Mosaic Decisions
LTI's Advanced Analytics Platform for Insurance
Mosaic Decisions- Simplifying Analytics; Accelerated Business Outcomes

For every aspiring Digital Insurer, the Data and Analytics is at the core of the strategy, as it enables game-changing propositions for insurers. However, complex technology, skills crunch and convoluted implementation methodologies are the biggest hindrance in achieving faster business outcomes.

Most insurers need to make a quantum leap in their capabilities to catch up with rest of the world. Some leading Insurers have developed capabilities, but they are also struggling to democratize those capabilities beyond the core group for widespread adoption. LTI’s Mosaic Decisions offers ‘Analytics-As-A-Service’ Platform that provides tools, models and infrastructure to simplify analytical implementations and accelerate business outcomes.
Mosaic Decisions enables Insurance companies to outpace their peers by leveraging powerful analytics across their process value chain. LTI has more than 50 pre-engineered analytical models that act as a ready toolkit to accelerate your journey towards an insight-driven organization. LTI’s Analytics experts and Insurance Domain specialists can help you to discover, experiment and implement analytical models that make a meaningful impact to your businesses.

Customer 360
Micro-segmentation models applied to Customer data that can be leveraged to understand customer behaviour, predict attrition & identify cross-selling opportunities.

Cognitive Claims Analytics
Artificial Intelligence and Image analytics for driving automation of claim processing, detecting fraud and smart routing based on claim characteristics.

Pre-Underwriting for Sales
Proactive lead generation by identifying target clients that represents an area of strength while meeting underwriting criteria, thus driving sales effectiveness.

Smart Underwriting
High-precision risk analytical models that enables insurance companies to price competitively to targeted markets while maintaining profitability goals.

Connected Insurance
Analyze sensor data and loss records for predicting points of failures and driving proactive risk prevention, leading to improved book of business.

Cognitive Data Intake
Intelligent mapping, enriching, and validating of submission and claim intake data into common data format for ingestion into insurer’s data stores.
The Technology Edge

LTi’s Mosaic Decisions is one of the most comprehensive and advanced analytical solution available for the insurance industry.

Differentiators

**Catalog-as-a-Service** A fully managed service to provide a single view of all data elements (data sets, pipelines, analytical models, visualization etc.) and associated metadata. Users can discover, access & collaborate on various data elements across an enterprise.

**Data Science Workbench** Powered by Apache SparkML, provides development interfaces in R, Scala, Python etc. to deliver an easy-to-use and efficient user experience creating rapid actionable insights.

**Drag-and-drop Functionality** for accelerated & seamless data ingestion, and orchestration for variety of Physical and Digital data sources.

**Open Source Technology Stack** Leveraged best-fit-for-purpose open source technology components to provide on-premise or cloud deployment in Microsoft Azure, Amazon AWS and Google Cloud Platform.

**Pre-built Analytics solutions, accelerators and advanced visualizations delivered through Analytics Solutions Marketplace.** Enables a Design Thinking approach to Business problem-solving and identifying biggest opportunities.
Success Stories

Below are some of the key projects and their business outcomes that represent LTI’s strong credentials in insurance analytics area:

**01**
Big Data powered claims analytics solution to improve subrogation and fraud detection
Savings of $ 20 Mn across 10 states

**02**
Risk Grading for Commercial Auto, Predictive loss risk modeling and simulation
30% improvement in Underwriting efficiency

**03**
Price benchmarking and refinement for Commercial lines using analytics and machine learning
Year on year improvement in loss ratio

**04**
Customer micro-segmentation and analytical models for Personal lines of business
12% increase in retention rates; 7% in Premium per customer

LTI (NSE: LTI, BSE: 540005) is a global technology consulting and digital solutions Company helping more than 350 clients succeed in a converging world. With operations in 30 countries, we go the extra mile for our clients and accelerate their digital transformation with LTI’s Mosaic platform enabling their mobile, social, analytics, IoT and cloud journeys. Founded in 1997 as a subsidiary of Larsen & Toubro Limited, our unique heritage gives us unrivaled real-world expertise to solve the most complex challenges of enterprises across all industries. Each day, our team of more than 28,000 LTItes enable our clients to improve the effectiveness of their business and technology operations, and deliver value to their customers, employees and shareholders. Find more at www.Lntinfotech.com or follow us at @LTI_Global