

CGI Ratabase with Insurance Service Office Electronic Rating Content service



For carriers using Insurance Service Office (ISO) products, keeping up with rate and rule changes can be a real headache. The ISO Electronic Rating Content (ERC) service from CGI makes maintenance a breeze.

By partnering with ISO to provide Electronic Rating Content (ERC), CGI allows you to significantly reduce maintenance effort and time. Our solution received the Associate Alliance designation from ISO.

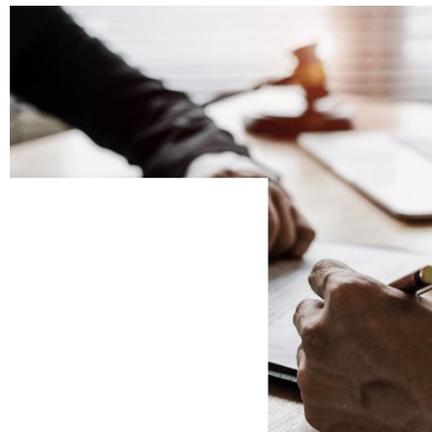
Ratabase is the “gold standard” in rating

Using the industry’s leading rating engine, the Ratabase / ISO ERC solution allows you to stand up and maintain ISO ERC-supported insurance products. CGI has developed a process to convert rate tables and algorithms from the ISO ERC format into Ratabase. Once configured into the Ratabase utility, the application can stand up a new line of business in weeks instead of months, reducing effort and cost.

Within Ratabase, filings contain the ERC package name and ISO circular number so they are easy to identify. Ratabase’s structure also segregates customized tables and formulas so you can locate them easily.

CGI also offers ongoing maintenance services:

- For standard updates, our clients receive updated rating algorithms and tables between 15 and 30 days after receipt from ISO
- For large updates such as program or product rewrites, our team evaluates the impact and provides each client an expected release date
- We also offer a service to maintain your deviations from ISO and integrate those deviations when updates are released



Powerful, award winning

Ratabase is the number one solution for rating in insurance worldwide. It helps you to:

- **Save:** Reduce the effort and cost to maintain rating and rules
- **Sprint:** Move your business from a walk to a run by speeding up time to market and quickly pivot to meet changing conditions
- **Simplify:** Build once and deploy to any environment (PC, cloud or mainframe)
- **Spark:** Innovate with a rating engine that can handle any pricing scenario, no matter how complex

Join carriers receiving real benefits

With Ratabase, carriers receive measurable benefits right out of the gate, including growth in their books of business, reduced cost of rating maintenance and faster speed to market. Affordable license models allow all carriers (large or small) to use the “best in the business” tools at a reasonable cost. Some carriers even avoid the high cost of replacing their policy administration systems by using Ratabase to innovate rules and rating. Additional benefits include:

- Increase speed to market by launching new ISO products quickly and easily
- Eliminate rate maintenance headaches and improve regulatory compliance using processes based on ISO’s standard updates
- Eliminate fines associated with missing reporting deadlines
- Dramatically reduce the effort to move rating changes from the ISO format to production by consuming instead of rebuilding the logic and tables

Ratabase has the features you need to innovate:

- Any insurance product
- Any currency
- Any technology or platform
- Reusable functions, formulas and rates
- Robust product / version management
- Multi-variate rating
- High performance, scalable to large volumes

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.

For more information

Visit cgi.com

Email us at insurance.ibs@cgi.com

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