

Rayterton Insurance Data Warehouse & BI Platform

Trusted, Fresh Insurance Intelligence. Establish a single source of truth for policy, claims, and billing records to move from fragmented data pipelines to actionable business insights.

Everything managed in one place.

Executive Overview

Many insurance company face fragmented systems where policy, claims, and billing data are kept in separate places with inconsistent definitions. This fragmentation causes conflicting reports and slows decision making. **Rayterton Insurance Data Warehouse & BI Platform** brings those sources together into a single environment. This system ensures that every department works from the same numbers.

Automated pipelines and standardized business rules produce reliable, timely data for reporting and analysis. This consistency reduces manual reconciliation, speeds executive decisions, and makes it easier to apply analytics and machine learning across policy, claims, and financial domains.

Business Benefits

- Centralized policy, claims, and billing data that ensures all teams work from the same numbers.
- Less manual work thanks to automated pipelines and standard data transformations.
- Higher data reliability with automated profiling, freshness checks, and exception handling.
- Empowered business users with self-service analytics and certified dashboards.
- Greater cost transparency and control through platform usage and resource reporting.

Software Modules for Insurance Data Warehouse & BI

Data Ingestion & Connectivity

Automated pipelines that connect your core insurance systems for real-time data flow.

Cloud Data Lake & Warehouse

A scalable environment that stores raw landing data and curated domain models for insurance.

Semantic Layer & KPI Management

A unified business logic layer that ensures consistent definitions for metrics like GWP and Loss Ratio.

Data Quality & SLA Engine

Automated monitoring and profiling tools to ensure your data is accurate, complete, and fresh.

Self-Service Analytics & Dashboards

Intuitive tools that allow business users to explore data and view certified departmental scorecards.

AI-Assisted Insights & Alerts

Automated anomaly detection and business narratives that push insights to users before problems escalate.

Secure Data Sharing & APIs

Controlled gateways for sharing governed data products with reinsurers, partners, and regulators.

Operations & Cost Management

Visibility into platform performance and cloud resource spending to prevent budget surprises.

Regulatory & Executive Reporting

Specialized modules for creating compliance packs and high-level management cockpits.

Data Ingestion & Connectivity

Connectors Summary
Overview of all active data connectors across insurance systems.

Total connectors	Active connectors	Failing connectors	Schema drift detected
18	8	1	2
Policy systems	Claims systems	Real-time	Batch
3	2	2	8

Source System Registry
All registered source systems and their connection details.

System Name	System Type	System Owner	Connection Type	Endpoint ID	Schema Version	Last Ingest	Status	Avg Records/sec
Policy Admin System	Policy	IT - Policy	API	PAS-PRD-01	v2.4	30 Jan, 09:15	ACTIVE	1,250
Claims Management	Claims	Claims Ops	CDC	CMS-PRD-01	v3.1	30 Jan, 09:14	ACTIVE	890
Billing Engine	Billing	Finance	API	BILL-PRD-01	v1.8	30 Jan, 09:12	ACTIVE	450
Third-party API	Third party	Partnership	API	TPA-EXT-01	v1.2	30 Jan, 09:10	ACTIVE	120
Legacy Policy DB	Policy	IT - Legacy	File	LEG-DB-01	v1.0	30 Jan, 08:00	ACTIVE	0
Underwriting System	Policy	Underwriting	API	UNS-PRD-01	v2.1	30 Jan, 09:14	ACTIVE	680
Reinsurance Portal	Third party	Reinsurance	API	REI-EXT-01	v1.5	30 Jan, 09:08	WARNING	95
Customer Portal	Third party	Digital	CDC	CUST-PRD-01	v2.0	30 Jan, 09:14	ACTIVE	320
Actuarial Engine	Billing	Actuarial	File	ACT-PRD-01	v1.3	30 Jan, 06:00	ACTIVE	0
Fraud Detection	Claims	Risk	API	FRD-PRD-01	v1.1	30 Jan, 09:13	ACTIVE	0

Connector Health
Real-time heartbeat monitoring.

Connector	Last Heartbeat	Status	Error
Policy Admin System	30 Jan, 09:15	HEALTHY	-
Claims Management	30 Jan, 09:14	HEALTHY	-
Billing Engine	30 Jan, 09:12	HEALTHY	-
Third-party API	30 Jan, 09:19	HEALTHY	-

Real-time Streaming
Active CDC streams snapshot.

Stream Name	Log (sec)	PBS Throughput	Records (5 min)
policy_changes	2	450	12,500

Pipeline Schedule
Scheduled data pipelines and execution status.

