the technical architecture.
- At least the “Interaction” zone evokes the topic of hardware.

The next slides provide insight into the correspondence between these representation and the view.





A Business View of Insurance Information System



The Customer Journey focuses on the relation with the customer. Consequently, it does not cover the entire scope of the Business View. It draws attention to critical moments in this relation and spurs the design of a customer-centric enterprise.

The above representation of the Customer Journey agglomerates the life cycle for all branches (P&C, L&S, health).

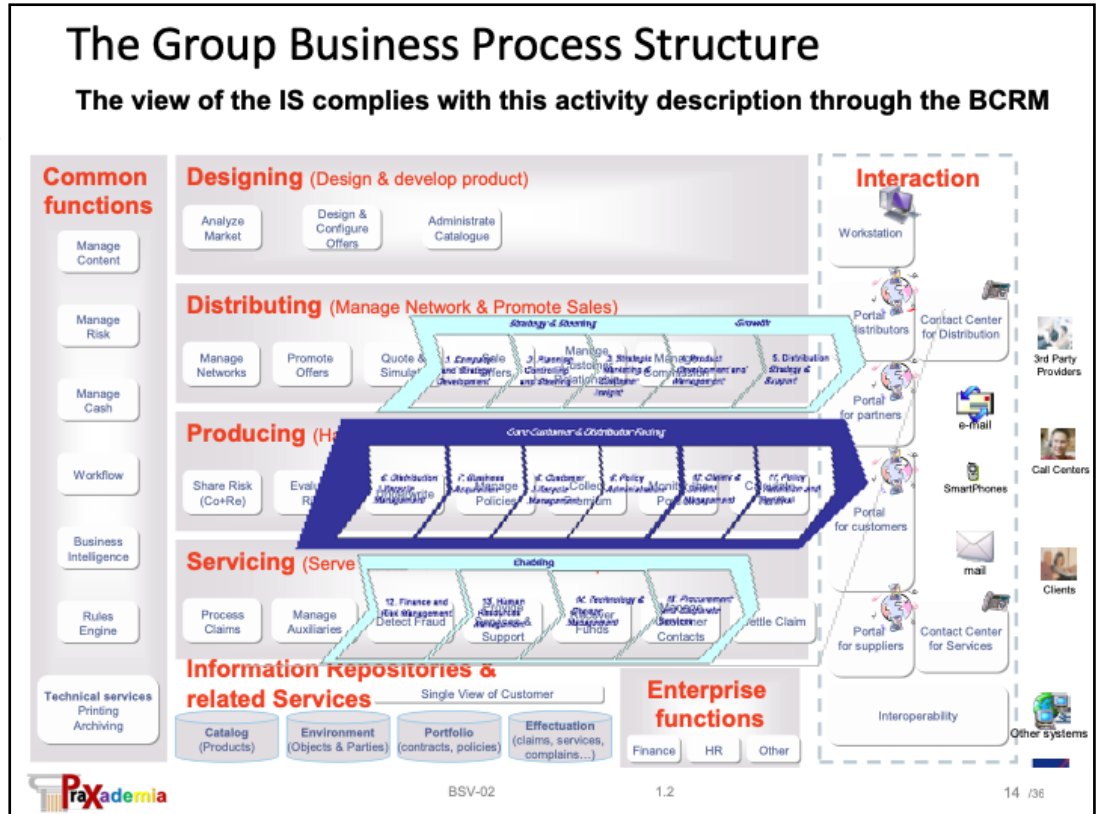
The mapping of the Customer Journey moments against the Business View (and then the BCRM) underlines the requirement that the functions have to take into account, as regards customer centricity. Customer centricity as an orientation can impact many business functions which are involved in the customer relationship...

It is worth noticing that every moment of the Customer Journey affects at least one business function and can potentially be mediated through several communication channels, especially the Customer portal.

Status: reference for business description.



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The GBPS deals with the business activity itself, whereas the Business View of the Insurance Information System is about the Information System. It attempts to describe the IT solution from a business point of view.

Despite this difference of purpose, they easily match each other.

