earnix | DataRobot



# Agile AI-Driven Pricing, Rating, and Product Personalization for the Financial Industry

## Build, test and deploy with ease

**Create machine learning models on DataRobot, integrate them seamlessly into the Earnix platform, and gain…**

**Speed** **Control** **Accuracy of insight**

The DataRobot/Earnix solution empowers business analysts and data scientists to build and deploy state-of-the-art machine learning models in a fraction of the time of traditional analytical modeling processes. Users can also combine traditional regression models with new machine learning ones for improved analytical insight.

✓ DataRobot functionality ✓ Earnix functionality

**Data**
- ✓ Collect data from various sources
- ✓ Clean data
- ✓ Prepare data for modeling
- ✓ Develop losses using Individual Loss Development

**Modelling**
- ✓✓ Plan the models to be created
- ✓ Feature engineering
- ✓ Examine goodness of fit
- ✓ Manage variable interactions

**Pricing**
- ✓ Combine models from different teams & different tools into one rate plan
- ✓ Manage constraints
- ✓ Perform portfolio analysis

**Deployment Across Channels**
- ✓ Transfer rates from pricing team environment into Rating Engine
- ✓ QA new rates and performance
- ✓✓ Full compliance & governance across all process

**Collect Response**
- ✓✓ Collect conversion data
- ✓✓ Analyze actual vs. predicted
- ✓ Track data drift
- ✓ Monitor model bias/fairness

Repricing fully automated by earnix | DataRobot


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# Best-of-breed solution for pricing and product professionals

### PRICING PROFESSIONALS

Take advantage of the Hybrid Modeling feature; create machine learning models in DataRobot and combine them with Generalized Linear Models (GLM) from Earnix to more accurately model risk and demand.

### PRODUCT PROFESSIONALS

Import your Gradient Boosting or other machine learning model from DataRobot to Earnix to create better-tailored product packages and product variations.

> "If your goal is to drive value for your business and put your customers at the center, and you want to do it in a quick, robust, and stable manner – DataRobot and Earnix do it better than any other solution in the market."
>
> **Paul Davies**
> *Head of Data Science*
> *Domestic and General*

# Fast, automated, scalable – and more

**How do you benefit from the DataRobot/Earnix solution?**

## Fast time to market

Join multiple DataRobot models in the Earnix system and take pricing projects from development to production in a matter of seconds. Following deployment, check your results and gain insight faster with Earnix analytics. With the DataRobot/Earnix solution, you can also store and iterate upon existing models, and cut time spent on manual rework – reducing costs and reacting to market shifts immediately.

## Automation of Repricing

Build a fully automated repricing process with the DataRobot/Earnix solution and deploy in a fraction of the time. Pricing models created and managed in DataRobot can be automatically refreshed when price changes are needed. Model updates can then be seamlessly transitioned to Earnix and deployed automatically.

## Governance Framework

Document, track, and audit analytical model and underlying data changes to facilitate the business process. The DataRobot/Earnix solution makes pricing, rating, and personalization projects transparent – and the reporting to regulatory bodies faster and easier.

## Monitoring

Monitor analytical pricing projects after deployment; track data drift via DataRobot, model performance in Earnix, and project efficiency in both solutions. Enjoy the business benefits of tracking pricing strategies and their underlying analytical components in real-time.

## Enterprise-grade scalability and performance

Build, test, and deploy multiple machine learning models our integrated, enterprise-ready solution. The DataRobot/Earnix joint solution doesn't rely on open source technologies and can scale with data science teams to handle the volumes, speed, and automation levels large organizations require.


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