



CONNECTION

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Batik 1.0:
SVG toolkit backed by ILOG

Page 2



ILOG JRules:
Oracle gives ILOG JRules seal of approval

Page 3



ILOG JSolver:
Optimization for Java applications

Page 4



Industries:
New market sections

Page 5-8

EDITORIAL

By Pierre Haren, ILOG CEO

This issue of the ILOG Connection was supposed to be part of the 2001 ILOG International Users Meeting in October. But as with most companies worldwide, we found ourselves shocked and saddened by the September terrorist attacks in the United States.

Because of this great tragedy, we have decided to postpone this year's users meeting. Many of our customers have already been told by their companies to refrain from traveling, while others would rather not worry about traveling at this time, especially internationally.

The new dates for the users meeting, which will still be held in Versailles, are April 11-12, 2002. Additionally, we plan to have a group of Web-based conferences on ILOG strategy and products on Oct. 25, 2001. We have a lot of exciting news about the evolution of our product line, and we want to share it with you.

Please set aside time to join us for these conferences.

INDEX

VP Live on CNN	2
New Office for Automotive Division	2
Oracle and ILOG JRules	3
NDH Revamps Interface	5
BizzEngine Ships BillXpert	5
UshaComm Builds for Speed	5
Novient Reinvents Service Industry	6
Reef Extends Internet Personalization	6
Southwest Airline Schedules Faster	7
Rome Int. Airport Adopts Saiga	7
Providence Washington Switches to Rules	8
Prima Solutions Creates Hub	8

Online Decision Support

FOCUS

Better Web personalization

The vast variety of products and services available through the Internet has both simplified and complicated shopping online. While ordering has been rendered more convenient, selection has been made more difficult for many by the tremendous number of choices.

ILOG enables companies to excel in both ordering and selection. The leading suppliers of Internet solutions are rapidly accepting ILOG's business rule and optimization products as their principle enablers for helping customers obtain the right products or services.

COMMON DENOMINATOR

Industries as diverse as finance, insurance and travel are discovering they share a common need for online applications that intelligently process customer preferences in searching for the best solutions. For all of them, ILOG business rule and optimization products provide the crucial automated support customers need to make important decisions. A typical example is Prima Solutions' system for comparing the policies of different insur-



ance companies (Page 8). Buying insurance usually involves contacting several insurers and then comparing their policies to find the right one. This can be a tedious and confusing task, as the conditions and terminology used by the companies can vary greatly among them.

The Prima platform does the hard work by standardizing the language of the policies. It then compares the criteria entered by the customer to the policies and proposes the closest matches. All this is done in real time, with the ILOG JRules business rule engine processing as many as 3 million

different combinations in searching for the best policies. For online insurance portals like Assurland.com, the Prima platform is proving to be a competitive advantage. Its one-stop shopping convenience and fast, accurate policy matching have enabled Assurland.com to sign up approximately 1,000 customers a month for 19 of the top insurance companies, including Lloyd's of London, GMF and Winterthur.

FINDING THE RIGHT LOAN

First Union Home Equity Bank provides round-the-clock online service with fully optimized loan

(Continued on Page 3)

VP LIVE ON CNN

ILOG optimization is making a difference, as then-Vice President of ILOG Marketing Bill Scull has explained as a "Maverick of the Morning" on CNNfn's morning show "Market Call."



Mr. Scull was interviewed by Rhonda Schaffler, CNN's senior correspondent at the New York Stock Exchange. She began the interview by introducing ILOG as being "part of the whole productivity story we've seen over the years." ILOG sells optimization software that makes companies more efficient, productive and profitable, Mr. Scull responded.

"In the current economic situation, companies are sharpening their pencil so that they can take their productivity, (and) their efficiency to the next level," he added "And that's really where we come in. ILOG's business is about helping companies make the most of their scarce resources."

ILOG optimization software is widely used in planning and scheduling operations, and allocating resources that include personnel.

"The technology we sell is much more pervasive than your viewers might realize," Mr. Scull explained. "The last time you went to the supermarket, many of the items you put into your shopping cart are ones that have been managed through the supply chain and the production process by using optimization software from ILOG."

"Similarly, the last time you were on an airplane, it's likely that the crew was scheduled onto that airplane, as well as that airplane onto that flight, by software from ILOG."

