

Delivering software solutions
that unleash the power of your
organization's decisions.



Why 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 are 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. Yet 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, such as "how to ensure consistency and accuracy across thousands of transactions"; and "how to keep up with change – changing regulations, changing market demands, changing business strategy". To achieve operational agility, your management team should be able to quickly modify the business rules that affect decisions. And your IT systems should be just as nimble.

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.

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.

"There is a premium on agility for most business sectors today, and we only expect the demand for agility to increase..."

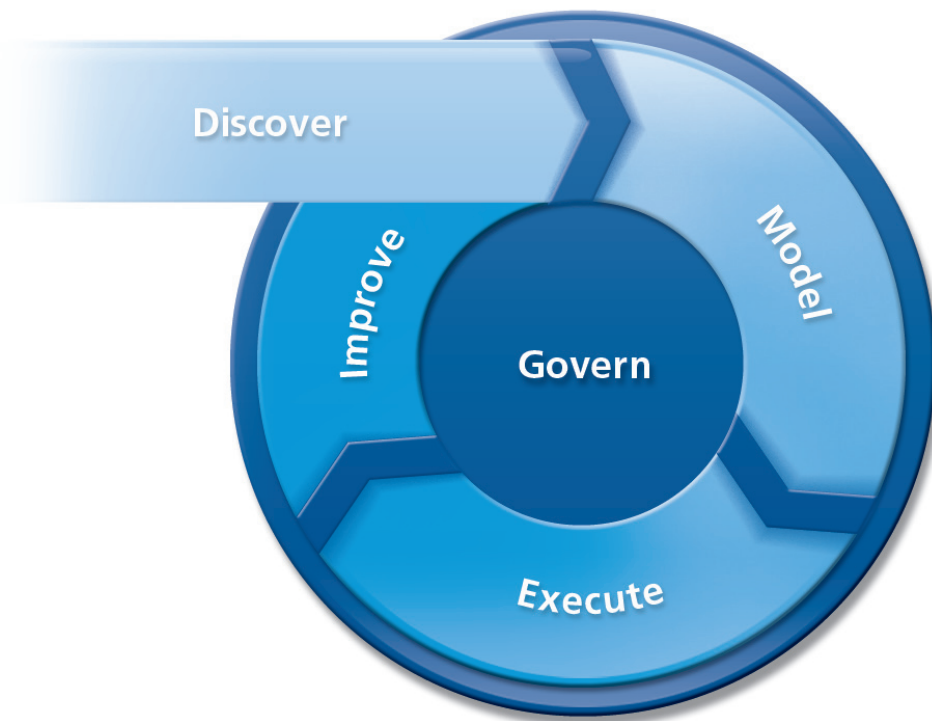
— Gartner Group

Automating Decisions with Corticon

Corticon's solutions are deployed in the world's largest financial institutions, 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	<ul style="list-style-type: none">· Application, Rating, Underwriting· Life insurance survivor benefits distribution· Claims Processing	<ul style="list-style-type: none">· Assign risk rating to applicant· Determine eligibility· Evaluate claim value
Financial Services	<ul style="list-style-type: none">· Online Account Opening· Loan application, assessment and approval· Dynamic document preparation	<ul style="list-style-type: none">· Verify applicant identity· Determine optimal product configuration· Determine appropriate clauses for contract
Government	<ul style="list-style-type: none">· Medicaid Screening and Eligibility· Land Title Administration· Worker's Compensation Policy Administration	<ul style="list-style-type: none">· Verify all programs citizen is eligible for· Validate document compliance with statutes· Determine benefit amount
Telecommunications	<ul style="list-style-type: none">· Trouble ticket processing· Billing· Customer relations	<ul style="list-style-type: none">· Determine need for on-site support· Calculate relevant discounts· Route to priority service queue
Retail	<ul style="list-style-type: none">· Loyalty programs· Product promotions· Order management	<ul style="list-style-type: none">· Determine award eligibility· Configure custom promotion· Prioritize order by customer level



THE DECISION MANAGEMENT LIFECYCLE

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 Corticon to externally manage the rules behind decisions, while executing the rules as an integral part of the system at run time.

“Business agility was a key criterion and Corticon was rated best at enabling fast and accurate changes to our processes.”

— Chuck Carter, Senior Software Engineer, Lexis Nexis

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. 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.

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, access, versioning, reporting, repositories and change management.

