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 **Robert Clark**
CEO at Cloverleaf

Cloverleaf Recreates Entire Front End to Better Serve Insurance Company Clients



Insurance Intelligence provider chooses Pyramid Analytics for its superior power and data capabilities

CHALLENGE

Users — from actuaries to claims adjusters to executives — were working in different environments and had no ability to combine data from different sources.

All customers, from claims adjusters to actuaries to the CEO, needed reliable, self-service, easy-to-access information — plus the ability to customize analyses and insights — with minimal training.

Insurance agents needed meaningful, personalized reports to inform their day-to-day decision-making.

SOLUTION

Pyramid’s multi-source direct access to any data at scale in a single view.

Pyramid’s AI-guided, governed self-service experiences for any person in the organization to access data and uncover insights.

Pyramid’s report bursting and distribution capability sends live, interactive analytics with matching static, bursted content.

RESULT

Multi-source client data is now housed in a single solution, and users have the ability to seamlessly combine data from both internal and external sources.

Hundreds of reports, dashboards, and scorecards are readily available, as is the ability to do more complex analyses, add attributes, and share insights. Plus, training is quick and easy, taking as little as one hour.

Agents are looking for — and actively utilizing — their monthly e-mail reports, which provide essential details on the state of their business.



Based in Austin, Texas, Cloverleaf Analytics is the leader in insurance intelligence solutions, having evolved from Business Intelligence (BI) into providing advanced analytics using ML and other emerging technologies to empower carriers to achieve unparalleled growth. Cloverleaf enables carriers in diverse lines of business to create modern products that help insurers remain competitive against new market entrants while redefining what consumers and businesses understand as the meaning of insurance value.

Cloverleaf supports more than 47 different lines of business with its operational data store, which contains some 900 prebuilt KPIs and ETL processes that connect to common administration systems for insurance companies. Their goal is to help their customers improve growth and profit through modern products, advanced risk management and unparalleled customer experiences.

Cloverleaf CEO Robert Clark was first introduced to Pyramid Analytics at a conference. “We were not seeking a new front-end toolset,” he says. “But once I saw Pyramid, I decided to pull out what we already had and retool on Pyramid. We recreated our entire front end on Pyramid, because no other provider could supply capabilities and power as seamlessly.”

THE CHALLENGE

Cloverleaf’s insurance company end-users are in a constant state of discovery, with much of their time spent trying to answer questions and make determinations for their companies. Whether they are assessing risks or rates or exposure, they need to pull together data from vastly different sources — both internal and external — to find insights and answers.

Actuaries were using Python, then pulling out their data and putting it into another software for visualization. Claims adjusters had another system entirely. Cloverleaf wanted its end-users — from actuaries to claims adjusters to executives — to be able to work in the same uniform environment with the ability to combine different data from different places. They tried several solutions, but none had the capabilities or power to pull everything together in one platform that worked with their customers’ other technology, including Python and Panda, while leveraging the AWS infrastructure.

They also sought to provide all their customers with reliable, easy-to-access information in the form of dashboards, reports, and forecasts, as well as the ability to do more complex analyses, add attributes, and share insights. Plus, they needed a solution that was easy to use by everyone from front-line workers to the CEO — with minimal training.

THE SOLUTION

Pyramid’s unified Decision Intelligence Platform provides Cloverleaf with enhanced functionality for its customers, including:

- Rapid deployment and configuration running on Snowflake, hosted on AWS

“Now we have the ability to do machine learning in a one-stop shop for all our customers’ data-science needs, across departments and users. The capabilities of Pyramid are allowing us to target larger insurance companies.”

R. Clark
CEO at Cloverleaf

Cloverleaf is training its customers to navigate its entire system, access already-created content, then add attributes, analyses, alerts, and more — all in one-hour sessions. “It speaks volumes on how easy Pyramid is to use.”

 **R. Clark**
CEO at Cloverleaf

- Dashboards and reports with deeper insights specifically about insurance
- Sophisticated, browser-based, simple, self-service analytics with centralized security

Pyramid also enables Cloverleaf to maximize its operational data store across LOBs and handle large data sets for its customers, with thousands of fields for all insurance types. It makes standard dashboards and other reports readily available and provides users with the ability to blend insurance data with publicly available data, pulling and pushing information to those who want and need it.

THE RESULT

Using the Pyramid Decision Intelligence Platform, Cloverleaf is:

- Developing hundreds of reports, dashboards, and scorecards
- Assisting customers with underwriting, claims, and trending analyses
- Deepening insights into new and current markets’ existing and potential risks

Cloverleaf is training its customers to navigate its entire system, access already-created content, then add attributes, analyses, alerts, and more — all in one-hour sessions. “It speaks volumes on how easy Pyramid is to use,” Robert says.

Their insurance company users are partial to Pyramid’s report bursting and distribution capability, which makes the process of producing live, interactive analytics and matching static, bursted content easy and effective.

Another module of the Pyramid Decision Intelligence Platform that Cloverleaf leverages is Tabulate. Tabulate, a browser-based virtual spreadsheet interface connected directly to your data for business modeling and last mile analysis, eliminated a major challenge for Cloverleafs customers – the time-consuming headache for actuary underwriters, claims adjusters and supervisors who download data into Excel and copy and paste the data around and add formulas into multiple worksheets, and then in some cases led to multiple versions of the truth. Tabulate becomes that single version of the truth, and enables them to simply refresh data at will with no headache.

“One of our customers has 400-plus agencies and sends out a monthly publication with graphs of how their business is doing, how many policies they’ve written, how much they’re paying out in losses, and what their profitability is,” Robert says. “It’s got a dynamic paragraph that says, ‘Dear ABC agent, we see that you wrote 4% more policies this year vs. last year. Congratulations!’ One month, they restarted their servers exactly when the burst was supposed to go out, and it didn’t send. They had 15 agents call and say, ‘Hey, I didn’t get my report. I’m looking for it.’ It shows they’re actually utilizing it.”

The Future

Pyramid's Decision Intelligence Platform is powering Cloverleaf's plans for growth. Their customers have begun to use Pyramid's machine learning capabilities to determine insurance rates, then justify those rates with information from Pyramid to send to state departments for rate increases.

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About Pyramid

Pyramid is what's next in analytics. Our unified decision intelligence platform delivers insights for everyone to make faster, more informed decisions. It provides direct access to any data, enables governed self-service for any person, and serves any analytics need in a no-code environment. The Pyramid Decision Intelligence Platform uniquely combines Data Prep, Business Analytics, and Data Science in a single environment with AI guidance, reducing cost and complexity while accelerating growth and innovation.

**Pyramid Decision Intelligence Platform.
Shape Your Decisions.**

