



FACT: Up to 70% of the tasks found in core business processes reflect operational decisions.

The #1 business priority for CIOs in 2007 is improving business processes, its third consecutive year at the top of the list. This enduring focus on process improvement continues to drive demand for BPM technology, and organizations that adopt BPM see some improvement in their process agility. Exactly *how much* improvement depends on the number and complexity of operational decisions that are embedded in the process. This is why BPM vendors and practitioners alike recommend combining BPM with a Business Rules Management System (BRMS) for complex, decision-intensive business processes.

CORTICON OFFERS THE FASTEST, EASIEST AND MOST FLEXIBLE WAY TO AUTOMATE AND MAINTAIN BUSINESS DECISIONS EMBEDDED IN MANAGED BUSINESS PROCESSES.

What is it about complex decisions that are so difficult for BPM? After all, most business processes contain decisions. They appear in the form of routing decisions that affect routing of work, such as: “Where do we route this application for processing?” They also appear as task decisions that affect work output, such as “What is the applicant’s risk?” BPM systems handle simple routing decisions well, but they are quickly overwhelmed by complex routing

decisions. When it comes to task decisions, BPM systems are designed to trigger them, but rely on something or somebody else to implement them.

Without BRMS, BPM technology must rely on its own process diagram palette to model complex decisions. For routing decisions, the resulting diagrams are not only difficult to

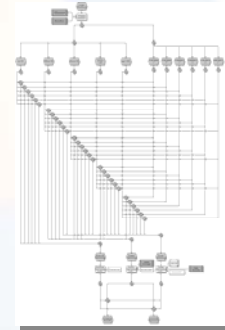


Figure 2: Complex routing decision in process diagram

read and maintain, but are also fragile, vulnerable to human error, and nearly impossible to reuse in other contexts. Task decisions are even more challenging, since the decision logic cannot be represented at all by the diagram. The only recourse is to document the decision logic as annotations to the diagram.

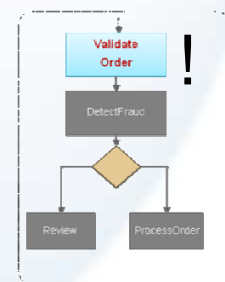


Figure 1: Complex task decision in process diagram

These problems disappear altogether when a suitable BRMS is used to manage the embedded decisions. There is no BRMS more suitable on the market today than Corticon.

Corticon BRMS externalizes the embedded decisions and their underlying business rules in a form that can be understood, managed and maintained separately from the BPM system.

Corticon's unique model-driven approach makes it a natural choice for BPM integration. Corticon has partnered with all the leading BPM vendors, integrating business rules with their process modeling and execution platforms.



The value of Corticon BRMS is not theoretical. Time and time again it has been successfully deployed at customer sites, side by side with a partner's BPM system, automating decisions in:

- Pricing and Billing
- Underwriting
- Order and Document Processing
- Eligibility and Entitlement
- Claims Processing
- Product Selection
- Exception Handling

Organizations that combine BPM and BRMS derive benefits above and beyond those from using BPM alone. Change processes become more streamlined as decision change becomes agile. Operational consistency improves as the same decision logic is reused across multiple enterprise applications. Visibility within business processes increases as embedded business decisions become transparent.

CORTICON UNLOCKS THE BUSINESS VALUE OF BPM BY MAKING BPM MORE AGILE

What kind of business value does a BRMS-augmented BPM system produce? Returns from real deployments tell the story. For example:

- 50% savings in cost per transaction
- 90% increase in underwriting tasks automated
- 86% reduction in processing time per claim

What could your organization accomplish with performance gains like these?

Find out by joining the likes of UNUM Provident, Capital One, Wachovia, and the Commonwealth of Pennsylvania, who have all successfully combined Corticon BRMS with their preferred BPM systems.

To explore how Corticon can help your organization make the most of its BPM investments:

- **Visit:** <http://www.corticon.com>
- **Email:** info@corticon.com
- **Call US:** +1 650 212 2424
- **Call EMEA:** +31 78 629 0203

ABOUT CORTICON

Corticon Technologies delivers Business Rules Management solutions that help companies model their repeatable decisions and automate those decisions within enterprise systems to assure consistent and optimal results. Many of the world's most successful organizations rely on Corticon-powered solutions to drive IT efficiencies and operational excellence through decision automation. Since its inception in 2000, Corticon has been consistently recognized for its patented innovations by industry analysts IT media and customers alike. Corticon is a privately held company headquartered in Redwood City, CA, with worldwide distribution through an extensive partner network. Corticon's products are in use today at many of the world's largest banks, insurance carriers, media companies, telecom providers and government organizations, collectively automating millions of decisions per day.

-----> www.corticon.com