

Progress Corticon

Understanding Business Rules and How to Use Them

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Agenda

- Introduction to Business Rules Management
 - What Is Business Rules Management?
 - The Business Rules Management Problem
 - The Corticon Solution
- Corticon Demo
- Corticon Customer Success
- Corticon Differentiation
- Q&A



What Is Corticon Business Rules Management?

**Software to help make
the **Right Decision** at the **Right Time**
with **Business Agility****

- Should we pay this claim?
- What offer should we make, now?
- What resource should we allocate?

What Is Business Rules Management?

Decisions are governed by business rules



DECISION

Should we pay
this claim?

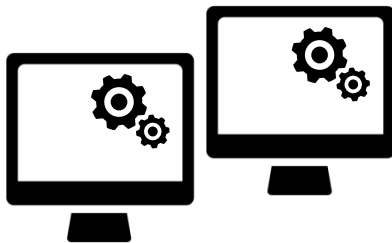


RULE

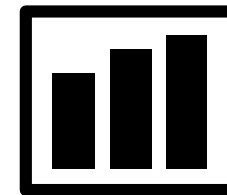
Reject claims with
invalid billing codes

BRMS – Business Rules Management Systems

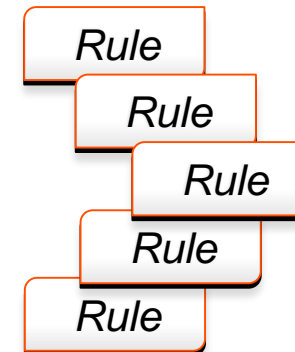
*(a.k.a. **rule engines**) externalize decision logic from applications and represent as business rules*



Claims Management
System



BRMS



The Problem: Automating Business Rules

Traditional approach is programming-based

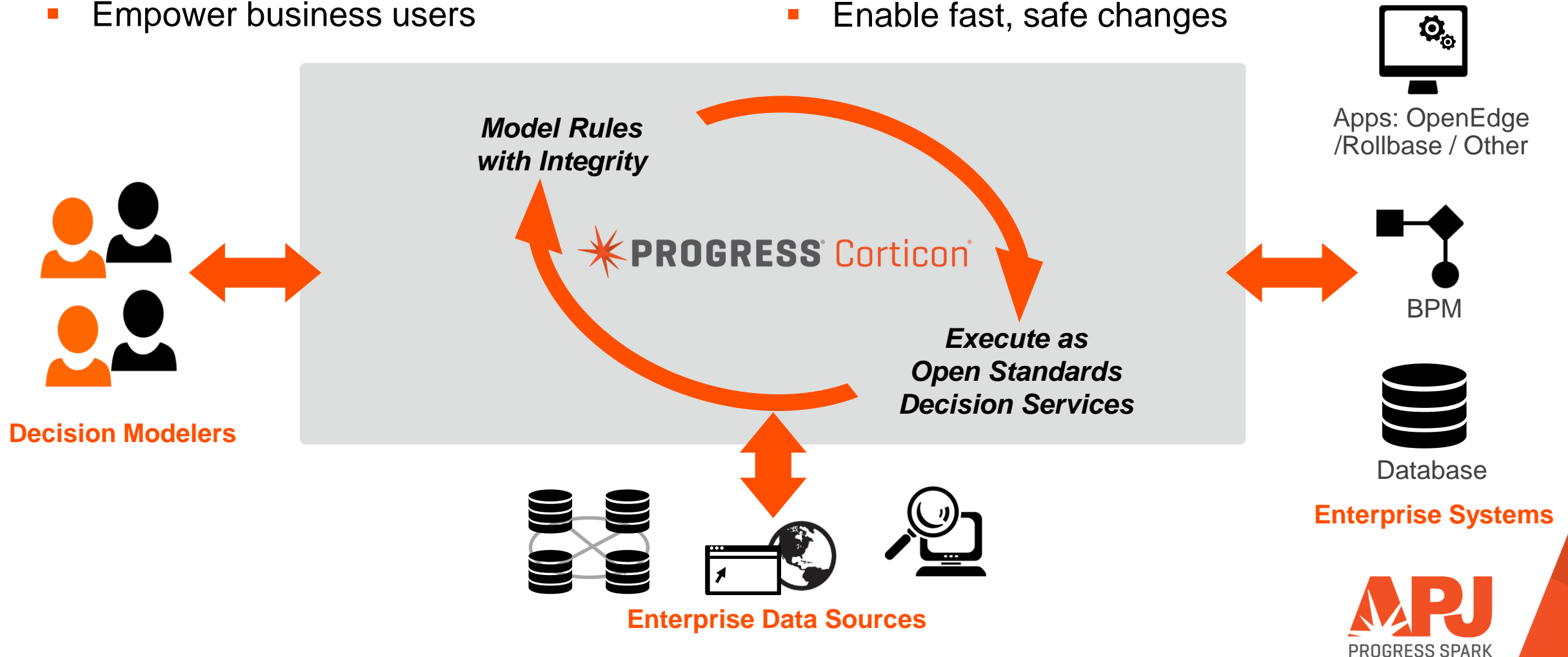
- Simple rules difficult to automate, sophisticated ones impossible
- Single change can impact hundreds of rules/processes