Pipeline Name	Source System	Frequency	Next Run	SLA (min)	Last Duration	Last Status	Recent Err
Policy Daily Ingest	Policy Admin System	Daily	31 Jan, 02:00	120	45 min	SUCCESS	-
Claims CDC Stream	Claims Management	Real-time	Invalid Date	5	Running	ACTIVE	-
Billing Hourly Sync	Billing Engine	Hourly	30 Jan, 10:00	15	8 min	SUCCESS	-
Third-party Pull	Third-party API	Hourly	30 Jan, 10:00	30	12 min	SUCCESS	-
Legacy File Load	Legacy Policy DB	Daily	31 Jan, 01:00	100	2h 15min	SUCCESS	-
Underwriting Sync	Underwriting System	Daily	31 Jan, 03:00	10	8 min	SUCCESS	-
Reinsurance Pull	Reinsurance Portal	Daily	31 Jan, 04:00	60	25 min	WARNING	Rate limit exceeded
Customer CDC Stream	Customer Portal	Real-time	Invalid Date	3	Running	ACTIVE	-
Actuarial File Load	Actuarial Engine	Weekly	05 Feb, 01:00	240	1h 30min	SUCCESS	-

API & File Ingestion
Configured API endpoints and file format support.

Endpoint Path	Auth Type	Body Schema	File Types	Max Size	Example File
/api/v1/policies	OAuth2	PolicyDTO	JSON	10MB	policy_20200101.json
/api/v1/claims	API Key	ClaimDTO	JSON	5MB	claim_20200101.json
/api/v1/billing	JWT	BillingDTO	JSON	8MB	billing_20200101.json
/api/v1/endorsements	OAuth2	EndorsementDTO	JSON	5MB	endorsement_20200101.json
/api/v1/attachment-attachments	OAuth2	AttachmentDTO	JSON	20MB	attachment_20200101.json
/api/v1/payments	JWT	PaymentDTO	JSON	5MB	payment_20200101.json
/api/v1/agents	OAuth2	AgentDTO	JSON	5MB	agent_20200101.json
/api/v1/commissions	API Key	CommissionDTO	JSON	5MB	commission_20200101.json
/api/v1/risk-assessment	JWT	RiskDTO	JSON	5MB	risk_20200101.json
/api/v1/customers	OAuth2	CustomerDTO	JSON	5MB	customer_20200101.json
/ingest/files	Basic	FileUpload	CSV,XML	50MB	batch.claims_20200101.csv
/ingest/batch-policies	Basic	BatchUpload	CSV	100MB	batch.policies_20200101.csv
/api/v1/notifications	OAuth2	NotificationDTO	JSON	2MB	notification_20200101.json

Sample Record Preview
Example data structures.

Policy Record
<pre>{ "policy_id": "PA-1000-00012345", "policy_number": "PA-2020-00012345", "customer_id": "CUST-00012345", "product_code": "Auto-Comprehensive", "coverage_start": "2020-01-01T00:00:00Z", "coverage_end": "2020-01-01T23:59:59Z", "currency": "USD", "status": "Active", "type": "Policy", "created_at": "2020-01-10T10:00:00Z", "updated_at": "2020-01-10T10:00:00Z" }</pre>
Claim Record
<pre>CLAIM_19_POLIC_10_CUSTOMER_ID CLAIM_TYPE INCIDENT_DATE FILES_DATE STATUS AMOUNT CURRENCY CLM-2020-00012345,PA-2020-00012345,CUST-00012345,2020-01-29,2020-01-21,Submitted,15000000,USD</pre>

The platform facilitates rapid integration with your core insurance ecosystem. It handles high-volume data from Policy Administration Systems, claims management tools, and billing engines through both batch and real-time streams. This ensures that the foundation of your analytics is built on the most current operational data available.

Features:

- Source System Registry
- Insurance System Connectors
- Real-time Streaming & CDC
- API & File Ingestion
- Automated Pipeline Scheduling

Cloud Data Lake & Curated Warehouse

The screenshot displays a comprehensive interface for managing insurance data. At the top, a header bar includes the Rayterton Apps logo, a sub-header 'Enterprise Software Solution', and the platform name 'Insurance Data Warehouse & BI Platform' with a 'Whitepaper & Product Brochure' link. Below the header, a main title 'Cloud Data Lake & Curated Warehouse' is centered. The interface is organized into several sections:

- Storage Overview:** A dashboard showing landing zone (12.5 TB stored, 156 files today, avg 85 MB), curated warehouse (2.8 TB stored, 10 domain tables, total rows 72,500,000), historization (45.2 million records, SCD Type 2, 12,500,000), and archival (8.3 TB archived, last purge 31 Dec 2025, 7 years retention).
- Landing Zone File Inventory:** A table listing raw files ingested from source systems, including policy, claims, billing, and other data types, with columns for file name, source system, arrival timestamp, partition key, file size, file type, schema version, and validation status.
- Raw Data Historization:** A table showing policy entity change tracking, including record ID, effective date, change type, snapshot hash, and batch ID.
- Curated Schema Preview:** A table showing domain table structure, including column name, data type, and description.
- Domain Models Catalog:** A table listing curated data models for analysis, including domain model name, current table name, row count, storage size, last refreshed, and owner.
- Slowly Changing Dimension:** A table showing SCD Type 3 tracking examples, including entity, primary key, effective from, effective to, and current value.
- Audit Trail Viewer:** A table showing data changes and modifications, including audit ID, object type, object ID, change summary, changed by, timestamp, and history count.
- Retention & Archival Policies:** A table showing data lifecycle and compliance rules, including data type, retention period, archival location, compliance tag, and last purge date.
- Automated Job Orchestration:** A table showing recent ETL and transformation jobs, including job name, job type, start time, end time, status, and history count.

