Innovate Policies and Rules Management with

ORACLE POLICY AUTOMATION

COSTIN DITESCU
Principal Sales Consultant

Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decision. The development, release, and timing of any features or functionality described for Oracle's products remains at the sole discretion of Oracle.

What is OPA?

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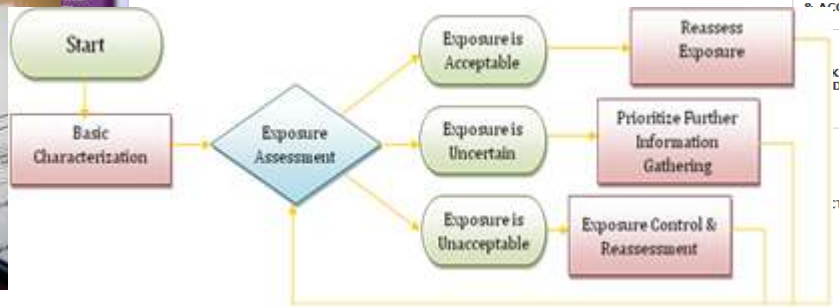
Applications Involve Rules

Google Analytics Data Sharing Settings

Please select from the options below. [Learn more]

- Share my Google Analytics data...
  - ☑ **With other Google products only**
    Enable enhanced ad features and an improved experience with AdW
    sharing your website's Google Analytics data with other Google servi
    be able to access your data.
    [show example]
  - ☑ **Anonymously with Google and others**
    Enable benchmarking by sharing your website data in an anonymou
    information about your website, combine the data with hundreds of c
    and report aggregate trends in the benchmarking service.
    [show example]
- Do not share my Google Analytics data



Walmart.com Returns Policy

For items sold by:

Walmart.com	A Marketplace Retailer
Return your item to a store or by mail.	You cannot return the item to a Walmart store. Contact the retailer for their returns policy.

Return an Item That Was Sold and Shipped by Walmart.com

All merchandise sold and shipped by Walmart.com may be returned either to a store or by mail within 90 days of receiving it, unless otherwise noted below.

Start a return

To return an item to a Walmart store: Bring the item, packing slip and all original packing materials and accessories to any Walmart store. If you do not have the original packing slip, print out an Easy Returns Receipt from My Account.

Return Guidelines by Department

APPAREL, SHOES & ACCESSORIES	• Merchandise must be returned unworn, with tickets attached and accompanied by the original invoice.
KS, MOVIES DEO GAMES	• **CDs, DVDs, audiotapes, videotapes and video games:** Must be returned unopened. • **Books:** Must be returned unused and unmarked. • **Video Games Hardware:** Must be returned within 15 days of receipt.
TRONICS	• **Computers:** Must be returned within 15 days of receipt. • **Computer components and accessories:** Must be returned within 90 days of receipt. • **Computer software:** Must be returned unopened. • **Camcorders and digital cameras:** Must be returned within 15 days of receipt. • **GPS units, digital music players, e-tablets, e-readers and portable video players:** Must be returned within 15 days of receipt.

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- Sales & Sales Operations
  - Opportunity/Deal management
  - Complex Territory Assignment
  - Approvals
  - Forecast

- Marketing
  - Lead Scoring
  - Segmentations
    - Accounts
    - Opportunities
  - Partner Eligibility

- Finance
  - Revenue allocations
  - Purchasing
  - Tax and Revenue
  - Impact Analysis/ Risk Scoring
  - Audit

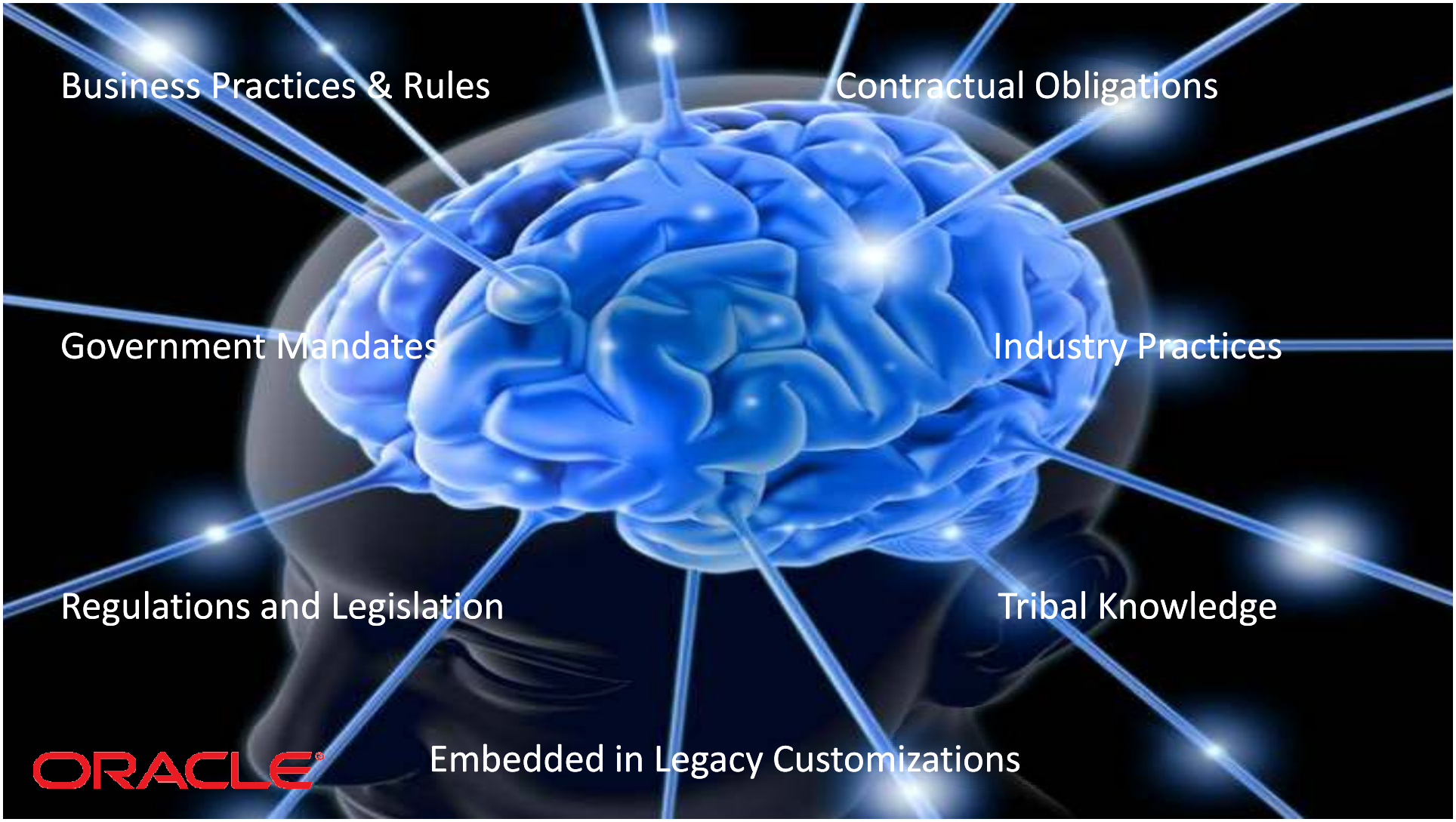
- Customer Service / Advocacy
  - Mitigate Disputes
  - Guided Assistance/ Audit
  - Unified, Cross Channel, Consistent , Connected eXperience

- Service
  - Entitlement Dispositions
  - Revenue Responsibilities
  - Authorized Service Providers
  - Vendor/Supplier / Recovery