THERE IS A BETTER WAY...

The Solution: Progress Corticon Business Rules Management System

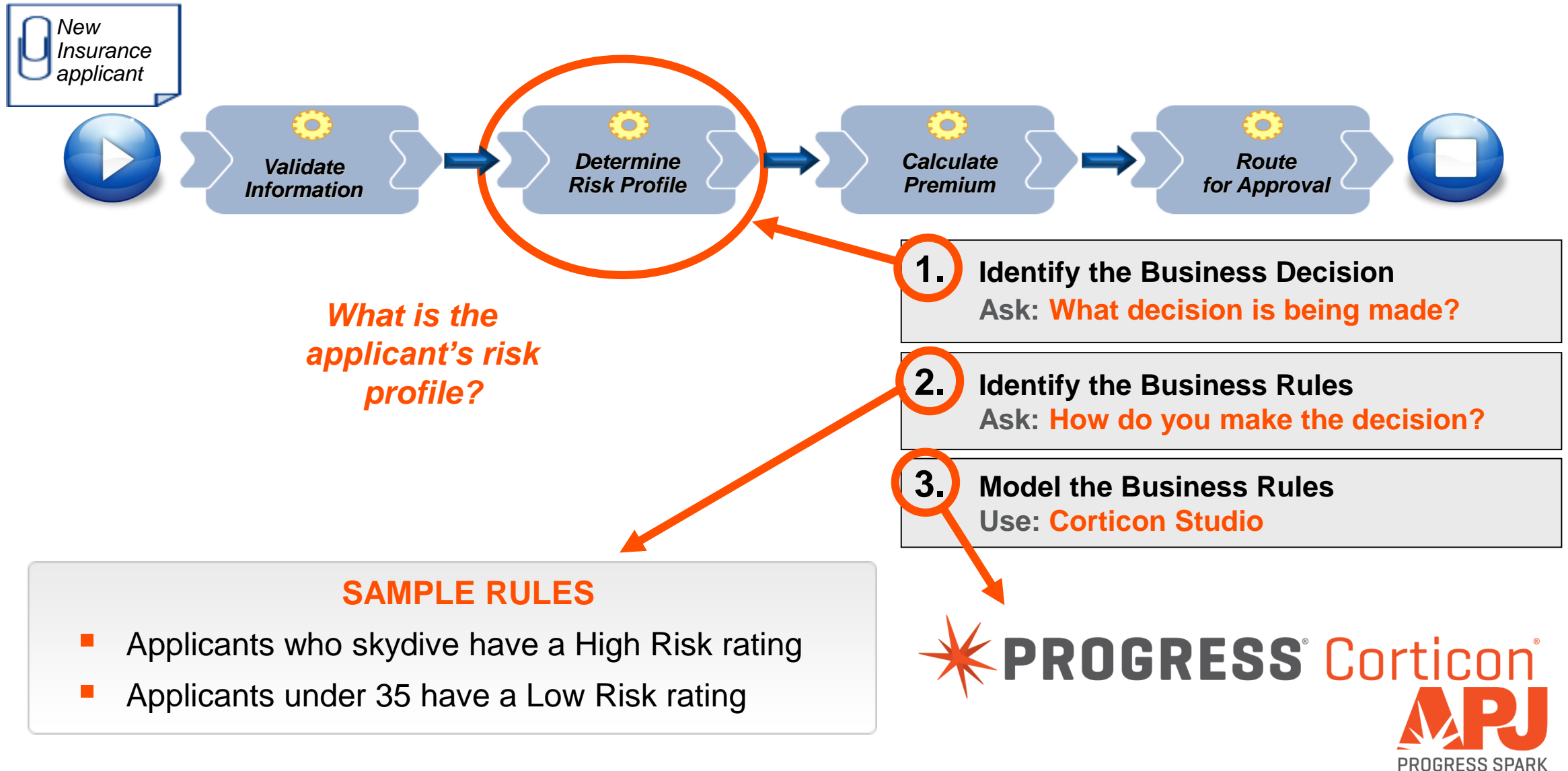
- Separate decision logic from code
- Empower business users
- Ensure performance & scalability
- Enable fast, safe changes



