



earnix | Insurance

**Faster and
smarter analytical
personalization**

Earnix Personalization

We call it **eXpower™**

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.

Personalize-It™ eXpowered

Behavioral-based personalization

- The right product to the right person.
- Personalized offers that are right for your customer and for your business.
- Powered by smarter analytics for accurate predictions, customer-retention, and increased loyalty.

Time-It™ eXpowered

Real-time engagement

- The right product, delivered at just the right time.
- Scalable, automated, high-performance cloud technology to power your personalization operation.

Customer-centric insurance offerings, in real time



Right product. Right Price. Right Time.

Powered by the Earnix Enterprise Rating Engine and pricing excellence, Earnix enables smarter personalization. Offer personalized insurance bundles that perfectly match unique customer needs at their exact time of need. Boost loyalty and business results for an elegant 'win-win'.



Smarter analytics

Personalize-It and Time-It come with smart analytics facilitating the personalized digital buying experience customers expect. Earnix uses AI and machine learning to determine the right rates, prices, add-ons or bundles - the best fit for each customer.



Proactive outreach

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



Unique offers

Earnix Personalize-It individually tailors offerings to each customer, based on available data on their needs and preferences.



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.



Sprint-to-Value

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



Smart personalization powered by smarter rating



Create the perfect data-based prices and accelerate them throughout your enterprise. Price-It, superpowered by the Earnix Enterprise Rating Engine will turn raw data into smart pricing decisions, delivered to the right customer touchpoint, in real-time by the the Earnix rating engine.

Price-It uses simulations and what-ifs to select the pricing strategy that best meets your customers' needs and enterprise business objectives. The system gives you the ability to continuously monitor the performance of pricing strategies and creates prices based on real-time market feedback.

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.