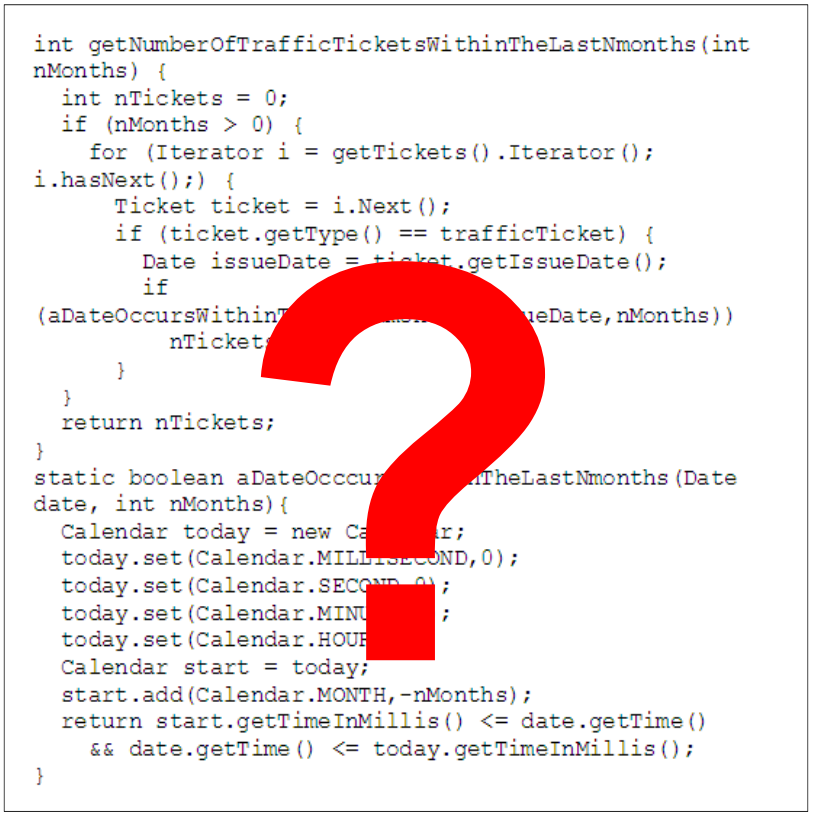
- Compliance
  - Internal / International / Industrial
  - Contractual Obligations
  - Governmental Regulations

- Human Resources
  - Pensions
  - OSHA/Mandated Compliance
  - Benefit Eligibility and Entitlements
  - Impact Analysis/ Risk Assesments

- Telecom, Utilities, Retail, CPG…..
  - Product configurations and X-sell/ Up-sell
  - Next best action (available promotions….)
  - Clean after sale Service Requests
  - Transactions and Order/ Line items validations
  - Sales compensation policies
  - Complex authorizations/ Approvals/ Validations
  - Market Settlements Calculations
  - Tariff recommendations

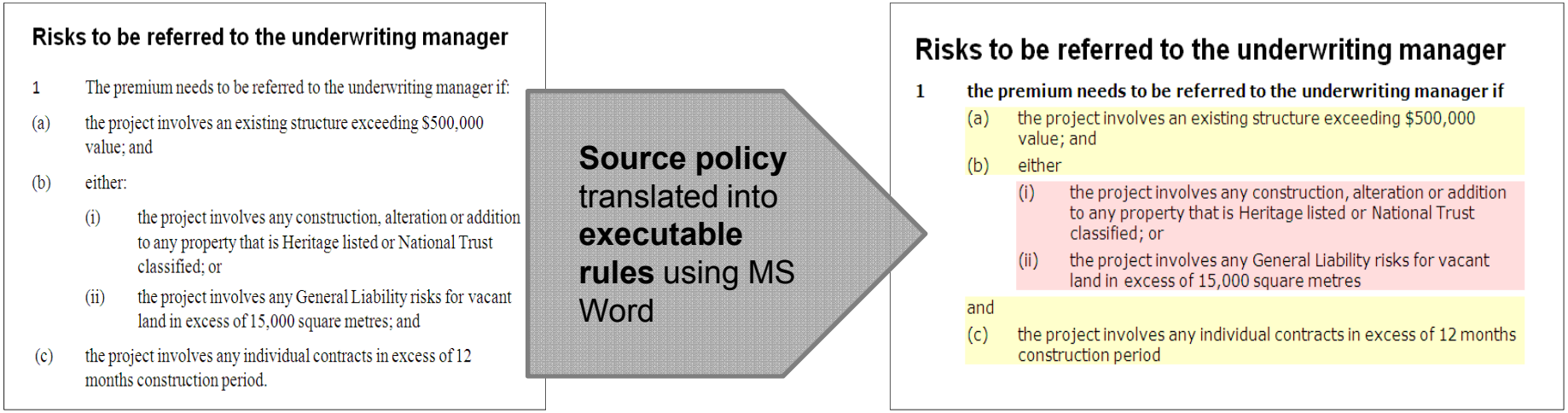

Business Practices & Rules
Contractual Obligations
Government Mandates
Industry Practices
Regulations and Legislation
Tribal Knowledge
ORACLE
Embedded in Legacy Customizations

Why manage your critical business logic in a language that your **business can't understand**?



With ***Oracle Policy Automation*** you can turn your business and policy logic into ***executable natural language business rules*** that:

- ❑ Are easily read and maintained by non-technical users
- ❑ Drive consistent, accurate decision-making
- ❑ Rapidly reflect changes to source policy
- ❑ Automatically generate intuitive self-guided questionnaires
- ❑ Deliver comprehensive decision reporting in natural language



Policy Isomorphism (Patented)

The Source Legislation or Policy

Copy, Paste, Markup

Executable Document in Natural Language that Business users can understand and modify

Part 2 Eligibility to receive care

5.5 Residential care

(1) A person is eligible to receive residential care only if:

(a) the person is assessed as:

(i) having a condition of frailty or disability requiring at least low level continuing personal care; and

(ii) being incapable of living in the community without support; and

(iii) meeting any other eligibility criteria for the level of care assessed for the person that are set out in the classification level applicable under the *Classification Principles 1997*; and

(b) for a person who is not an aged person — there are no other care facilities or care services more appropriate to meet the person's needs.

5.6 Community care

(1) The person is eligible to receive community care only if the person:

(a) is assessed as having complex care needs; and

(b) would be assessed, if the person applied for residential care, as eligible to receive residential care at least at the low level of care; and

(c) prefers to remain living at home; and

(d) is able to remain living at home with the support of community care.

Part 2 Eligibility to receive care

5.5 Residential care

5.5(1) the person meets the criteria specified in the Approval of Care Recipient Principles as the criteria that a person must meet in order to be eligible to be approved as a recipient of residential care if

(a) all

(i) the person is assessed as having a condition of frailty or disability requiring at least low level continuing person care; and

(ii) the person is assessed as being incapable of living in the community without support; and

(iii) the person is assessed as meeting any other eligibility criteria for the level of care assessed for the person that are set out in the classification level applicable under the *Classification Principles 1997*

and

(b) either

the person is an aged person; or

both

the person is not an aged person

there are not any other care facilities or care services more appropriate to meet the person's needs

5.6 Community care

5.6(1) the person meets the criteria specified in the Approval of Care Recipients Principles as the criteria that a person must meet in order to be eligible to be approved as a recipient of community care if