Raw data is stored securely in a landing zone before being transformed into standardized insurance models. The system manages historical versions and schema changes automatically. This allows you to maintain a full audit trail while providing the business with curated data models for policy, claims, and financial domains.

Features:

- Domain Model Templates
- Raw Data Historization
- Slowly Changing Dimension Management
- Retention & Archival Policies
- Automated Job Orchestration

Semantic Layer & KPI Management

KPI Definition Library
Centralized definitions for all certified metrics across the organization.

KPI ID	KPI Name	Short Definition	Canonical Formula	Granularity	Business Owner	Certified Version	Certification Date	Certification Status
KPI-001	Gross Written Premium	Total premium from new policies issued	SUM(premium_amount) WHERE policy_status = 'New'	Policy	Underwriting	v2.1	15 Jan 2026	CERTIFIED
KPI-002	Net Written Premium	GWP minus reinsurance ceded	GWP - reinsurance_ceded_amount	Policy	Finance	v2.0	10 Jan 2026	CERTIFIED
KPI-003	Loss Ratio	Incurred claims divided by earned premium	(incurred_claims / earned_premium) * 100	Portfolio	Actuarial	v3.2	20 Jan 2026	CERTIFIED
KPI-004	Combined Ratio	Loss ratio plus expense ratio	loss_ratio + expense_ratio	Portfolio	Finance	v1.8	18 Jan 2026	CERTIFIED
KPI-005	Claim Frequency	Number of claims per 1000 policies	(claims_count / policy_count) * 1000	Day	Claims	v1.5	12 Jan 2026	CERTIFIED
KPI-006	Average Claim Severity	Average claim amount per claim	SUM(claim_amount) / COUNT(claim_id)	Day	Claims	v2.0	22 Jan 2026	CERTIFIED
KPI-007	Policy Renewal Rate	Percentage of policies renewed	(renewed_policies / expiring_policies) * 100	Portfolio	Sales	v1.3	25 Jan 2026	IN REVIEW
KPI-008	New Business Growth	Year over year new policy growth	((current_year_gwp - prior_year_gwp) / prior_year_gwp) * 100	Day	Sales	v1.2	08 Jan 2026	CERTIFIED
KPI-009	Expense Ratio	Operating expenses divided by earned premium	(operating_expenses / earned_premium) * 100	Portfolio	Finance	v2.1	14 Jan 2026	CERTIFIED

Metric Certification Workflow
Track certification requests and approval stages.

KPI ID	Requested By	Current Step	Reviewer Names	Effective Date
KPI-007	Budi Santoso	REVIEW	Siti Rahayu, Ahmad Wijaya	01 Feb 2026
KPI-010	Dewi Lesterl	DRAFT	Pending assignment	15 Feb 2026
KPI-011	Rudi Hartono	REVIEW	Budi Santoso, Siti Rahayu	01 Feb 2026
KPI-013	Maya Sari	CERTIFIED	Completed	
KPI-014	Andi Pratama	DRAFT	Pending assignment	
KPI-015	Rina Wati	REVIEW	Dewi Lesterl, Rudi Hartono	

Controlled Release Log
Recent version changes and approvals.

Metric	Version	Notes	Approved By	Date
Gross Written Premium	v2.1	Updated to include reinsurance adjustments	Siti Rahayu	15 Jan 2026
Loss Ratio	v2.2	Modified denominator to use earned premium.		

Logical Business Views
Business terms mapped to physical data structures.

Business Term	Logical View Name	Underlying Tables	Key Joins	Notes on Transformations
Active Policy	vw_active_policies	dim_policy, fact_policy	policy_id	Filters for in-force status only
Claim with Payment	vw_claim_payments	dim_claim, fact_payment	claim_id	Left join to include unpaid claims
Premium Revenue	vw_premium_revenue	fact_premium, dim_date	date_key	Aggregates by month and product line
Customer Profile	vw_customer_360	dim_customer, dim_policy, dim_claim	customer_id	Dimensional customer view with policy and claim history
Agent Performance	vw_agent_metrics	dim_agent, fact_commission	agent_id	Includes YTD commission and policy count
Underwriting Risk	vw_underwriting_risk	dim_policy, dim_risk_score	policy_id	Combines policy data with risk assessment scores
Reinsurance Coverage	vw_reinsurance_treaty	dim_reinsurance, fact_reinsurance	treaty_id	Calculates ceded and net amounts

Time Intelligence Rules
Temporal calculation standards.