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Progress Corticon Demonstration



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Progress Corticon: Key Use Cases



- Credit and Loan Approvals
- Underwriting
- Eligibility Determination
- Compliance and Reporting
- Account Setup and Validation



- Applying for products
- Dynamic Pricing and Bundling
- Cross-sell and Up-sell
- Product Recommendation
- Lead Generation Routing
- Customer Insight and Loyalty Programs

Progress Corticon: Key Use Cases



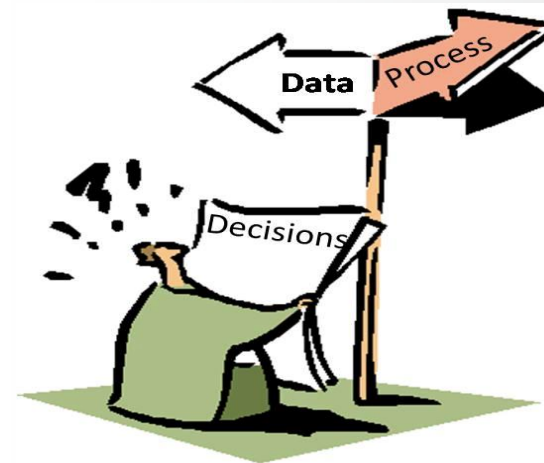
Validate
Adjudicate
Recover
Fraud Detection
Routing



Application
Customization
Dynamic Form
Generation



Production Planning
Resource Allocation
Logistics
Task Routing



Decision Analytics
as a Business & IT
Discipline

Progress Corticon: 500+ Customers

INSURANCE



TOKIO MARINE



FINANCIAL SERVICES



GOVERNMENT



FBI



OPM



DIA



State Department

HEALTH & HUMAN SERVICES



eCOMMERCE



“Corticon gives us a huge amount of flexibility, and greater confidence in the accuracy of our results.

Now we are able to verify more applicants, approve more customers at a higher level, which translates directly into more business with more people.”

— Andy Scott, Chief Security Officer

CHALLENGE

- Automate identity verification process
- Quickly integrate new data verification sources
- Increase the speed and scope of new account approvals

SOLUTION

- **Progress Corticon BRMS**

BENEFIT

- One rule set alone has increased monthly revenue by £1.5 million
- New rule implementations reduced from 3 months to under 24 hours
- Verify more people, more quickly, generating more business



CHALLENGE

- One of the largest banks in Asia needed better ways to manage credit risk

SOLUTION

- Credit scoring models built in **Progress Corticon BRMS**

BENEFIT

- Better credit models reduce risk and required reserves
- Improved speed to deliver new credit scoring models (and update)
- Reduced errors in models
- Reuse logic across multiple models
- Easy to use, deploy and manage



CHALLENGE

- Extend Progress OpenEdge solution for complex product sales, when every client has different product configuration rules

SOLUTION

- **Progress Corticon BRMS**

BENEFIT

- “Corticon helps us win business and accelerate implementations.”
- Integrates with Progress OpenEdge and Progress OpenEdge BPM



CALIFORNIA
ASSOCIATION
OF REALTORS®

*“The Corticon BRMS exceeded our expectations. Compared to traditional development approaches, we realized **at least a 10-fold improvement in productivity.**”*

— Joshua Sharfman, CTO

CHALLENGE

- Extreme complexity of required real estate forms could result in sanctions, fines or loss of license if not correctly completed

SOLUTION

- A **Forms Advisor** solution that leverages **Progress Corticon BRMS** to define, automate and manage forms selection

BENEFIT

- Dramatic reduction in legal staff, 100% compliance, and most importantly, financial and reputation risk mitigation



CHALLENGE

- Expand healthcare claims processing business into new states and keep up with changing regulations as HIPPA and the Affordable Care Act

