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IBM Technology Used by MIB, Inc. to Protect Insurers and Consumers Against Fraud

ARMONK, NY IBM (NYSE: **IBM**) today announced that MIB Inc., the premier provider of fraud detection services to the North American life and health insurance industries, is building a service oriented architecture (SOA) using IBM technology to better serve its clients.

MIB, Inc. is moving towards an SOA so its members can more easily integrate the services they need from MIB with their own business systems. At the same time, SOA is allowing MIB to reuse its existing software in new ways that allow the company to better serve its 500 member life and health insurance companies. IBM's DataPower SOA security appliance gives MIB the functionality it needs to meet its architectural goals. By combining IBM DataPower SOA security appliances with Web 2.0 capabilities and rich Internet applications, customers are assured of secure data exchanges and presentation of information in a familiar interface that takes advantage of the latest Web innovations. "As a central clearinghouse for information significant to risk selection, one of MIB's competitive differentiators is our ability to offer accurate, timely information that prevents insurance fraud and is easily integrated with our members' automated business processes," said Alexander Klevitsky, director of Architecture and Enterprise Software, MIB, Inc. "IBM's sophisticated WebSphere integration software, DB2 database and REST Web services are enabling us to maintain our leadership position by building a secure and powerful SOA on our zSeries enterprise server, thereby protecting our existing investments in technology while building a foundation for the future."

This fundamental shift from an internally controlled application access paradigm to an extended MIB enterprise supported by flexible IT elements allows for better alignment between business and technology. The SOA and Web 2.0 capabilities will help MIB's members to better identify, manage, and reduce risk based on truthful health information from applicants. SOA and Web 2.0 tools will ease data sharing and repurposing for MIB members.

"For MIB, an SOA empowers both insurers and consumers by helping set fair prices for insurance policies based on factual information that may have previously gone undetected," said Sandy Carter, vice president, SOA and WebSphere strategy, channels and marketing, IBM. "The ability to securely share information among constituencies is one of the key drivers for SOA adoption and reinforces IBM's acquisition strategy as evidenced by the continued success of the DataPower portfolio of security appliances." About MIB, Inc. MIB, Inc. is the premier provider of fraud detection information for individually underwritten life, disability income, long-term care, and critical illness insurance. MIB member companies rely on its Checking Service for the fast, secure aggregation and exchange of data to combat fraud, improve underwriting effectiveness and increase product line profitability while ensuring fair pricing for all applicants. MIB, Inc. is a subsidiary of MIB Group, Inc. (www.mib.com).

About MIB Group, Inc.

MIB Group is the premier provider of Internet-based information and knowledge services to the risk management market in North America and is a leading facilitator of electronic insurance commerce (www.mib.com)

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