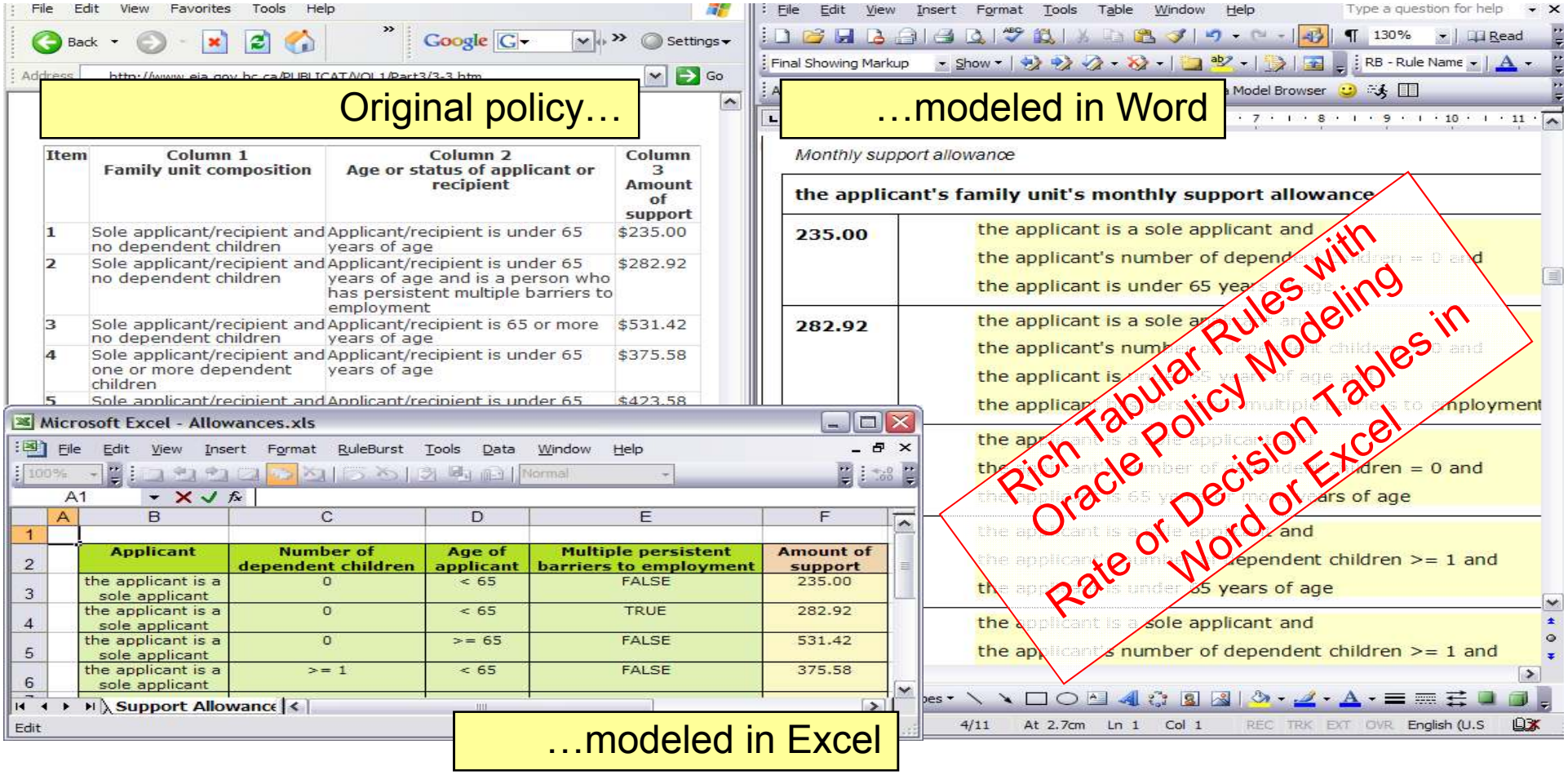
(a) the person is assessed as having complex care needs; and

(b) the person would be assessed, if the person applied for residential care, as eligible to receive residential care at least at the low level of care; and

(c) the person prefers to remain living at home; and

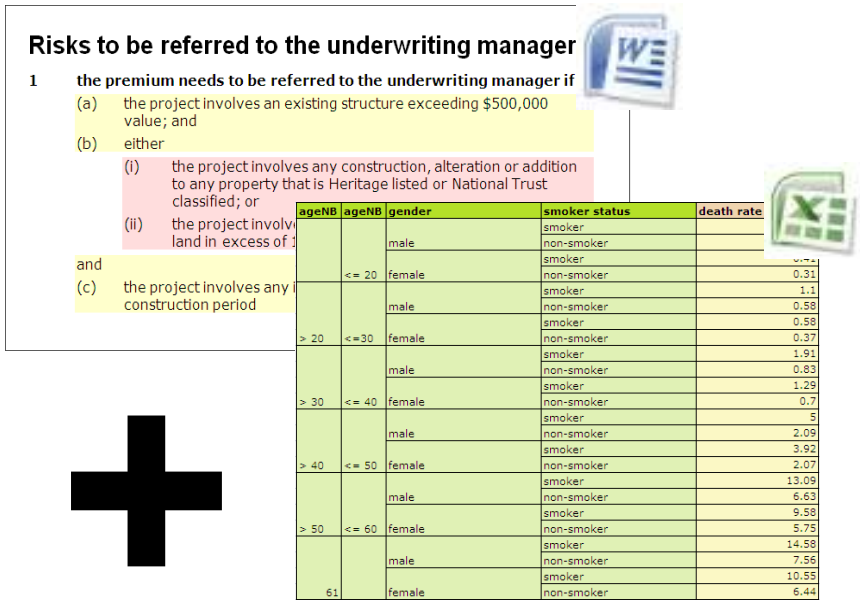
(d) the person is able to remain living at home with the support of community care

Policy Isomorphism (Patented)



Turn the ***natural language*** Word and Excel rule ***documents*** into ***dynamic questionnaires*** for ***guided self-service, call centre scripting*** or ***straight-through processing***.

Every determination is ***automatically explained*** through a plain English decision report.



Risks to be referred to the underwriting manager

1 **the premium needs to be referred to the underwriting manager if**

(a) the project involves an existing structure exceeding $500,000 value; and

(b) either

(i) the project involves any construction, alteration or addition to any property that is Heritage listed or National Trust classified; or

(ii) the project involv… land in excess of 1…

and

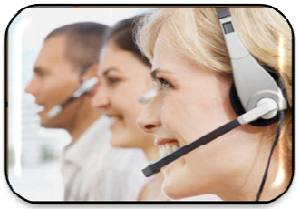
(c) the project involves any … construction period

ageNB	ageNB	gender	smoker status	death rate
		male	smoker	
			non-smoker	
	<= 20	female	smoker	
			non-smoker	0.31
		male	smoker	1.1
			non-smoker	0.58
> 20	<=30	female	smoker	0.58
			non-smoker	0.37
		male	smoker	1.91
			non-smoker	0.83
> 30	<= 40	female	smoker	1.29
			non-smoker	0.7
		male	smoker	5
			non-smoker	2.09
> 40	<= 50	female	smoker	3.92
			non-smoker	2.07
		male	smoker	13.09
			non-smoker	6.63
> 50	<= 60	female	smoker	9.58
			non-smoker	5.75
		male	smoker	14.58
			non-smoker	7.56
61		female	smoker	10.55
			non-smoker	6.44

Run **Oracle Policy Automation** standalone or integrated for:

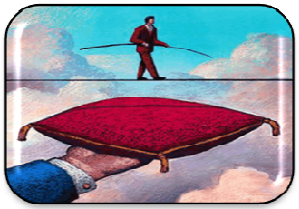
- ❑ Claims processing
- ❑ Eligibility Assessment
- ❑ Impact Analysis/ Simulations
- ❑ Underwriting
- ❑ Advanced Risk Scoring
- ❑ Complex calculations
- ❑ Change Management
- ❑ Regulatory compliance
- ❑ Align to Legislation
- ❑ Self-service
- ❑ Interactive Guided Assistance
- ❑ Straight-through processing
- ❑ Segmentation
- ❑ Compensation
- ❑ Complex Business Validations
- ❑ Licensing/ Certification Policies

Interactive self service

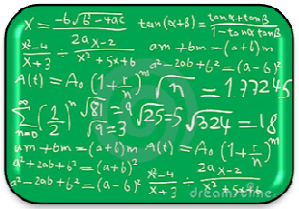


Contact centre automation

Case management



Risk assessment



Complex calculations

Process improvement

OPA: Driving Outcomes for Business and Public Sector

- Customer acquisition/ Constituents service adoption
  - Agility to launch targeted campaigns (days not weeks)
  - Respond to changing market/ politic/ economic/ business conditions
  - Reduce cost to launch/ implement (non-specialist resources)
- Client / Citizen/ Constituents servicing
  - Reduce call times
  - Drive consistency/ transparency/ superior eXperience
  - Empower staff with information to up-sell/X-sell (customer), respectively to assist and serve (citizen)
  - Differentiated experience = fully customized offerings (products/ services/ assistance and guidance)
- Claims management
  - Straight-through processing for self service
  - Efficiency and responsiveness

What is special about OPA

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Business Users Create the Content

Unique Tools Check Rules & Show Implications

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Quick, High Performance Deployment