Rule Name	Rule Description	Default Time Zone	Supported Periods
Month to Date	Uses calendar month from last to current day	Asia/Jakarta	Daily, Monthly
Quarter to Date	Uses calendar quarter from first day to current day	Asia/Jakarta	Daily, Quarterly
Year to Date	Uses calendar year from January 1st to current day	Asia/Jakarta	Daily, Monthly, Quarterly, Yearly
Rolling 12 Month	12 month window ending current month	Asia/Jakarta	Monthly
Prior Year Same Period	Same period as previous year for comparison	Asia/Jakarta	Daily, Monthly, Quarterly, Yearly

Access Control Matrix
Granular permissions for metrics, dashboards, and views.

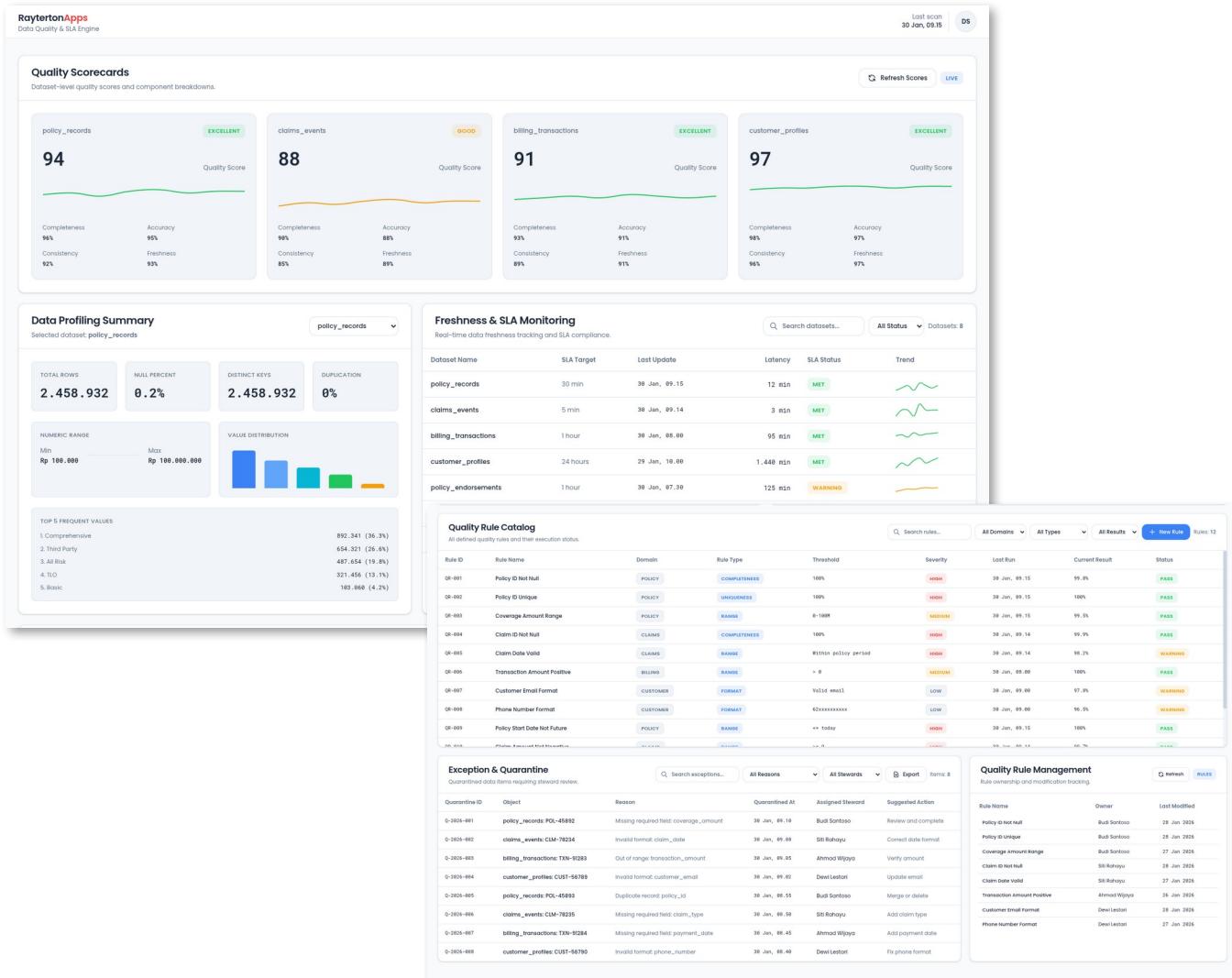
Metric / Dashboard / View	Allowed Roles	Row Level Filters	Column Masking
Gross Written Premium	Underwriting Manager, Finance Director, Executive	Product Line, Region	None
Loss Ratio Dashboard	Claims Manager, Actuarial Team, Risk Director	Product Line, Branch	None
Customer 360 View	Sales Team, Customer Service	Assigned Agent	Phone, Email
Sensitive Claims Data	Claims Director, Compliance Officer	Branch	Customer Name, ID Number
Executive Dashboard	CEO, CFO, COO	None	None
Agent Commission Report	Sales Manager, Agent	Agent ID	None
Reinsurance Details	Reinsurance Manager, Finance Director	Treaty Type	None
Regulatory Report Pack	Compliance Officer, Finance Director	None	None