The Corticon Solution. Unleash the power of decision

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 first helping you identify, analyze, organize and implement discrete decisions as services within your applications. And second, by 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. Corticon's trained consultants 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

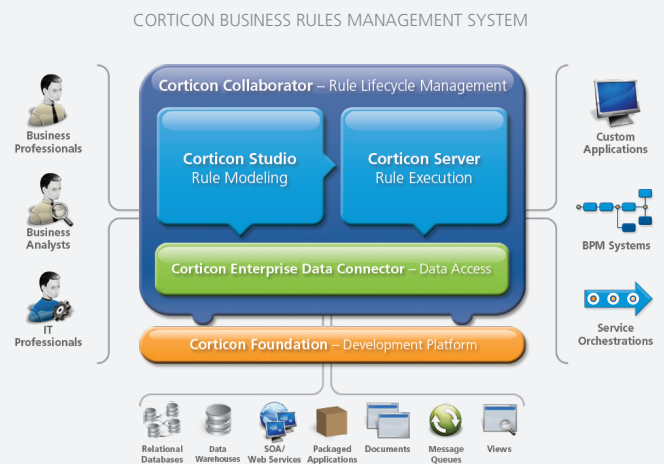
Decisions determine the actions we take - usually as part of a business process. In order to make a decision, we apply a set of business rules. Here is an example:



In Corticon, you manage the 'decision' as the primary asset. To get to that decision, you build a model that describes the business rules, eliminates logical conflicts across rules, and accounts for all scenarios in which the rules may be applied. Corticon then automatically converts your rule models into fully executable 'decision services', self-contained entities that orchestrate as part of your business process or application.

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 Patents 7,020,869 and 7,565,642), 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:

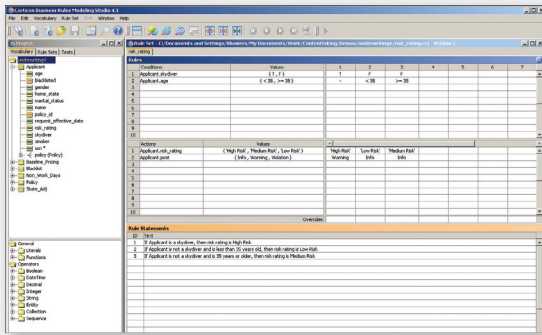


CORTICON BUSINESS RULES MODELING STUDIO

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 modeling
- Advanced analysis tools for decision logic validation
- Comprehensive scenario-based model testing
- Template-based reporting for documentation and audit

ms in your organization.



Corticon Business Rules Modeling Studio: model-driven rules management eliminates programming

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 Modeling 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 offers the best spreadsheet-oriented rule development tool I’ve seen.”

- James Owen, InfoWorld

CORTICON ENTERPRISE DATA CONNECTOR

Corticon Enterprise Data Connector (EDC) connects your decision services to external data sources such as relational databases, legacy systems, file repositories and web services. 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

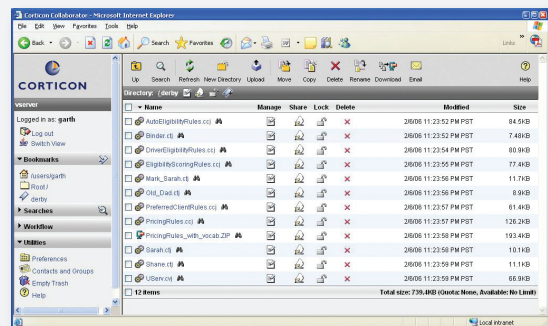
Corticon EDC-Multi-Source concurrently connects to multiple relational and non-relational data sources, delivering state-of-the-art, model-driven, enterprise-wide data integration.

- Unified view of enterprise data
- Model-driven data mapping
- Graphical modeling tools
- Comprehensive administrative control

CORTICON BUSINESS RULES COLLABORATOR

Corticon Business Rules Collaborator is a multi-user environment to manage business rules projects throughout their development and maintenance lifecycle. It helps teams manage and maintain control over all aspects of the rule discovery, modeling and deployment process.

- Access control and security
- Version and revision management
- Project workflow and approval management
- Search and change management
- Team collaboration - distributed web-based architecture



Corticon Business Rules Collaborator: manage and coordinate business rules projects

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.

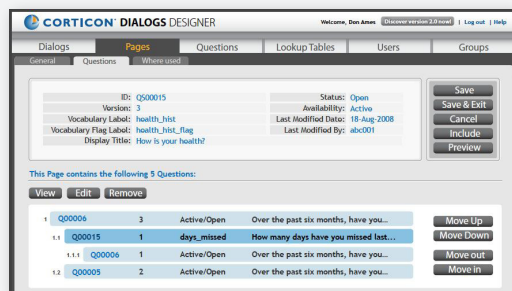
- Rich library of rule modeling functions
- Support for any UI framework
- Support for multiple UI metaphors
- ‘Pluggable persistence’

Corticon at your service

CORTICON DIALOGS

Corticon Dialogs is a web-based platform that enables business users to create, deploy, and maintain intelligent web-based forms without programming. Dialogs combines the ease of use of a forms template with the power of the Corticon Business Rules platform, providing the agility to create complex end-user interactions in days instead of weeks or months.

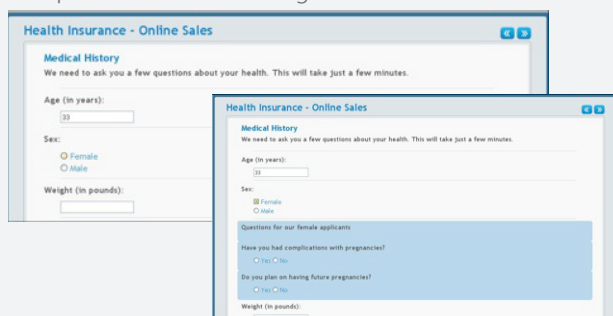
Using Dialogs Designer, a business analyst can model questions, define pages and complete form sets for use on the web. And because Corticon Dialogs comes pre-integrated with the Corticon BRMS, that same business analyst can define simple or sophisticated rules to control what questions and information are presented, based on responses received.