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What makes OPA unique

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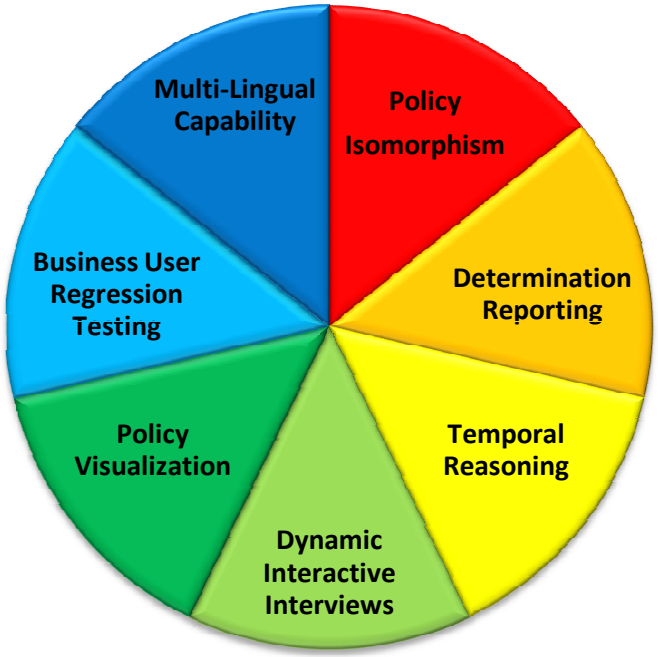
7 Unique Product Differentiators



The Oracle Policy Automation Difference

- Handling business logic that requires:
  - Modelling complex legislation, policies, regulations, rules, validations, calculations... (in portable Ms Office Documents)
  - Complex temporal logic or data/ circumstances changes
  - Frequent and complex changes or updates
  - Rules managed in English or other languages by the business not IT

- While delivering:
  - **Explanations** for how decisions were reached
  - **Interactive** decision guidance
  - **Compatibility, integration** and **high performance**
  - Incomparable rule authoring lifecycle **productivity**
  - Strong **testing**, **maintainability, impact analysis**
  - A streamlined path toward **systems modernization**

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Who should care about OPA

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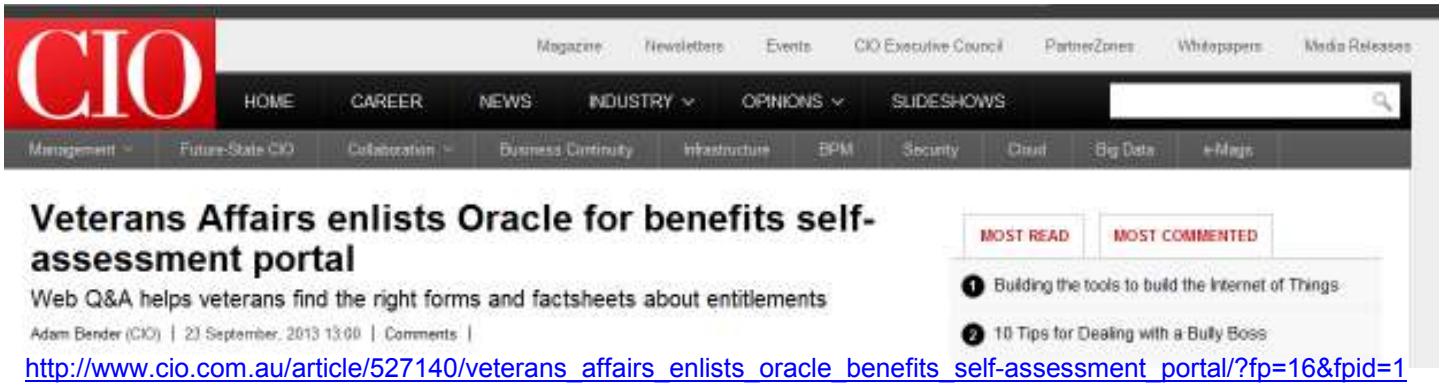
Key Industry Pain Points for Policy Automation

	Social Services/ Public Sector	Financial Services and Insurance	Telco, Utilities, Retail, CPG, Other….
Key Industry Requirements	Deliver cost-effective citizen self-service capabilities Determine eligibility in complex legislative environments Ability to evolve with changing regulations Enforce consistent decision making Accelerate IT projects to enable timely delivery of new policy, quickly and accurately Fraud Detection and Risk Assessments Decisional Audit and Transparency	Allow business users to define new products and services Demonstrate compliance with regulations Monitor, detect and report potential breaches/ Fraud and Risk Monitoring and Scoring Monitor traders and advisors and claimants or potential breaches through regular reporting Increase self-service capabilities to reduce call center volume Optimize complex underwriting and claims adjustment processes	Perform complex quotation and price adjustments Field support of sales staff via mobile device policy automation Define allowable product bundling and discounts Optimize operations for transport planning Identify customer cross and up-sell opportunities Marketing Segmentation Opportunity/ Deal management Territory Assignment Self-Service and Interactive Guided Assistance Complex Validations

Proof Points about OPA

ORACLE



http://www.cio.com.au/article/527140/veterans_affairs_enlists_oracle_benefits_self-assessment_portal/?fp=16&fpid=1

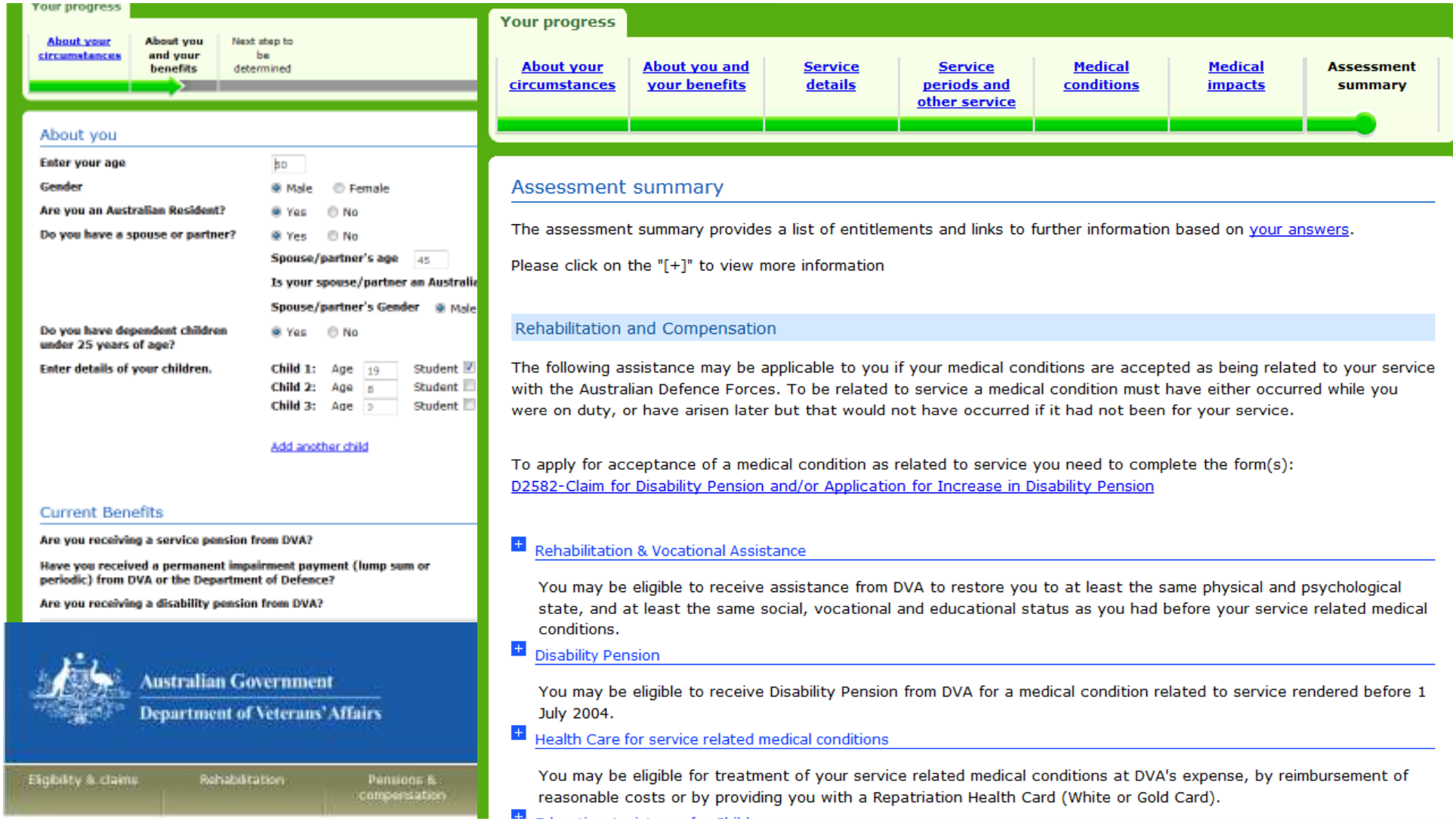
"The Department of Veterans Affairs has used a policy automation system to create a portal that helps veterns navigate a thorny entitlement claims process."

