

Real-Time Agility. Enhanced Profitability.

Insurers struggle with complex rating and pricing due to slow and siloed systems, evolving regulations, and the need for rapid adjustments. Decisions streamlines processes so insurers can calculate rating and pricing more efficiently and make pricing changes in days, not weeks.

Decisions' low-code platform empowers actuaries and business teams to quickly adapt pricing frameworks to market demands and regulatory updates, outpacing traditional systems. With flexible rule sets and real-time agility, Decisions Rules Engine enables insurers to create, modify, and deploy rating and pricing logic without IT dependency or disrupting core systems.

LEVERAGE CORE SYSTEM STRENGTHS. AUGMENT CAPABILITIES WITH DECISIONS.

Extend the capabilities of your existing systems with Decisions, delivering flexibility, precision, and speed to rating and pricing.

Key Benefits:

- **Headless, Stateless Solution:** Operate invisibly alongside core insurance systems, ensuring no data is stored in Decisions and maintaining the integrity of your existing infrastructure.
- **Precise Calculations:** Automate intricate formulas and dynamic rating scenarios faster while maintaining full transparency and traceability for pricing models.
- **Real-Time Adjustments:** Make rapid changes to rules and rates, adapting pricing frameworks to new markets or regulatory updates with ease and in record time.
- **Dynamic Data Mapping:** Standardize and organize data from multiple sources to improve the speed and accuracy of rating workflows.
- **Built-In Compliance:** Integrate automated checks into workflows to meet industry standards effortlessly.
- **Low-Code Scalability:** Scale pricing frameworks to accommodate new products, policies, or changes without extensive IT resources.

Decisions empowers insurers to rapidly create, update, and manage rating and pricing in real-time—all through a flexible, modular, and low-code platform designed to enhance operational efficiency and profitability without disrupting core systems.



END-TO-END AUTOMATION FOR RATING AND PRICING

Decisions transforms rating and pricing processes by automating and optimizing every step, from data intake to final calculations. This ensures insurers can:

- **Adapt Instantly:** Update pricing models in real-time to reflect market conditions, customer demands, and regulatory changes.
- **Enhance Accuracy:** Minimize errors with precise, automated calculations that ensure consistency across all pricing scenarios.
- **Streamline Workflows:** Replace manual processes with fully automated workflows that reduce operational effort and accelerate time to market.
- **Reduce IT Dependency:** Give actuaries and business users the ability to change pricing logic confidently.

HEADLESS AND STATELESS ARCHITECTURE

Decisions operates as a headless, stateless solution, running invisibly alongside your core insurance systems. This ensures:

- **No Data Storage in Decisions:** Keep data within your existing systems, addressing security and privacy concerns.
- **Uninterrupted Core System Operations:** Automate processes without disruption to your foundational technology stack.
- **Seamless Integration:** Facilitate real-time data flow without the need for infrastructure changes.

SIMPLIFIED COMPLIANCE WITH FULL TRANSPARENCY

- **Automated Compliance Checks:** Embed real-time validations and checks into pricing workflows to ensure adherence to regulatory standards with minimal manual intervention.
- **Traceable Audit Trails:** Maintain comprehensive records of pricing decisions and rule changes, offering full traceability to simplify reporting and ensure readiness for regulatory audits.

SCALE WITH CONFIDENCE

Designed for scalability, Decisions meets the needs of insurers of all sizes. Business users can create and modify rules without reliance on IT, adapting rapidly to new business demands.

Ready to Transform Your Rating and Pricing Processes?

Schedule a demo or talk to the Decisions team to learn more.

<https://decisions.com/schedule-demo/>

ABOUT DECISIONS

Decisions is a powerful, comprehensive low-code process automation platform that empowers businesses to streamline processes, optimize operational efficiencies, ensure regulatory compliance, and enhance customer experiences. Trusted globally across all industries, Decisions merges AI tools, a robust rules engine, workflow management, process mining, interface designers, and integration orchestration to help organizations code less and achieve more.

[See how at decisions.com](https://decisions.com)



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