

_experience the commitment



Ratabase® Product Builder

RATING

POLICY ADMINISTRATION

UNDERWRITING

ENTERPRISE INCENTIVE MANAGEMENT

The complete rating solution

Built on a foundation of over twenty years experience in the rating products and services market, the flagship component of the Ratabase® tool suite is the Product Builder. This easy to use Windows based system puts your business experts in control of the most comprehensive and powerful rate and rule management tool in the industry. The Product Builder empowers you to create a rating database that completely reflects your company's specific, detailed business rules. With previous software achievements to build upon, the Product Builder offers full access to the proven ensemble of integrated functions for your rate and rule management needs.

Combining speed, power, and flexibility with ease of implementation, the Ratabase advantage is a clear one. Over one hundred insurance companies that currently utilize Ratabase will attest to the increased speed to market by utilizing the Ratabase tool set. Once implemented, the cost savings are dramatic and continue to bring value with an easy to maintain design that allows your business experts to control all rate updates and rule changes.

A complete suite of powerful tools

The Product Builder gives the businessperson within your organization all the powerful tools they need to efficiently build a rating repository. This simplistic, flexible relational database features three levels for organizing the business logic — legal entity (company), line of business, and region (state). In line with the definition of any relational database, you are allowed one to many elements at each level and with Ratabase's one of a kind "true-sharing" data model you are allowed to build rate or rule objects once and share them across any level within the database (company, line of business, or state). This allows you to streamline development, testing, and maintenance thus improving quality, increasing speed to market, and reducing cost.



The Product Builder offers a wide array of features that assist the business expert in your company to easily build and deploy your insurance products:

Unlimited data elements

Managing the vast array of your input and output data, Product Builder places no limits on the number of elements you are able to define. With data types of numeric, alphanumeric, and date, you have unlimited combinations of handling your company's unique data needs allowing you to simply integrate the rating database to any end-user application on any platform.

Multiple retrieval options

Advanced rate table design features offer numerous ways of retrieving rates including exact match, ranged, interpolated, and extrapolated.

Date management

Each table and formula is defined with three unique effective dates (new business, renewal, and system availability) allowing you to retrieve the rates and rules in the manner that you want. This gives you the assurance that the rates you quote your insurance customers will be the same rates written and adjusted through the life of the policy. Once your rate filing is in the production environment, Ratabase supports multiple versions to be stacked historically.

Import/export utility

As a way to leverage even more information into the Product Builder, a direct link is provided into Microsoft Excel for the purpose of importing and exporting rates to the Ratabase database. Once inside Excel, macros are automatically enabled to step you through the import/export process. Complete rate filings can then be brought into Excel, modified with any Excel function, and then put back into the

A complete suite of powerful tools

Ratabase rate table. This powerful feature can also be used to import rates, that are available electronically from other systems, directly into the Ratabase database.

Formula editor

With complete 'point-and-click' technology or through direct keying, your business experts can access fields, tables, and even other formulas to organize your rates and rules into a rating database. Because you build it, this rating database will be accurate to your company's precise specifications. The business user can take advantage of arithmetic calculations and comparison functions to aid in determining exact premium. To assist you in the formula creation, the formula editor comes with pre-developed functions including rounding, string, and date computations.

Interactive formula testing

After a formula has been created, you can run it through the interactive test rating utility to verify that it is working as intended. Proceed through a formula line by line, set break points, monitor rate table look ups, and see intermediate and final results all with the click of a mouse. The interactive test rating utility allows you to store an unlimited number of test cases for each formula in your rating database.

Policy level testing facility

On a larger scale, the Product Builder also features testing on a policy level. With the policy test utility, you can truly test with multiple coverage parts included. This testing utility allows you to call all the formulas necessary to rate each insurance coverage on a policy. While debugging your formulas, Ratabase can generate a line-by-line log of the steps completed to rate the policy. Like the interactive test utility, you can store an unlimited number of policy test cases. This gives you the ability to regression test a large number of test cases in a small amount of time thus improving the overall quality of your insurance products without intervention of technical resources.

Workflow administration

Sometimes managing the complexity of the rating bureaus dictated rate filings can be difficult. As a business user, you also have access to Ratabase rate management features like workflow administration. Tables and formulas can be effortlessly tracked with status displays throughout the development cycle. Rate filings can then be filed, recalled, and refiled to meet even the most difficult bureau requirements.

Reports

Dynamic reports can be created for the entire rating database, one single element, and all combinations in between. Cross-reference reports can be generated to make sure your data is being utilized as efficiently as possible. Formula flow reports show how your formulas interact to rate your line of business. Reports are also generated to support other Ratabase functions including shareability reports, policy test case reports, user filing reports, and source usage reports.

Corporate profile

CGI clients around the world gain the advantage of knowledgeable, dedicated partners working to develop and implement IT oriented solutions for business and technology challenges.

CGI is one of the largest independent information technology services firms in North America. CGI couples extensive industry sector expertise with a full range of services including strategic IT and management consulting, systems integration, and management of IT and business functions.



consulting/systems integration/management of IT and business functions/www.cgi.com
ISO 9001 Certified North America/Europe/Asia

For additional information

Contact us at www.cgi.com to see a demonstration of the industry's most used and admired rating and rule management solution and learn how you can begin increasing profits immediately.