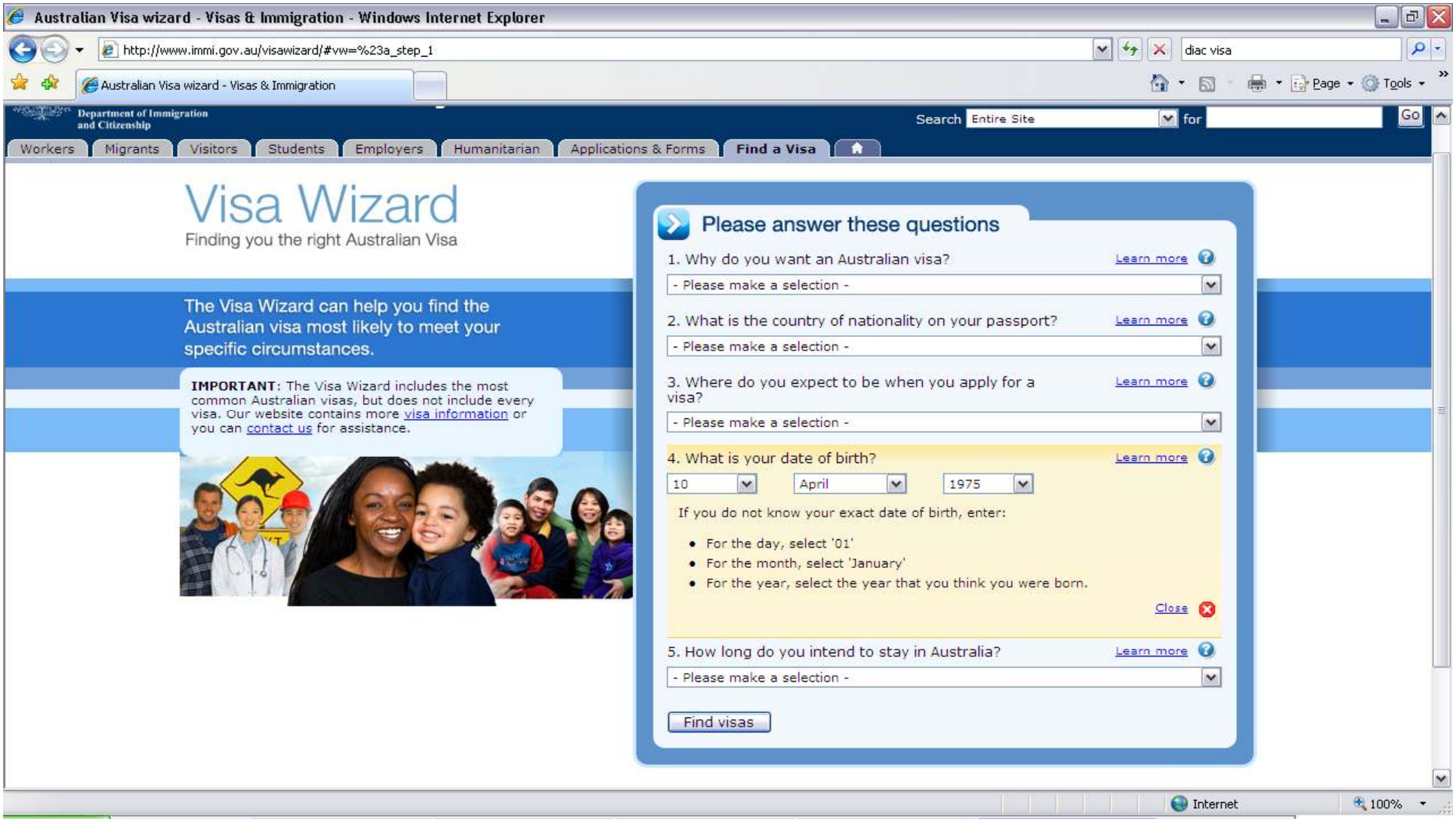
"We've taken the complexity away from the veteran community," the DVA's CIO, Shane McLeod, told CIO Australia. "Mainly, they need to know their own circumstances, where previously they also really needed to understand the business channel within the department."

Department of Veterans Affairs CIO, Shane McLeod. Credit: DVA

"The complexity comes from the fact that the department manages three separate claims schemes under three pieces of legislation: the Veterans' Entitlements Act 1986, the Safety, Rehabilitation & Compensation Act 1988 and the Military Rehabilitation & Compensation Act 2004. In addition, the DVA has about 300 fact sheets and 200 forms associated with the schemes."

"It's pretty complex for the veteran community trying to navigate their way through that," said McLeod.
The new ESA portal guides veterans through the process by providing links only to the forms and information specific to the applicant's needs. The portal lets veterans enter personal information anonymously."


Your progress
About your circumstances
About you and your benefits
Next step to be determined
About you
Enter your age
Gender
Male
Female
Are you an Australian Resident?
Yes
No
Do you have a spouse or partner?
Spouse/partner's age
Spouse/partner's Gender
Do you have dependent children under 25 years of age?
Enter details of your children.
Child 1: Age Student
Child 2: Age Student
Child 3: Age Student
Add another child
Current Benefits
Are you receiving a service pension from DVA?
Have you received a permanent impairment payment (lump sum or periodic) from DVA or the Department of Defence?
Are you receiving a disability pension from DVA?
Australian Government
Department of Veterans' Affairs
Eligibility & claims
Rehabilitation
Pensions & compensation
Your progress
About your circumstances
About you and your benefits
Service details
Service periods and other service
Medical conditions
Medical impacts
Assessment summary
Assessment summary
The assessment summary provides a list of entitlements and links to further information based on your answers.
Please click on the "[+]" to view more information
Rehabilitation and Compensation
The following assistance may be applicable to you if your medical conditions are accepted as being related to your service with the Australian Defence Forces. To be related to service a medical condition must have either occurred while you were on duty, or have arisen later but that would not have occurred if it had not been for your service.
To apply for acceptance of a medical condition as related to service you need to complete the form(s):
D2582-Claim for Disability Pension and/or Application for Increase in Disability Pension
Rehabilitation & Vocational Assistance
You may be eligible to receive assistance from DVA to restore you to at least the same physical and psychological state, and at least the same social, vocational and educational status as you had before your service related medical conditions.
Disability Pension
You may be eligible to receive Disability Pension from DVA for a medical condition related to service rendered before 1 July 2004.
Health Care for service related medical conditions
You may be eligible for treatment of your service related medical conditions at DVA's expense, by reimbursement of reasonable costs or by providing you with a Repatriation Health Card (White or Gold Card).


