



AccuRUSI Framework for Underwriting Solutions

"Transforming Underwriting Business Capabilities"



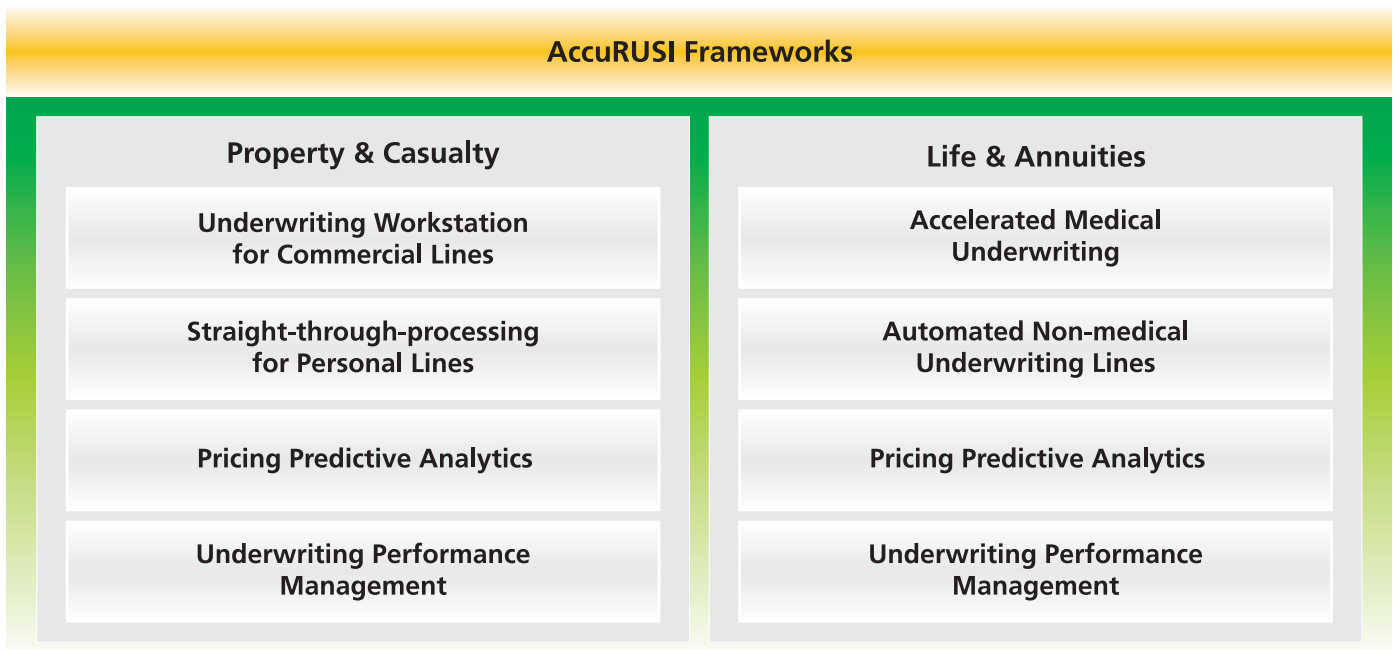
Insurance companies are constantly striving to make their underwriting functions more effective and responsive. Underwriters are expected to manually gather critical risk data from numerous disparate internal IT systems and external sources. Moreover, the policy administration systems that underwriters typically use are unable to provide sophisticated underwriting processing and analytical abilities. Consequently, there is lower visibility and control over underwriting throughout risk selection and pricing accuracy.

- **Business Benefits**
 - Improved identification and evaluation of risk exposures
 - Alignment of pricing and terms to the quality of risk
 - Enhanced productivity
 - Reduced loss ratio

The AccuRUSI Framework

AccuRUSI (Accurate Risk Underwriting and Systems Integration) is a unique framework aimed at transforming underwriting capabilities for an insurance company. This framework enables insurers to leverage and harmonize technologies such as collaborative workstations, rules engine, Business Process Management and advanced analytics to achieve strategic business goals such as underwriting profitability and pricing accuracy.

AccuRUSI framework comprises of following solution platforms:



AccuRUSI Framework for Underwriting Solutions

Key Highlights

- **Business components:** These platforms include business components such as case management, risk information and analysis, location intelligence, medical test allotment and underwriting dashboard. These help in speedier implementation of underwriting solutions.
- **Incorporates industry best practices:** The solution frameworks are designed by expert underwriters from the industry and thus incorporate the finest practices that carriers should adopt. These frameworks are even validated and acclaimed by industry analysts, before their release.
- **Business case driven:** The framework comprise of ready-to-use business case templates which demonstrate the business value that it offers for carriers underwriting function. It factors critical underwriting performance parameters such as underwriting expense ratio, loss ratio, underwriter's productivity, hit ratio etc.
- **Implementation blue print:** The framework is supported by well designed blueprints that enhance the solution implementation's predictability and quality. This blueprint consists of checklists, guidelines, templates and methodologies for implementing underwriting solutions.

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