BUSINESS RULES MANAGEMENT SYSTEM (BRMS)
ONE GOOD DECISION LEADS TO MANY MORE

AUTOMATE YOUR ORGANIZATION'S DECISIONS

Today's enterprise is driving harder than ever for increased effectiveness and agility in business operations. The management of business decisions is a critical means to achieving these goals.

Whether you're on-boarding new customers, processing claims, determining product configurations, or assessing program eligibility, your decisions are governed by a set of business rules. The ease with which you can capture, change and optimize these business rules either promotes or inhibits the agility of your organization. It also impacts the consistency, quality and speed of your decisions—which goes straight to your bottom line.

Organizations want to make better, faster decisions, and be agile enough to change on a dime. Many operational decisions are still made manually by trained employees following policies and best practices. Other decisions are automated by coding the decision logic into enterprise applications. These approaches do not address some of the greatest challenges in today's business climate:

- How to ensure consistency and accuracy across thousands of transactions?
- How to keep up with change – changing regulations, changing market demands, changing business strategy?
- How to do all of that in a cost-efficient manner?

As a key component of operational agility, your management team should be able to quickly modify the business rules that affect decisions.

And your IT systems should too.

MANAGING DECISIONS AS ENTERPRISE ASSETS

The thousands of decisions your enterprise makes each day collectively represent the execution of your business policy. Like the management of your human resources, your products, your customer database—their quality, effectiveness, and efficiencies directly impact your corporate performance.

Progress® Corticon®'s solutions are specifically designed to help companies manage decisions as enterprise assets, providing a disciplined approach to their automation and integration within enterprise systems. We can help you understand and proactively manage decisions—as a part of a business process, within an application, or via a central repository that can be shared across your enterprise.

> **Progress Corticon's solutions are specifically designed to help companies manage decisions as enterprise assets, providing a disciplined approach to their automation and integration within enterprise systems.**

PROGRESS

AUTOMATING DECISIONS WITH PROGRESS CORTICON

Progress Corticon's solutions are deployed in the world's largest financial institutions, healthcare providers, insurance companies, government organizations, telecommunication providers, retailers, and other organizations. We help our customers unleash the power of decisions, bringing agility and efficiency to decision-intensive operations such as those described in the table below.

SAMPLE DECISIONS BY INDUSTRY		
INDUSTRY	**PROCESS**	**SAMPLE DECISIONS**
Insurance	• Application, Rating, Underwriting • Life Insurance survivor benefits distribution • Claims Processing	• Assign risk rating to applicant • Determine eligibility • Evaluate claim value
Healthcare	• Disease Management • Clinical Trials • Clinical Decision Support	• Population screening and monitoring • Pre-certification management • Triage & Scheduling
Financial Services	• Online Account • Opening Loan application, assessment and approvals • Dynamic document preparation	• Verify applicant identity • Determine optimal product configuration • Determine appropriate clauses for contract
Government	• Medicaid Screening and Eligibility • Land Title Administration • Worker's Compensation Policy Administration	• Verify all programs citizen is eligible for • Validate document compliance with statutes • Determine benefit amount
Telecommunications	• Trouble ticket processing • Billing • Customer relations	• Determine need for on-site support • Calculate relevant discounts • Route to priority service queue
Retail	• Loyalty programs • Product promotions • Order management	• Determine award eligibility • Configure custom promotion • Prioritize order by customer level

Our solutions are designed to complement the enterprise systems that drive these key business operations. This includes horizontal applications such as business process management, compliance and business intelligence, and software applications such as underwriting, policy administration and loan processing. Many of these applications depend upon Progress Corticon to externally manage the rules behind decisions, while executing the rules as an integral part of the system at run time.

MANAGING THE DECISION LIFECYCLE IN YOUR ENTERPRISE

Companies that turn to decision automation quickly learn that there is a cyclical pattern for managing the decisions and the business rules that drive them. Progress Corticon has leveraged years of experience to design a methodology and set of best practices to help our customers establish and maintain the decision lifecycle in their enterprise. We define the stages of this lifecycle as follows:

DISCOVER

Identify and document the relevant decisions, their associated business rules, and where they fit in your operational processes. Review and analyze the requirements, policies and procedures that impact these decisions. Extract business logic from legacy applications as necessary.

"Progress Corticon … has significantly reduced our time to market because we can now develop and deploy a new rule in 10 minutes versus six hours… There are no other solutions on the market that can do for us what Progress Corticon does."

