

InRule® for Insurance

Customize Complex Rules, Calculations and Workflows – Without Code

Quoting & Underwriting

The ability to easily modify, test and execute rules helps companies clarify quote requests to enable straight-forward processing

Rating

InRule alleviates the backlog and reliance on programmers for making rating logic changes

Forms Selection

InRule automates the forms selection process to ensure that the appropriate forms and documents are delivered to policy holders in support of their coverages

Commission Calculation and Document Decomposition

One-off, ad-hoc situations requiring custom behavior for document generation can be handled with ease with InRule. Rules can be changed easily, without entering a restrictive development/testing lifecycle

Data Transformation

InRule can be used to create transformation rules between systems leading to streamlined consolidation of claims storage and reporting

WHAT IS INRULE®?

InRule® is the premier .NET Business Rules Management System (BRMS) for authoring, managing and executing business rules across an organization. Organizations of all sizes and across all industries can benefit from using InRule, especially if their applications require frequent changes to decision-making logic due to changing regulations, prices or policies set by business users.

InRule helps organizations automate and better manage business logic without custom programming, allowing them to respond quickly to rapidly changing business requirements.

InRule for Insurance enables underwriters, claims managers and other business users to create and maintain the rules, calculations and logic that allow a competitive insurance organization to leverage decisive results from key decision-making processes – as the rule, not the exception!

With the insurance industry, rules and regulations govern key business processes including accounting, policy management and issuance, reporting, underwriting, rating and claims adjudication. InRule can be used to effectively automate decision logic, including document routing, rules and regulations that change by geography and effective date.

Actuaries, underwriters, and other subject matter experts manage the logic they understand. By using InRule, organizations can update business logic rapidly and at a lower cost, improving customer experience, reducing time-to-market and delivering ongoing cost savings.

CASE STUDY: AON CORPORATION

AON Corporation is one of the world's leading providers of risk management services, insurance, and specialty insurance underwriting. InRule is used extensively in AON's .NET application for complex ratings calculations and business logic for underwriting and policy form selection. According to an Aon underwriter, **"For one of our insurance coverages, it took an experienced programmer 120-160 hours to develop the logic [without InRule] for the rating program. An actuary, using InRule, was able to build and test the same logic in 14 hours.** In addition, they used the tool to express their requirements instead of having to write up a huge Word document." [Read the full case study here.](#)

CASE STUDY: BEAZLEY

Beazley plc (BEZ.L), is the parent company of specialist insurance businesses with operations in Europe, the US, Asia and Australia. As part of expansion efforts in the U.S., Beazley looked to replace multiple legacy platforms with a single system to record and manage the record of risk. The system, BeazleyPro, was the main application for managing and underwriting specialty lines risks in the United States. Beazley turned to InRule so that they could rapidly deploy system change, supplement hard-coded logic with changeable business logic, enable business user change, create sophisticated rules without programming, control and configure system workflow. Since the initial deployment, Beazley has expanded the use of BeazleyPro beyond specialty lines and into the political and contingency group (PCG) and the property group. **The BeazleyPro underwriting platform, powered by InRule, now handles 100% of U.S. admitted business and processes more than 7,500 business rules daily.** [Read the full case study here.](#)

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Features of InRule

- » Intuitive authoring for business users
- » Robust integration for developers
- » Integrated, real-time testing
- » Catalog services for centralized rules management and security
- » Easy integration with applications and software products
- » SOA support for rule execution across the enterprise
- » Easy and controlled sharing and re-use
- » Complete functionality to author, store, manage, integrate and execute business rules

Key Benefits of InRule

- Reduces development and maintenance costs of rules-based applications by 20-50 percent

- Enables business users – those who best understand business logic and base decisions on it – to change underlying logic and track changes

- InRule makes key business logic visible and understandable to users throughout the organization

- Helps organizations improve their compliance with government regulations, reporting requirements and corporate governance

- Reduces application development backlog by empowering business analysts to author and maintain business logic

- Significantly reduces time to market

To learn more about InRule for insurance applications, visit www.inrule.com.