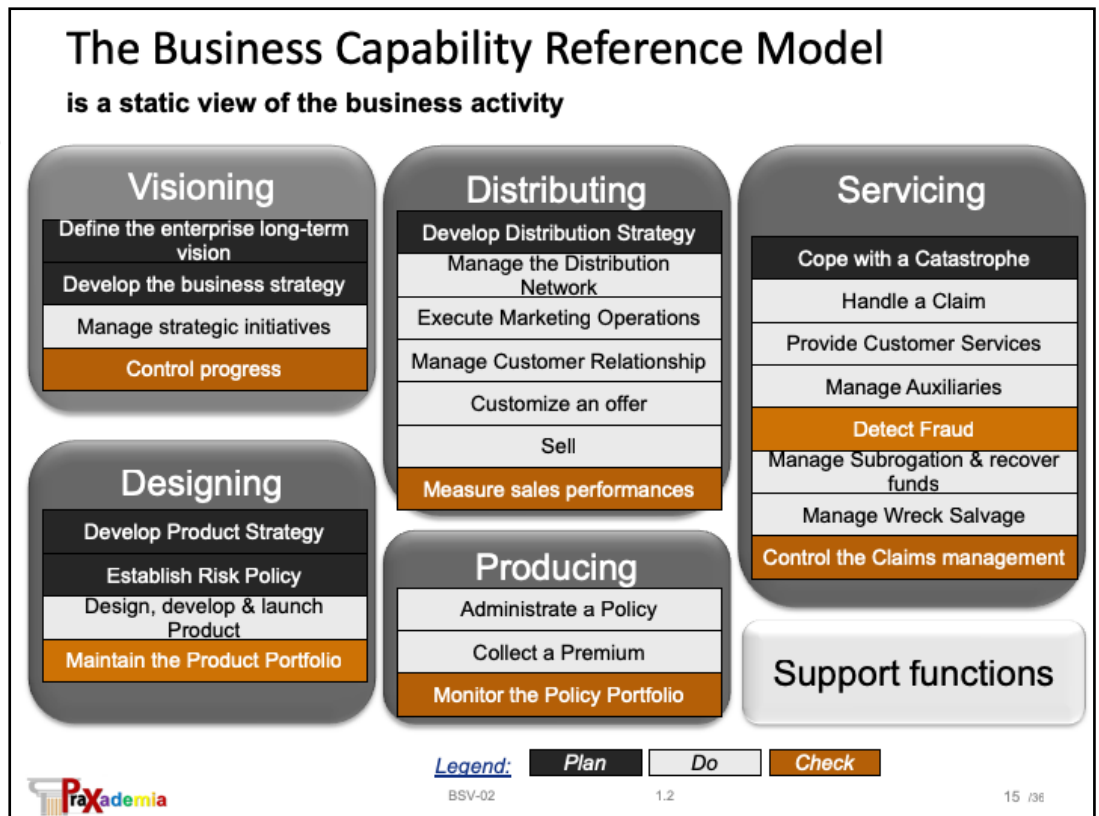
The GBPS puts the emphasis on the Customer Journey (central part) and on strategic activity. On the contrary, the Business View of the Insurance Information System only retains activities that muster IT solutions. For instance, the strategy development disappears inside the “Enterprise functions” block.

The mapping between GBPS and the Business View is provided in another document.

Status: reference for business architecture.



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The BCRM is an overall and generic representation of the business activity, in the insurance sector.

It describes the business in terms of “capabilities”, which are close to business functions. This view is purely static. That is to say it studies neither the flows between the capabilities nor the sequence.

A quick glance at the BCRM and the Business View reveals that they deal with the same substance: the business activity. BCRM limits itself to the business description whereas the Business View incorporates some other topics.

The major difference between these two business representations lies in the level of details. On the one hand, the Business View intends to give an overview of the system. On the other hand, the BCRM goes into detail and the theoretical limit in this endeavor would be the use-case, as the description of an elementary working situation.

