RATABASE
POWERFUL, INNOVATIVE RATING SIMPLIFIED
IN STANDALONE RATING, RATABASE Stands Alone

Rating is critical to the success of any insurance company. Ratabase is an award winning, market leader in stand-alone rating and product configuration solutions. It is the standard by which all rating engines are compared. Ratabase helps insurance companies take control of their rating and establish a competitive advantage in the industry. At CGI, we keep Ratabase at the forefront of rating technology, allowing our clients to continually take advantage of new developments, digital innovations and essential relationships.

What can you expect when you employ Ratabase in your organization?

**In Standalone Rating, Ratabase Stands Alone**

**Performance**
Ratabase outperforms competitors with sub-second response time in production.

**Cost of Ownership**
Ratabase reduces average maintenance costs by 35%.

**Flexible**
Build products just once, then distribute anywhere, connect to anything, adapt at anytime.

**Enterprise Value**
Ratabase supports all lines of business, any currency, any geography, and integration with any core system or application.

**Scalable**
On average, Ratabase results in a 50% reduction in staff needed to support rating functions.

**Speed to Market**
Implement rating changes in ¼ of the time (on average).

**Common Rating Challenges**

**Complex Rating Needs**
Inherent complexities of commercial insurance products compounded by inflexible legacy systems resulting in high costs and increased time to implement rating changes.

**Enterprise Rating**
Different rating products maintained across multiple policy administration systems (with multiple subsystems) inflate the high cost of ownership.

**Regulatory Compliance**
Inflexibility of legacy applications makes it difficult to stay current with regulatory changes and provide accurate rating, which can lead to severe non-compliance penalties.

**Antiquated Systems**
Outdated and inflexible applications due to older and unsupported technology lack the rich functionality necessary to promote rapid changes to stay competitive.

**Competitive Pricing**
Legacy rating products impede the development of competitive products stemming from the lack of modern functionality (e.g., analytics, role modeling), requiring significant and frequent complex modifications to legacy systems.
Today’s digital environment has placed rating, quoting, underwriting and data analysis in a state of flux. Ratabase allows insurers to capitalize on new sources of data from digital initiatives, whether that means pulling telematics into automated underwriting or using artificial intelligence and simulations in the product modeling process. Ratabase is at the center of bringing consistency and clarity to rating and quoting in any insurance application, now and in the future. Dynamic pricing is needed to accommodate usage-based models so that insurers can stay competitive.

Ratabase, the trusted name in insurance industry rating, allows insurance agents and consumers to generate policy price quotes in real time and provides actuaries and business analysts with a collection of sophisticated modeling tools they need to keep pace with the latest marketplace trends.

Putting greater technical capabilities in the hands of business users means insurance companies can leverage their information assets like never before—segmenting markets, performing impact analysis, spotting trends, testing new business opportunities, and offering customers more competitive products overall.

Ratabase empowers businesses to gain the benefits of quicker product deployment, more robust rating capabilities, greater scalability, true platform independence, easier maintenance, and a bigger, more immediate return on their rating system investment.

Demonstrated Experience in DIGITAL CONNECTIVITY
Bring significant value to your bottom line with the power to build your insurance products one time and deploy them to different applications, on different platforms, with differing technologies and databases.

With Ratabase, the same rates and rules can be distributed to a policy administration solution on a mainframe, a Web quoting application on a UNIX® server, and a Windows rate modeling workstation all at once. Regardless of how your business infrastructure is architected, Ratabase provides a true enterprise solution to support all business lines.

Providing this flexibility to your business organization allows your IT experts to focus on the technology aspects of your systems. By externalizing your rating from your core systems, you can evolve your technology and applications without having to worry about recreating the insurance logic.

**Ratabase Deployment Model**

**Development**

**Production**

**Deployment**

- Policy Administration
- Dynamic Pricing
- Price Modeling
- Web/Mobile Quoting
- Automated Underwriting
- Risk Assessment
- Incentive Management
- Comparative Rating

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Providing Business Value
BEYOND JUST RATING

The power of Ratabase extends beyond just rating, bringing more value to your organization’s development operations and core business functions. Ratabase is designed as a rules-based engine. In basic terms, it makes decisions based on the logic configured by the user. This extends the use of Ratabase beyond just calculating a premium for a policy. It can be used to make key decisions in assessing the risk of a potential policyholder or even determining the incentive for an agent.