COMPANY NEWS

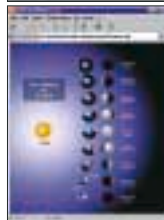
Apache Releases Batik 1.0

Open-source SVG toolkit backed by ILOG and other industry leaders



The Apache Software Foundation (www.apache.org) has released long-awaited Batik 1.0, a sophisticated open-source Java-based toolkit for scalable vector graphics (SVG), a new graphics format created by the World Wide Web Consortium and based on eXtensible Markup Language (XML).

The foundation is a membership-based, nonprofit corporation that provides organizational, legal and financial support for the Apache open-source software projects. ILOG has participated directly in the Batik project by supporting SVG with the ILOG JViews Component Suite. SVG is expected to become the new standard for Web-based graphics, enabling developers to move away from static bitmaps to obtain graphics of higher quality and interoperability than ever before.



"The goal of the Batik project complements ILOG's goal of creating and delivering the richer, more compelling online experience that Web content providers and users want," says Jean-François Abramatic, ILOG senior vice president of R&D. "We congratulate the Apache Foundation and that Batik team for this important milestone. A supporter of SVG since its inception, ILOG will continue its commitment to the standard in our roles as a W3C working group member, Batik technical committee member, and with real products, such as ILOG JViews, one of the first SVG products on the market."

Other members of the Batik project include Microsoft, Eastman Kodak and Sun Microsystems.

"Our relationship with the Apache Software Foundation allows Sun engineers to develop technology implementations in a collaborative environment and better enables Sun to deliver robust products based on open standards," says Jon Bosak, Distinguished Engineer at Sun Microsystems. "The Batik project demonstrates the synergy between the Java platform's portable code and XML's portable data. We are proud to have worked in cooperation with Kodak and ILOG on this remarkable toolkit for SVG-based graphics."



Batik 1.0

The new graphics editor comes with essential tools for working with XML-based SVG:

- Filter effects such as drop shadows and lighting
- Internal and external use for creating highly structured SVG images with easily reused common components
- Masking and clipping markers
- Linking for defining SVG graphical elements as "hyperlinks" pointing to other graphical elements in an SVG image
- Sophisticated text support
- Runtime extensibility

This release also provides extensive support of most static SVG features and includes:

- An SVG generator that allows all applications to easily export their graphics in the SVG format
- Improved packaging of the Batik modules, making them easier to integrate into applications. ■

Events

- **APICS International Conference and Exposition**, Oct. 28-31, 2001, San Antonio, Texas, <http://www.apics.org/Conf&Expo/>
- **Business Rules Forum**, Nov. 5-8, 2001, New Orleans, <http://www.businessrulesforum.com/>
- **XML on Wall Street**, Nov. 20, 2001, New York, NY, http://lighthouse-partners.com/xml/2001_about.htm
- **SiBank 2001**, Dec. 4-5, 2001, Paris, France, <http://www.groupemm.com/sibanktf/>

New Office for Automotive

The ILOG Automotive Division has moved to a new office. It can now be found at:

**30800 Telegraph Road, Suite 2835
Bingham Farms, Michigan 48025-4581**

Denis Sennechael, worldwide director of automotive sales, can be reached by phone at (248) 540-5951, while Gregory Imirzian, the division's head technical account manager, can be reached at (248) 540-3001.

Their new fax number is (248) 540-3001. ■

Oracle Gives ILOG JRules Seal of Approval

Business rule engine OK'd for use with Oracle9iAS



Oracle (www.oracle.com) has approved the use of ILOG JRules, a pure-Java business rule engine, with Oracle9i Application Server (Oracle9iAS). The pairing gives high-performance, mission-critical Internet application developers a solution for quickly building and deploying personalized Java applications. ILOG is among several industry-leading vendors of Java development tools so far named by Oracle.

Oracle9iAS solves the IT challenge of integrating fragmented middleware by providing one product to replace more than 10 from other vendors. It features full J2EE and XML support, built-in enterprise portal software, high-speed caching, business intelligence, rapid application development and integration, Web services and more in one package. It enables companies to save on infrastructure by scaling with software, instead of hardware.

