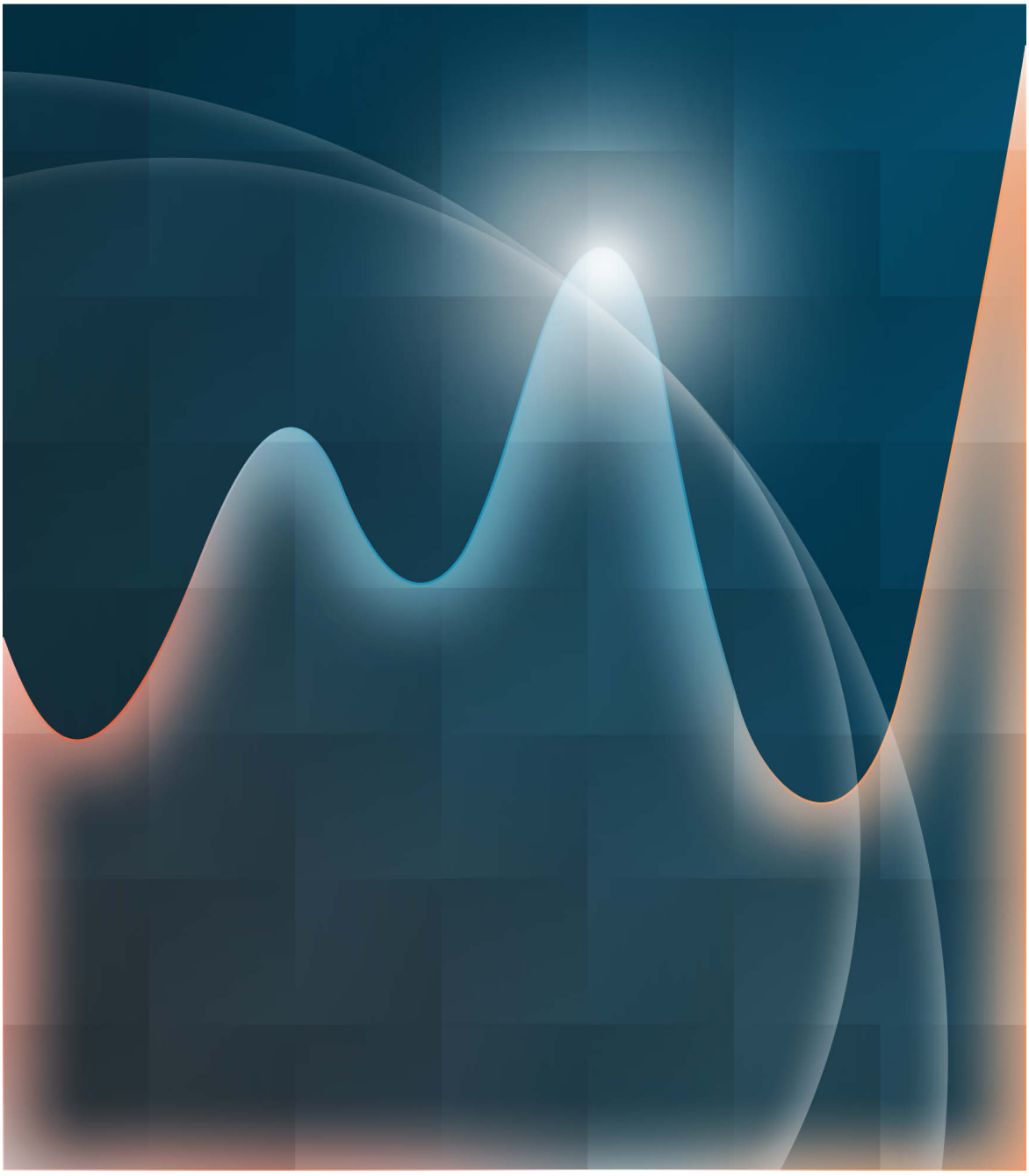
Single Infrastructure Pricing and Rating