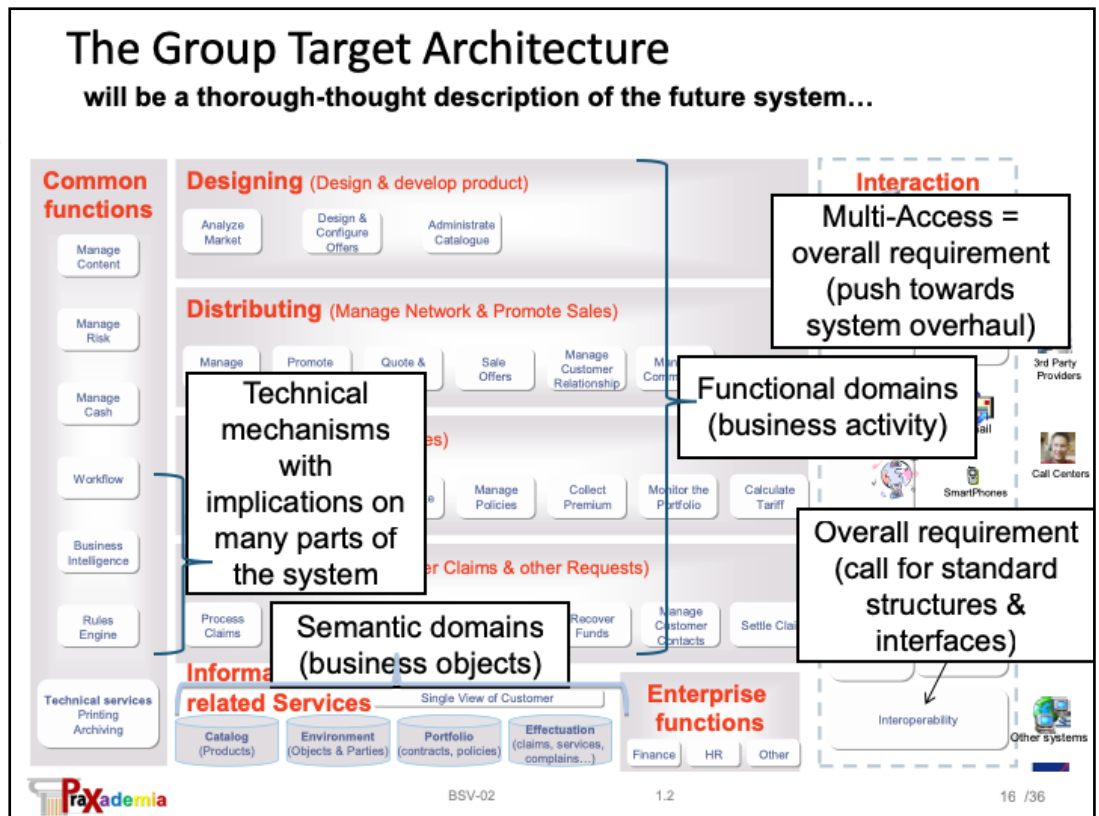
The BCRM and the Business View should be aligned. This implies:

- mapping both structures;
- using the same wording, as far as possible.

Status: IT Standard



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The Group Target Architecture (GTA) is a high-level and thought-through description of future Enterprise System. It examines every aspect of the enterprise through a comprehensive approach and articulates the main decisions and directions that will drive the transformation of the enterprise and its systems.

The Target Architecture obviously covers the business aspect. It relates naturally to the Business View of the Insurance Information System. The items below explain this connection:

- The GTA applies an overarching principle known as the separation of concerns. So, it disentangles the many aspects that constitute the Enterprise, whereas the Business View mixes some of them.
- The Business View conveys certain assumptions that the GTA states, especially as far as the organization of the business and the structure of the information system are concerned. Therefore, both documents must be aligned.
- Some elements of the Business View pertain to Business Architecture. Others relate to technology. The GTA scrutinizes these topics as well as the connections between them.

Status: delivery due by the end of 2019



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## Part 3

# The uses of the Business View of Insurance Information System



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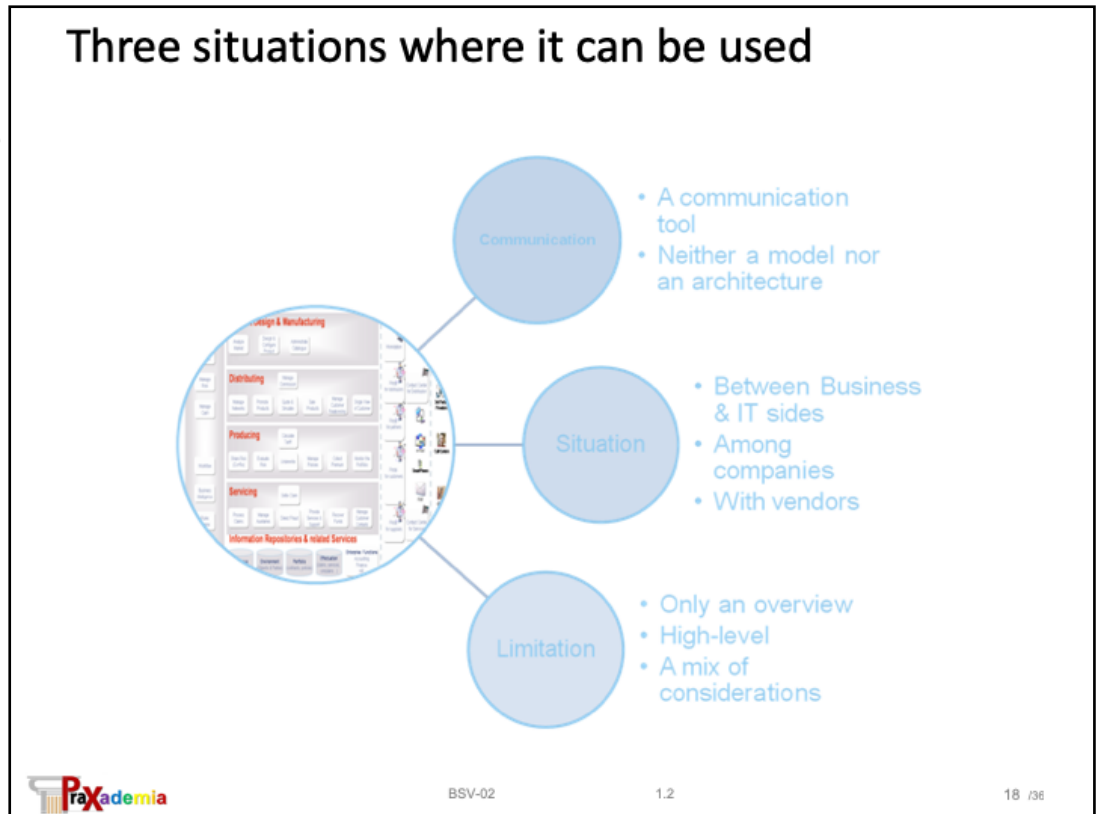
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This part presents the situations where the Business View can be used and also its limits.

