

Oracle Performance Analyzer Data Sheet

*Oracle Performance Analyzer links general ledger, account, transaction, and statistical data developing comprehensive profitability information at the customer, product, and business-unit levels. Oracle Performance Analyzer supports multiple approaches to the development of profitability and production measures. Oracle Performance Analyzer's allocation methodologies create essential profitability measurement data in any industry. Oracle Performance Analyzer gives you the ability to develop and apply these measures at an aggregated organization or detail account transaction level. Oracle Performance Analyzer is part of the Oracle E-Business Suite, an integrated set of applications, which is designed to transform your business to an **e-business**.*

Drive Enterprise Profitability

Power and Profitability

Oracle Performance Analyzer gives you a complete set of tools for developing profit and performance measures at the level you require. Its multi-dimensional approach takes advantage of the richness of your detailed data. You can analyze your institution from multiple points of view (customer, geography, product, channel, business unit, or account) and make use of powerful modeling capabilities to capture the nuances of your business. In short, Oracle Performance Analyzer helps you manage all the significant facets of your business. Armed with this information, you can make solid, supportable decisions about your customers, your products, and your business policies and procedures.

Flexible Analytical Tool

Oracle Performance Analyzer calculates and stores a wealth of aggregate, detail and multidimensional information. It flexibly manipulates your data, enabling you to either distribute aggregate data or accumulate detail data. Oracle Performance Analyzer is also capable of analyzing every dimension of your business. Oracle Performance Analyzer supports business rules in multiple currencies critical to the performance measurement needs of multi-national corporations. This flexibility provides the functionality necessary for supporting sophisticated, detail-oriented profitability solutions, including organization, product, customer, and delivery channel profitability solutions.

	Leaf	Description	Amount
1	106007	Consumer Loan Persi	0.250000
2	111001	Mortgage Fixed	0.250000
3	111002	Mortgages Adjustable	0.300000
4	106301	Fixed Auto SI	0.200000
5			
6		Total	1.000000
7			
8			
9			
10			
11			

Org Unit ID: 3100
TP Product ID:

Table ID

You can define percentage distributions of expenses to specific organizations and the products they own. The table ID can contain factors for distributing costs by product or distribution channel.

Powerful Allocation Functionality

Delivering accurate profit and performance measures for an entire corporation is an enormous task. The differences that exist in business lines, regional locations, types of customers, and delivery channels only add to the complexity of your institution. The tools required to measure your profit and performance must be flexible and powerful enough to support your level of complexity and provide solutions to it.

Oracle Performance Analyzer is both a flexible and powerful tool. You can tailor the application to your specific needs, enabling you to determine the level of complexity that best fits your institution. Oracle Performance Analyzer provides the ability to manipulate general ledger data, account data, and transactional data to perform the numerous types of fiscal allocations. You can control the data manipulation at the level of determining whether an allocation is a posted journal entry or a direct update at the account or transaction level.

Examples of relevant fiscal allocations to products and customers include:

- Salary
- Overhead
- Administrative
- Information Technology
- Advertising

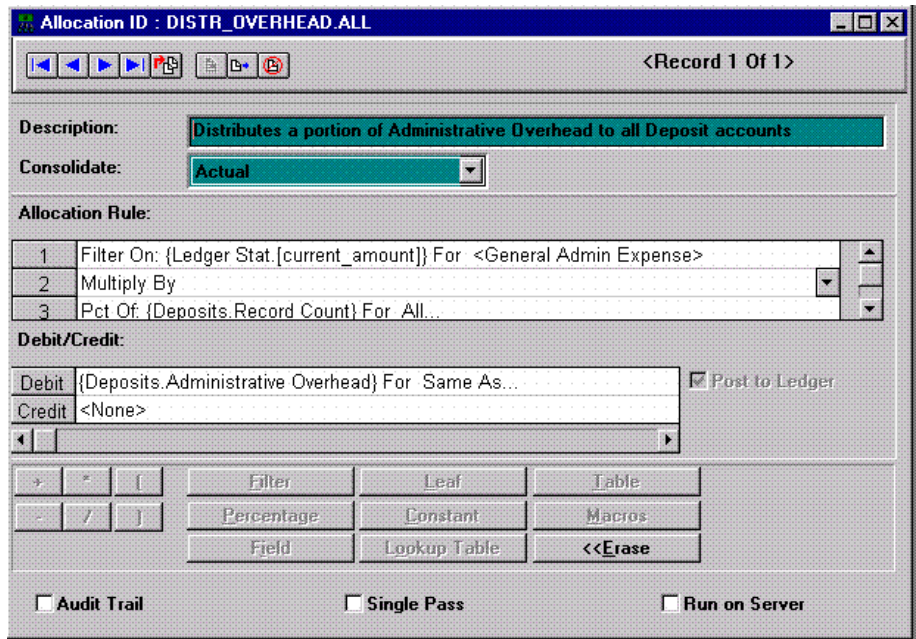
Examples of relevant fiscal allocations for the banking industry include:

- Distributing expenses, such as for ATMs
- Loan origination fees
- Administrative overhead to accounts and customers
- Developing equity and loan-loss allocations for determining account and customer profitability

Examples of relevant fiscal allocations for the insurance industry include:

- distributing underwriting expenses, such as policy processing costs and risk investigation expenses
- tracking commissions, taxes, licenses and fees for each policy
- distributing claim expenses such as bulk reserves and fixed claims costs to product and customer segment levels

In addition, Oracle Performance Analyzer features an audit trail that gives you the ability to trace and report the details of your allocation results.



