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Earnix Availability and Disaster Recovery

Enterprise-grade availability and resilience designed for mission-critical rating operations

The Problem

The Risk of Downtime in Rating

Rating systems must remain available - even during outages or regional disruptions.

Downtime in financial services costs organizations an average of **$152 million** per year[1], and just one hour of enterprise-level disruption can exceed **$300,000** to $**1 million**+ in losses[2].

Yet many platforms were not built for true operational resilience. Downtime can disrupt rating and quoting, delay customer decisions, and increase regulatory and operational risk.

In regulated insurance and banking markets, availability is not just an IT concern - it may directly impact business continuity and customer trust.

$152M
Average costs per year

~$1M
In losses

The Solution

Resilient by Design

Earnix Availability and Disaster Recovery, delivered under our Business Continuity framework, is built to support online rating operations availability when disruptions occur.

Built on a globally distributed cloud architecture powered by Amazon Web Services (AWS) and governed by an ISO 22301-aligned Business Continuity Management System (BCMS), Earnix supports enterprise-grade resilience for rating environments through multi-availability-zone deployment, automated failover, and clearly defined recovery expectations.

[1] Splunk, *The Hidden Costs of Downtime*, 2024.

[2] N-able, *The True Cost of Downtime*, 2025.

Availability You Can Stand Behind

Earnix standardizes operational resilience for online rating environments through clearly defined Availability and Disaster Recovery tiers - enabling financial institutions to align recovery behavior with business impact and regulatory expectations.

Service Levels for Online Rating Environments Include Defined:

- ✓ Uptime guarantees
- ✓ Recovery Time Objectives (RTO)
- ✓ Recovery Point Objectives (RPO)
- ✓ Optional cross-region protection

Powered by Amazon Web Services (AWS), Earnix enhances structured, pre-defined service behavior during disruptions.

What matters most isn't just the availability percentage - it's how the system responds when something goes wrong.

How Earnix Supports You During an Incident

Earnix aims to provide transparent support throughout the incident lifecycle, which may include:

- General updates and information related to an incident status information, if and as available
- Points of contact for communication and escalation
- Post-incident materials, when and if available

Key Capabilities for Online Rating Environments







Multi-Availability-Zone Architecture on AWS
Reduces single points of failure and supports continuous service availability within region

Defined RTO and RPO Targets
Provides clarity on recovery timelines and acceptable data loss

Cross Region Recovery
Optional additional protection supporting failover across geographies and maintaining continuity even during regional disruptions

Operational Readiness
Promotes consistent, predictable response during incidents

Certified Business Continuity and Security
ISO 22301, ISO 27001, and SOC 2 Type II certifications validate enterprise-grade governance, security, and resilience - designed to support the compliance requirements of financial institutions across global regulatory environments, including EU DORA

Business Benefits

Protect Revenue-Critical Operations
Protect continuous access to rating systems.

Increase Customer Trust and Confidence
Demonstrate enterprise readiness to customers and partners.

Operate with Confidence During Disruption
Automated recovery and clear expectations for the rating environment to reduce uncertainty and stress.

Why It Matters

Availability and disaster recovery are no longer optional for rating systems. As rating becomes real-time, customer-facing, and tightly regulated, resilience becomes a competitive differentiator.

Earnix ensures rating innovation never comes at the expense of operational stability.

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Learn more about how Earnix enhances the availability of rating operations.

Contact Us