Dialogs web-based Designer is business user-friendly

The result is a reflexive, intelligent interaction that engages the end user. Corticon Dialogs can be employed in broad variety of industries and applications, including:

- Web-based sales of complex products - web-enabling sales for individual health insurance, lending, and build-to-order manufacturing
- Call center guidance and automation - delivering best practices as self-service applications or applications to guide call center agents
- Knowledge worker enablement – automating best practices across the organization



Dialogs' infuses intelligence into web interactions

CLIENT SERVICES

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.

Professional Services We provide a wide range of services, including requirements gathering, rule modeling, 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 Corticon Certified Program is designed to assure 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 which focus on the essential functions of selling, implementing, integrating, supporting, and teaching Corticon solutions.

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.

“Our professional services organization is very enablement focused. We encourage quick and efficient engagements, with a minimum footprint. We don't send in an army to take over your system – we send in green berets that get the job done, and then teach you how to do it yourself.”

–Mike Bleyle, VP Client Services, Corticon Technologies

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.

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:

Reduced operational costs

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

Increased organizational agility

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

Improved business results

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

"Corticon is the brains behind our business."

—Anton Plasil, SVP and CIO, STW Fixed Income Management

Companies Using Corticon Solutions

A.G. Edwards	Level 3 Communications
AEGON Schadeverzekering N.V.	LexisNexis
Alberta Government	Lloyds TSB
American Community Mutual Insurance	M&T Bank Corporation
AmeriCredit Corp.	Manila Electric Company (MERALCO)
Armstrong World Industries, Inc.	NCAA
Assurant	Neteller
Banco de España	NEW
Barclays	Northern Ireland Social Security (NISSA)
Bear Stearns & Company Inc.	Omnicare Corporation
BP Oil International Limited	Pepsico Business Solutions Group
Bank of America	Pirelli & C. S.p.A.
California Association of Realtors	Prysmian Cavi e Sistemi Energia Srl
Canadian Tire Financial Services	Qualcomm
Capital One	Qwest Communications International
Carrefour Group	RBS Royal Bank of Scotland
Cash America International	Shell
Cendant	Sisters of Mercy Health System
CIBC	Sky
CIGNA	SMBC Securities
Citicorp Credit Services, Inc.	Societe General
CompuCredit	S. African Social Security Agency
Connexion Technologies	State of Idaho
Constellation Energy Group	State of Iowa
Covad	State of North Carolina
Credit Suisse Securities [USA] LLC	State of Pennsylvania
DBS Bank	State of Texas
Eaton	State of Washington
ENECO	STW
FBI	Telecom Italia SPA
Federal Aviation Administration	TD Securities
Federated Mutual Insurance	The State of Victoria
Freedom Mortgage	Time-Warner Cable
General Electric Corporation	T-Mobile
Golden Rule	Toyota
Grupo Elektra	TTX
HEB Grocery	US Bank
HSBC	UNUM
IDG	Wachovia
ING	ZC Sterling
Insurance Services Office, Inc.	
KPN Royal Dutch Telecom	



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

Corticon Technologies delivers Business Rules Management solutions that unleash "The Power of Decisions™", as enterprise assets. Many of the world's most successful organizations rely on Corticon to discover, model, execute and improve operational decisions (and associated business rules) within their enterprise systems. Recognized as a leading business rules vendor by industry analysts and thought leaders, Corticon's patented Business Rules Management System is the only solution with a model-driven design environment that guarantees the consistent, efficient and reliable execution of a company's business rules and decisions. Corticon is a privately held company headquartered in Redwood City, California, with European headquarters in The Netherlands, worldwide distribution through local Corticon offices, and an extensive partner network. Corticon's products are in use today at many of the world's largest banks, insurance companies, media companies, telecommunication providers and government organizations, collectively automating millions of decisions per day.

Select Corticon Partners

Consulting Partners

Atos Origin
BearingPoint
Blaze Consulting Japan, Inc.
Business Rule Solutions
Crowe Chizek, LLC
Deloitte
G2R - Gate to Reform
IBM Global Services
Infosys Technologies
InScope Solutions
iTalent Consulting
Logica CMG
Lydian Trust Company
MPM Consulting
NIIT Technologies Ltd.
Precision Business Technology
ProRules
Satyam Computer Services
Wipro Technologies

Software Partners

Action Technologies, Inc.
Adobe
Chordiant
Cordys
EMC²
Global 360
HandySoft
IDS Scheer
Intalio
Lanner Group
Lombardi Software
Northrop Grumman
Oracle
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TIBCO
Trilog Group
Trinity Millenium Group, Inc.

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