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Earnix Price-It



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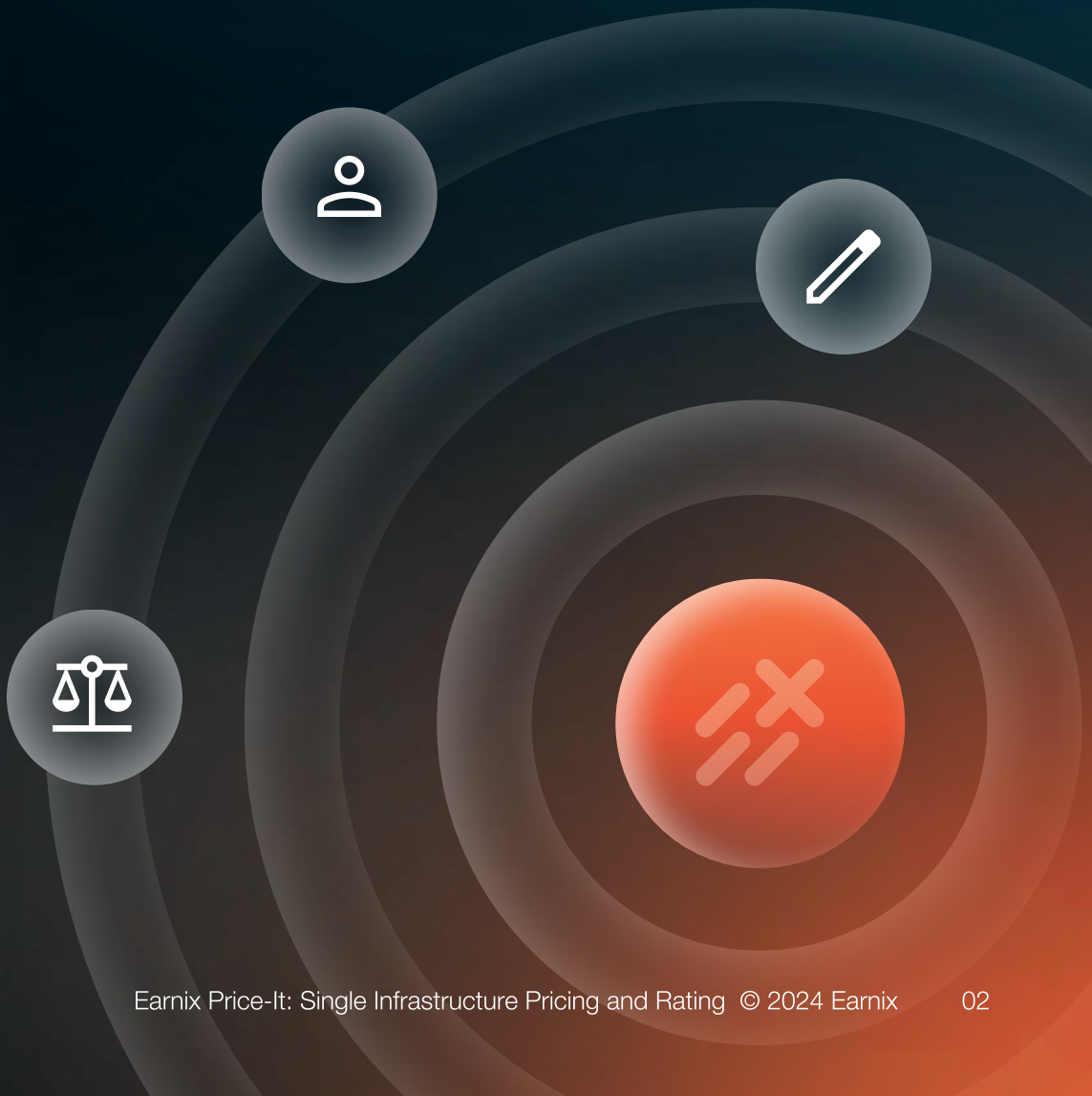
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Jettison the workflows to gain accuracy and speed to market

Insurers face unprecedented pressure to develop innovative products that align with shifting customer needs while maintaining overall profitability. Customers expect insurers to anticipate their needs. It's an expectation derived from the customer's everyday experiences with everything from streaming media to retail stores.

Meeting the accelerating pace of change necessitates new analytical infrastructure. Legacy technologies constructed of numerous systems, are not up to the task. Insurers must react quickly to adopt a single infrastructure pricing and rating solution that ensures fast, compliant products tailored to customer needs.



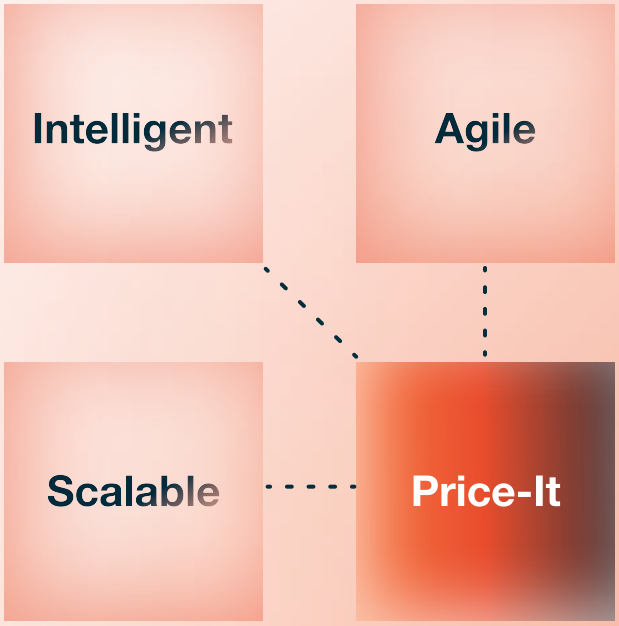
Single Infrastructure Pricing and Rating

Earnix Price-It delivers a comprehensive, enterprise-wide tool for pricing and rating. Insurers can react quickly to changing market conditions bringing new products to market up to 90% faster. Earnix breaks down data silos allowing teams to collaborate across the organization with improved efficiency and governance. Earnix Price-It is a true SaaS solution that is much more intelligent, scalable, and agile than a patchwork of disconnected technologies.