This document is a communication tool. As a result, we should not overstretch the use of this representation.



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The Business View is a communication tool and should not be confused with:

- an architecture (set of decisions on the structure with their rationales and justifications),
- a model (detailed and formal description of a part of reality).

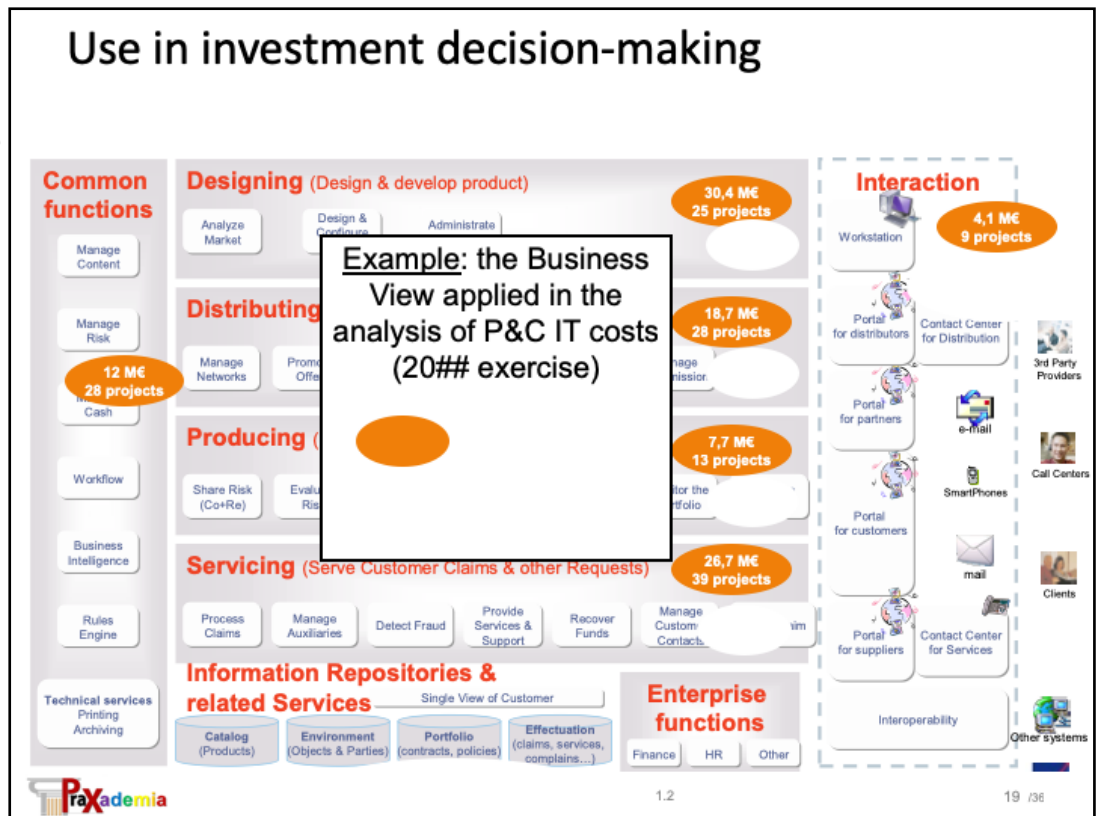
As such, it can be used in three kinds of situations:

- Between business and IT decision-makers: it provides a simplified view of the system, in line with core assumptions regarding the business and the information system. Investment prioritization and negotiation can be based on this simple view, which is consistent with the targeted system.
- Between companies: since it is deemed a reference view shared by all the companies, it allows for comparing the IT systems or projects, across the group. Then, it helps to drive towards convergence.
- With vendors: at an early stage of a package selection process, the Business View is a means of delimiting the scope of a solution.

