



NAPIER calculations

Your Rating Engine is in the front line of your business

How does yours measure up?

napier is a brand new calculations engine, that takes rating to a new level of capability. Its modern technology removes the compromises of traditional solutions, and is easily integrated with your current systems.

With **napier** you could...

Capture and retain more business

Rating innovation can be key to capturing profitable quality business and to retaining it over time.

Napier is so much more than just a rating engine. Its revolutionary approach makes it suitable for modelling propensity and profitability, automating underwriting and incorporating what-if scenarios too - all in real time.

Open up the price comparison market

Many insurers find they struggle to service the quotation demands of aggregators without compromising their rating approach or throttling back opportunities.

Napier is a unique high speed service that scales to cope with the demands placed on it, so you can concentrate on going and getting the business.

Respond rapidly to changing markets

In volatile times companies need the capability to react quickly to the market and competitors' actions. Yet for some, the time taken to change their rates or calculations is measured in weeks.

Napier's user-friendly approach makes it easy for non-IT people to setup and modify rating rules. The result - changes can be made and live in minutes, with everything fully version controlled and auditable.

easy to change

fast

scalable

auditable

powerful

flexible

accurate



Product Summary

Napier is an advanced model-driven calculations engine capable of supporting the rating, underwriting and valuing of all financial products, including:

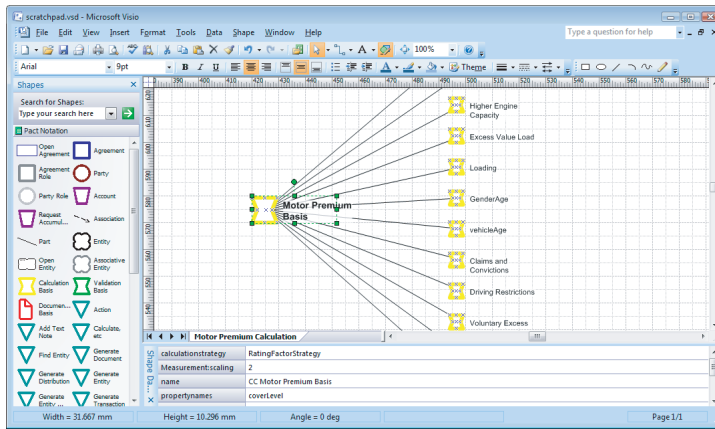
- * motor, household
- * life, pensions and annuities
- * savings and investments

Complete flexibility to support any calculation requirement

Easy integration with existing systems

Rapid setup and change supports timely entry into markets

Competitive, value for money solution



Puts you in control

Napier breaks the dependence upon IT by giving the business a unique, easy-to-learn, visual approach to defining calculations.

- ✓ Rapidly define calculations of any complexity
- ✓ Directly include single, or multi-dimensional Excel tables
- ✓ Use the powerful built-in calculations language to express your own algorithms

Gives you more

Where other approaches hit a brick wall, **Napier** keeps going - letting you seize the competitive advantage with sophisticated pricing and illustrations.

- ✓ Easily rate on multiple lives, not just the most risky
- ✓ Include multiple 'what-if' scenarios in a single pass
- ✓ Work forwards to a premium, or backwards from a target
- ✓ Incorporate underwriting rules with automatic loadings, endorsements and referrals



Technology Summary

Integrated enterprise-grade solution deployed as a cloud service for:

- * full 24/7 availability
- * automated distributed backups
- * resilience against systems failures

Benchmarked to hundreds of thousands of calculations per hour

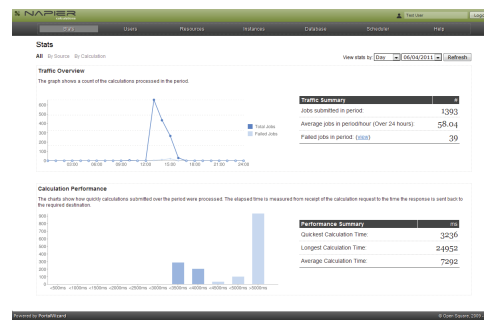
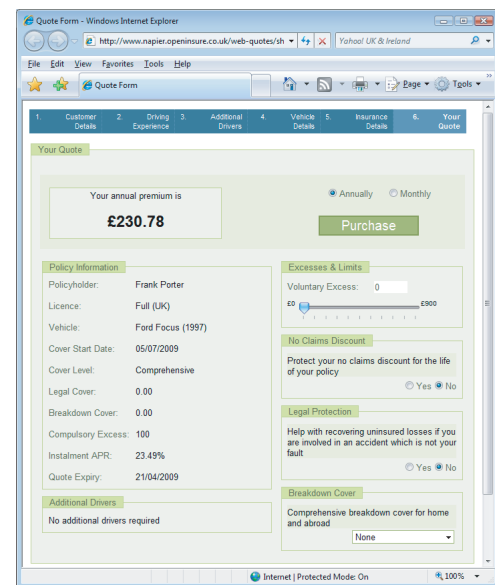
Full SOA web services XML architecture for ease of integration with other systems

Compatibility with Microsoft Office products

Starts paying for itself from day one

We've worked hard to make **Napier** as easy to implement as, say, adding a post-code lookup capability. Now all your systems and web sites can quickly and easily embed advanced calculations.

- ✓ Quickly start pricing and selling new lines of business
- ✓ Generate increased revenue by enhancing existing calculations with profitability, elasticity, and retention analyses
- ✓ Use additional 'what-if' calculations to generate up-sell options



Keeps you ahead

With its unique web dashboard, **Napier** ensures you have a finger on the pulse at all times, and provides the means for non-IT staff to manage the service.

- ✓ See an immediate picture of business volumes
- ✓ Manage and control the service yourself
- ✓ Make changes with full version control and security

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