



Empower Results®

# Case Study

*Aon Uses InRule® to Reduce Development Costs*

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"It's easy to author rules with InRule, and non-technical people can understand it. Because you can build rule by rule, a complex system is not overwhelming."

*Project Manager,  
Aon*  
.....



## AON

Aon Corporation is one of the world's leading providers of risk management services, insurance and specialty insurance underwriting. Aon is reducing application development and maintenance costs for a custom policy management system by using InRule to encode, verify, and maintain the core application decision logic.

Aon provides insurance for a broad range of industries. From Sporting Events to Fine Arts, from Entertainment to Mortgage Bankers, each business faces risks that are unique to it alone. Aon provides insurance programs that protect against loss exposures unique to each industry.

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"The integrated user interface component made a world of difference."

*Project Manager,  
Aon*  
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## PROJECT OVERVIEW

There are no standard insurance applications available that satisfy the unique needs of each industry, and customizing a turnkey application would be cost prohibitive. As a result, Aon developed WinBroker II, their own .NET application that handles accounting, policy management and issuance, reporting, underwriting, rating, and claims. Rules authored in InRule are used extensively in WinBroker II for such things as complex calculations for rating and business logic for underwriting and policy form selection.

Using InRule, business people with a background in each industry can create the necessary unique rules.

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"For one of our insurance coverages, it took an experienced programmer 120-160 hours to develop the logic [without InRule] for the rating program. An actuary, using InRule, was able to build and test the same logic in 14 hours. In addition, they used the tool to express their requirements instead of having to write up a huge Word document."

*Underwriter,  
Aon*  
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## ENHANCING DEVELOPMENT AND MAINTENANCE EFFORTS

Aon has been very pleased with the impact InRule has had on its development efforts. “InRule makes it easy to author rules, and non-technical people can understand it,” said Cathy Quirk, a project manager for WinBroker II. “Because you can build rule by rule, a complex system is not overwhelming.”

InRule gives users the ability to easily define the graphical user interface for the rating capture screens, which are rendered dynamically at run time based on the context of data entered. “It was easy to integrate the user interface. It made a world of difference!” said Cathy. She has also been impressed with the speed of InRule applications in production. “The performance is great!”

In addition, InRule has helped ease Aon’s maintenance efforts. Aon can implement updates to rules very quickly, and moving rules into production is considered a minimal risk.

## USE OF INRULE AT AON IS GROWING

Aon’s use of InRule is growing as other Aon groups begin to adopt it. InRule has been used in a Web-service application for business automobile underwriting, and Aon’s Sports, Leisure, and Entertainment division in the UK recently began using InRule within an underwriting application.

InRule’s component-based architecture is enabling Aon to implement a Smart Client architecture, in which rules can be executed where needed: on the server, locally on a desktop, or on a disconnected laptop.

InRule is also helping Aon improve the visibility of its business rules. Key decision makers and auditing groups can search, report, and inspect the rules that govern their core decision logic.

*95% of InRule customers would recommend InRule to a colleague.*

This organization is one of hundreds of successful InRule User Community Members. Learn more about how InRule saves its customers an average of \$1,485,150 and why 95% would recommend us to a colleague. Visit <http://www.inrule.com/resource/value-of-inrule>.