When it comes to more technical decisions, the Business View shows its limits. At this point, other representations and models should be used instead: in the first place, the BCRM for a detailed description of the business activity.



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The Business View is intended first as a common grid to be used for highlighting the expenses in IT.

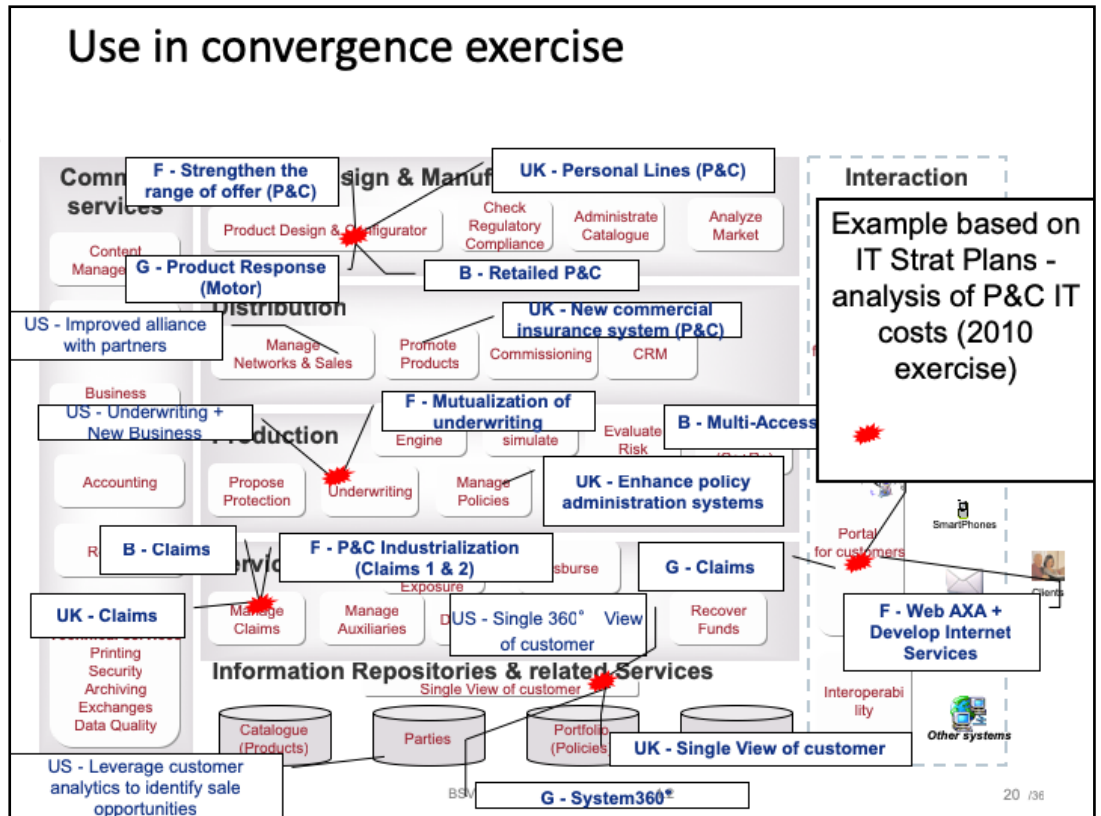
It provides legibility for high-level decisions in matters of IT investment.

As a communication tool, it is limited to a consolidated view and needs to rely on more detailed information.