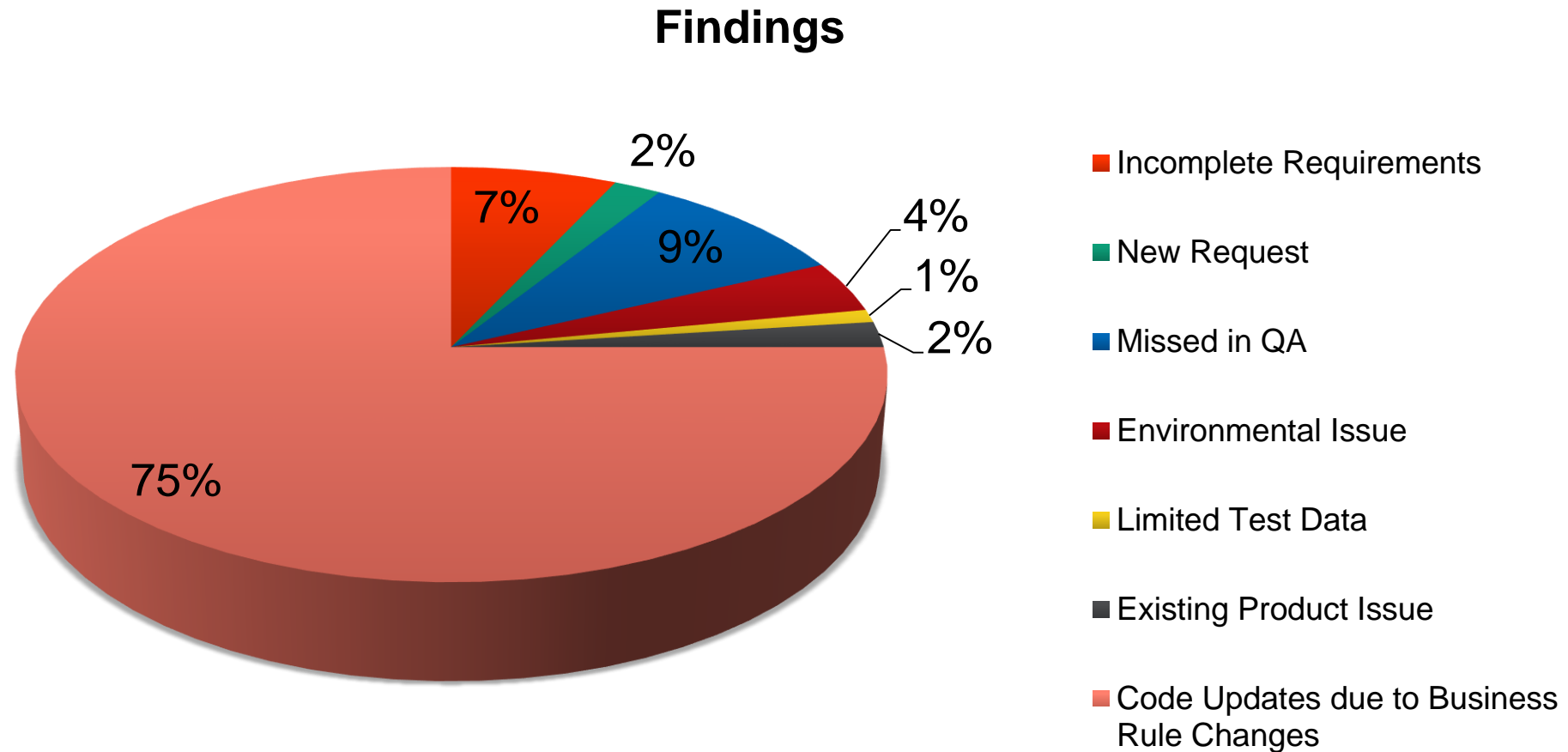
SOLUTION

- Use Progress Corticon BRMS to modernize existing OE architecture

BENEFIT

- Empower healthcare domain expert to manage volatile decision rules outside of the OpenEdge ABL.
- Accelerate application customization covering the needs of each customer as well as state/local regulatory schemes

Implementation Effects without Corticon for Meridian



Return on Investment using Corticon for Meridian



Increased speed to market



Reduced post implementation
issues

CHALLENGE

- Pennsylvania Department of Public Welfare's need to react to ever-changing policies was limited by inflexible hard-coded rules.

