



Location Intelligence

Insurance

Spectrum[®] Spatial for SAP HANA[®]

Make the big data-spatial connection.

See more with a single view of risk.

Can you account for wildfire risk automatically? What's the maximum loss from tomorrow's hurricane? Is that claim for fire-related damage realistic? What's your total exposure in Orange County?

Combine in-memory computing and location intelligence to make more impactful risk management decisions. With Spectrum Spatial and SAP HANA, you can harness the full value of your data. Gain the critical insights you need to maintain profitability and solvency.

- Use contextually relevant data for more precise results.
- Make ad-hoc queries instantly without re-aggregation.
- Visualize analyses with detailed maps.
- Share insights across the enterprise.

Position yourself for success.

Identify, manage and mitigate risks.

- Provide accurate, competitive pricing.
- Allocate resources for catastrophic events.
- Streamline claims processing.
- Acquire high value customers.
- Prevent claims fraud.
- Improve expense ratios.
- Reduce loss ratios.

Profit from a precise perspective.

Calculate real-time exposure.

Instantly assess your exposure and loss potential during catastrophic events. View and analyze detailed maps and reports in a matter of minutes. Employ CAT modeling to determine your company's overall capital needs and ensure solvency even in the event of a worst-case scenario.

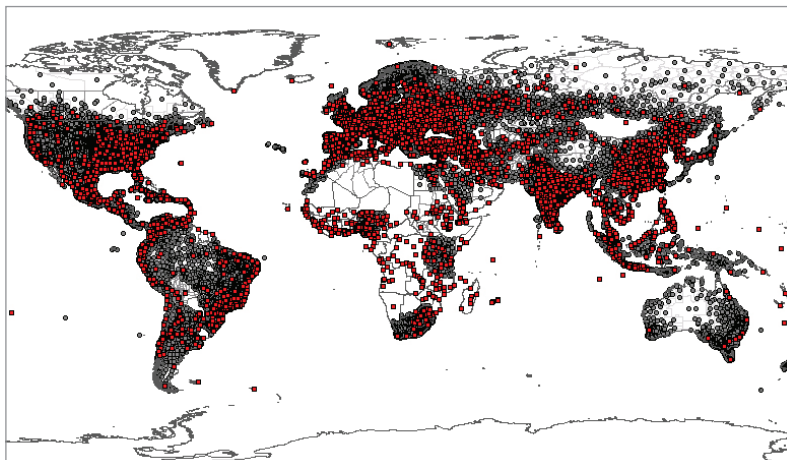
Provide accurate pricing.

Accelerate the move toward straight-through processing and efficient exception handling with advanced analytics. Replace paper-based processes with a centralized "point of underwriting" to speed decision making. Provide underwriters with a comprehensive view of current policies, adjacent hazards and aggregate risk. Assess wildfire, flood and earthquake risk with pinpoint precision.

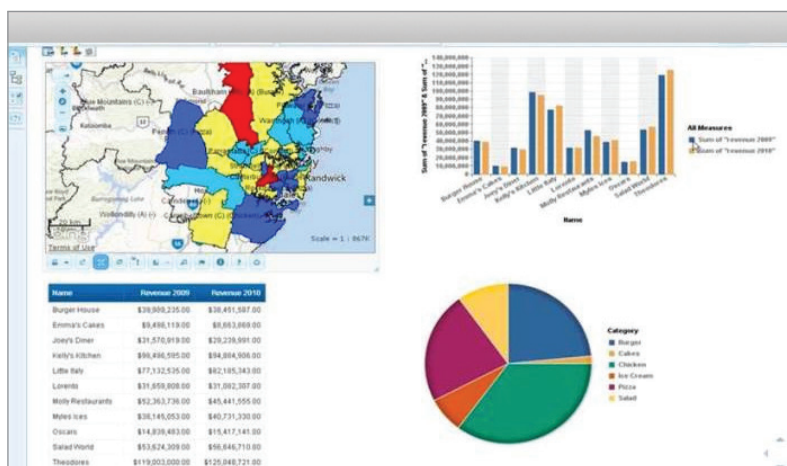
Detect fraudulent activity.

Process high volumes of disparate data to uncover suspicious relationships and quickly red-flag anomalies. Create heat maps by claim type and geography to identify potential hot spots for fraud. Employ sophisticated analytics to evaluate whether the nature and amount of claims match parameters such as income, storm intensity and location.