"Oracle9i Application Server's developer-friendly environment coupled with the high-performing ILOG JRules engine will give enterprise customers flexible, rule-based personalization capabilities," says René Bonvanie, vice president of Oracle9i marketing at Oracle. *"With this integration, customers can quickly and easily add new business rules that are needed for order management, event management, billing and other critical functions of existing applications."*

The selection of ILOG JRules for Oracle9iAS extends the relationship between the two companies. Oracle chose ILOG optimization components for embedment in Oracle Advanced Planning and Scheduling and Oracle Advanced Manufacturing Planning in 1999.



"Oracle9iAS and ILOG JRules complement each other," says Eric Brisson, a vice president at ILOG. *"They are fast, lightweight and 100% J2EE compliant. With ILOG JRules running on Oracle9iAS, enterprises have the flexibility to quickly create and deploy new business rules to reflect customers' rapidly changing needs."*

ILOG JRules has much to offer the Oracle9iAS user:

- **Direct reference to Enterprise JavaBean objects:** The ILOG JRules rule engine itself can be flexibly integrated into an Enterprise JavaBean.
- **Access to any JDBC-compliant database:** Graphically select and map from database entities to Java classes. Database mapping can be defined with XML or by using the graphical interface.
- **Maximum performance and scalability:** ILOG JRules supports compiled rules, which execute 4 to 10 times faster than interpreted rules, boosting the performance of any application with hundreds of objects and complex rules.
- **The first truly XML-centric rule engine:** Directly access XML objects, define rules on XML data, share rules between ILOG JRules applications, and more with ILOG JRules and XML.
- **Ultra lightweight code:** The ILOG JRules business rule engine weighs in at 300 kilobytes.
- **Unmatched speed:** Recent benchmark have shown that the ILOG JRules engine can fire up to 18,000 rules per second.

Other ILOG Java products are expected to be approved for use with Oracle9iAS. Among them is ILOG JConfigurator, the first product to fully customize the online configuration and selection of products and services for each customer. ■

FOCUS

Online Decision Support

(Continued from Page 1)

configuration. The bank's First Union Loan Arranger uses ILOG Solver to enable each loan request to be considered based on the customer's specific needs, proposing possible loan packages within seconds.

Most online loan processors use preset formulas in determining proposals. The ILOG optimization algorithms embedded in Loan Arranger support customization, and enable the application to offer alternatives if the requested loan product or amount is not available.

"Customers applying for loans want immediate decisions, but they also want to know that their requests have received careful consideration," says Chris Oddleifson, president of

First Union Home Equity Bank. *"Mortgage brokers, meanwhile, want technology that maximizes the potential and speed of finding the right loan products for their customers. The ability to offer instant, tailored loans online to customers, enabled by ILOG technology, is unprecedented in our industry, and we're excited by the prospects."*

PRODUCT MERGER: ILOG JCONFIGURATOR

ILOG has combined elements from ILOG JRules and ILOG Configurator to give developers the advantages of using business rules and optimization in Web-based services. The resulting product, ILOG JConfigurator, taps the "write one, run anywhere" ability of Java in a ready-to-use component for building a rule-based configuration application that can optimize solutions to meet the individual needs of the customer.



Equipped with a point-and-click business rule editor, ILOG JConfigurator supports the modification of configuration statements in an intuitive, guided manner using a highly expressive "natural" language pioneered with ILOG JRules. Now nonprogrammers such as marketing personnel can easily update configuration applications. ■

Best of the Best: ILOG JSolver

ILOG makes top constraint optimization technology available in pure Java

In optimization today, ILOG Solver is the software component of choice for embedding constraint programming into mission-critical enterprise solutions. Its wide range of applications has led to ILOG Solver's being used for planning, scheduling and resource allocation in almost every industry: manufacturing, transportation, communications, aerospace, defense.

Receiving much wider popularity is Java. As Scott McNealy of Sun Microsystems describes it in the Java Developer's Journal, Java is now the "platform of choice." It runs with a vast variety of operating systems, including Windows, UNIX and Linux, supports a wide range of equipment, and can produce multiple implementations, freeing the user to select the best one for the job. Moreover, Java has matured into a programming language for writing enterprise-level applications.

ILOG has melded these two top performers into its latest offering: ILOG JSolver 1.0. With the "write once, use anywhere" ability of Java, developers can now use ILOG JSolver to embed optimization software that can be accessed from just about anywhere, primarily through server-based applications.