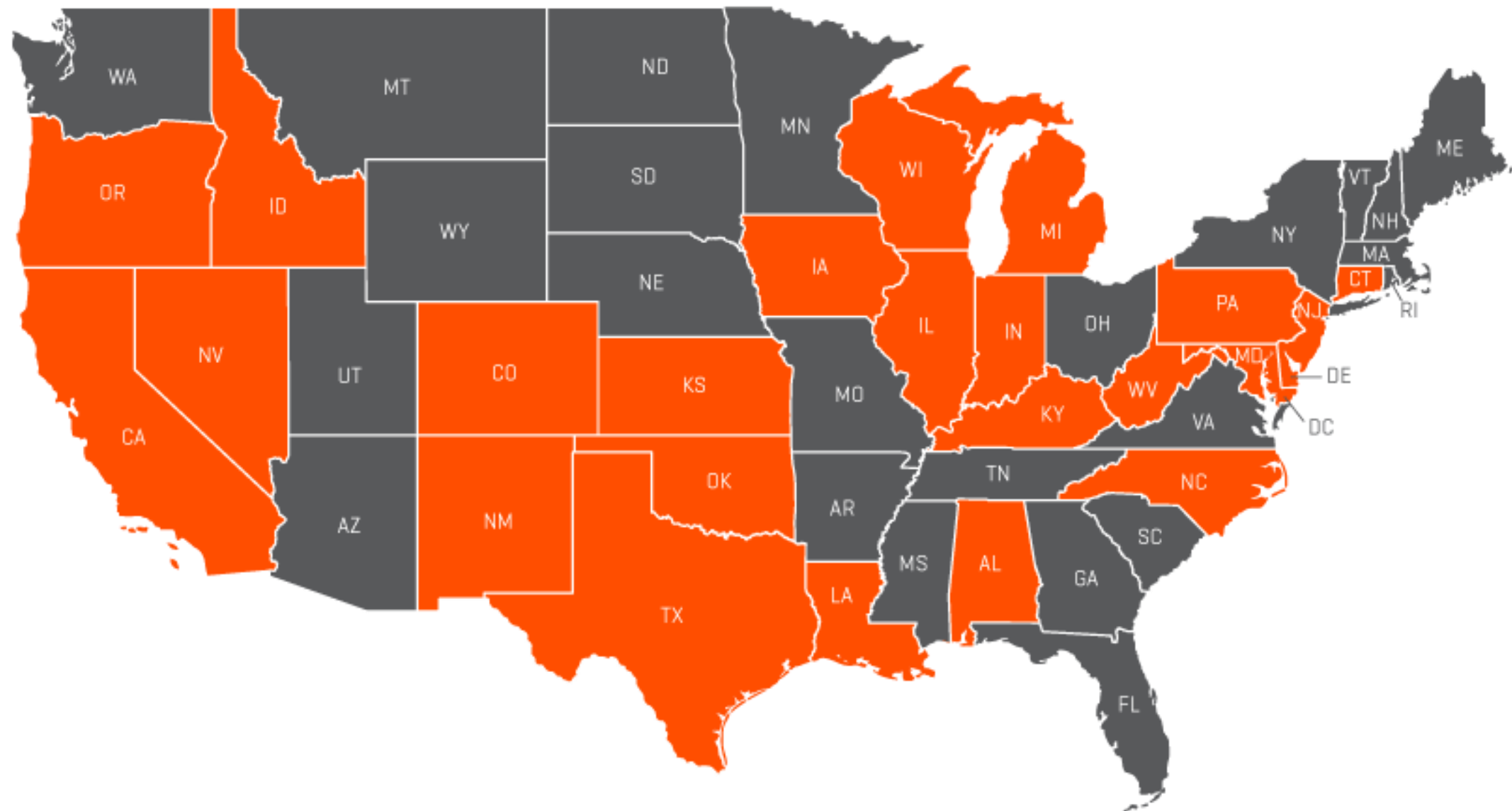
SOLUTION

- **Progress Corticon** to automate the rules and logic behind the eligibility determination process

RESULT

- Improved productivity, agility, and service to citizens
- Reduced changes from weeks and months down to hours
- Leverage Corticon across other agencies to ensure proper benefits are administered.

