

RATABASE

The World's Leading Rating Engine and
Insurance Product Management Solution

COMMITMENT.
COLLABORATION.
RESULTS.





As a business and technology innovator, CGI and Ratabase have been leaders in the Insurance market. With more than 100 customers live around the globe, Ratabase is the leading Rating Engine and Product Management solution in the market.

With increased competition and consolidation of players, the insurance company of today has to fight harder, work more efficiently, and manage margins tighter than ever before just to keep their place in the market. Because of this, carriers are turning to new ways of maximizing profits while more effectively managing their product offerings.

Carriers are using the way they develop new products, make changes to existing offerings, and update their rates as a market differentiator. Taking an externalized approach to these areas will allow you to further leverage the applications you've invested in already and you enable true business ownership over an area that requires a tremendous amount of flexibility. Ratabase is the strongest solution in the market today and is enabling insurers around the globe to transform how they rate and manage their products.

Ratabase is the only solution that allows you to externalize your rating logic and share it with any application across any platform and gives the business complete control over product change.

Efficiency

“With Ratabase, the time it takes to make product changes is virtually limited to the time it takes the business area to determine their changes. The time we need to implement in Ratabase is tiny due to ease of use and flexibility.”

The Travelers

Using Ratabase for Product Management and Rating means implementing more than just a “rating engine”. Ratabase is a comprehensive toolset that empowers business people to build, design, and configure products in an intuitive and easy to use environment. By embedding advanced business logic and rules into the suite of tools, Ratabase can be used for automated underwriting, rate modeling, pricing management, and comparison, enterprise incentive management and more. By remaining highly configurable and standards-enabled, Ratabase allows you to put control over your rating processes in the hands of the business community enabling them to make changes on an as-needed basis, and to have those changes implemented as quickly as decisions are made.

Effectiveness

“Ratabase has allowed us to reduce the IT staff required to maintain product changes for all Personal lines by more than 65%.”

Liberty Mutual

The power that Ratabase brings to an organization starts with the ease of configuration that the solution offers. Ratabase is designed to be managed out of the business-side of the house by product experts, not IT resources. With the Ratabase toolset, business rules and rates are configured in the Ratabase Product Builder and distributed to the target end user or production environment where it can be accessed by any application. This approach enables greater flexibility when it comes to creating products and experimenting with new approaches. Within the product, versioning enables more flexibility in your business by facilitating the management of multiple product versions supporting various channels, effective dates, or other criteria.

Additionally, Ratabase has tools that enable you to manage your rating data in a variety of environments. Using import and export functionality, you can bring Excel data directly into Ratabase. And, with the Output Designer component within the Toolset, you can easily export all of your rating information to Excel, a PDF file, or via XML. All of these tools combine to make Ratabase the most feature-rich solution available.

“Working with CGI and Ratabase allowed us to achieve the best results within our tight project timeframes leading us to successfully reach our goals. Our agents are extremely satisfied and have increased the business sent to Harford Mutual. Internally we have increased our speed to market, reached our technology goals and can now move the rating maintenance from IT to the business allowing us more time for strategic IT initiatives.”