With ILOG JSolver, ILOG's industry-leading constraint technology can be used with the biggest computers and most popular desktops, and has the potential of being used with the vast variety of new Java-enabled client devices, including mobile phones, personal data assistants and network equipment.

For example, as many as 700 million Java mobile phones may be in circulation by the year 2005. With interactive wireless services becoming increasingly available, companies managing large teams of field personnel will be able to give their employees remote access to ILOG JSolver-driven scheduling applications through their mobile phones.

ILOG JSolver technology

ILOG JSolver brings the highly successful C++ constraint programming technology of ILOG Solver to the world of Java for powering planning, scheduling, sequencing, timetabling, configuration, dispatching and resource-allocation applications.

Constraint programming is used to solve complex combinatorial problems. Data representing a problem are described by variables, and each variable has an associated domain, which is the set of its feasible values. Constraints describe the different relationships that must be met within a set of variables in order to solve a problem.

A search process allows users to compute one, several, the best or all of the solutions to a problem. Before and during the search, a domain reduction process dynamically and efficiently reduces the number of potential solutions, shrinking the size of the problem.

ILOG JSolver's key features include:

- **Written in Java**, for support of the complete range of client or server architectures within the Java platform
- **ILOG Concert Technology for Java**, providing natural objects and

expressions to represent the conditions that characterize the optimized solution

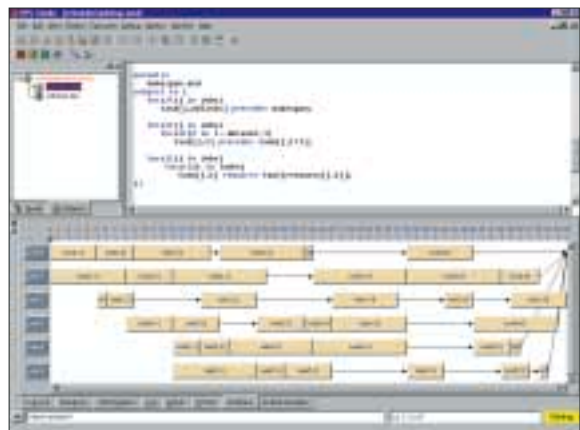
- **Constraint propagation and domain reduction**, algorithms that efficiently eliminate infeasibilities during the solution search, reducing the size of the search space and improving computational speed
- **Search framework**, for incorporating your insight into the problem structure to find good feasible solutions quickly
- **Model-algorithm separation**, for unlinking the optimization algorithm from the constraints, making it easy to adapt your model to business changes



New ILOG OPL Studio Library

ILOG has created a new online model library for ILOG OPL Studio. The new repository is for anyone who wants to learn more about ILOG OPL Studio and the ILOG Optimization Suite.

The new library provides complete examples to show how to use ILOG OPL Studio in a wide range of applications. The library builds on an older one, offering more models and greater quality. It also has several ways to search for the right model to fit a specific need.



Powering Critical Systems

As a major technology provider, ILOG sells software that is already powering numerous and widely different critical solutions. Our telecom R&D backs the communications technology provider as a key enabler with unique offerings of the three fundamental technologies of communications software: visualization, business rules and optimization. In this issue we see how NDH applies ILOG JTGO to network design, and BizEngine and UshaComm use ILOG business rule components in customer care and billing.

NDH Revamps Interface

Netscene runs on ILOG JTGO



Network Design House (NDH) has embedded ILOG visualization components in its planning and design software, using ILOG JTGO and ILOG JViews to power the front-end interface of NetScene-SDH 3.3.

NetScene is a powerful optimization package that enables the user to design and dimension networks. The application provides telephone companies and other business organizations with a highly flexible package for designing next-generation telecommunications networks and storing key data concerning them. NetScene can be used to plan and design networks based on a variety of architectures, including SDH, ATM, IP and Frame Relay. NetScene is a

modular package that can be tailored and adapted to meet each customer's needs.