U.S. STATES USING **PROGRESS** Corticon: 24



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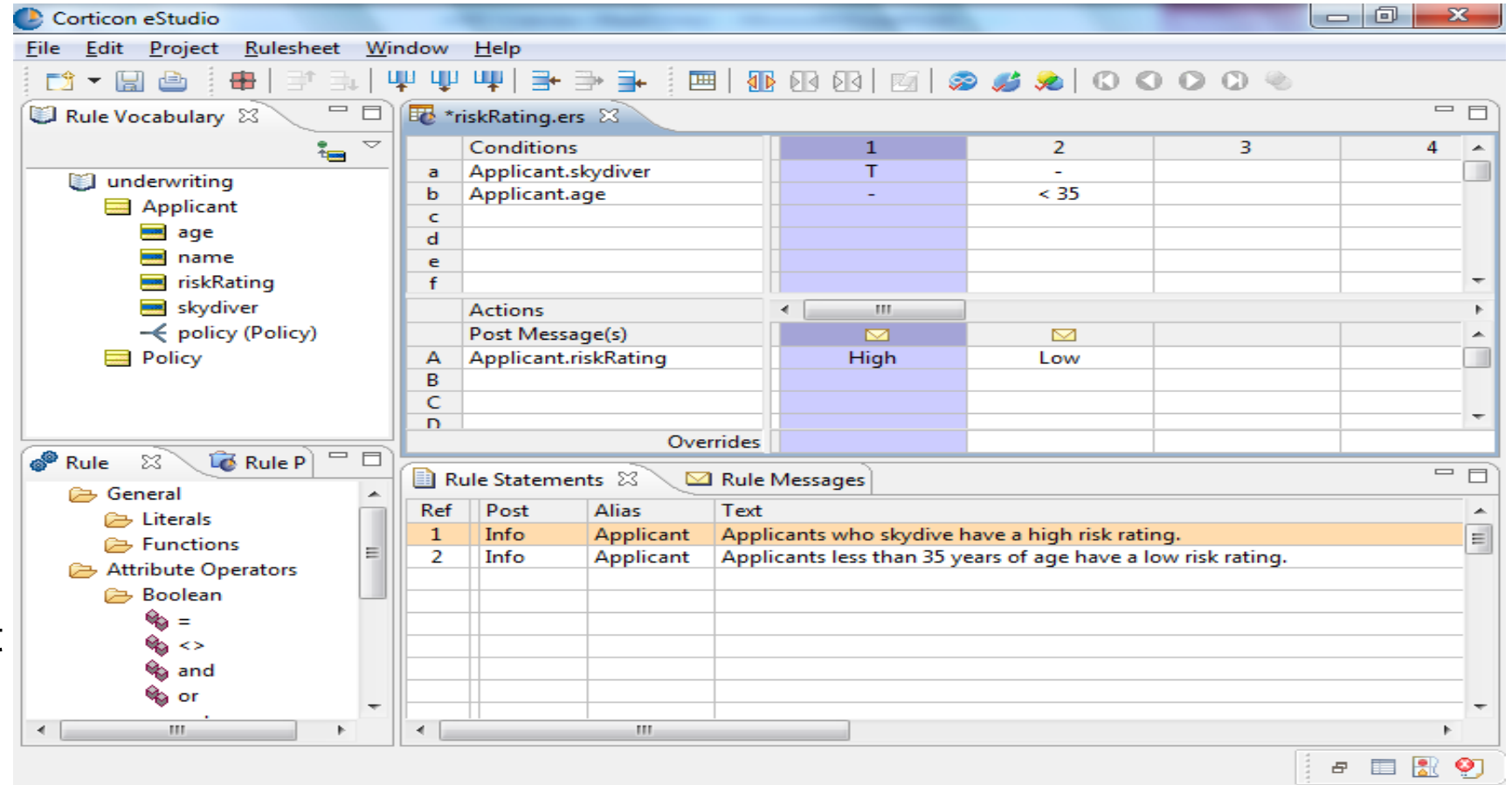
Model-Driven Rules Development