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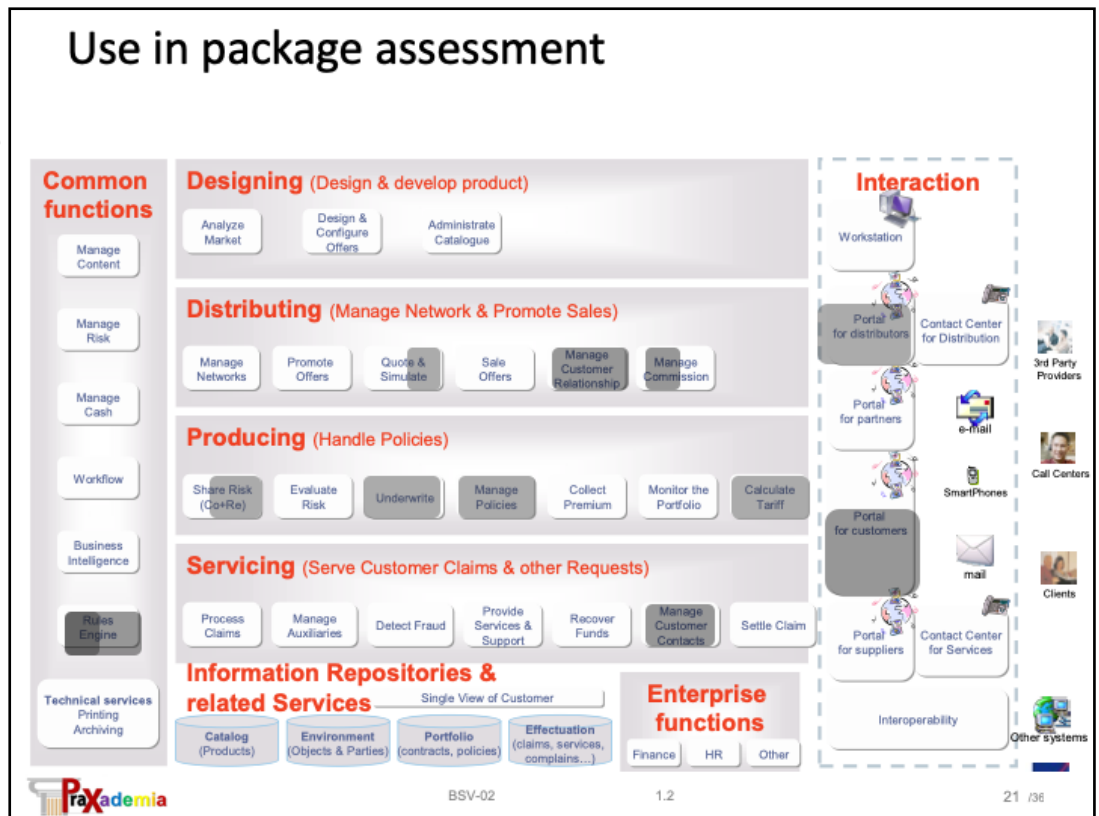
This example uses a previous version of the Business View of Insurance Information System.

It aims to compare the major investments planned in the companies and to detect convergence opportunities.





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In this simulation, the scope of two different packages is revealed, giving us an insight into the functional coverage.

One of the solutions (showed in red) is dedicated to the insurance business. It seems to fulfill the activity of underwriting but does not fully meet the needs for distributing.

The other (in blue) is oriented toward the customer relationship. It contains a portal for customers but does not provide every function required.

Both solutions incorporate a rules engine. One of them seems to be better than the other. It raises the question of whether it is possible to use only one rules engine for every function equipped...

Here also, this simple picture can be seen as a summary and should be based on an in-depth analysis of the solutions. A better tool for supporting this kind of analysis is the BCRM, together with a good information model.



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## Part 4

### The governance of the Business View of Insurance Information System



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This part articulates governance rules that applies to this document.

Indeed, this presentation should be considered as a *reference* document, i.e. a document whose value is widely recognized, so that it contributes to a common exercise. Only its stability and universality guarantee its usefulness in the situations which part 3 describes. As a consequence, minimal rules must be defined to preserve the status of this document.



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## Ownership

- The Business View of Insurance Information System is an enterprise asset
  - It is an internal document that expresses specific concerns in addition to a general description of the insurance business
- The Group Information System department is the owner
  - More specifically: << team >>
    - Contact:
    - The Business View is part of the corpus that specifies the IT Strategy for the group and its target architecture
- The ownership covers the concept as well as its documentation
  - The Group Architecture team is in charge of the Business View as a concept
  - It owns and administrates the documents that expresses the Business View



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## Status & location

- **The Business View of Insurance Information System will enter a process of validation and standardization**
  - It will be submitted to ISAC then to ISSC
    - ISAC (Information System Architecture Committee) musters the chief architects of the largest companies
    - ISSC (Information System Steering Committee) regularly gathers the CIOs of the largest companies and is chaired by the Group CIO
  - At the end of the process, its status will be enforced as a Group IT Standard
    - This implies protection and mandatory use
- **The official documentation related to the Business View will be available in the knowledge base**



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## Procedure

- When using this asset, collaborators may ask questions or suggest changes
  - As simple as it is, the Business View nevertheless needs to be tested and consolidated
  - On the other hand, it must remain under control, so as to keep its status and serve as a reference
- All requests and suggestions must be centralized
  - Please, send them to the contact
    - Named on the slide "Ownership"
- In order to assess it, we would like to track the uses of the Business View
  - Please, send us any presentation that incorporates the Business View, especially when it contains additional information



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## Part 5

# Definition of and comment on the elements of the Business View



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This part provides definitions of and insights into the elements of the Business View of Insurance Information System.



