

The logo for RuleBook, featuring the word "RuleBook" in a white sans-serif font. The letter "R" is stylized with a blue square containing a white dot, positioned to the left of the text. The background of the entire page is a low-angle, night-time photograph of a modern city skyline with illuminated skyscrapers and a curved walkway in the foreground.

MOORE STEPHENS

RuleBook

The combination of a powerful 'rules engine' and an underwriting desktop

Insurance

PRECISE. PROVEN. PERFORMANCE.

Overview

Rewriting the rules for effective pricing, underwriting and distribution

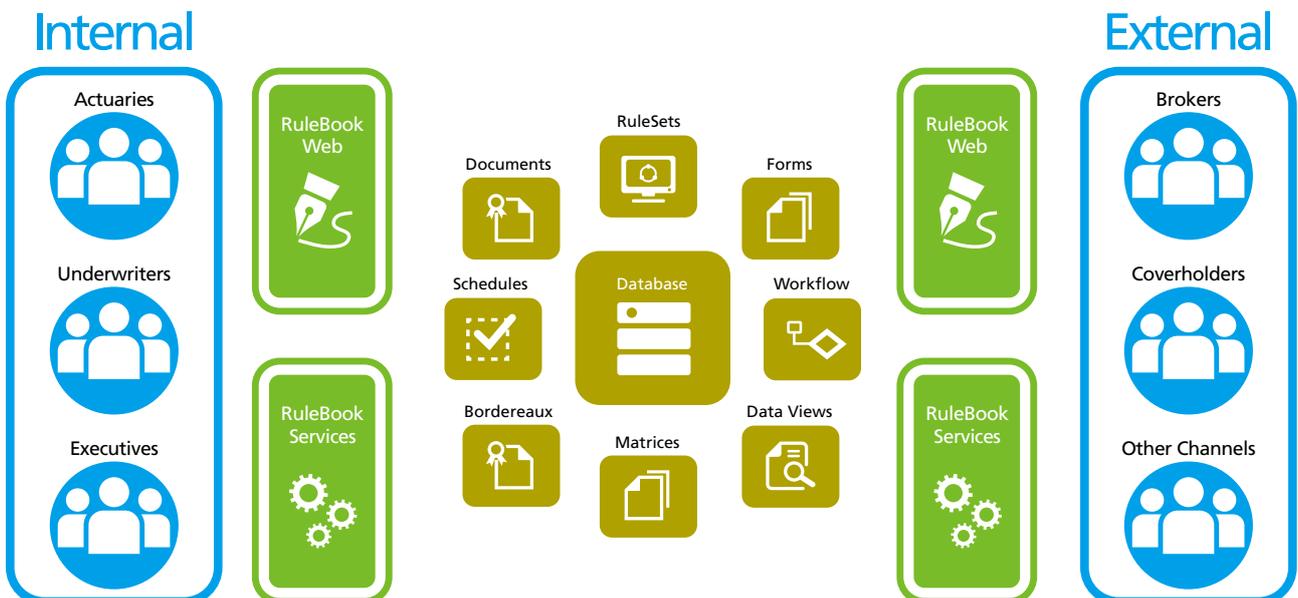
RuleBook is a powerful market leading pricing, underwriting and distribution tool enabling insurers, brokers and intermediaries to accurately manage the pricing, underwriting and distribution of products and binder facilities on a global basis. RuleBook is already in use with leading insurers and brokers facilitating access by a significant number of coverholders and producers worldwide. RuleBook's inherent flexibility allows for any specialty line or products to be captured, rated and distributed. Existing lines and products in production include Professional Indemnity, Commercial Combined, Cargo, Kidnap and Ransom, D&O, Property and Cat XL.

The heart of RuleBook is a robust rules engine which enables underwriters and actuaries to accurately price products according to current market conditions. Simulation allows future performance to

be accurately projected, understood and managed. This powerful rules engine combines with an underwriting desktop to cater for even the most complex lines of business. RuleBook capabilities can be split into three disciplines – it provides the rules engine to create pricing models, it utilises a web interface enabling underwriters to quote and bind business and provides the distribution capability for delegation to third parties.

As a result RuleBook enables insurance management to understand coverholder and producer performance in real-time and enhance speed to market of products in new markets or with new producers and coverholders. Retail markets are readily accessed with broker partners. The spreadsheet headache and exposure can be eliminated.

What is RuleBook?





RuleBook enables brokers and coverholders to build new markets for placing risks and binders, provides speed to existing and new markets, access to retail markets and real-time management of performance.

RuleBook utilises the latest Microsoft technology and is available on any PC/tablet for easy user access.

Implementation Options

- RuleBook can be instigated by a source Policy Administration system(s) or CRM tool(s) utilising the RuleBook Website
- It can feed information to destination Policy Administration system(s) e.g. on Quote/Bind
- Can be called by source Policy Administration system(s) without the need for the RuleBook Website
- Can call out to a third party Rules or Workflow Engine during the quoting and rating process
- Can share Reference data of third party Policy Administration system(s)

Features

- Combines an underwriter desktop with a class leading rating engine
- Allows clients to build, test and distribute products
- Can cater for the most complex specialty lines
- Solves the spreadsheet issues of control, audit, test and management
- Delivered as a service or integrated application
- Produces insightful MI to support decision making
- Turns pricing into a strategic advantage
- ISO module supports the ERC content
- Integrates with the front end system of choice
- Facilitates Straight Through Processing (STP)
- Clients have launched new products within weeks
- For those actuaries who want more than a simple spread sheet
- Delivers scale and the tools to be the foundation of an effective a distribution platform
- Grow business and deliver better services to brokers and coverholders
- Multi-lingual
- Multi-currency
- RuleBook utilises the latest Microsoft technology and is available on any PC/tablet for easy user access

Pricing

Delivering pricing accuracy and projecting future performance

RuleBook is a product line agnostic, pricing and quoting tool for the insurance industry. It combines the self service capabilities of a spreadsheet based solution with the surety and auditability of an enterprise level application. RuleBook provides the first viable alternative to Excel spreadsheets for pricing all lines of business.