The ILOG front end is an integral part of the NetScene development program. The highly sophisticated interface was made as a direct response to NetScene user requirements in Europe and the United States, and significantly enhances the NDH design and planning product set. The pure Java ILOG JTGO and ILOG JViews are embeddable components that make the development of interactive, intuitive graphical interfaces a turnkey operation. These 2D visualization software components typically halve development time and cost, accelerating new product development and deployment. ■

BizEngine Ships BillXpert

iLUIP partner targets communications services



BizEngine Pte. Ltd. (www.bizengine.com)

has integrated ILOG JRules, the industry's leading Java business rule engine, into the new state-of-the-art BillXpert customer care and billing system.

BillXpert is a comprehensive solution for communications service providers. It is ideally suited for Internet services, including data centers, and broadband and application access services. Written entirely in Java, BillXpert uses Enterprise Java Beans to ensure robustness, and a 100% Web-based interface that is deployable across multiple servers and highly scalable for handling hundreds of thousands of customers daily.

"BizEngine integrates the best components into its products," says Zuan Lim, managing director of BizEngine. "We believe ILOG JRules lets us offer our customers the most advanced high-performance billing and billing mediation engines. We are very excited to have ILOG as a technology and business partner."

ILOG JRules is the cornerstone of two strategic modules in BillXpert: packages and plans, and mediation. Its user-oriented editor allows BillXpert to enable telecom marketing staff to quickly and easily define, change and implement new pricing plans by offering innovative service bundles and personalized pricing, resulting in a superior advantage for BizEngine customers. ■

UshaComm Builds for Speed

Unicorn users change faster



Revving up the latest release of Unicorn, billing and customer care solution provider Usha Communications Technology (UshaComm: www.ushacomm.com) added top business rule engine ILOG Rules. The ILOG component enables communications service providers to bypass billing system vendors while shifting policies more quickly and smoothing, and showing better performance at the bottom line.

UshaComm is an international software and consulting company that specializes in operations support services for the communications industry. Its flagship product, Unicorn, is a comprehensive billing and customer care application whose high flexibility and scalability let telecommunications and Internet service providers compete in diverse markets with millions of subscribers.

"Business is changing dramatically, with innovations like 3G mobile and the new convergence of telephony and IP," says V. Ole Kilgore, CEO of UshaComm. "Although networks and services are becoming more complex, ILOG Rules can greatly enhance a business's reactivity to these changes by enabling them to more quickly stimulate business by deploying unique service packages and pricing schemes, running aggressive sales campaigns with personalized promotions, and offering customized discounts at any time."

The latest version of Unicorn uses ILOG Rules to give users the ability to change the application themselves, bypassing the need to call in a consultant from a billing system vendor to update the system. ILOG Rules comes with a business rule editor that simplifies rule creation by letting non-technical businesspeople use their own jargon. ■

Leading Supply Chain Applications

The vastness of the manufacturing industry makes it virtually impossible for companies to operate without effective supply-chain management. From ordering materials to production scheduling to shipping products, every aspect of manufacturing depends on an infrastructure for matching goods to customers' orders. ILOG has become a top supplier of software components for building applications used within the supply chain and to support it. In this issue, we see how Novient uses ILOG optimization to match consultants to jobs, and Reef applies ILOG JRules in Internet personalization.

Novient Reinvents Service Industry

Service process leader applies ILOG optimization



The top provider of Internet-based service process optimization (SPO), Novient (www.novient.com) has begun using ILOG optimization technology in its latest offering for matching jobs with consultants, using such criteria as skills, employee preferences, and revenue and profit expectations.

Novient counts among its leading customers Compaq, SAP and Nortel Networks, and has more than 140,000 users in 48 countries. Its proven SPO solution has consistently resulted in rapid return on investment by improving operational efficiency, increasing profitability and meeting the challenges of today's competitive marketplace. The company has adopted ILOG optimization to precisely match people to projects based on the vast number of criteria a service provider must take into consideration in meeting customers' needs.



"We selected ILOG because they are the recognized leader in optimization technology," says David Keil, executive vice president of strategy and business development at Novient. "Early feedback on the Novient-ILOG solution has been outstanding, as numerous customers and prospects have indicated that our SPO solution will reinvent how they run their service organizations by lowering operational costs, improving performance and quality, and increasing responsiveness to customer needs."

Optimally matching people to projects is the primary activity of SPO. However, most SPO solutions today use manual mechanisms based on standard reporting technologies and business rules. With ILOG optimization, Novient's solution can refine the selection process by applying a broad range of constraints in a highly flexible software environment.