Carlos Bassi, CEO, Vitalbox, Latin America

PROGRESS

MODEL

Capture and organize decision logic into rule models. Ensure the integrity and alignment of the rule models to intended business outcomes.
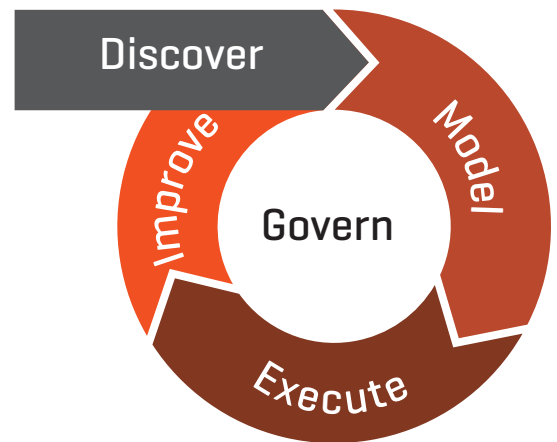
EXECUTE

Automate and integrate decisions with business processes and enterprise applications. Document decision execution history and ensure transparency of decision logic for reporting, audit and compliance.

IMPROVE

Manage continuous change. Analyze and understand the operational impact of executed decisions and their alignment to business policy. Review historical performance, and optimize through simulation and predictive analytics.

GOVERN

Control collaborative management of the decision lifecycle, such as security,

The Decision Management Lifecycle

THE PROGRESS CORTICON SOLUTION

UNLEASH THE POWER OF DECISIONS IN YOUR ORGANIZATION

Our solutions will help you make better, faster decisions. Enable rapid change and continuous improvement. And build a framework for managing decisions as enterprise assets.

THE CORTICON DECISION MANAGEMENT METHODOLOGY

The Corticon Decision Management Methodology is designed to help you create a framework for managing the decision lifecycle, and strategically align your Business and IT organizations around decisions as enterprise assets. This is accomplished by:

1. helping you identify, analyze, organize and implement discreet decisions as services within your applications

2. harnessing the power of automated decisions and leveraging it across the enterprise.

Our focus is on reducing business costs and increasing the agility and responsiveness to changes in the business. We apply our Decision Management Methodology to produce a decision framework that is closely aligned with your business processes and applications, ensuring that you can confidently handle future growth and change on your own.

DECISIONS VERSUS BUSINESS RULES

Decisions determine the actions we take - usually as part of a business process. In order to make a decision, we apply a set of business rules. Here is an example:
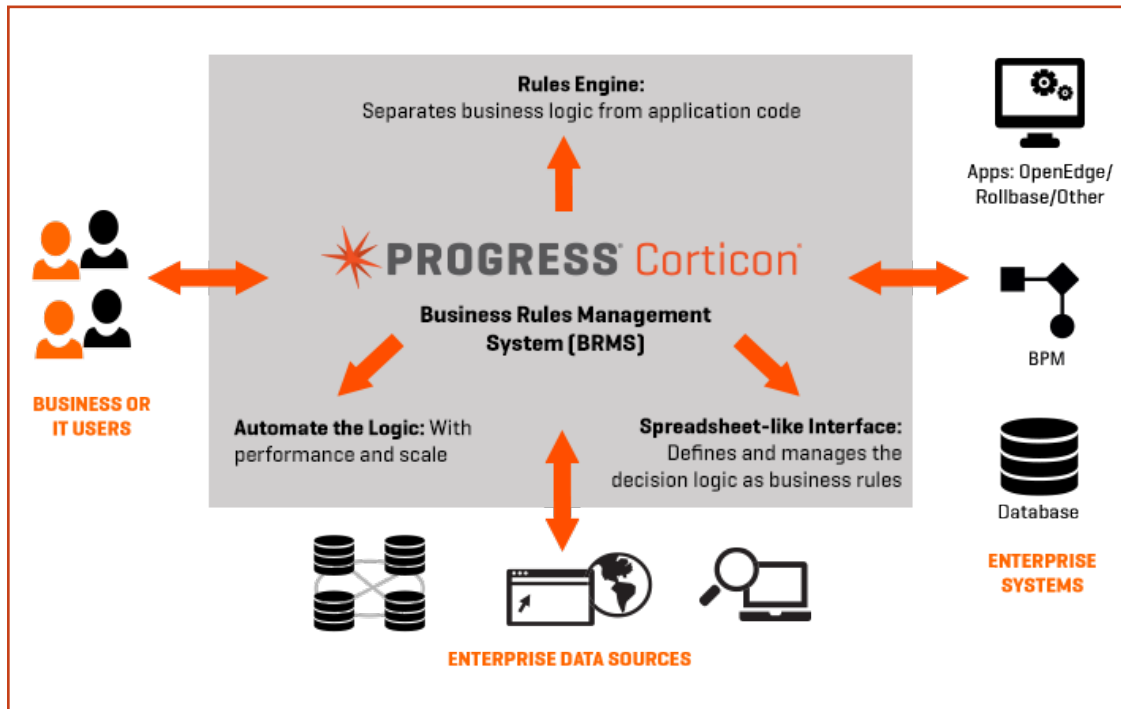
In Corticon, you manage the "decision" as the primary asset. To get to that decision, you build a model that describes the