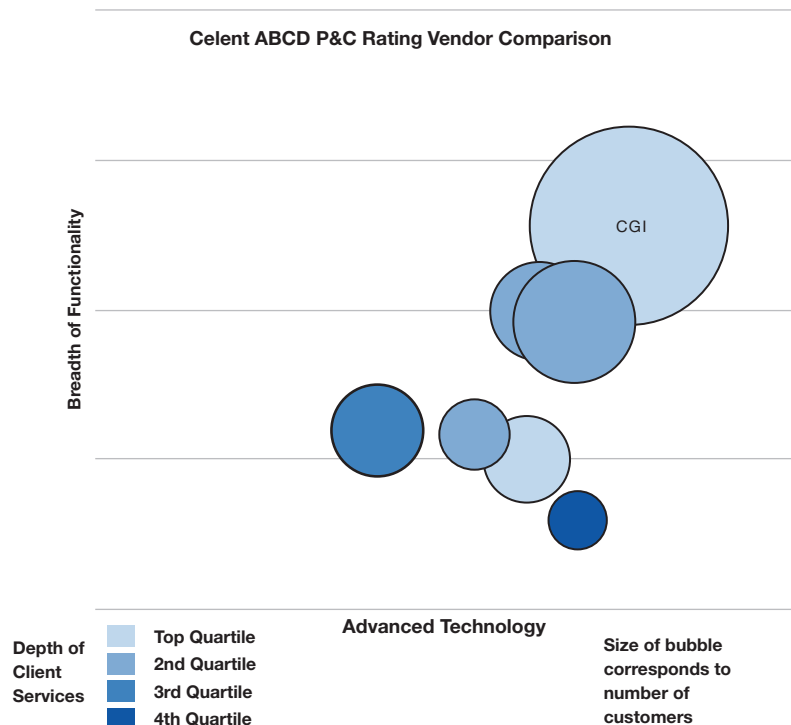
Harford Mutual Insurance Company

Results

The results speak for themselves. Ratabase is the industry-leading solution that enables the shift to an externalized approach. Clients report dramatic improvements in a variety of different areas. The staff needed to maintain your rating logic goes down dramatically while the time it takes to implement rating changes can be reduced to mere days—including testing, simulation, and complete rollout. Clients have implemented Ratabase for just about every product line in insurance and have experienced dramatic improvements across all of them.

With the most clients in production around the globe and the highest ranking from Celent's report on rating vendors, Ratabase is the strongest solution in the market today. Four Ratabase customers have been identified as “Celent Model Carriers”, which highlight the carriers who have been successful in transforming their business.

Figure 1: Celent ABCD Vendor View: Property/Casualty Rating Solutions



Source: Vendor responses, Celent



WHY RATABASE?

By far, the biggest differentiator that Ratabase has is its world-class customer base. The success of Ratabase customers is the main reason why our client list continues to grow. The Ratabase family has a very active user community which provides direct input into the product direction. The group also holds an annual educational conference to discuss product enhancements and trends in the industry. CGI is also extremely proud of the ongoing commitment to servicing our customers—a commitment that is consistently rewarded with customer satisfaction scores that are second to none.

But having the most powerful toolset on the market today is not enough. As with any solution, implementing it and making it successful in your environment requires a strong understanding of your business needs as well as the toolset. CGI and the Ratabase team have more than 100 successful implementations under their belt and bring experience that's unmatched in the industry. Our delivery team has an average of 9 years working with Ratabase and 19 years working within the insurance industry.