Reef Extends Internet Personalization

ILOG JRules to be available with e-business InternetWare suite



A leading provider of applications for managing e-business, Reef (www.reef.com) plans to offer ILOG JRules, ILOG's pure-Java business rule engine, as an add-on for the next release of the Reef InternetWare suite. ILOG JRules will be available for use throughout the suite to support personalization facilities for up- and cross-selling solutions.

Companies of all sizes use InternetWare to give their non-technical businesspeople direct access to online content, in order to keep e-business applications current and competitive.

TIME magazine has ranked Reef among Europe's hottest technology companies, and its CEO and co-founder, Philippe Brawerman, as Europe's most influential high-tech entrepreneur of 2000.

"With customers in many of our industries paying increasing attention to the management of business rules as a strategic corporate asset," says Jürgen Obermann, vice president of worldwide marketing at Reef, "we recognized that many of our customers' e-business initiatives required a robust and flexible business rule engine. We selected ILOG JRules because of its tight Java integration, superior performance and easy-to-use rule creation features. This allows us to continue empowering business users in the manage-

ment of their e-business, a core value we share with ILOG."

InternetWare is 100% Pure Java, enabling users to easily integrate Reef's open platform and update it as their businesses evolve. Reef customers can electronically access, manage and share information internally or externally through extranets, intranets or Web portals. IntranetWare is also optimized for use with portable devices: cell phones, personal data assistants, laptops and others.

Funded by Goldman Sachs, Cisco Systems, Net Fund Europe and other prestigious investors, Reef serves a broad range of industries, including entertainment, communications, healthcare, finance and retail.

Finding the Right Solution

ILOG's Industry Solutions Division covers a diverse range of markets, from transportation, defense and aerospace to insurance, banking and finance. Many companies are improving the services that they offer through the Web, with automation based on ILOG optimization and business rule components, while others are continuing to focus on core applications. In this issue, we see how Southwest Airlines and Rome International Airport better schedule operations with ILOG optimization, and Providence Washington and Prima Solutions simplify the search for insurance, with online solutions based on ILOG JRules.

Southwest Airlines Schedules Faster

Upgrade improves customer satisfaction



Southwest Airlines has upgraded with ILOG optimization and business rule software components to increase the performance and speed of the airline's crew scheduling system. By using the ILOG Parallel CPLEX optimizer and simplifying code implementation with ILOG JRules, Southwest has greatly reduced the time required to generate crew schedules for its 2,700 daily flights.

"Southwest is committed to employee satisfaction and customer service," says Rusty Burlingame, Southwest system engineer. "By using ILOG optimization engines, we're able to create schedules that have our crews staying closer to home, while being gone fewer days, and spending less time idle in airports."

When creating a schedule, Southwest must take into consideration more than 15,000 scheduling constraints, which include FAA regulations, Federal Aviation Regulation contractual provisions and the airline's own "quality of life" standards. In addition, with 2,700 daily flights, approximately 3,000 pilots and 6,000 flight attendants, Southwest must contend with 750,000 crew duties, or "variables." A typical weekly schedule involves nearly 2 million variables and more than 90,000 constraints.

Previously, Southwest used only ILOG CPLEX. By upgrading to ILOG Parallel CPLEX, the airline can now break up a complex scheduling problem into smaller pieces and run ILOG CPLEX's mathematical algorithms for solving complex business problems on four CPUs, instead of just one. This enables the airline to generate a crew schedule in seven to 10 hours, far less time than the previous 36 to 48 hours.

The more efficient crew scheduling system also lets Southwest address unexpected operational changes, making necessary adjustments to crew schedules. ■

southwest.com

Rome International Airport Adopts Saïga

Steria system optimizes operations

More than 29 million passengers flow through Rome International Airport (RIA) annually, and helping to ensure they reach their destinations is Saïga, Steria's resource planning and scheduling system using ILOG optimization, visualization and business rule software components.

In just six months, Steria and its Italian partner, Datamat, were able to adapt Saïga to the specific constraints of the airport. The system now controls virtually everything at the airport, from check-in counters and luggage conveyor belts to plane parking stands and bus and other ground vehicles and equipment.