Typical analytical solutions are comprised of multiple software tools often from a single vendor. This approach requires handoffs between solutions and makes true collaboration between business groups impossible. Price-It allows all analytical tasks, from pricing and rating to deployment, to occur within the same software solution. This includes flexible ingestion of data, analytical modeling, what-if scenarios, testing, production and monitoring.

90% faster

Insurers can react quickly to changing market conditions bringing new products to market up to 90% faster



Flexible AI Powered Advanced Analytics

Earnix Price-It provides comprehensive, end-to-end model management workflow including building models, orchestration, deployment, and monitoring. Pricing teams can build machine learning models directly in the Earnix analytical environment, build better GLM models faster with AGLM and hybrid modeling techniques, or bring in virtually any models including transformations. There are no handoffs between software solutions allowing all changes to be easily tracked and deployed. Team members work collaboratively using the same data and models, reducing the risk of errors.



From Simulation to Testing Without the Handoffs

Traditional insurance systems do not allow for pricing and rating to occur in the same system. With single infrastructure pricing and rating all teams are working seamlessly with the same information. Teams can develop machine learning models to run what-if simulations based upon current data. Automation and monitoring of prices and rates in real-time creates an efficient re-rating process that can respond swiftly to market changes.

Features	Benefits
Flexible ingestion of data	Faster time-to-market
Single infrastructure rating and pricing	Reduction in errors and project management time
Built-in what-If scenario capabilities	Collaborative environment for deep analytical work
Analysis and monitoring of deployed rates	Enterprise-grade scalability and performance
Seamless governance framework	

Business-Led Deployment

Earnix Price-It includes seamless deployment to production environments. All aspects of the deployment process are code-free enabling business-led deployments. Authorized business users create deployment scripts which promote approved rating and pricing changes to the production environment for final testing and approval. Once all pre-production requirements have been met, the changes can be set to deploy on a specified date and time.



One Button Regulatory Submission

Transparency is essential for regulatory compliance and to create sophisticated, timely products that go to market quickly. Audit tracking is built into every aspect of Earnix Price-It which means the support documentation for regulatory compliance is available when the product is ready to go to market. The authorized team member simply chooses the project, clicks the button and the appropriate audit information is compiled and packaged for regulatory submission.



Experience the Future Now

Earnix is the optimal solution for pricing and rating in the insurance industry. Insurers all over the world have over have seen dramatic results in their ability to respond to market changes, deliver a more personalized experience to customers and prospects, and accelerate value creation with the Earnix solution.

Earnix's iterative deployments allow your organization to recognize the ROI sooner than you might think. Most of our customers can begin using Price-It within a few months.



The Earnix Customer Experience

The Earnix solution delivers impactful results proven time and again over 20 years of experience with customers across six continents. Here are some of the benefits one US P&C insurer experienced by employing the Earnix solution.

Overall reduced time to market by as much as 90%

The process identified was for a single product line, in a single US state. The savings in time and money made possible by applying Earnix to the remaining 49 US states and to multiple product lines was exponential.

Hassle-free regulatory filing

Previously the team was spending time gathering audit information from multiple systems and business teams. With Earnix the team was able to complete what had been a two-week process in under an hour.

Actuarial teams were able to focus on analysis

The team was able to cut data preparation from 2 weeks to less than a day, and the formula and rate auditing from two weeks to one. This allowed the team to spend more time deeply analyzing business impact.

Seamless deployments

Deployment in IT is essentially instantaneous. Because of its cloud-native SaaS architecture, essentially zero elapsed time is required for final deployment, compared to the 15 weeks previously required in this customer situation.

Ready to learn more about how we are revolutionizing rating and pricing?

Contact Earnix today!

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Earnix is the premier provider of mission-critical, cloud-based intelligent solutions designed to transform how global insurers and banks are run. Earnix solutions unlock value across all facets of the business, connecting with customers, and breaking away from the status quo imposed by legacy monolithic, single systems. Earnix's solutions offer systemized, enterprise-wide value with ultra-fast ROI. It has been innovating for Insurers and Banks since 2001 with offices in the Americas, Europe, Asia Pacific, and Israel. For more information visit: earnix.com.