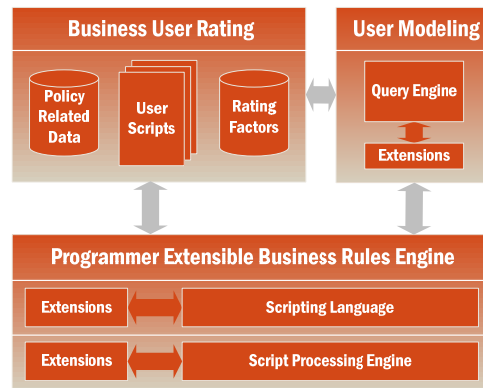


rating

Finys rating engine has been developed with a business user in mind. Whether it is underwriting or it is the



technical user, the application is developed to provide ease of operation and remain flexible to yield accurate premiums with the complex underwriting models.

Grid based UI integrated with Finys rating engine allows the underwriters to incorporate their data directly from the filing or other services into the structured database with minimal data entry errors.

The rate change engine supports visual basic like interface allowing

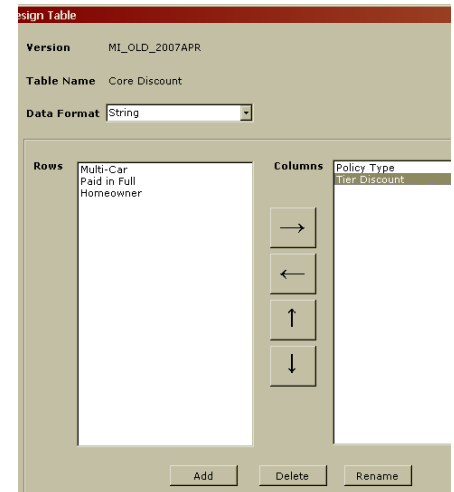
			BI	BI	BI
			No Discount	Standard	Preferred
Policy Type	Tier	Discount			
Multi-Car	Paid in Full	Homeowner			
Yes	Yes	Yes	0.28	0.27	0.26
Yes	Yes	No	0.28	0.27	0.25
Yes	No	Yes	0.28	0.22	0.16
Yes	No	No	0.24	0.18	0.12
No	Yes	Yes	0.17	0.17	0.17
No	Yes	No	0.09	0.09	0.09
No	No	Yes	0.07	0.04	0.01

technical users to build business rules in a flexible manner. The language syntax supports simple constructs like "If Then Else" as well as complex forms like calls to external DLL functions.

Creating and designing a new table in the rating module is a breeze. With a built-in powerful interface to create tables and the

columns on the fly, the rating module gives freedom to underwriters to create multi-dimensional tables to incorporate rating rules.

Finys insurance product suite is developed using .NET framework for the thin client web browser deployment, allowing for ease of hot fixes and upgrades. The Service Orient-



ed Architecture (SOA) facilitates interoperability between modules.

With simple still effective features written using leading edge technology, the Finys rating engine provides a highly maintainable system with superior performance for the underwriters and business users.

multiple line of business (mLOB) support

grid based access to the database for underwriters

full featured visual basic type of rule engine support

ease of creation of new underwriting tables

SQL database support

```

Dim newBusiness As Boolean = True
If Transactions.Count = 0 Then
    newBusiness = False
ElseIf Transactions.IsTraBusinessModeNull() Then
    newBusiness = False
ElseIf Transactions.TraBusinessMode = "INQ" Then
    tier = Policy.PolTier
    Return
ElseIf Transactions.TraBusinessMode <> "NEW" Then
    newBusiness = False
End If

'calculate tenure
tenure = Policy.PolEffectiveDate.Year - Policy.PolI
If (Policy.PolEffectiveDate.Month < Policy.PolIncep
    
```

property & casualty

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so·lu·tion

a particular instance or method of solving

Finys Property & Casualty suite has revolutionized the implementation of business change in IT systems. The web based, fully integrated, modular suite with superior operational and financial controls lends itself towards improving operational efficiency and improving time to market in the ever changing insurance world. The dynamic workflow engine in the suite enables creation of workflows for straight through processing of all operations. This framework based suite can quickly deploy new commercial and personal business lines without impacting existing implementation. The suite is well integrated with industry standard third party service providers for bidirectional data feeds. The suite and the modules are available out-of-a-box to be implemented in-house or as hosted Software as a Service (SaaS).