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## “Common functions”

**Common functions**

- Manage Content
- Manage Risk
- Manage Cash
- Workflow
- Business Intelligence
- Rules Engine
- Technical services  
Printing  
Archiving

- **Definition**
  - Ancillary functions that contribute to other functions
- **Rationale**
  - This zone asserts the wish of considering factorization even at the high level of the business view
    - Factorization improves the structure of the system
    - Reducing redundancy leads to savings as well as agility
- **Characteristics**
  - Can be used by any other functions from the core zones
    - Not by the services from the “Information Repositories” zone
    - Not from the “Interaction” zone
- **Content**
  - Functional blocks that correspond to business activities
    - Risk management, Cash management
  - Technical blocks that introduce technical solutions

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Architecture: in this representation, this block includes technical functions whose nature differs from the rest.

Due to this difference of nature, the logical architecture will arrange these constituents differently.

As far as risks are concerned, we have to distinguish between:

- the business functions themselves, which involve people and their activities;
- the semantics related to risks.

The semantics should be spread all over the system and attached to the proper business objects (the insured objects, the customers, categories...).



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## “Enterprise functions”

- **Definition**
  - Commonalities, functions that are not specific to the insurance business but are required for the enterprise functioning
- **Rationale**
  - Even when we focus on core functions, we have to considerer the way they connect to the commonalities
- **Characteristics**
  - As commonalities, these functions are generally seen as no brainers
    - Not an area where it is worth endeavoring towards specificity and innovation
- **Content**



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The wording is based on the one of the ACORD Capability model.

“Enterprise functions” differ from “Common functions” to the extent that the latter are isolated for the sake of factorization while the former correspond to specific functions of the enterprise (with dedicated personnel...). From an architecture perspective, this difference may disintegrate, particularly when considering the connections between these functions and the rest of the system.





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## “Designing”

### Designing (Design & develop product)

Analyze  
Market

Design &  
Configure  
Offers

Administrate  
Catalogue

- **Definition**
  - All functions that are meant to define the offer proposed to the customers
- **Rationale**
  - The consistency of this zone lies in the functions contributing to the catalogue of products and services
- **Characteristics**
  - The main business object is the offer
  - The life cycle of the objects in this zone stretches out into the long term
- **Content**
  - The three functions identified in this zone are arranged in sequence



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Characteristics:

- The pace of change in the information is an important criterion for delimiting the zones.
- Actors are mainly actuaries.
- In this area, the actors deal with statistical sets of risks, at a rather generic level - the product level -, instead of the individual level of a policy.

The sequence is:

- First, we examine the market, the customer behaviors, new potential risks, trends, and so on. From this examination, we detect new business opportunities we can cease (new products) or risks we have to mitigate (existing products).
- Second, the actuaries develop the new products. This function covers the simulation, anticipation, specification of tariff rules, etc.
- Third, the function “Administrate the catalogue” is for monitoring the portfolio of risks in the long run.



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## “Distributing”

- **Definition**

- All functions that propose and promote the offer for the purpose of selling it



- **Rationale**

- The consistency of this domain stems from the roles involved

- **Characteristics**

- Activity of marketing department and sales forces

- **Content**

- Around the activity chain focused on the sale act, the zone aggregates functions for managing the people involved as well as ensuring the best dialogue with customers



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“**Manage networks**” applies to the networks of distributors and sales forces.

“**Promote sales**” covers campaign management and lead management.

The **commissioning** function has been isolated because there exist dedicated IT solutions for it.

As regards the “**Single view of customer**”, please see next slide.



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## “Single View of Customer”

- **Position of the SVoac (Multi-Access program)**

- Extract from the wrap-up presentation

- Party and Contact point information should preferably be managed by an enterprise-wide transversal application capability
    - Party is a generic concept which is overarching more specific roles/classes such as Customer, Prospect and Lead. This is a qualification which depends on the role that the party plays in business processes and agreements. The quality criteria and business rules can be different depending on the qualification (role) of the Party. Typically for Customers more strict quality rules apply in comparison with for example Leads or Prospects.

- **Definition**

- Source: ditto

- SVoac is a unique consolidated real-time view of partners (clients, prospects, distributors, sales networks) used in customer-facing processes of bank and insurance containing an overview of all process-relevant information (contracts, contacts, claims, etc.)

- **Place in the architecture**



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Strictly speaking, “Single view of customer” is not a business function but a service that can contribute to many functions.

The first version of Business View situated it in the “Distributing” domain.

Nevertheless, from an architecture point of view, a better place is close to the repositories. On the other hand, an entire customer view includes information on roles and rights (the nature of which is organizational, more than semantic). As a result, positioning this service in the system is not an easy task. This question will be addressed through the Logical Architecture, which is part of the Target Architecture.



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## “Producing”

- **Definition**
  - Functions that officially establish the relationship with the clients
- **Rationale**
  - This functional domain groups together all functions that relate to the contracts and policies, from creation to modification to cancellation



- **Characteristics**
  - The main actor is the underwriter
  - The actions on the business objects are rare or on a yearly basis (premium)
- **Content**



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The central function of this domain is **underwriting**.