One of the biggest challenges in insurance is defining KPIs consistently across the organization. This module acts as a logical translator that maps technical data to business terms. It ensures that a metric like Earned Premium is calculated exactly the same way regardless of which dashboard or report is being viewed.

Features:

- KPI Definition Library
- Metric Certification Workflow
- Logical Business Views
- Time Intelligence Rules
- Granular Access Control

Data Quality & SLA Engine



To build trust in analytics, data must be verified before it reaches the executive level. The platform runs automated profiling and quality rules to detect anomalies or missing values. If data does not meet your defined freshness or accuracy standards, the system alerts the data stewards immediately.

Features:

- Data Profiling Tools
- Quality Rule Management
- Freshness & SLA Monitoring
- Exception & Quarantine Workflows
- Quality Scorecards

Self-Service Analytics & Dashboard

KPI Snapshot
Key performance metrics across insurance operations.

Category	Key Metric	Value	Period	Change	Target
Revenue	Gross Written Premium	Rp 285.000.000.000	January 2028	+12.5%	92.3%
Risk	Loss Ratio	67.2%	vs December	+2.1pp	
Risk	Renewal Rate	87.4%	Industry avg	68.6%	vs December
Retention	Retention	85.0%	Target	+3.2pp	vs December
Claims	Claims Frequency	11.2	per 1000 policies	-8.3%	12-month avg

Certified Dashboards Gallery
Approved dashboards with governance certification.

Dashboard Name	Domain	Owner	Certified	Last Refreshed	Key KPIs
Executive Cockpit	Executive	CEO Office	YES	30 Jan, 09:38	GWP, Loss Ratio, Renewal Rate, Claims Frequency
Underwriting Performance	Underwriting	Chief Underwriter	YES	30 Jan, 09:25	GWP, Combined Ratio, New Business, Retention
Claims Operations	Claims	Claims Director	YES	30 Jan, 09:28	Claims Frequency, Avg Settlement, Cycle Time, Fraud Rate
Sales Pipeline	Sales	Sales Director	YES	30 Jan, 09:15	Leads, Conversion Rate, Premium per Policy, Agent Performance
Finance Treasury	Finance	CFO Office	YES	30 Jan, 09:20	Cash Flow, Investment Returns, Solvency Ratios, Liquidity
Customer 360	Digital	Digital Banking	NO	30 Jan, 09:00	NPS, Churn Rate, Cross-sell Ratios, Digital Adoption
Risk Management	Risk	Chief Risk Officer	YES	30 Jan, 09:22	Exposure, Reinsurance Coverage, Capital Adequacy, Risk Events
Actuarial Analysis	Actuarial	Chief Actuary	YES	30 Jan, 09:10	Loss Reserves, IBNR, Ultimate Loss, Pricing Accuracy
Product Performance	Product	Product Head	YES	30 Jan, 09:18	GWP by Product, Loss Ratio by Product, Market Share, Profitability
Regional Performance	Operations	Regional Directors	NO	30 Jan, 07:00	GWP by Region, Claims by Region, Agent Distribution, Customer Satisfaction

Interactive Data Explorer
Saved explorations and queries.

Drill-Through Detail View
Underlying transaction details.

Policy ID	Claim ID	Event Date	Amount	Status	Claimant ID
POL-2028-981234	CLM-2928-04567	2028-01-15	Rp 75.000.000	APPROVED	CUST-00123456
POL-2028-981235	CLM-2928-04568	2028-01-14	Rp 125.000.000	PENDING	CUST-00123457
POL-2028-981236	CLM-2928-04569	2028-01-13	Rp 95.000.000	APPROVED	CUST-00123458
POL-2028-981237	CLM-2928-04570	2028-01-12	Rp 68.000.000	INVESTIGATION	CUST-00123459
POL-2028-981238	CLM-2928-04571	2028-01-11	Rp 112.000.000	APPROVED	CUST-00123460

Scheduled Report Distribution
Automated report delivery configurations.

