

New underwriting platform cuts maintenance costs by 75% and enables rollouts to new states

Underwriting is a core process for any insurance company. An inefficient underwriting operation can affect sales and portfolio quality for an insurer. Retaining the underwriting technology system in-house provides greater operational flexibility and control over key systems.

A large property & casualty insurer used a vendor's underwriting system to assess risks, choose customers for writing policies, and reject customers who don't qualify.



The inflexibility of the vendor's system made it difficult for our client to change key underwriting rules required to meet market shifts.

The underwriting processes ran on outdated rules, as the changes or additions were expensive and time consuming.

Consequently, new market launches were time consuming since they required rule changes. In addition, our client faced the prospect of losing customers or automatically qualifying high-risk ones.

The Solution

Capgemini designed and developed a new system to manage the underwriting process in-house. The system processes complex business

rules used during the underwriting process.

In order to cater to the applicable lines of business and policy issue states, the rules are organized into packages. The packing enables the addition of underwriting rules for new states without large overhead in cost or time. In the new platform, rules can be modified without changing the application code, which reduces maintenance costs.

Capgemini's solution replaces the existing underwriting rules platform used by our client in Nevada, Oregon, and Washington and allows rollouts to other states. Our solution uses:

- IBM Mainframe
- Web Sphere Application Server
- Java, J2EE, and XML

- ILog Rules Engine
- MQ Series

The Value

Capgemini enabled our client to initiate product rollouts in California, Illinois, Indiana, Ohio, and Texas. Our client was able to cut maintenance costs for the underwriting rules platform by over 75% versus the vendor cost.

For More Information

For more information, contact us at insurance@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and

collaboration-focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration

Capgemini employs approximately 75,000 people worldwide and reported 2006 global revenues of 7.7 billion euros. More information about our services, offices and research is available at www.capgemini.com.