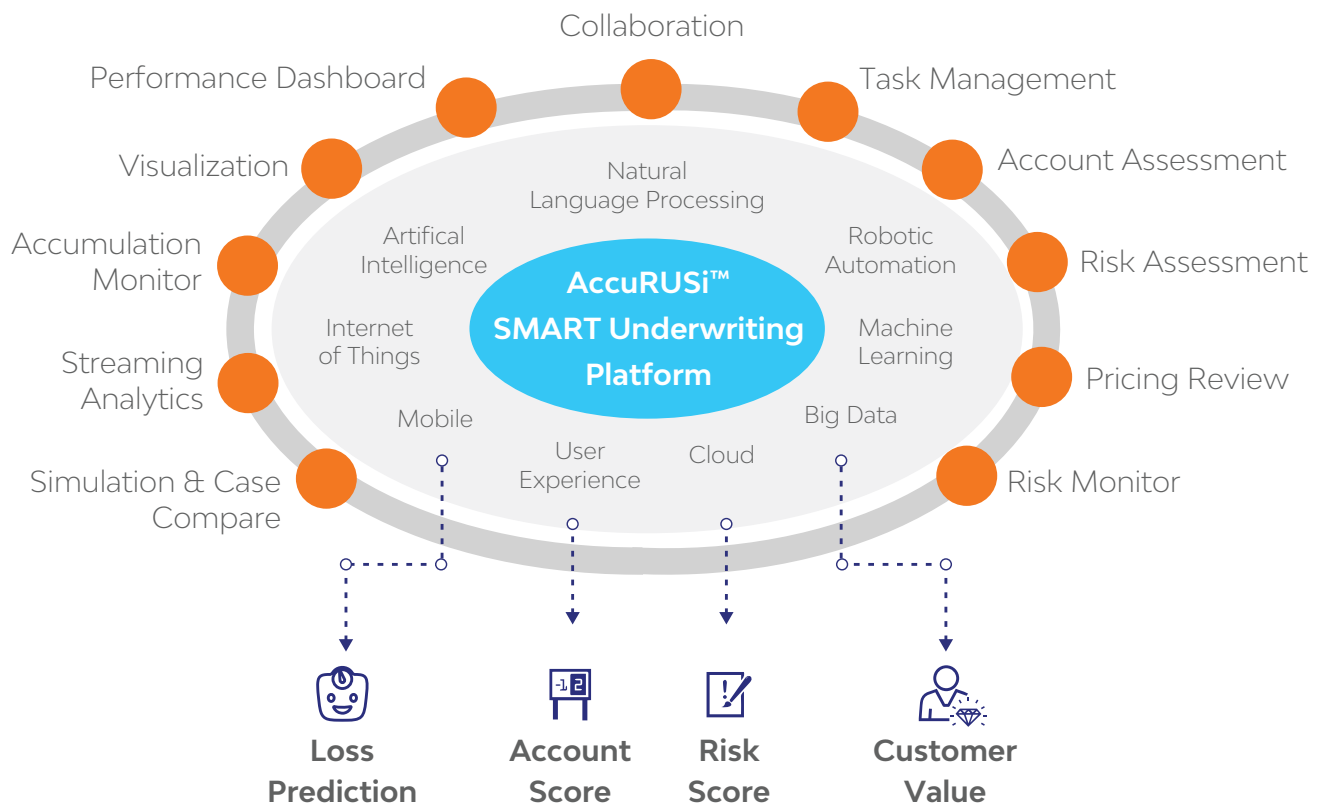
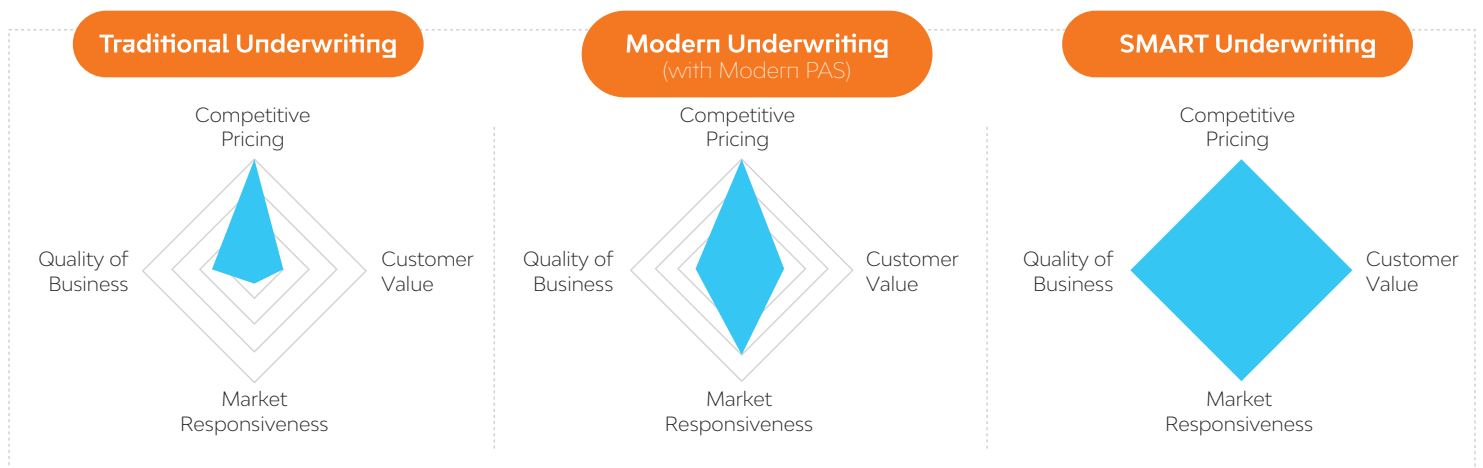


# SMART Underwriting

In the new competitive digital world, the underwriters are struggling to balance underwriting profitability and growth. They are continuously looking for ways to innovate products and sharpen the competitive edge. LTI's SMART Underwriting solution, AccuRUSi™, helps underwriters be more efficient and innovative by leveraging the power of emerging technologies such as Advanced Analytics, Machine Learning, IoT and Robotics Process Automation. AccuRUSi™ is powered by LTI's 'Analytics As A Service' platform, called Mosaic Decisions.



## Business Benefits

30% Improvement in Underwriter's efficiency through Single Integrated System and consolidated access to external and enterprise data

Combined Ratio Improvement in a peer group by Leveraging the Power of data & advance analytics



45% Improvement in Turnaround time using automation

## Solution Features



### Underwriter's Workstation

Workflow engine, configurable user access controls

Pre- defined data sets, templates, business rules



### Integration Adapters

Ready to use Integration Adapters for leading Policy Administration systems

Pre-configured leading Third Party data sources



### Digital Accelerator Services

Micro-services for Risk Intelligence, Account Assessment, Book of business analysis, Pricing, IoT Sensor analysis etc.

Data Services for Cognitive data intake, Data quality enhancements



### Advanced Analytical Models

Adaptive/ Predictive models -Account Score, Risk Score

Accumulation and Aggregation Analytics