



# CGI's Ratabase

## A globally proven rating platform

Reduce operating costs, increase speed to market and leverage integration capabilities to stay ahead of an evolving market with Ratabase.

### Our work in the global insurance market

Seven of the top 10 global insurance carriers trust Ratabase to automate their underwriting for insurance lines, ranging from P&C (auto and home) to specialty lines such as onshore energy. Carriers throughout North America, as well as in the UK, Europe and Scandinavia, choose Ratabase when speed, accuracy and reliability are paramount.

### Our focus on efficiency

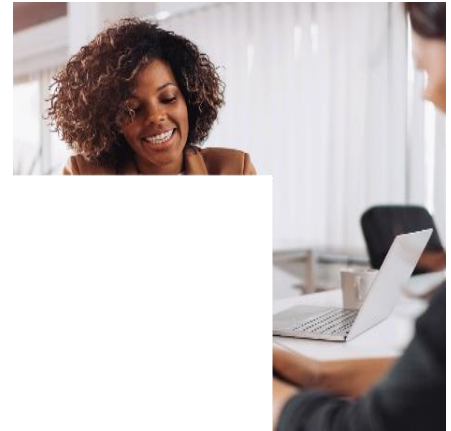
Ratabase accelerates our clients' ability to get their products to market while reducing operating costs. Our intuitive and functionally rich user interface empowers business users to manage all aspects of the rate making process with no need for IT involvement, while our Product Builder API enables the automation of processes such as testing. Deploy your products to a diverse distribution network at the click of a button and monitor and evaluate performance in real time.

### Our approach to integration and data

Ratabase supports light touch, rapid plug and play integration. Through this, Ratabase has been connected to more than 20 policy administration systems with flexibility for others. Our integration function has been developed to drive profitability through accelerated integration with new distribution partners, insurtech partners or new data providers.

### Benefit from a proven rating platform

Ratabase is the "gold standard" in insurance rating with 100+ successful implementations and an average client satisfaction score of 9.8 out of 10. It provides actuaries, underwriters and business analysts with sophisticated tools to manage all aspects of the rate making process—from price modeling, product development and maintenance to deployment and product management.



### Admiral Insurance extends use of Ratabase with CGI

CGI and Admiral have been collaborating on Ratabase for over 25 years. A new services contract centers around Admiral's ongoing use of Ratabase for auto and home insurance.

Ratabase will continue to allow Admiral's distribution channels to process millions of accurately priced transactions every day.

Using Ratabase, Admiral is able to make intra-day rate changes while also processing thousands of data factors for every transaction with sub-second response times.

# 30+

years serving the insurance industry

# 50%

increase in staff productivity

# 65%

of U.S. written premiums processed in Ratabase

# 75%

improvement in days to implement changes

# 100+

Ratabase implementations

# 4,000

data items processed in sub-second response time

## Build once, distribute anywhere, connect to anything using the Ratabase suite

### Product Builder

With Product Builder, business users develop and maintain products, as well as test, deploy, manage and monitor product distribution. Simulate hypothetical rate adjustment scenarios or rerun your existing business portfolio to assess the impact of changes. Use Product Builder API to schedule and automate many aspects of the rate making process. In an increasingly regulated environment, Product Builder provides clear audit trails for immediate transparency on pricing control and regulatory compliance.

### Ratabase Calculator

Ratabase Calculator, our highly scalable and reliable performance engine, delivers the power to rate policy transactions for any line of business in real time and at subsecond level. Ratabase Calculator efficiently processes thousands of data items per transaction to ensure accurate pricing.

### Ratabase Exchange

Ratabase Exchange enables you to rapidly harness the power of data to drive profitability through integration with insurtechs and other key data sources. Improve loss ratio by more than 1.5% using personal and commercial data enrichment to enhance risk assessment and selection.

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*Ratabase is a trademark or registered trademark of CGI Inc. or its related companies.*

“Ratabase is central to allowing us to offer our customers the best insurance for them and we are pleased to extend our contract with CGI. They work incredibly closely with us to address our needs, especially for technical functionality and innovation in pricing and underwriting. It’s been a highly collaborative working partnership, and everyone at Admiral is keen to continue being able to draw upon CGI’s expertise, professionalism and technical innovation.”

Rhodri Charles  
Head of Motor Pricing  
Admiral Group

## About CGI

### Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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