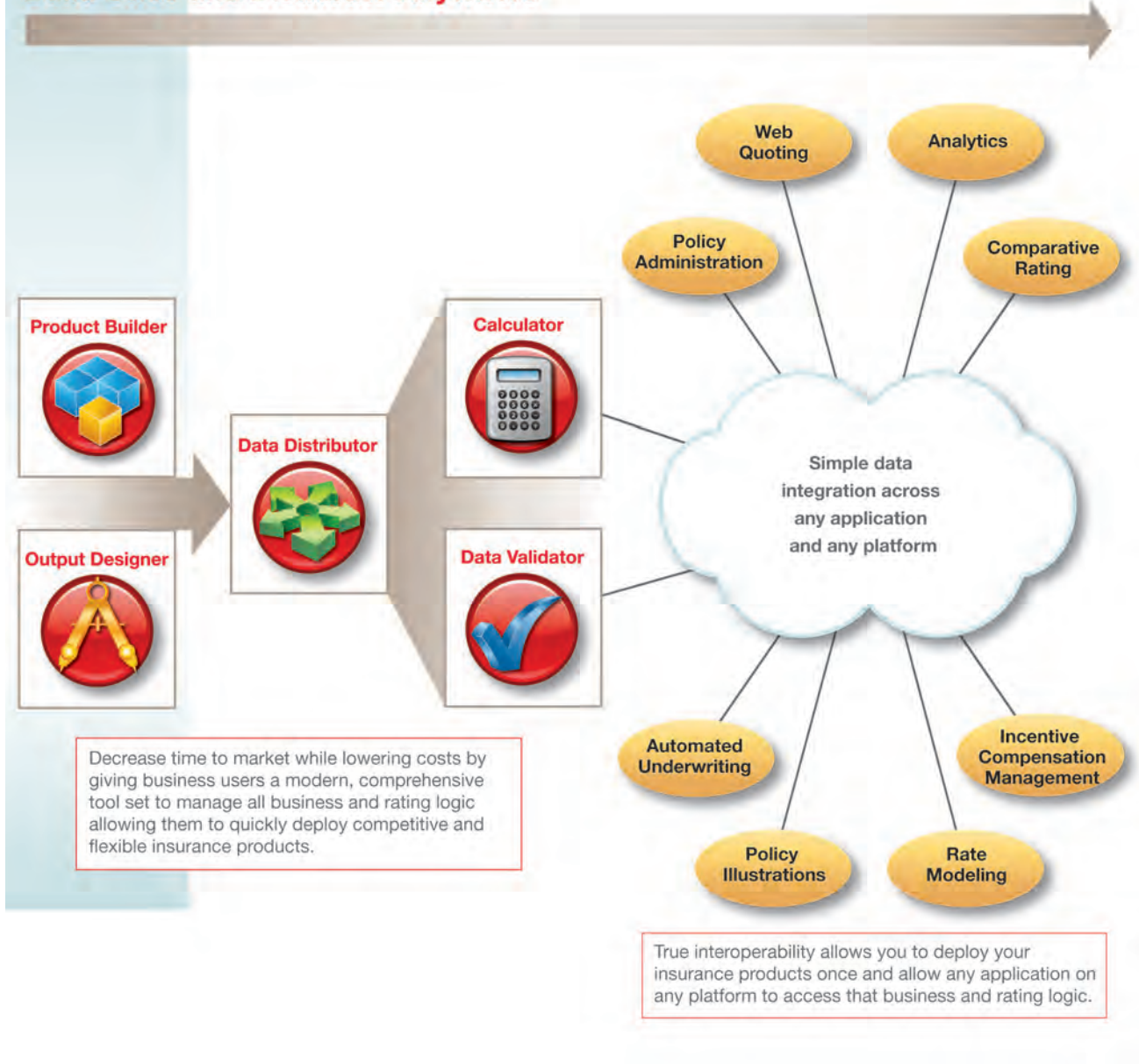
All of CGI's Ratabase consulting services use the processes and methodology that form the core of CGI's ISO 9001 certified Client Partnership Management Framework. When coupled with the power of the Ratabase solution, CGI's professionals can help your team turn product management and rating into a clear differentiator for your company.

THE CGI DIFFERENCE

Among Insurance IT providers, no one can claim CGI's depth of focused rating and configuration knowledge. We offer a combination of robust technology and configuration tools that provide our clients with the ability to externalize rating and maximize product profitability.

CGI defines success by exceeding expectations and helping clients achieve superior performance. We are successful only when our clients reach or exceed their overall project goals. Our outstanding client satisfaction ratings speak to our commitment to clients and excellence in execution.

Build Once and Distribute Anywhere



Many technologies, many insurance programs...One solution—RATABASE

CGI at a Glance

Founded in 1976, CGI Group Inc. is one of the largest independent information technology and business process services firms in the world. CGI and its affiliated companies employ approximately 26,000 professionals. CGI provides end-to-end IT and business process services to clients worldwide from offices in Canada, the United States, Europe, Asia Pacific as well as from centers of excellence in North America, Europe, and India.



600 Federal Street
Andover, MA 01810
Tel: +1-800-433-2452
www.cgi.com

For more information about Ratabase please contact insurance@cgi.com