earnix | Insurance



Rating, Pricing & Personalization for Insurers

Enterprise-wide transformation

Achieve full digital transformation without a lengthy implementation process. Earnix offers fast, iterative deployment, providing significant value within a few short months.
Grow, expand, and evolve without stopping business-critical processes, and let your customers enjoy best-of-class prices, products, and services.



The Earnix Solution

Personalize-It™
eXpowered

Behavioral-based Personalization

- Personalization Policy Definition
- Bundle Optimization
- Self-learning

Time-It™
eXpowered

Real-time Engagement

- Detection Rules Definition
- Analytical Detection Modeling
- Proactive Engagement

Price-It™
eXpowered

AI-powered Analytical Pricing

- Pricing Strategy Selection
- Pricing Impact Assessment
- Monitoring & Tuning
- Pricing Deployment

eXpower™
Enterprise Rating Engine

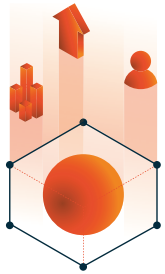
- Automation
- Governance
- Data & Model Management
- Modeling & Simulation
- Real-time Deployment
- Self-learning

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Faster, smarter, safer rating, pricing and personalization

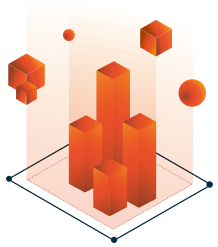


We promise



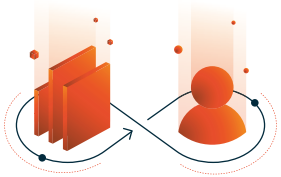
Business Velocity

Agile rating, pricing, and personalization in a fully systemized, governed, compliant, and automated manner.



Smarter Analytics

Proven analytical methods combined with the latest AI technology to continuously optimize customer needs with corporate business strategy and objectives.



Sprint-to-Value

Fast iterative deployment, providing significant business value within a few short months.

The Earnix Enterprise Rating Engine

Automation

Achieve rating excellence by systemizing and speeding up your rating, pricing, and product personalization processes.
With advanced modeling, reporting, testing, and filing capabilities, Earnix enables a flawless, efficient, and holistic rate delivery process.

Governance and compliance

Get easy access to the background of every pricing decision. Take advantage of built-in reporting tools, to gain insight and stay in full control of all processes.

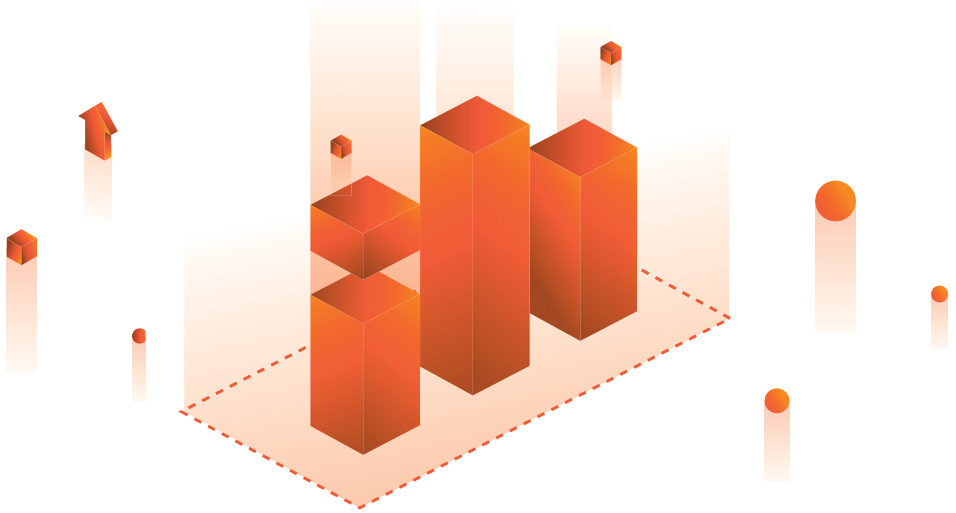
Real-time deployment

The Earnix Enterprise Rating Engine propels data through the ratemaking machine of the enterprise to deploy new rates quickly. Once deployed, real-time quotes are delivered to the right customer touchpoint.

AI and machine learning

With the power of AI and machine learning, the Earnix Enterprise Rating Engine drives the right rates and prices to the right touchpoint.

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Price-It™

eˣpowered

AI-powered analytical pricing.

Advanced analytics, at your service

Gain access to world-class data science, analytical modeling tools, and machine learning, and create the rates that are perfect for your customers and the enterprise, alike.

Full synergy

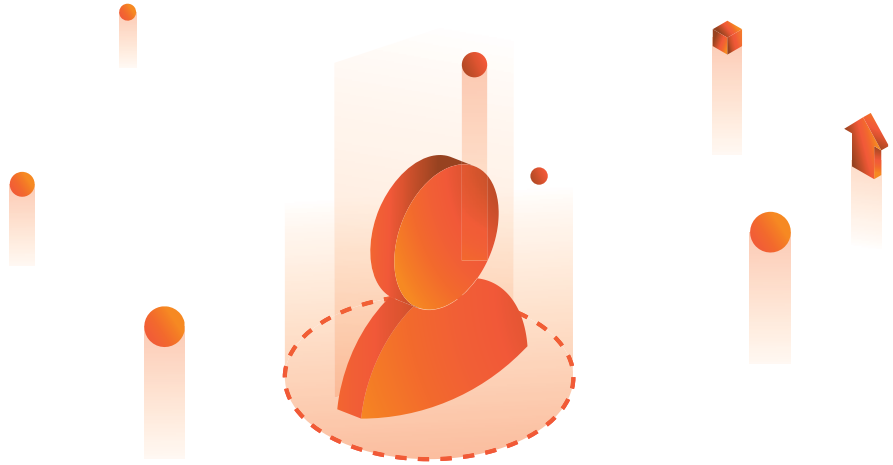
As a scalable enterprise software product, Price-It breaks up data siloes and launches the company on a fully synchronized operational trajectory.

Predictive power

Simulation-based predictive algorithms, that inform the rating organization about future pricing scenarios.
Use your rich enterprise data pool to create sophisticated prices.

Self-learning system

Price-It monitors rating decisions and feeds them back into the system to inform future decisions.



Personalize-It™

eˣpowered

Time-It™

eˣpowered

Behavioral-based personalization and real-time engagement.

Individualized bundles

Customer needs for insurance coverage change along with personal life events and lifestyle changes. Earnix empowers insurers to meet customer needs proactively, with just the right individualized product bundle.

Proactive outreach

Be there, when they need you most. Deliver personalized bundles at just the right time with Time-It. Triggered by customer life events and changes in insurance needs, Time-It proactively reduces the number of defaulting and underinsured customers.

Smart insights

With Earnix, every decision made feeds back into the main system to inform future rates. The system comes with a state-of-the-art reporting layer for well-informed insights both for pricing and business professionals within the organization.

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Earnix enables insurers and banks to provide prices and personalized products that are faster, smarter, and safer. With Earnix, insurers and banks offer personalized value to every customer, every time, and in full alignment with the corporate business strategy, goals, and objectives. Our solutions offer systemized, enterprise-wide value with ultra-fast ROI. With numerous customers spanning the five continents, Earnix consistently innovates for Banks and Insurers around the globe since 2001. We have offices in the Americas, Europe, Asia Pacific, and Israel.