Report Name	Recipients	Frequency	Next Run	Delivery Method
Executive Weekly Summary	CEO, CFO, COO	WEEKLY	03 Feb, 09:00	EMAIL
Claims Daily Report	claims@rayterton.co.id	DAILY	31 Jan, 07:00	EMAIL
Sales Monthly Performance	sales@rayterton.co.id	MONTHLY	01 Feb, 09:00	EMAIL + PORTAL
Risk Quarterly Review	risk-officer@rayterton.co.id	QUARTERLY	01 Apr, 10:00	PORTAL
Finance Weekly Treasury	finance@rayterton.co.id	WEEKLY	03 Feb, 09:00	EMAIL
Underwriting Monthly	underwriting@rayterton.co.id	MONTHLY	01 Feb, 09:00	EMAIL
Actuarial Quarterly	actuarial@rayterton.co.id	QUARTERLY	01 Apr, 11:00	PORTAL
Compliance Weekly	compliance@rayterton.co.id	WEEKLY	03 Feb, 07:30	EMAIL

Business users can access a library of certified dashboards or explore data independently without a deep technical background. The platform provides intuitive tools for drilling down into specific policy segments or claims cohorts. This empowers departments to generate their own insights while remaining within a governed environment.

Features:

- Departmental Scorecards
- Ad-Hoc Query Builder
- Drill-Through Detail Views
- Scheduled Report Distribution
- Interactive Data Explorer

AI-Assisted Insights & Alerts

The screenshot displays the Rayterton Apps platform interface, specifically the AI-Assisted Insights & Alerts section. The interface is divided into several sections:

- AI Insight Summary:** Overview of AI-generated insights and anomaly detection status. Key metrics include Active Insights (38), Anomalies detected (8), Predictive watchlists (6), and Alerts triggered (4).
- Recent Insights Feed:** A list of recent insights with confidence scores. Examples include "Claim frequency increase" (87%) and "Renewal rate decline" (92%).
- Anomaly Detection:** Real-time anomaly monitoring for various metrics like Claim Frequency, Renewal Rate, and Collection Days.
- Predictive Trend Watchlist:** Monitored predictive indicators for metrics such as Q1 2028 Claims and Renewal Forecast.
- Root Cause Analysis:** Contributing factors for selected anomalies, such as "Increased traffic accidents during rainy season in Jakarta metropolitan area".
- Automated Narrative:** An analysis of claim frequency data showing a 22% increase in the Jakarta region. It suggests this is due to primary commercial motor policyholders and recommends reviewing commercial motor policies.
- Alert Routing & Escalation:** Configuration of alert rules and escalation paths for various metrics and alert IDs.

The platform uses machine learning to move from descriptive to proactive analytics. It automatically monitors key metrics for unusual trends such as sudden spikes in claim frequency or drops in renewal rates. Instead of waiting for a monthly report, users receive automated narratives that explain the root cause of these shifts.

Features:

- Anomaly Detection
- Automated Business Narratives
- Predictive Trend Watchlists
- Root Cause Suggestions
- Alert Routing & Escalation

Secure Data Sharing & APIs

Data Sharing Overview

Summary of published data products and partner connections.

Published products	Active data products	Active partners	Partner connections	API calls (30 days)	Traffic	Data masking applied	Protected
10	5	6	4 API access, 2 SFTP access	413.000	Total requests, Success rate 99.1%, Avg latency 145ms	8	Fields protected, Partial mask 5, Full mask 2

Data Product Publishing Catalog

All published data products and their sharing policies.

Product ID	Product Name	Short Description	Domains	Consumers	Sharing Policy	Masking Level	Last Published
DP-001	Policy Summary Data	Active policy records with basic coverage info	Policy	Internal BI, Reinsurer A	PARTNER	PARTIAL	30 Jun 2026
DP-002	Claims Transaction Log	Historical claims with masked PII	Claims	Regulator, Audit Team	REGULATOR	FULL	30 Jun 2026
DP-003	Premium Collection Report	Monthly premium payment records	Billing	Finance Team	INTERNAL	NONE	30 Jun 2026
DP-004	Customer Demographics	Customer profile data for analytics	Customer	Marketing, Internal BI	INTERNAL	PARTIAL	30 Jun 2026
DP-005	Risk Assessment Data	Underwriting risk scores and factors	Policy	Reinsurer B, Partner Bank	PARTNER	PARTIAL	30 Jun 2026
DP-006	Commission Payout Data	Agent commission calculations	Billing	Finance Team, HR	INTERNAL	NONE	30 Jun 2026
DP-007	Fraud Detection Alerts	Suspicious activity flags	Claims	Risk Team, Investigations	INTERNAL	FULL	30 Jun 2026
DP-008	Solvency Report Data	Regulatory solvency metrics	Policy	Regulator, CFO Office	REGULATOR	NONE	30 Jun 2026
DP-009	Agent Performance	Sales and performance metrics	Sales Team	Management	INTERNAL	PARTIAL	30 Jun 2026
DP-010	Reinsurance Treaty Data	Reinsurance contract details	Policy	Reinsurer A, Reinsurer B	PARTNER		

Secure Partner Access

Authorizes external partner connections.