Process	Claims
Decision	Approve or Deny Claim
Rules	If uncontested and less than $100, Approve. If includes injury, Escalate

business rules, eliminates logical conflicts across rules, and accounts for all scenarios in which the rules may be applied. Corticon then automatically converts your rules models into fully executable "decision services," self-contained entities that orchestrate as part of your business process or application.

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CORTICON BUSINESS RULES MANAGEMENT SYSTEM

With Corticon's Business Rules Management System (BRMS) you can model, automate and maintain your operational decisions and the business rules behind them. Our unique model-driven BRMS (protected by US Patent 7,020,869), has been consistently recognized for its unique combination of ease of use, sophistication, flexibility and unrivaled speed of implementation. Our product suite is designed to manage the entire lifecycle of operational business decisions, and includes:

CORTICON BUSINESS RULES MODELLING STUDIO

A standalone desktop environment to model, analyze, test and save business rules as executable decision services. It supports all aspects of the modeling process, from initial capture of business requirements through the testing of the decision against organizational data - delivering complete, deployment-ready decision services. Corticon Studio is easy to learn and easy to use. With an intuitive spreadsheet-like interface, anyone can quickly learn how to model even the most sophisticated rules - with no programming.

- ▶ Sophisticated, intuitive rule modelling
- ▶ Advanced analysis tools for decision logic validation
- ▶ Comprehensive scenario-based model testing
- ▶ Template-based reporting for documentation and audit

CORTICON BUSINESS RULES SERVER

Corticon Business Rules Server is a powerful, flexible and scalable server that manages all run-time aspects of Corticon decision services. It is the essential resource for managing deployment, integration and execution of decisions created with Corticon Business Rules Modelling Studio. Its comprehensive feature set provides unmatched runtime performance and scalability, auditable execution, control and reporting, and flexible integration with any application.

▶ Decision service execution and control

▶ Runtime reporting and monitoring

▶ Support for SOA and BPMS

▶ Application integration - consuming Corticon decision services

CORTICON ENTERPRISE DATA CONNECTOR

Corticon Enterprise Data Connecter (EDC) connects your decision services to external data sources such as relational databases. Corticon EDC creates a direct connection from your decision services to external data as they process, without expensive data integration middleware or complex SQL coding.

Corticon EDC- Single Source connects each decision service with a single relational database

▶ Seamless connection to relational data

▶ Smart mapping technology

▶ Generates optimized SQL

▶ Smart Retrieve and Query

▶ Look-up table integration

▶ Real time and batch execution

Corticon EDC-Multi-Source concurrently connects to multiple relational data sources, delivering state-of-the-art, model-driven, enterprise-wide data integration.

▶ Unified view of enterprise data

▶ Model-driven data mapping

▶ Graphical modelling tools

▶ Comprehensive administrative control

CORTICON BUSINESS RULES MANAGEMENT FOUNDATION

As a powerful enabling technology, Corticon BRMS is often used to enhance and extend other enterprise systems. To this end, many of our partners and customers use Corticon Business Rules Management Foundation to embed our capabilities into their solutions. We have built our product suite on top of Foundation, and you can also use it to integrate business rules into your native user interfaces.

▶ Rich library of rule modelling functions

▶ Support for any UI framework

▶ Support for multiple UI metaphors

▶ 'Pluggable persistence'

"There is nothing you can't do with Progress Corticon. It's as powerful as a full programming language."