Australian Visa wizard - Visas & Immigration - Windows Internet Explorer
http://www.immi.gov.au/visawizard/#vw=%23a_step_1
diac visa
Australian Visa wizard - Visas & Immigration
Page
Tools
Department of Immigration and Citizenship
Search Entire Site for Go
Workers
Migrants
Visitors
Students
Employers
Humanitarian
Applications & Forms
Find a Visa
Visa Wizard
Finding you the right Australian Visa
The Visa Wizard can help you find the Australian visa most likely to meet your specific circumstances.
IMPORTANT: The Visa Wizard includes the most common Australian visas, but does not include every visa. Our website contains more visa information or you can contact us for assistance.
Please answer these questions
1. Why do you want an Australian visa?
Learn more
- Please make a selection -
2. What is the country of nationality on your passport?
Learn more
- Please make a selection -
3. Where do you expect to be when you apply for a visa?
Learn more
- Please make a selection -
4. What is your date of birth?
Learn more
10
April
1975
If you do not know your exact date of birth, enter:
For the day, select '01'
For the month, select 'January'
For the year, select the year that you think you were born.
Close
5. How long do you intend to stay in Australia?
Learn more
- Please make a selection -
Find visas
Internet
100%

You may be eligible for the following visa(s)

The information provided below is very basic and it is recommended that you read more detailed information about the visa before applying. In most cases the visa application charge will not be refunded if your application is unsuccessful.

IMPORTANT: The Visa Wizard includes the most common Australian visas, but does not include every visa. Our website contains more visa information or you can contact us for assistance.

Visa Type	Parent - Migrant (subclass 103) visa	Contributory Parent - Migrant (subclass 143) visa	Contributory Parent - temporary (subclass 173) visa
Visa Basics	This visa allows parents to migrate to Australia permanently to join their children. • Half your children must be permanently living in Australia, or you must have more children permanently living in Australia than any other country. • There is no age requirement. • You must be sponsored. • An Assurance of Support (financial bond) is required for you and accompanying family members. The bond is held for two years. There are two broad groups of parent visas: the parent category and the contributory parent category. This visa falls under the parent category. • You pay a lower contribution towards future health and welfare costs via the second instalment of the visa application charge and the Assurance of Support. • There is high demand and limited availability for this visa. You can expect a substantial wait before being granted a visa. More information about eligibility	This visa allows parents to migrate to Australia permanently to join their children. • Half your children must be permanently living in Australia, or you must have more children permanently living in Australia than any other country. • There is no age requirement. • You must be sponsored. • An Assurance of Support (financial bond) is required for you and accompanying family members. The bond is held for ten years. There are two broad groups of parent visas: the parent category and the contributory parent category. This visa falls under the contributory parent category. • You pay a higher contribution towards future health and welfare costs via the second instalment of the visa application charge and the Assurance of Support. • Visas may be granted more quickly under the contributory parent category, as there are more places available. More information about eligibility	This is a two year visa for parents to join their children living in Australia. You cannot extend or renew this visa. • Half your children must be permanently living in Australia, or you must have more children permanently living in Australia than any other country. • There is no age requirement. • You must be sponsored. There are two broad groups of parent visas: the parent category and the contributory parent category. This visa falls under the contributory parent category. • You pay a higher contribution towards future health and welfare costs via the second instalment of the visa application charge. • Visas may be granted more quickly under the contributory parent category, as there are more places available. More information about eligibility
Application forms and booklets	Form 47PA *Application For Migration To Australia By A Parent* (150KB PDF file). Form 40 *Sponsorship for migration to Australia* (356KB PDF). Application checklist *Parent (Migrant) visa (subclass 103)* (55KB PDF).	Form 47PA *Application For Migration To Australia By A Parent* (150KB PDF file). Form 40 *Sponsorship for migration to Australia* (356KB PDF). Application checklist *Contributory Parent (Migrant) visa (subclass 143)* (47KB PDF).	Form 47PA *Application For Migration To Australia By A Parent* (150KB PDF file). Form 40 *Sponsorship for migration to Australia* (356KB PDF). Application checklist *Contributory Parent (Temporary) visa* (33KB PDF).
What to do before you apply	Please make sure you have read all the relevant information before lodging an application. More information about the Parent (Migrant) visa	Please make sure you have read all the relevant information before lodging an application. More information about the Contributory Parent (Migrant) visa	Please make sure you have read all the relevant information before lodging an application. More information about the Contributory Parent (Temporary) visa
Location	When you apply: Outside Australia When the visa is granted: Outside Australia	When you apply: Outside Australia When the visa is granted: Outside Australia	When you apply: Outside Australia When the visa is granted: Outside Australia
Where to apply	1. The visa applicant completes the application form and sends it to the sponsor. 2. The sponsor completes the sponsorship form. 3. The sponsor lodges both forms at the Perth Offshore Parents Centre, by mail or courier.	1. The visa applicant completes the application form and sends it to the sponsor. 2. The sponsor completes the sponsorship form. 3. The sponsor lodges both forms at the Perth Offshore Parents Centre, by mail or courier.	1. The visa applicant completes the application form and sends it to the sponsor. 2. The sponsor completes the sponsorship form. 3. The sponsor lodges both forms at the Perth Offshore Parents Centre, by mail or courier.

Internet 100%

Her Majesty's Revenue & Customs
Employment Status Indicator

http://www.hmrc.gov.uk/calcs/esi.htm

Overview

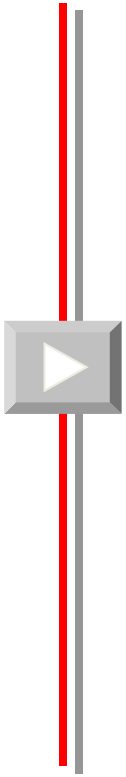
- HMRC is responsible for collecting the bulk of UK tax revenue, as well as paying Tax Credits and Child Benefits, and strengthening the UK's frontiers.
- 29.5 million taxpayer records, 8.4 million Self Assessment

Challenges

- Pan Government requirements for administrative efficiencies
- High volumes of enquiries at high cost
- **Mystery shopper exercise: same enquiry made 9 times, 9 different responses given by staff**
- **Massive uncertainty for taxpayers**

Solution

- Interactive systems deployed which faithfully reflect complex legislative and associated policy and business policies
- Interactive guidance platform based on Oracle Web Determinations



Business Results

- Up to ten-fold **productivity improvements** for system development compared to conventional software approaches
- For first system rolled out (employment status):
  - Business case **assumed 25%** self service but **actual results over 90%**
  - Saved millions of pounds in additional headcount that would have been required without automation
  - Projected headcount reallocation of over 1,000 staff

Strategic Impact

- Oracle continues to assist HMRC in delivering on its Public Service Agreement targets
- Oracle Policy Automation established as key delivery tool in 5 year Strategic Plan

Proof Point: Internal Revenue Service

Internal Revenue Service
United States Department of the Treasury

Publicly deployed systems	Recovery Rebate Credit Calculator on IRS.gov: http://www.irs.gov/individuals/article/0,,id=187383,00.html Sales Tax Deduction Calculator on IRS.gov: http://www.irs.gov/individuals/article/0,,id=152421,00.html
Flexibility	With OPA, policies can easily be modified by non-IT personnel Able to apply complex rules to individual taxpayers' circumstances
Subject Matter Experts	Build and change policy without having to rely on IT Enhances policy accountability as subject matter experts are controlling the solution Facing a knowledge drain in the next 5 years, OPA provides a knowledge repository to capture experience
Time to market	OPA is proven to reduce significant time in transforming policy documents into an active form System maintenance greatly simplified due to natural language rule format

BusinessLink

- BusinessLink is a government-funded advice and guidance service for small businesses in England. (There are equivalent organizations providing similar services in other parts of the UK.) BusinessLink has built and deployed several applications which are powered by the Oracle Policy Automation product.