**Out-of-the-box
ready for use by**

- Business Analysts
- IT Professionals

**Patented Excel-like
modeling tool**

- No programming
- Business friendly
- One-click deployment



Proven with the most sophisticated business problems

Model-Driven Rules Development

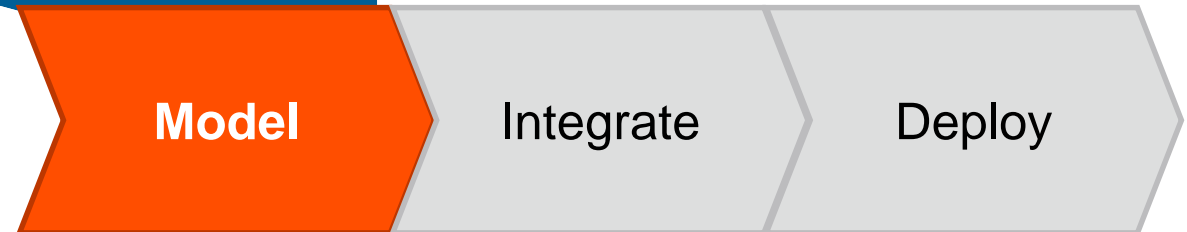
Traditional Approach

Often contains errors and performance issues



Reduce development
and change cycles
by 90%

Corticon Approach



Higher quality, higher performance, agility

 Requires Technical Resource

Benefits of Model-Driven Rules Management

Sample ROI Analysis – Automation of single, decision-making task*

	1 st Generation	Corticon
Initial Development		
Analyze	20 hours	20 hours
Prepare – Design	5 hours	N/A
Prepare – Implement	200 hours	2 hours
Total	225 hours	22 hours
Change Cycle		
Analyze	15 hours	0.5 hours
Prepare – Design	7 hours	N/A
Prepare – Implement	28 hours	1.5 hours
Total	50 hours	2 hours