Some of the key functions where Ratabase can be used include:

- Price Modeling
- Incentive Management
- Risk Assessment
- Tiering
- Driver Assignment
- MVR & CLU Ordering
- Underwriting
- Dynamic Pricing

RATABASE PROVES ITS VALUE

12 of top 20 global insurers
75% improvement in the number of days to implement changes
Servicing the industry more than 30 years
Processing 60% of GWP in the U.S. alone
Stand-alone rating engine market leader
50% reduction in staffing needed to support rating
35% reduction in maintenance costs
More than 100 live global implementations
Choosing Ratabase means you are taking the next steps in evolving your business to gain a competitive advantage in the insurance market. When you purchase Ratabase you get access to award-winning software that has helped more than 100 insurance companies around the world achieve success. Here is a brief look at what you get out of the box:

**PRODUCT BUILDER**

Designing insurance products is made simple with Ratabase Product Builder. With a streamlined workflow and intuitive user interface, you can create, manage and maintain your rating products more productively than ever before.

Product Builder is the actuarial and business designer software for building insurance rating products needed to process policy transactions or make risk assessment decisions. With Product Builder, you are able to:

- Design rating products for any line of business and any geographic location
- Manage rating product versions by effective, renewal, and available dates
- Create rate tables with multi-variant keys and results
- Build simple to complex formula logic with advanced mathematical functions
- Share rating products across business lines and locations
- Model rating scenarios and test the impact of change

**RATING SERVICES**

Whether you are integrating Ratabase with a policy administration system, web site or mobile application, integration is seamless with Ratabase Rating Services. These pre-packaged services support a number of technologies including:

- Websphere
- JBOSS
- IIS

**PRODUCTION CALCULATOR**

The Ratabase Production Calculator is an engine that provides the power and capability to rate policy transactions in real time at lightning speed. With response times averaging less than two milliseconds per rating request, the Ratabase Production Calculator is capable of handling high transaction volumes from multiple sources. The Ratabase Production Calculator is available on the following technology platforms:

- Windows / SQL Server
- AIX / DB2 or Oracle
- Linux / DB2 or Oracle
- iSeries / DB2
- Mainframe / DB2
- Cloud

**RATABASE APPS**

Ratabase Apps are designed to further enhance the user experience by providing functionality that extends the capabilities of the core product. These apps are designed as stand-alone software programs that provide analytical, technical and administrative capabilities without needing a Product Builder session opened. Through a direct connection to your Ratabase database, the Ratabase Apps enhance your knowledge and visibility of your product data. The apps are provided in four main categories:

- Analytical and Modeling
- Reporting
- Integration and Performance
- Testing

**SUPPORT**

All Ratabase clients have access to our global support line to address any questions or issues.

**THE BEST IN THE INDUSTRY**

With more than 30 years of experience, the CGI Ratabase team represents the best in the industry. Our collective team not only has decades of insurance experience, they are experts in designing rating products that will accelerate your business and technical objectives.
THE RATABASE PROGRAM

Products & Solutions
• Ratabase
• Ratabase Prime
• ISO ERC
• Client Innovation Program

Services
• Implementations
• Systems Integration
• Performance Optimization
• Managed Services
• Insurance Consulting

Support
• Dedicated Support Team
• Product and General Inquiry Support
• Ratabase Client Portal Website

Training & Certification
• Ratabase University
• Full Curriculum for Beginner to Advanced Business Technical and Management Teams
• 3-Tiered Certification Program: Associate – Professional – Master
• Virtual Classroom Environment
• Annual Workshop Training and Certification Event
THE CGI DIFFERENCE

Among IT and business consulting services companies, none can claim CGI’s depth of focused rating and configuration knowledge. We offer a combination of robust technology and configuration tools that provide our clients with the ability to externalize rating and maximize product profitability. CGI defines success by exceeding expectations and helping clients achieve superior performance. We are successful only when our clients reach or exceed their overall project goals. Our outstanding client satisfaction ratings demonstrate our commitment to clients and excellence in execution.

At CGI, we’re committed to helping our clients succeed by focusing on the fundamentals:

• More than 35 years of long-term growth with 71,000 professionals in 40 countries
• Client proximity operating model that fosters local accountability for client satisfaction and success
• Global delivery capabilities through centers located on four continents
• ISO—9001 certified quality frameworks that result in CGI’s on-time, on-budget delivery track record
• Industry expertise, end-to-end service offerings and rich IP-based solutions that advance clients’ business goals
• High client satisfaction with an average score of 9.7 out of 10 among Ratabase clients

CGI’s global presence and legacy in the property and casualty and life insurance sectors have made us the partner of choice for hundreds of insurers, brokers and agents around the world. We work with clients to implement solutions across the value chain to help them win and grow.

CGI’S INSURANCE KNOW-HOW

• Provider of consulting and IT services to 12 of the top 20 global insurers in the world and more than 200 clients globally
• CGI Ratabase—the industry’s leading rating engine with more than 100 P&C and life insurance implementations
• Systems integrator for the world’s leading core insurance software solutions
• More than 15 million transactions and information products delivered annually as part of core underwriting processes
• 1,500 members dedicated to insurance IT outsourcing and application management services globally, and a total of 3,500 members focused on insurance