Its self-service authoring tools allow actuaries and business analysts within insurers to create and maintain pricing models reducing reliance on 3rd party vendors. RuleBook is 'centralised' within the company as opposed to spreadsheets which are distributed around the company. This feature of RuleBook eliminates the version

control problem of spreadsheets which arise through sharing and updating templates. The diagnostics within RuleBook show every calculation in the pricing model and pricing algorithms are controlled centrally.

RuleBook's powerful rules engine caters for both exposure and experienced based rating models and is proven across all major classes of business

'What if' simulation allows future performance to be accurately projected, understood and managed.

RuleBook vs. Pricing spreadsheet

	Pricing spreadsheets	RuleBook
Business ownership of pricing models	✓	✓
Rapid creation of pricing models	✓	✓
Interactive calculation of premium rating	✓	✓
Intuitive user experience	✓	✓
Ease of review, update and distribution		✓
Ease of integration with PASs and DWs		✓
Auto-generated documentation		✓
Mass simulation of pricing scenarios		✓
Surety and auditability of pricing process		✓
Strategic and scalable technology platform		✓



Features

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- Rapid creation of pricing models
- Interactive calculation of premium rating
- Intuitive user experience
- Ease of review, update and distribution
- Auto-generated documentation
- Mass simulation of pricing scenarios
- Surety and auditability of pricing process
- Strategic and scalable technology platform

Underwriting

Enhancing efficiency, creating certainty for focused underwriting

The RuleBook toolset enables insurers, brokers and intermediaries to accurately manage the underwriting of products and binder facilities on a global basis. It provides surety and auditability lacking with spreadsheets and eliminates the spreadsheet issues of control, test and management.

RuleBook provides the full product lifecycle of new business quote and bind, renewals and mid-term adjustments. A comprehensive range of functions are provided for underwriting based around the rules engine enhancing the risk rating process. Workflow, task management functions and document production create a focused underwriting environment enhancing the peer review and referrals process.

Real-time understanding and management of process is provided by the RuleBook dashboard whilst reporting options provide underwriting, actuarial and management with reporting and analysis.

RuleBook elevates underwriters out of administration tasks back to underwriting.



Features

- Multiple lines of business
- Integrates with leading policy administration systems
- Underwriter can readily design the products they are looking to offer
- Improves underwriting efficiency and decision making
- Price and Quote
- Delivers automatic documentation
- Clear rules ensure coverholders underwrite within the defined parameters
- RuleBook analyses underwriting patterns and suggest parameter changes to aid process
- Underwriters can look at what the price should be and compare this with price obtained
- Compare prices obtained when following as opposed to leading the risk
- Compare leader pricing performance
- Enhances cross selling opportunities
- Logic built is retained within the system. Knowledge does not leave with the underwriter or employee
- Multi-lingual
- Multi-currency
- Works on a range of devices

Distribution

Speed, control and flexibility across the distribution process

Insurers, brokers and coverholders are constantly looking for products which meet the developing demands of new and existing markets. Speed to market and ease of distribution are key in this competitive space. RuleBook is a powerful market leading distribution tool enabling insurers, brokers and intermediaries to comprehensively manage products and binder facilities on a global basis in 'real-time', not weeks and months later through bordereaux.

RuleBook distribution advantages have already been recognised by the insurance markets. The toolset readily captures product and binder rules and parameters and is delivered on a platform which ensures global reach. RuleBook caters for many of the major lines and products and its inherent flexibility allows for any specialty line or products to be captured, rated and distributed.

Retail markets are readily accessed with broker partners. New products and binders depending upon complexity can be built in-house within days or weeks.

For brokers and coverholders RuleBook enables the building of new markets for placing risks and binders, provides speed to existing and new markets, and real-time management of performance.

Features

- Pricing models created in RuleBook are easily distributed to brokers and coverholders
- Broker and coverholder portals are quickly authored allowing business to be delegated to 3rd parties
- Referral and declinature rules are readily created
- Pricing models can interface to and be called from broker and coverholder systems
- Rules can be updated in real-time
- Enforces binder rules at 'point of sale'
- Multi-lingual
- Multi-currency
- Utilises the latest Microsoft technology and is available on any PC and tablet for easy user access globally

Moore Stephens in Hong Kong

Moore Stephens Hong Kong is a member firm of Moore Stephens International Limited.

Established in Hong Kong in 1975, our success stems from our industry focus, enabling us to provide an innovative and personal service to our clients.

Our objective is simple: to be viewed by clients as the first point-of-contact for all their financial, advisory, compliance needs. We achieve this by providing sensible advice and tailored solutions to help clients achieve their business goals.

Moore Stephens delivers personal attention, international perspective and local market knowledge in providing assurance, accounting, secretarial, tax and advisory services.

Moore Stephens Consulting (MSC)

RuleBook is designed and developed by Moore Stephens Consulting (MSC). MSC is the IT consulting and delivery arm of Moore Stephens LLP, the global top ten accountancy and consultancy firm operating in 105 countries with 27,000 employees.

Moore Stephens globally

Moore Stephens is a top ten accounting and consulting network with offices and member firms across the globe.

Moore Stephens member firms share common values: integrity, personal service, quality, knowledge and a global view.

By combining local expertise and experience with the breadth of our worldwide network, clients can be confident that, whatever their requirement, Moore Stephens will provide the right solution to their local, national and international needs.

Contact information

If you would like further information on any item within this brochure, or information on our services, please contact:



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