Allocation ID

Distribute Administrative Overhead expenses to all open accounts

Powerful Output Information

Oracle Performance Analyzer operates on an Oracle 8i database and uses OLAP technology to manage the information. The Oracle 8i database enables you to store large amounts of information. This is particularly important for institutions that want to keep many years of historical data for trend analysis and projection purposes. With the OLAP capability, you can perform ad-hoc analysis and generate standard management and regulatory reports. In addition, you can drill down into your analysis to discover the key components of your profit and performance measures.

Foreign currency Capability

Oracle Performance Analyzer is a global solution that provides complete multi-currency support. Oracle Performance Analyzer supports profitability calculations in any currency and provides conversion capabilities for when you want to see profitability numbers in a single currency. Oracle Performance Analyzer provides the ability to manage foreign currencies and exchange rates.

Designing the Right Solution

Having the ability to develop your customer-profitability solution using the most detailed information you can obtain from your institution is ideal. The amount of data this could imply dictates the complexity of your solution and the production time, however. Thus, you must consider scalability when you are designing your solution.

Oracle Performance Analyzer's engines run in a highly optimized, multi-processing environment. Oracle Performance Analyzer also enables you to choose the level of server processing capacity. Analytical Processes can be individually tuned for optimum performance on your systems hardware. You decide how much power and speed you need, scaling the hardware up or down to match your requirements.

Customized For Your Business

Oracle Performance Analyzer, along with the Oracle E-Business Suite, contains customizations for different industries. Whether your business is manufacturing, Banking, Insurance, Telecommunications, or any number of other industries, Oracle Performance Analyzer will be able to model your business.

Banking

Oracle Performance Analyzer can analyze and report on any type of financial instrument, account or service, including deposits, mortgages, credit cards, loans, investments and securities.

Insurance

The strength of Performance Analyzer, in the insurance industry, is its ability to allocate expenses at a policy level for any customer segment. Thus, you can explicitly recognize that underwriting and claims expenses differ by policyholder characteristics such as distribution channel and policy tenure. The end result is a more accurate and refined profitability assessment than has previously been possible.

The data model also serves as a warehouse for your management reporting needs.. You can report on premium, loss, and underwriting expense components to analyze combined ratios, loss ratios, average premium levels, frequency, severity and pure premiums for every rating variable you care to input.

Oracle Performance Analyzer can easily incorporate third party data, such as SAP and GAAP, directly related to your customer's risk exposure (credit scores, motor vehicle reports, construction costs vendors, etc.).

Oracle E-Business—The Total Solution

Transform the way you conduct business with Oracle's internet-enabled e-business suite. Put your demand chain, supply chain, and internal operations online with Oracle's comprehensive and fully integrated solution. Combine the wide reach of the Internet with Oracle's fully globalized product to run your business consistently and accurately worldwide. Reduce costs and complexity by running on corporate Internets or the World Wide Web.

Oracle's revolutionary 8i database maximizes the emerging Internet computing technology. While using Oracle Performance Analyzer, you can select where and when to process results, based on your combination of business processes, data volumes, and technology infrastructure. The database and application are "globally enabled" with multi-byte support.

As a provider of global consulting, education, and support services, Oracle provides the most complete e-business solution available.

The Oracle E-Business Suite: transforming your business into an e-business

Key Features

Database

- Year-2000 compliant
- Make all data available for detailed and accurate analysis of all profitability components
- Maintain aggregate and detailed data such as general ledger accounts and summary transactional data.
- Provides an inclusive set of data tables identifying the General Ledger, banking and insurance instruments.

Allocations

- Model the dynamics of your business with accuracy
- Create allocation rules applicable to all levels in the hierarchy
- Investigate allocations with “preview” functions
- Apply credit and debit entries for General Ledger postings
- Define single-sided or instrument only entries
- Create allocations that dynamically convert currencies between data sources
- Link the source of distribution to allocated records with use of the audit trail feature.
- Maximum flexibility in business rule development, application and maintenance.

Integrated Solution

- Complete integration with other OFSA analytical applications, Including Market Manager.
- Integrated unit cost information with Oracle ABM

Hierarchies

- Develop and maintain multiple hierarchical structures that support business methodologies and rules.
- Use of any part of the hierarchies to allocate, report, or analyze your data
- Provides ability to analyze data on multiple dimensions including view of organization and product as well as alternative views such as channel of distribution.

Reporting

- Report in detail on your institution’s profitable and unprofitable areas
- Define reporting columns
- Define report rows based on levels in the hierarchy
- Select subsections within hierarchies for reporting
- Select specific, detailed records for reporting

Analysis

- Use data filters to focus analysis on only parts of your institution and review detail profitability measures
- Analyze every detail of a specific profitability result
- Process individual or batch allocations
- Streamline monthly production process batch runs through saving and definition capabilities
- Report on any field in the database

Insurance-specific Features

- Six product “stacks”: Auto, Home, Floaters, Umbrella, Whole Life, Universal Life, Term Life
- Policy year, Accident year, or Report year options
- ACORD Compliant

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