- Assess the best method of payment for your transaction: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1078959714
- Assess the health of your business: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1078959714
- Business Start-up Organizer: http://www.businesslink.gov.uk/bdotg/action/getStarted?r.li=1077150353&r.s=a
- Check tax and legal issues when selling a business: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1073877791
- Choose the right legal structure for your business: http://www.businesslink.gov.uk/bdotg/action/layer?r.l2=1073859215&r.l1=1073858808&r.s=tl&topicId=1077472554
- Choose the right advertising media: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1074484161
- Closing a business checklist: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1081777293
- Create a growth action plan: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1080465278
- Create a personalised regulation checklist: http://online.businesslink.gov.uk/bdotg/action/ercLanding
- Discover who your most valuable customers are: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1075308409
- Environmental compliance assessment: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1079438165
- Find out which Incoterm you should use: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1078231306
- Get the right website for your business: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1074453672
- Health and safety performance indicator: http://www.businesslink.gov.uk/bdotg/action/haspi?r.s=sl
- Identify export opportunities: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1078258802
- Identify potential sales channels: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1075308586
- Identify where you can save money by going green: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1079446510
- Identify which VAT (sales tax) scheme your business is eligible to use: http://www.businesslink.gov.uk/bdotg/action/layer?r.l2=1073859245&r.l1=1073858808&r.s=sm&topicId=1074419970
- Expectant and new mothers: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1077460344
- Personal development plan: http://www.businesslink.gov.uk/pdp
- Setting up a basic IT system: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1078956790
- When to register for VAT (sales tax): http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1073863071
- When you can deregister for VAT: http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1074421793

Proof Point: Province of British Columbia

Integrated Case Management System

Organization Overview

- Ministry of Labor and Citizen Services
- Ministry of Employment and Income Assistance
  - Temporary, Supplementary and Disability Assistance
- Ministry of Children and Family Services
  - Child Protection
  - Youth Justice
  - Foster Care
- 5,500 Employees and 20,000 Service Providers in 6 regions

Solution Footprint

- *Siebel Public Sector*
- *Oracle Policy Automation*
- E-Business Suite Contract Management and Financials
- Oracle Fusion Middleware
- Oracle Business Intelligence

Customer Objectives

- Provide Front Line Staff with better tools and "simplification" of business processes
- Replace siloed, obsolete, aging, inflexible legacy systems with a new integrated case management solution
- Allow for better Information sharing with all levels of government and service delivery providers to provide better integration of services and protection of Children
- Provide a single view of the citizen
- To get the right information to the right people at the right time in a secure, privately protected manner to support an integrated, coherent delivery of social services. Improve ability to share information among partners
- Enable visibility into service and productivity metrics
- Achieve better outcomes

OPA in Healthcare – Rapid Online Medical Advice

Tamiflu should be prescribed for Swine Flu if

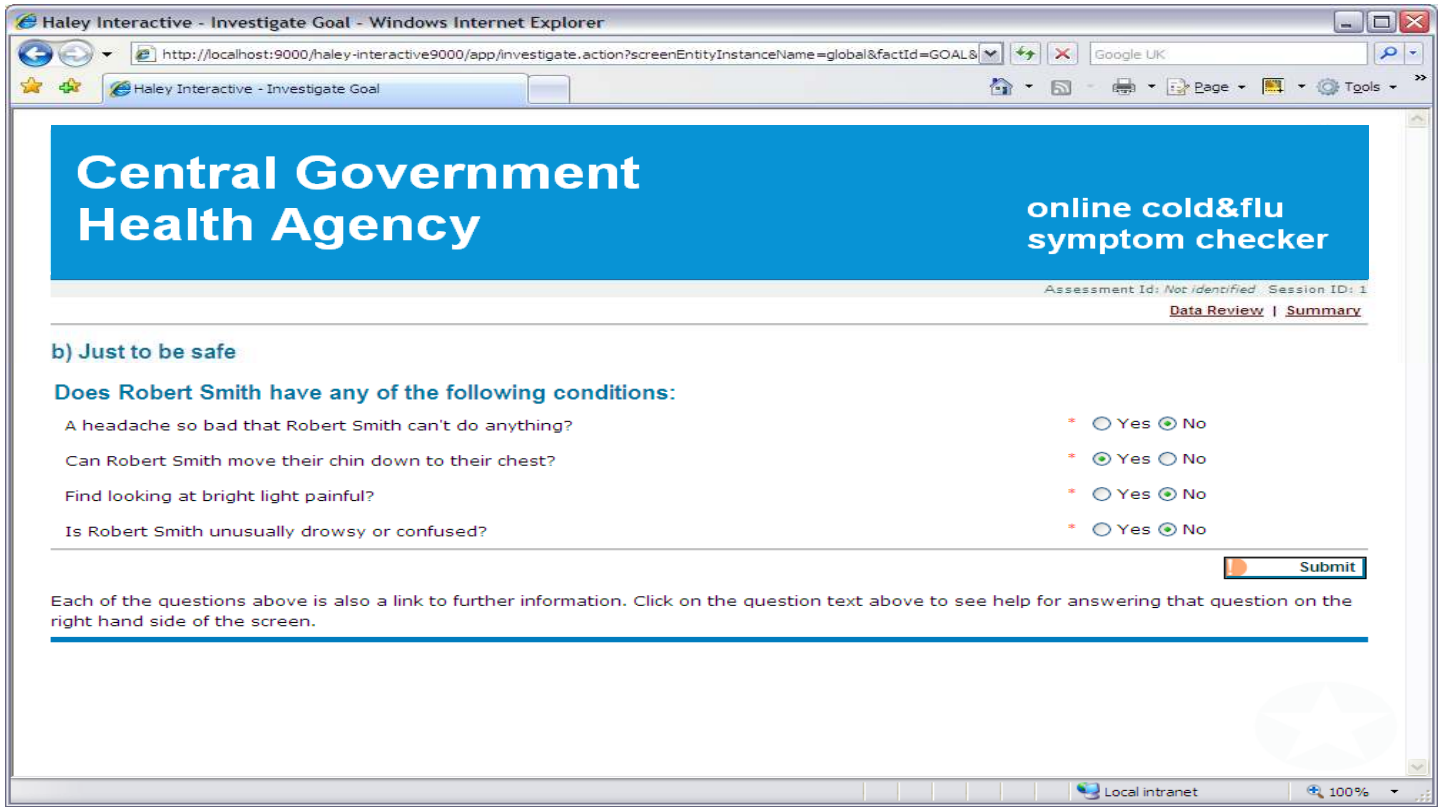
the unwell individual has a high temperature or is feeling shivery and
the unwell individual has diarrhoea and
either

the unwell person has recently been to Mexico or
both

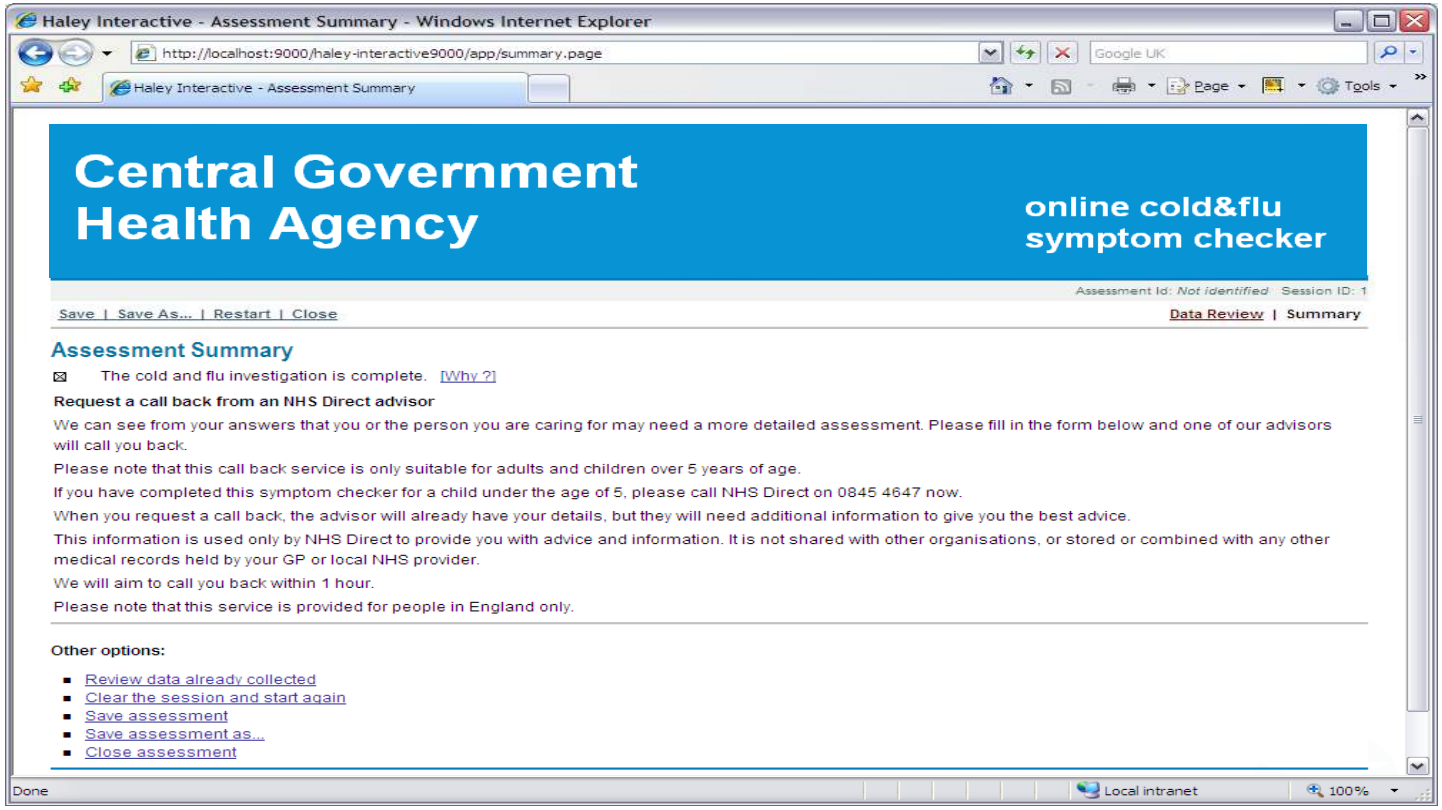
the unwell individual has been to an airport and
the unwell individual's sore throat is only painful and not swollen