**10x
Improvement**

**25x
Improvement**

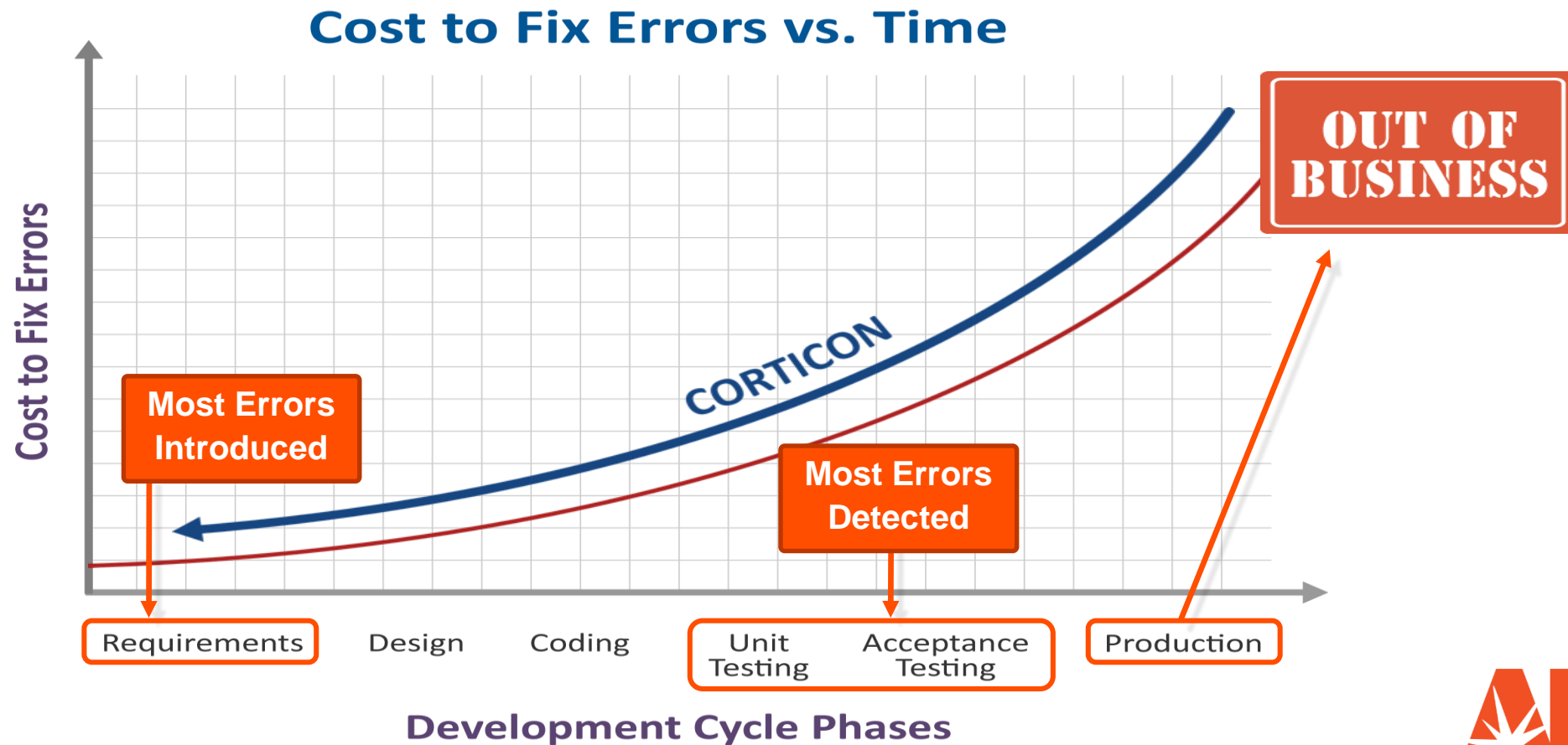


**Per NCAA customer testimonial.*



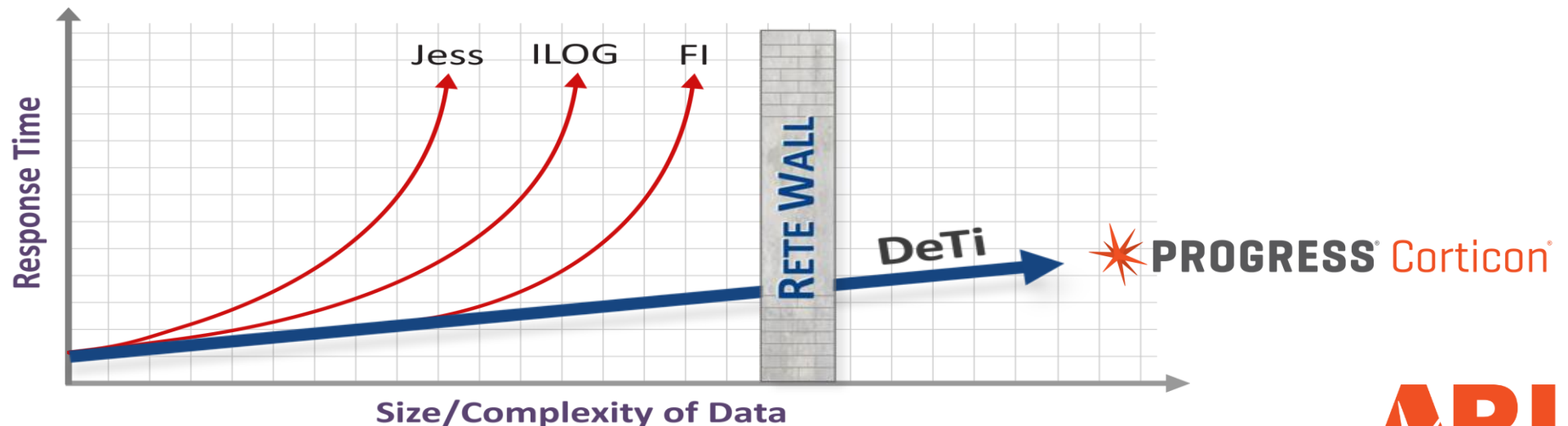
Guaranteed Rules Integrity

- Debugging rules is a major issue with traditional rule development
- Corticon identifies logical errors during requirements specification



Corticon Difference – Engine Performance

- Traditional pattern matching algorithm is Rete
 - Scales well with increasing number of rules
 - Degrades exponentially with increasing complexity of data – the “Rete Wall”
- Corticon’s patented DeTi (Design Time) algorithm
 - Scales linearly with number of rules and complexity of data



Why Corticon?

Model-driven Development
Automate rules without coding



Guaranteed Rules
Integrity
Ensure safe changes



DeTI Engine
Market-best performance
and scalability



Enable True Business Agility

- You have complex business decisions that change frequently
- Your current application cannot easily support these changes
- Accelerate design of rules with 10x, and reduce maintenance with 25x

Empower Business Analysts and free IT from traditional coding

- Helps reduce IT backlog
- Business get the freedom to make changes when they need it
- Development costs are reduced

Improve quality by validating rules and pinpointing errors when designing your rules

- Detect and address rule conflicts, incomplete rules, circular logic, and faulty syntax

Scale and Performance

- Optimized rule execution established during rule design
- Fastest rule engine available world wide
- Online and Batch processing

Your Feedback Matters

Best Tweets

2 Winners get a GoPro Hero 4 Camera worth USD 399 each!

#APJSPARK



Take 10 Surveys

2 Winners get a Microsoft Band worth USD 199 each!

Take 10 surveys and stand a chance in the lucky draw!

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