"We needed a system proven to cut costs, smoothen operations, and basically take much of the stress out of running the airport," says Carlo Pietrossanti, RIA CIO, "and we didn't want to wait years to get it. Saïga's performance at the Paris airports sold us on the application, and we understand that the ILOG software engines coupled with Steria's expertise and know-how made deploying the system in just a few months possible."



The flexibility, open architecture and ready-made algorithms and graphics of ILOG Solver, ILOG Views, ILOG Server and ILOG Rules enable Saïga to quickly and accurately assign resources, including personnel.

Over the past 15 years, more than 40 airports have hired Steria to develop IT systems for airport management, flight information display, baggage handling and other crucial operations. The RIA project further strengthens Steria's position as a leading expert in airport management solutions, and ILOG as a provider of software components for those solutions. ■



Talking about ILOG

BizzENGINE

"BizzEngine integrates the best components into its products. We believe ILOG JRules lets us offer our customers the most advanced high-performance billing and billing mediation engines. We are very excited to have ILOG as a technology and business partner."

Zuan Lim
Managing Director

NOVIENT

"We selected ILOG because they are the recognized leader in optimization technology. Early feedback on the Novient-ILOG solution has been outstanding, as numerous customers and prospects have indicated that our SPO solution will reinvent how they run their service organizations by lowering operational costs, improving performance and quality, and increasing responsiveness to customer needs."

David Keil
Executive Vice President of Strategy
and Business Development

SOUTHWEST AIRLINES

"Southwest is committed to employee satisfaction and customer service. By using ILOG optimization engines, we're able to create schedules that have our crews staying closer to home, while being gone fewer days, and spending less time idle in airports."

Rusty Burlingame
System Engineer

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ISD News

Providence Washington Switches to Rules

Underwriters to net 90% time savings

Providence Washington, a property and casualty insurance company, has selected ILOG JRules for use in the company's new insurance underwriting application. The XML-centric business rule engine is expected to reduce the time it takes the company to generate insurance quotes by as much as 90 percent.

Providence is planning to use the application in its \$200 million commercial underwriting division.

"Working with ILOG was an easy choice for our company," says Ed Leveille, vice president and CIO at Providence Washington, "as they are the only vendor providing the capability to transmit business rules and accompanying data in an XML format. With XML rapidly becoming the commonly accepted format for data exchange, our organization continues to show its commitment to this new standard. That said, ILOG's continued commitment to research and development will ensure that we remain at the forefront of business rule technology."



Providence's current process is paper intensive and time consuming. It involves gathering information, faxing it to several people, qualifying the applicant and then determining a rate, often taking several weeks to complete.

Using the new application with ILOG JRules, the company will drastically reduce the time it takes to process an application and answer inquiries from independent insurance agents. More over, its underwriters will be able to spend less time generating quotes, since it will be done automatically, and more time focusing on complex underwriting policy decisions.

ILOG JRules can directly process XML data, a unique capability for the business rule engine. It not only makes XML-based applications faster and more dynamic, but also provides the foundation for allowing business rules to travel through the Web with XML data.



Prima Solutions Creates Insurance Hub Platform provides one-stop shopping for policies

Specializing in solutions for online insurance provisioning, Prima Solutions (www.prima-solutions.com) has built a collaborative commerce platform that enables users to access and compare policies from different insurers. Built with ILOG JRules, the first business rule engine to wholly support eXtensible Markup Language (XML), the platform standardizes the way data is exchanged between insurance carriers and distributors.

"ILOG JRules was the obvious choice for this application because of its direct integration of XML and unmatched speed," says Hugues Delannoy, general manager of Prima Solutions.

Prima Solutions uses Insurance Products Mark-Up Language



(INSpML), the XML-based protocol for the insurance industry. With the ILOG JRules business rule engine, the Prima platform is able to process thousands of inquiries per hour. Among those already using the platform are online insurance portal Assurland (www.assurland.com), major civil servant credit distributor Credit Social de Fonctionnaires (CSF), and car insurance provider Idassur (www.idassur.fr).

For Assurland, the Prima platform is proving to be a competitive advantage. Its one-stop shopping convenience and fast, accurate policy matching have enabled the Internet service to sign up more than 1,000 customers per month for 19 of the top insurance companies, including Lloyd's of London, GMS and Winterthur.