Partner	Protocol	Approved by	Approved on	Status
OJK Finmantik Authority	SFTP	OJK Finmantik Authority	31 Mar 2026	ACTIVE
Bank Mandiri Partnership	API	Bank Mandiri Partnership	30 Jun 2026	ACTIVE
PT Asuransi Jiwasraya	API	PT Asuransi Jiwasraya	31 Des 2026	ACTIVE
Kementerian Keuangan	SFTP	Kementerian Keuangan	28 Feb 2026	ACTIVE
PT Konsultan Audit	API	PT Konsultan Audit	30 Apr 2026	ACTIVE

Data Masking Rules

Active field-level protection policies.

Field	Rule	Method	Example
customer_name	Show last name only	PARTIAL MASK	Bob1 ***

API Gateway Endpoints

Configured API endpoints for data product access.

Endpoint	Method	Purpose	Auth	Rate Limit	SLA	Scheme
/api/v1/policies	GET	Retrieve policy records	Bearer Token	1000/min	99.9%	Policy010
/api/v1/claims	GET	Retrieve claims data	mtTLS	500/min	99.9%	Claim010
/api/v1/policies/101	GET	Get single policy	Bearer Token	2000/min	99.9%	Policy010
/api/v1/claims/101	GET	Get single claim	mtTLS	1000/min	99.9%	Claim010
/api/v1/claims/101/pdf	GET	Premium reports	API Key	200/min	99.9%	Claim010
/api/v1/customers/demographics	GET	Customer analytics	Bearer Token	200/min	99.9%	Customer010
/api/v1/risk/assess	mtTLS	Risk assessment	mtTLS	150/min	99.7%	RiskAssess010
/api/v1/commissions	GET	Commission data	API Key	100/min	99.8%	Commission010
/api/v1/fraud/alerts	GET	Fraud detection	Bearer Token	50/min	99.9%	FraudAlert010
/api/v1/solvency/metrics	mtTLS	Solvency data	mtTLS	100/min	99.9%	Solvency010

Usage & Access Analytics

API call statistics and consumer activity.

Usage & Access Analytics

Last 20 days

API Calls, Unique Consumers

Week 1, Week 2, Week 3, Week 4

Product API	Calls	Consumers	Error Rate
Policy Data API	125,000	45	12.6%
Claims Data API	89,000	32	8.0%
Billing Reports API	45,000	18	15.0%
Customer Demographics API	57,000	28	10.0%
Broker Assessment API	30,000	10	20.0%

Sample Published Data Product Preview

Example data preview with applied masking rules.

