

Financial Services

Insurance



Accuracy of rates means getting the right products to the right people at the right time. With the Valoores Insurance in'Enterprise Rating solution you can quickly react to market changes and effectively manage the policy lifecycle.

**You Have The Value
We Bring You The Added Value**

Key Benefits:

- Reduces total cost of ownership by creating a single rating engine
- Enhances distribution management by easily integrating with other legacy systems
- Improves your risk management through multivariate pricing and rate analysis capabilities
- Provides regulators and stakeholders with a comprehensive view of financial activity and customer risk
- Provides a fast, precise rules engine allowing carriers to automate underwriting decisions
- Allows for clear visibility into your rating process for more effective risk management and revenue optimization

■ With Valoores Insurance in'Enterprise Rating, you can augment your legacy systems and centralize ratings to a single unified system. Furthermore, due to our solution being Web-based and using XML and Web services, our solution is fully flexible and scalable to change and grow with your business.

■ Valoores Insurance in'Enterprise Rating is a simple, fast, and accurate rating system designed specifically for business users which delivers the following benefits:

Rapid Response to Market Changes

- Actuaries, product managers, underwriters, and business analysts alike have the ability to create, test and deploy complex ratings, rules and underwriting logic without the need for programming expertise.
- Our impact analysis tool shows effects of potential rate changes on your books of business.
- Our fast and precise rules engine reduces underwriting leakage and allows for the underwriting decisions.

Enhanced Regulatory Compliance

- Versioning allows more flexibility in your business by facilitating the management of multiple product versions supporting various channels, effective dates, or other criteria.
- Our solution provides a fully self-documenting capability for complete auditability in rate changes and system modifications.
- Our extensive pre-built reports provide transparency into rating methodologies and processes of the business.

Extensible Rating Content

- Our solution provides SOA and Web Service integrations with your existing technology, such as policy administration systems, Web portals, and CRM systems, to effectively harness the full value of your technology investments.
- Supports all major operating systems and databases to fit within the existing technology infrastructure.



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Key Features:

- Improved rating accuracy and reduced risk with a single, centralized rating engine
- Flexible, scalable architecture enabling the launch and distribution of new products, lines of business, and states
- Supports rate table import from all major data stores
- Provides auditability and reporting support with governance and regulatory compliance
- Rating worksheet provides you with a detailed view of the premium calculations

■ The Valoores Insurance in'Enterprise Rating solution enhances your current infrastructure by providing a best-of-breed rating system with minimal programmer intervention. Our rating and rules engine provides:

- Capacity to process millions of transactions per hour
- Web services interface (WSI) driven by communication of data in XML format
- Support for all major operating systems
- Integration with standard XML formats such as ACORD, or propriety formats

The Valoores Insurance in'Enterprise Rating rules and rate creation solution

- Manages all company-specific rates and rules (including underwriting rules, factors and formulas) related to premium quoting
- Includes security features allowing administrators to manage system rights for users and groups
- Rating worksheet provides a detailed view of the premium calculations

- Reporting database that provides customers access to rating content in a relational data structure and format

■ Our solutions' rating/underwriting and actuarial/predictive analytics are at the center of many of the initiatives being pursued by insurance carriers and give you the ability to capture opportunities, enhance financial performance, respond to increased regulation and mitigate risk.

The Valoores Insurance Impact Analysis solution

- Enables users to test "what if" scenarios on their books of business before launching in the production environment
- Reduces the chance for errors while significantly increasing the likelihood that a rate or rule change will have the desired effect
- Enables users to export their impact analysis results to an excel file that can be filtered, formatted and easily searched for better analysis.
- Provides impact analysis reports with charts to make it easier for the user to compare the results.



Valoores was founded in 2011 by business intelligence experts to make raw business data meaningful and understandable for all people in all sorts of industries. It was built on the solid foundation of knowledge and experience of business intelligence and data warehousing which would ultimately bring our clients strides ahead in their competitive markets.

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