Mike Liewehr Managing Director, AKIOMA Software

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CORTICON AT YOUR SERVICE

Our Client Services organization is dedicated to helping customers realize the full potential of Corticon solutions throughout their enterprise. We have assembled a team of certified experts that leverage our Corticon Decision Management Methodology across the entire decision lifecycle.

CLIENT SERVICES

"Our professional services organization is very enablement focused. We encourage quick and efficient engagements, with a minimum footprint."

Alan Grose, Sr. Director Professional Services, Progress

PROFESSIONAL SERVICES

We provide a wide range of services, including requirements gathering, rule modelling, analysis and testing, architecture design and prototyping, decision service integration, and post-implementation support.

TRAINING

Delivered by our most experienced consultants, our training courses enable our customers and partners to quickly master the theory and practical application of Corticon Business Rules Management. We provide training in everything needed to develop, maintain and extend Corticon solutions.

CERTIFICATION

The Progress Corticon Certification Program is designed to assure that individuals who work on Corticon Business Rules projects have the proven skills needed to assure ultimate project success. The program consists of five different tracks (business analyst, integration developer, solution administrator, trainer, and instructor). Each track focuses on the four essential functions of implementing, integrating, administering, and teaching

TECHNICAL SUPPORT

Our technical support services ensure that our customers have access to the knowledge and expertise necessary to get the most from their Corticon investment. Our maintenance program entitles all our customers to Help Desk and user support, comprehensive technical support, and immediate access to product updates.

With the combination of powerful technology, proven methodologies, and expert professional consultants, Corticon is uniquely positioned to help you manage your decisions as enterprise assets, and achieve unprecedented efficiencies and agility in your business operations.

"The people behind the product made the difference for us ... The Progress team took the time to understand our short and long-term needs, our business model and business strategy. And then together, we collaborated on a strategic plan to propel our business forward."

Carlos Bassi, CEO, Vitalbox

THE CORTICON DIFFERENCE

Corticon delivers a unique solution, with several capabilities that set us apart from the competition.

MODEL-DRIVEN DEVELOPMENT PROCESS

The only model-driven BRMS, with a familiar, spreadsheet-like environment that anyone can use to model rules and automatically save them as decisions. No programming. No lengthy development cycles.

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MODERN, DECISION-CENTRIC ARCHITECTURE

Designed from the ground up for SOA environments, Corticon delivers self-contained decision services that can be consumed by modern enterprise applications. No integration overhead.

GUARANTEED RULE INTEGRITY

Our unique analysis and testing tools are based on patented technology that mathematically guarantees the elimination of conflicts and ensures complete, consistent, and unambiguous rule sets.

KEY BENEFITS

By streamlining the management of complex decision logic, significantly reducing development cycles, and ensuring consistent execution of business policies, our customers see benefits such as:

Reduce operational costs - Automated 90% of manual tasks for an insurance company's underwriting process.

Increase monthly revenue - One online bank saw a monthly revenue increase of $1.5 million USD.

Increase organizational agility - Compressed the change cycle from six months to one day for a financial services institution's online customer identification procedures.

Improve business results - Cut claims processing costs in half and reduced claims leakage by 80% for a government agency's workers compensation office.

Generate faster price quotes - A market leader in disability, group life, long-term care and voluntary benefits slashed price quotes from eight weeks to one week.

PARTNER SOLUTIONS – POWERED BY CORTICON

Corticon is the business rules partner of choice for leading providers of horizontal applications such as BPM, Business Intelligence, and Compliance, as well as vertical applications such as Insurance, Financial Services and Government. Our software partners extend, enhance, or complement their solutions with Corticon's BRMS. Our consulting partners provide consulting, implementation and integration services using Corticon as the platform for decision automation.

ABOUT PROGRESS CORTICON

Progress Corticon is the Business Rules Management System [BRMS] that delivers high-quality, high-fidelity, high-performance automated business decisions. It helps increase agility of decision change processes, and enables new insights into the connections between individual recurring decisions and business performance. Corticon separates decisions from processes, helping both business and IT users to quickly create or reuse business rules as well as create, improve, collaborate on, and maintain decision logic.

Corticon is the market-leading platform for automating and executing business changes used by over 500 customers worldwide. Customers such as eBay, AEGON, LexisNexis, US Bank and the State of Texas have realized significant bottom- and top-line results using Corticon to improve decision automation, decision change processes and decision-related insights.

"Corticon's product supports IBM's BPM vision by enabling greater transparency and responsiveness over business processes and performance."

Bill Reedy, VP of Business Development, IBM Software

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