It embeds “**Calculate Tariff**”. This function can also be called in the context of the distribution activity (quote). In fact, quote, sale and underwrite can be seen as different steps inside the same life cycle, i.e. the life cycle of the contract (proposed, assessed, signed...). The consistency of this life cycle and of the related information is maintained via the information repository, namely “Portfolio”.

The process of underwriting sometimes requires to **evaluate the risk**. This evaluation operates at an individual level, around a single contract or client (as opposed to the risk management for the entire catalogue in the “Designing” domain).

In some cases, this leads to co-insurance or re-insurance options (“**Share risk**” function).

“**Collect premium**” is a moment in the life cycle of a contract.

“**Monitor the portfolio**” considers the collection of contracts and policies and assesses risks and tendencies.



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## “Servicing”

- **Definition**
  - Functions that fulfill the promise and deliver the services stated
- **Rationale**
  - The domain includes all activities that result from the contracts
- **Characteristics**
  - The activity depends essentially on events
  - It provides the opportunity for a direct contact with the client
- **Content**



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“**Process claims**” is the first act.

**Auxiliaries** include garages, experts, doctors...

“**Settle claim**” marks the end of the claim process and leads to the disbursement.

“**Detect fraud**” can operate either inside the claim process or outside, on a bunch of claims.

“**Provide services & support**” stands for the assistance activity, legal services, etc.

“**Recover funds**” means gain the money from other parties, especially the insurers of the responsible participants in a damage.

As many of the activities in this “Servicing” domain are in contact with the client, we add a “**Manage customer contacts**” function. Obviously, there are dependencies between this function and other marketing functions (CRM).



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## “Repositories”

### ▪ Definition

- Zone that centralizes the information on business objects and delivers it to the functions

### ▪ Rationale

- Introducing the information repositories is the only way to avoid redundancy and reduce coupling between the functional zones

### ▪ Characteristics

- The blocks of this zone are neither functional blocks nor databases
- They encapsulate the core business knowledge in the shape of business objects, expressing their entire semantics
- They provide the functional blocks with information through services

### ▪ Content

- Every repository is defined around a core business object



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Repositories are central points for accessing the core business information (as opposed to functional business information, which are linked to a specific activity).

Being a block in the architecture, a repository can incorporate:

- a central database (but not necessarily),
- MDM (master data management) or other mechanisms...

That's not the point. The message here is that the system has to isolate a dedicated zone where the core data and semantics are to be found...

In its absence, the risk is that every functional zone connects with the others...

Therefore, the specification of this zone is a critical requirement when assessing a solution or a transformation strategy.

The repositories include:

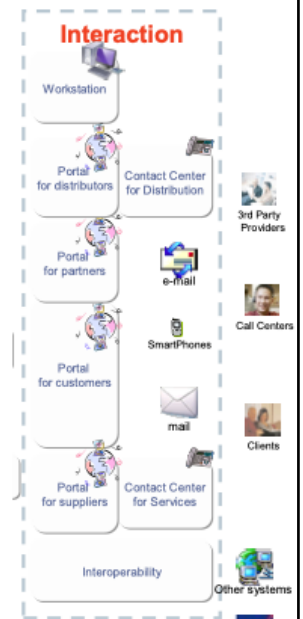
- **“Catalogue”**, unique point for the definition of the offer (products & services);
- **“Environment”**, built with the semantics that can be recognized from outside the enterprise (people, organizations, objects, locations, activities...);
- **“Portfolio”**, collection of contracts and policies that connect people with offers;
- **“Effectuation”**, which collates the information and day-to-day changes resulting from the enterprise responsibilities (events, opportunities, claims, complains...).



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## “Interaction”

- **Definition**
  - Peripheral zone that ensures communication with the system environment
- **Rationale**
  - The elements of this zone are not functions, strictly speaking
  - They point out solutions that enact strategic goals and directions
    - Like multi-access and digital business
- **Characteristics**
  - The components should be seen as gates to access the business functions
- **Content**
  - All imaginable user-interfaces
  - The concern of interoperability



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The Business View mentions only the external actors.

Among them, it represents other systems. In so doing, it asserts the topic of interoperability. This topic does not lead only to dedicated components. It also requires agreements from all stakeholders on the data and interfaces and can only be ensured given in-depth overhaul of the systems. For instance, a repository like “Environment” – if well-designed with a purpose of universalism – enables the information exchanges with partners of any sector.

Ahead of the technical solutions, a pre-requisite for interoperability is that the partners share the semantics of the objects they deal with.



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## For further information

- On the methodology behind this work
  - Web site of the Praxeme Institute
    - <http://www.praxeme.org>