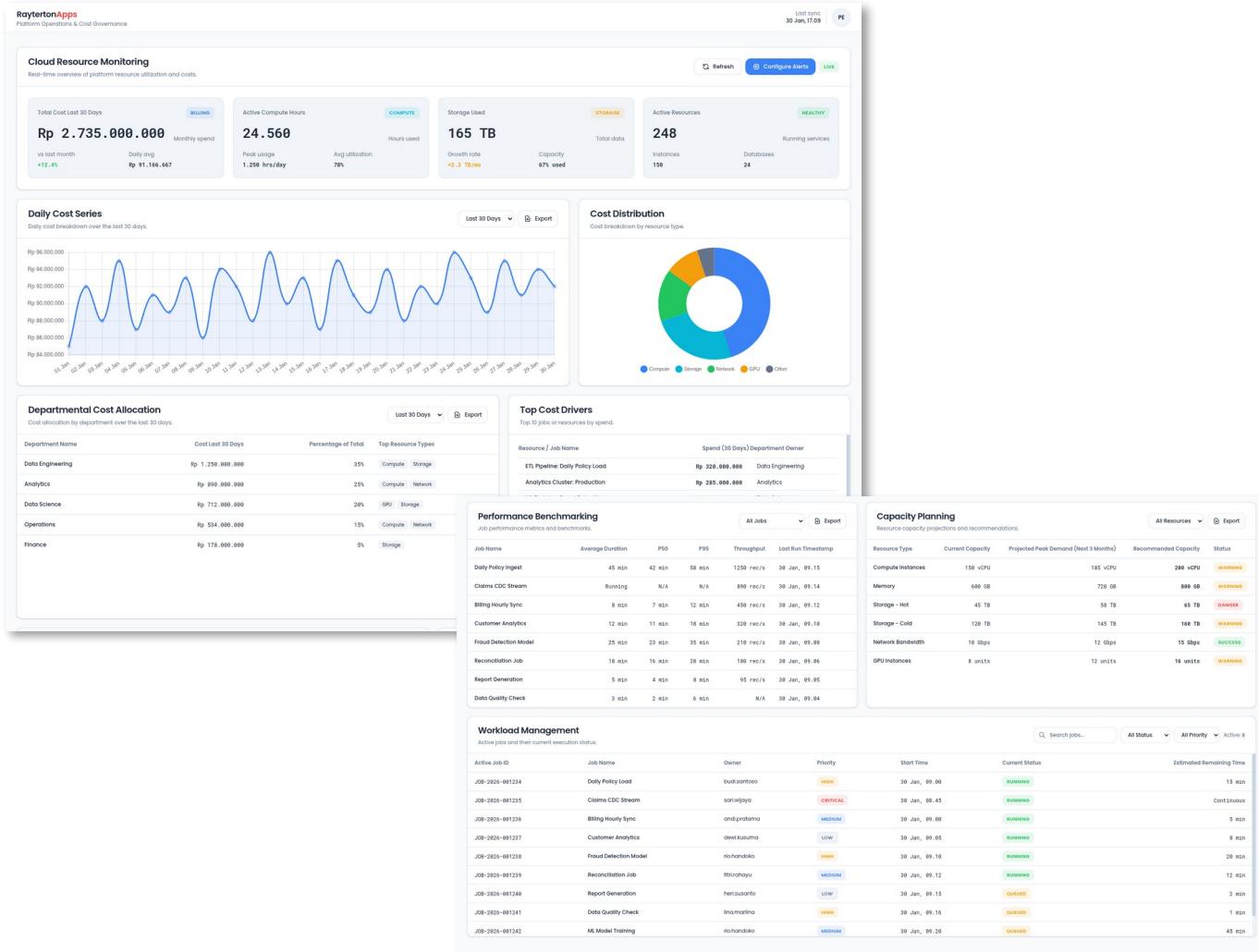
Product ID	Published	Partial Masking	Customer Name	Policy Number	Coverage Type	Sum Assured	Premium Amount	Status
POL-2026-001	Published	Customer Name	Bob1 ***	POL-0004-*****978	Comprehensive	IDR 500,000,000	IDR 15,000,000	ACTIVE
POL-2026-002	Published	Customer Name	Suji ***	POL-0004-*****981	Third Party	IDR 250,000,000	IDR 8,000,000	ACTIVE
POL-2026-003	Published	Customer Name	Almood ***	POL-0004-*****985	Comprehensive	IDR 0	IDR 22,000,000	PENDING
POL-2026-004	Published	Customer Name	David ***	POL-0004-*****998	Third Party	IDR 300,000,000	IDR 9,500,000	PENDING
POL-2026-005	Published	Customer Name	King ***	POL-0004-*****945	Comprehensive	IDR 400,000,000	IDR 10,000,000	ACTIVE
POL-2026-006	Published	Customer Name	Bomborg ***	POL-0004-*****789	Third Party	IDR 200,000,000	IDR 6,500,000	EXPIRED
POL-2026-007	Published	Customer Name	Ella ***	POL-0004-*****913	Comprehensive	IDR 400,000,000	IDR 12,000,000	LAPSED
POL-2026-008	Published	Customer Name	Leotar ***	POL-0004-*****987	Comprehensive	IDR 550,000,000	IDR 16,500,000	ACTIVE

Insurance is a collaborative industry that requires sharing data with reinsurers and external partners. This module provides a secure gateway to publish specific data products or APIs without exposing your entire warehouse. You can apply data masking and tokenization to protect sensitive information while meeting business requirements.

Features:

- Data Product Publishing
- Secure Partner Access
- API Gateway Management
- Data Masking & Tokenization
- Usage & Access Analytics

Platform Operations & Cost Management



Managing a cloud data platform requires strict oversight of resources and costs. This module provides transparency into how your infrastructure is being used and which departments are driving costs. It helps you optimize performance and plan for future capacity without unexpected budget surprises.

Features:

- Cloud Resource Monitoring
- Departmental Cost Allocation
- Performance Benchmarking
- Capacity Planning Tools
- Workload Management

Regulatory & Executive Reporting

The platform streamlines the creation of complex reports for regulators and top management. With one click, you can generate solvency reports, risk-based capital dashboards, and executive cockpits. These reports use the same governed data models to ensure they are consistent with your internal operational figures.

Features:

- Regulatory Report Packs
- Solvency & RBC Dashboards
- Executive KPI Cockpit
- Period Close Snapshots
- Audit Trail Viewer

Ready to Drive Value from Your Insurance Data

Share your list of KPIs and primary data sources. Rayterton will standardize your data governance and deliver a pilot project to demonstrate real business value within the first week of implementation.

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About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free

Best fit to client requirements

Easy to customize

Software ownership

No Change Request (CR) fees during maintenance

For more information, visit rayterton.com