the unwell individual does not have an existing health condition and
the unwell individual is not taking certain medicines and
the person does not have any tonsillitis symptoms

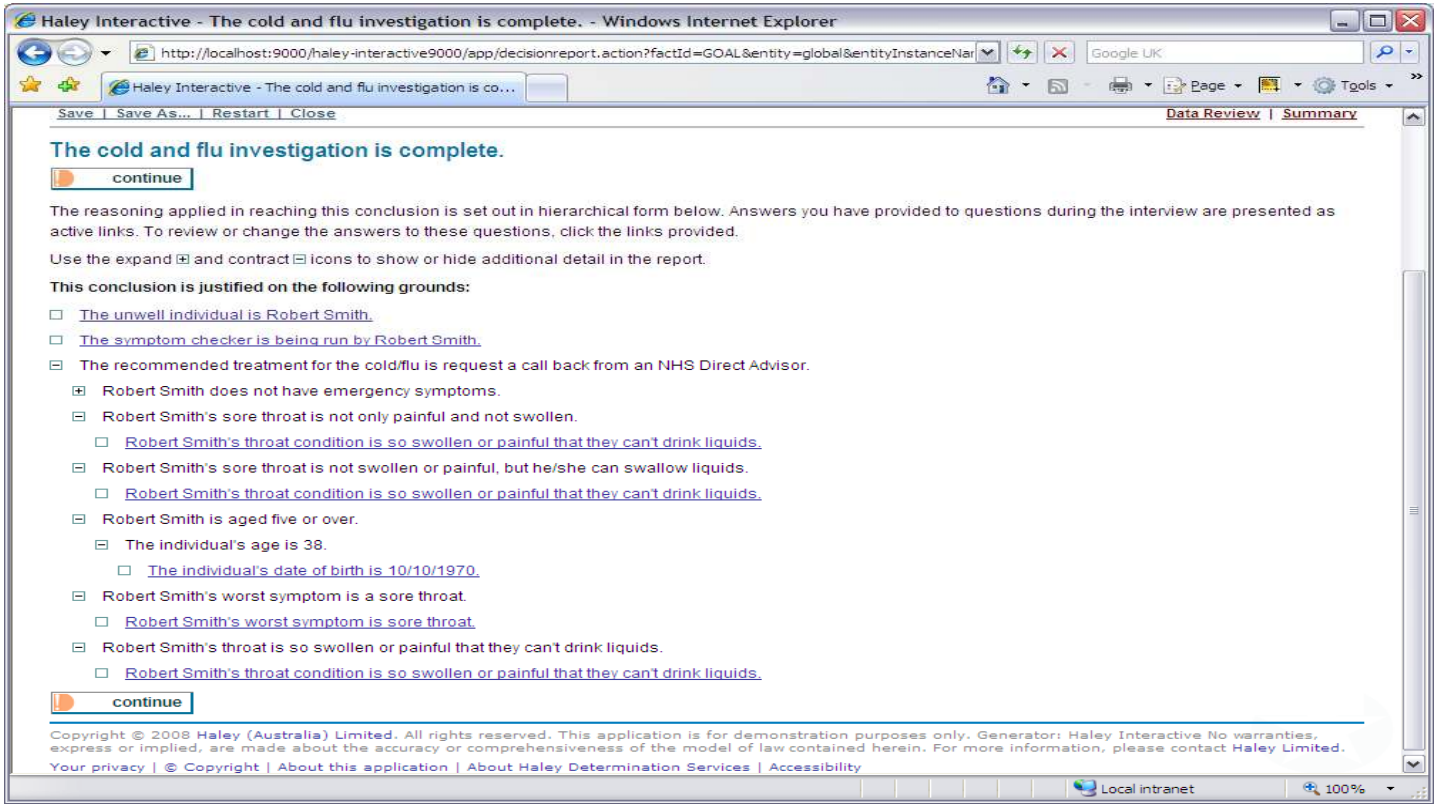
Auto-Generated Interactive Assessment



Auto-Generated Interactive Assessment



Decision Report showing Result



Proof Point: Other Examples of Oracle Policy Automation Customers

Government

- Internal Revenue Service (US)
- HM Revenue & Customs (UK)
- Kansas Department of Labour
- Skatteverket (Swedish Tax)
- Govt of British Columbia (Canada)
- Montana DMV (US)
- Massachusetts DMV (US)
- Home Office (UK)
- Ministry of Defence (UK)
- Dept Trade and Industry (UK)
- Dept of Social Security (Sweden)
- Westchester County (US)
- ICF Road Home (US)
- Small Business Service (UK)
- Dept of Statistics (Netherlands)
- Dept of Veterans' Affairs (Australia)
- Dept of Immigration (Australia)
- NSW Government (Australia)

Financial Services and Insurance

- American Fidelity (US)
- Countrywide (US)
- Credit Suisse (Switzerland)
- UBS (Switzerland)
- BUPA (UK, Ireland)
- NASD (US)
- United Healthcare (US)
- HealthMarkets (US)
- American International Assurance (US)
- Farm Bureau Financial Services (US)
- …

Other

- British American Tobacco (UK)
- Motosport (US)
- Cisco (US)
- Intel (US)
- AT&T (US)
- Toyota Motor Corp (US)
- …

Live Customer Websites Running the OPA Solution

https://ebenefits.rotherham.gov.uk/

www.immi.gov.au

www.irs.gov/ita

www.hmrc.gov.uk/calcs/esi.htm

http://www.massdot.state.ma.us/rmv/

http://www.businesslink.gov.uk/bdotg/action/layer?topicid=1078959714

https://business.texas.gov/oog/bizq/

http://selfassessment.workcover.nsw.gov.au/canopy/smb/

Summary: The Policy Automation Difference

- **"Near-Zero Customization"** is possible with Oracle Policy Automation
- **Natural Language Rule Authoring**
  - Reflects Source Materials
  - Reduce IT Scope Creep and backlog by empowering SMEs and Business Analysts
  - Improve Enterprise Agility
  - Incomparable rule authoring lifecycle productivity
- **Determination Reporting:**
  - Ensure Transparency, Minimizes Audit and Dispute Resolutions costs
- **Interactive decision guidance**
- **Temporal Reasoning**
- **Risk Reduction**
  - Externalize and Re-use Business Logic for Disparate Applications
  - Minimize (or Eliminate) Version "Lock-in" for Enterprise Applications
  - Ensure consistency across channels and applications
- **Comprehensive Rule Analytics**:
  - Impact/ What-if Analysis; Batch Processing; Regression Testing
- **Compatibility, integration and high performance**

ORACLE®