earnix | Insurance

# Rating Engine. Redefined.

Gain speed, power and stay in full control with the Earnix Enterprise Rating Engine.



# Earnix Enterprise Rating Engine



It is the engine that powers insurers to achieve increasingly faster, smarter, and safer rating and pricing, while optimizing customer value along with enterprise growth and profitability objectives. At the heart of every Earnix solution, the Enterprise Rating Engine empowers insurers to reach Smarter Business Velocity.

- Faster, smarter, and safer rate-deployment to any interaction point.
- Governance and compliance throughout the entire rate-setting process.
- Scalable, automated, high-performance cloud technology.
- Smarter pricing and personalization.






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# Enterprise-wide transformation

Reach business value within a few short months with fast iterative deployment. Start with one line of business or geography and let Earnix gradually transform your enterprise with faster, smarter, and safer rating.

## Automation

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

## 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 provided 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 touchpoints.

## 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.

## Sprint-to-Value

Transform your organization without a lengthy implementation process. Earnix offers fast, iterative deployment, providing significant value within a few short months.


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# The road to full personalization

## Price-It™

**Stay in control, stay smart.**
Our AI-powered analytical rating software, Price-It, enables the real-time, cloud-based, high-performance deployment of new rates via the Earnix Enterprise Rating Engine. Price-It uses advanced statistical methods combined with the latest AI and machine learning techniques. Leverage the power of simulations and what-ifs to select the pricing strategy that meets customer needs, as well as business objectives.

## Personalize-It™

**Unique offers at the right time.**
The Earnix personalization product (Personalize-It) individually tailors insurance offerings to each customer. Earnix smartly uses AI and machine learning to determine the right insurance coverage, add-on, or bundle that's right for each customer.

Moreover, the Earnix system can identify changes in the insurance needs of a customer. Leveraging the capabilities of Personalize-It, the system immediately generates the right offer to answer customer's changed circumstances.



# About Earnix

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.




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