Smarter decisions require more powerful analysis.



Global geocoding: Quickly standardize data and convert addresses to precise geographical coordinates. Our unique approach delivers more matches and fewer false positives. Includes built-in address standardization and validation for 250 countries and territories across 5 continents.



Spatial analytics: Rapidly analyze your spatial data to reveal relationships. Real-time calculations can be configured to solve complex business problems, including capabilities not previously available in SAP HANA®, such as travel time analytics. Find Closest Site, Find Point in Polygon, Find Nearest and Get Travel Cost. You can even build analytics directly into your business intelligence platform.

SAP HANA: Big data in real time

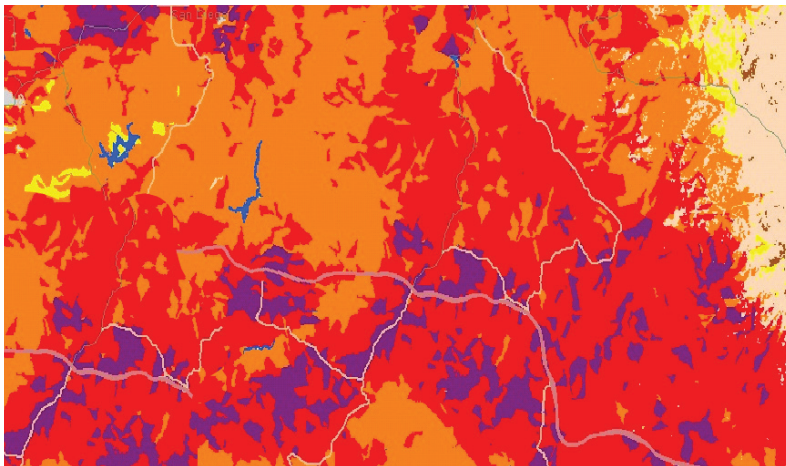
SAP HANA transforms massive volumes of business and location data into actionable insights with astonishing speed. Its revolutionary architecture combines superior analytics, column storage of data and in-memory processing that free your business from restrictive legacy systems and opens a whole new world of opportunities.

HANA's column-oriented, relational database management system handles high volumes and complex analytical processing on the same platform. A scalable data warehouse can migrate all business applications to one underlying database. Your company will benefit from:

- Faster performance.
- Quicker time to value.
- Easy configuration and fast deployment.
- On-premise, hosted or Cloud solutions.



Analytical map visualization: Explore the relationship between data and geography with detailed maps and graphics that help you identify patterns and trends. Create, build and share interactive maps, putting the power of location intelligence directly in the hands of users.



Global location data: Enrich your business data with the world's most comprehensive catalog of location, demographic and risk data. Choose from more than 350 datasets covering 240 countries, including fire, floods, earthquakes and other natural and man-made hazards.

Spectrum® Spatial:
Big data meets big world.

Spectrum Spatial delivers the advanced, enterprise-grade GIS capabilities required to discover complex relationships between physical locations and data. Now you can exploit the power of SAP HANA to gain super-fast, contextually relevant, real-time location intelligence. An intuitive interface and simple drag-and-drop tools make it easy to build and share interactive maps that bring your data to life, all within the native SAP environment.

Improved risk mitigation.

As the trusted source for location intelligence, we help P&C insurers solve business problems by identifying precise, non-obvious relationships between locations and data.



Spectrum® Spatial for SAP HANA® combines processing power with built-in location intelligence so you can uncover new opportunities, speed innovation and sharpen your competitive edge.

- **Unsurpassed performance:**

Process spatial and business data on the same platform, taking full advantage of the speed and agility of in-memory computing.

- **Speed and simplicity:**

Develop maps and run analytics directly in SAP HANA. No additional steps or outside applications are required.

- **Exceptional accuracy:**

Process huge volumes of disparate data to obtain the most precise results.

- **Real-time insight:**

Instantly transform your data into actionable intelligence.

- **Consulting expertise:**

Tap into decades of experience and proven approaches.

Learn more about what Spectrum Spatial for SAP HANA can do for your organization. Contact your Pitney Bowes representative or visit us online at pitneybowes.com.

For more information,
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