Premium Explainability

earnix

Explain every premium change before trust is lost

Premium-related inquiries account for up to 50% of call center volume, making premium changes one of the most sensitive moments in the insurance journey.

Yet answering a single customer question often requires agents to navigate 3 to 5 different systems and master pricing rules, underwriting guidelines, and policy information. Building that expertise can take up to 2 years, while average agent retention is only 1.5 years.

From pricing decision to customer-ready explanation

Whenever a premium changes, at renewal, repricing, endorsement, or rate update, *Engage-It* leverages pricing intelligence to explain the decision behind the premium.

Instead of investigating across multiple systems, agents receive a clear explanation of what changed, why it changed, and how to explain it to the customer.

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Connect
Leverage data from existing pricing, policy, and customer systems.

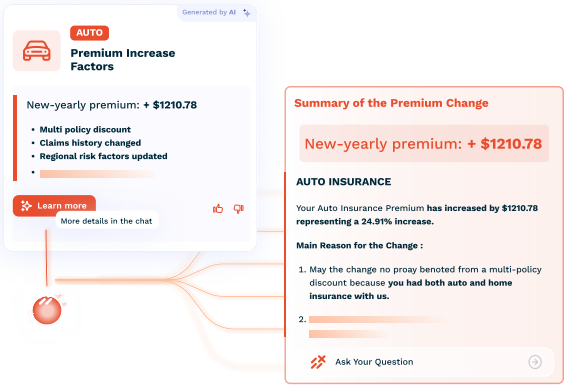
Explain
Transform premium changes into governed, customer-ready explanations.

Engage
Deliver consistent explanations across advisor, contact center, and digital channels.

What does the advisors see?

- → **Clear explanation** of premium changes
- → **Key factors** behind the increase
- → **Ready-to-use explanation** in natural language
- → **Additional detail** available on demand

No research. No guesswork. No escalation.



Key moments where *Engage-It* adds value

Renewal premium increases I Inbound premium inquiries I Mid-term policy changes I Regulatory or market-driven adjustments I Digital self-service renewals

Improve customer satisfaction and retention	Reduced escalations and operational friction	Improved transparency and customer trust

Explore other *Engage-It* applications :

Glass claim automation I **Product Expertise at Point of Sale** I **Product Recommendations**

Learn more